



## RESOLUTION OF THE WASHOE COUNTY PLANNING COMMISSION

### INITIATE AND ADOPT AMENDMENTS TO THE WASHOE COUNTY MASTER PLAN, HOUSING ELEMENT (WMPA20-0007), AND RECOMMENDING ITS ADOPTION TO THE BOARD OF COUNTY COMMISSIONERS

Resolution Number 20-21

Whereas, Master Plan Amendment Case Number WMPA20-0007 came before the Washoe County Planning Commission for a duly noticed public hearing on August 4, 2020; and

Whereas, the Washoe County Planning Commission heard public comment and input from both staff and the public regarding the proposed master plan amendments; and

Whereas, the Washoe County Planning Commission gave reasoned consideration to the information it received regarding the proposed master plan amendments;

Whereas, the Washoe County Planning Commission has made the following findings necessary to support adoption of the proposed Master Plan Amendment Case Number WMPA20-0007, as set forth in NRS chapter 278 and Washoe County Code Chapter 110 (Development Code), Article 820:

#### Washoe County Code Section 110.820.15 (d) Master Plan Amendment Findings

1. Consistency with Master Plan. The proposed amendment is in substantial compliance with the policies and action programs of the Master Plan.
2. Compatible Land Uses. The proposed amendment will provide for land uses compatible with (existing or planned) adjacent land uses, and will not adversely impact the public health, safety or welfare.
3. Response to Change Conditions. The proposed amendment responds to changed conditions or further studies that have occurred since the plan was adopted by the Board of County Commissioners, and the requested amendment represents a more desirable utilization of land.
4. Availability of Facilities. There are or are planned to be adequate transportation, recreation, utility, and other facilities to accommodate the uses and densities permitted by the proposed Master Plan designation.
5. Desired Pattern of Growth. The proposed amendment will promote the desired pattern for the orderly physical growth of the County and guides development of the County based on the projected population growth with the least amount of natural resource impairment and the efficient expenditure of funds for public services.
6. Effect on a Military Installation. The proposed amendment will not affect the location, purpose and mission of the military installation.

Now, therefore, be it resolved that pursuant to NRS 278.210(3):

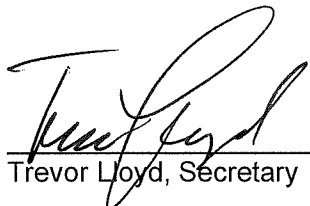
- (1) Subject to approval by the Washoe County Board of County Commissioners and a finding of conformance with the Truckee Meadows Regional Plan, the Washoe County Planning Commission does hereby adopt Master Plan Amendment Case Number WMPA20-0007, comprised of the text as included at Exhibit A to this resolution, descriptive matter and other matter intended to constitute the amendments as submitted at the public hearing noted above; and,
- (2) To the extent allowed by law, this approval is subject to the conditions adopted by the Planning Commission at the public hearing noted above.

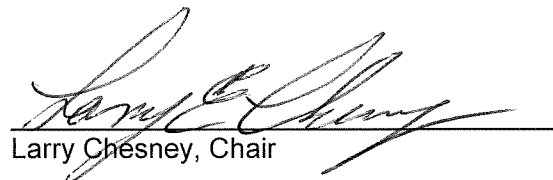
A certified copy of this resolution shall be submitted to the Board of County Commissioners and any appropriate reviewing agencies in accordance with NRS 278.220.

ADOPTED on August 4, 2020

WASHOE COUNTY PLANNING COMMISSION

ATTEST:

  
Trevor Lloyd, Secretary

  
Larry Chesney, Chair

Attachment: Exhibit A – Washoe County Master Plan Housing Element

**Exhibit A: Housing Element**

*Language Underlined bold text is added. No deletions proposed.*



**Department of  
Community Development**

# **Comprehensive Plan Housing Element**



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**Exhibit A: Housing Element**

*Language Underlined bold text is added. No deletions proposed.*



**Department of  
Community Development**

# **Comprehensive Plan Housing Element**

This document is one of a series that, as adopted, constitutes a part of the Master Plan for Washoe County, Nevada. This document is available for \$10.00 from the Washoe County Department of Community Development. If you have a copy of the Washoe County Comprehensive Plan notebook, please place this behind the Housing Element tab. The Washoe County Comprehensive Plan can also be found on our department's website.

In accordance with Article 820 of the Washoe County Development Code, the Housing Element was adopted by Resolution No. 08-8 of the Washoe County Planning Commission on April 15, 2008, by the Washoe County Commission on July 22, 2008, and found in conformance with the Truckee Meadows Regional Plan by the Regional Planning Commission on September 24, 2008. Copies of the adopting resolutions are kept in the Washoe County Planning Commission and Washoe County Commission archival files.

FIRST PRINTING, APRIL 2008

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## Introduction

The Housing Plan is Washoe County's comprehensive statement of its present and future housing needs, as well as its proposed actions to facilitate the provision of housing for all residents. The purpose of the Housing Plan is to identify housing needs and establish goals, policies, and programs that will address the County's housing needs. These goals, policies, and programs are developed by analyzing current and projected affordable housing needs for the entire County and all economic segments of the community. Figure 1 provides the Washoe County boundaries within the region.

The Housing Plan consists of policies that outline goals, policies, and programs that provide guidance to the County in addressing its housing needs with particular attention to affordable housing needs. Following the policies is an implementation table that assigns a responsible party and potential funding sources for each program. The public participation efforts are also described in the Housing Plan. PMC and Washoe County staff conducted public outreach sessions that included workshops and public hearings. PMC also attended Regional Housing Task Force meetings to monitor progress and gather input from the region's housing stakeholders.

The County's housing needs are analyzed in Appendix A of the Housing Plan. Appendix A is the Housing Needs Assessment and its contents discuss a wide range of demographics, housing, and economic data. The Housing Needs Assessment data was collected from the U.S. Census Bureau, state economic and employment forecasts, the Nevada Small Business Development Center, and other local sources. Appendix B includes maps of opportunity areas that show vacant parcels of two acres or more that are currently zoned appropriately for the development of higher-density housing. A Glossary of Terms (Appendix C) has been provided to clarify terminology that is used in the Housing Plan.

Map/Figure 1: Washoe County Regional Location

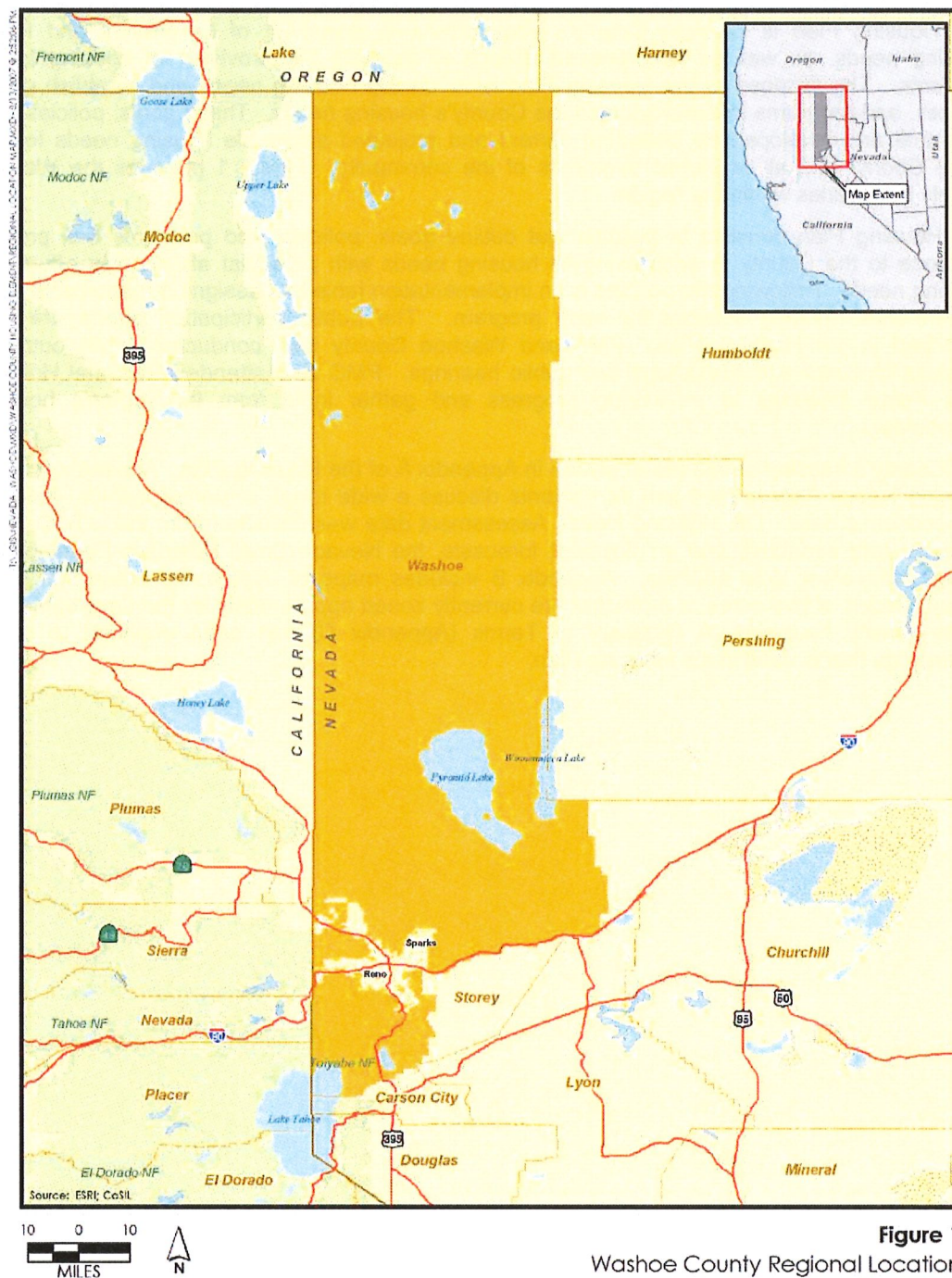


Figure 1  
Washoe County Regional Location

PMC

## Housing Plan Requirements

State law Chapter 278 has set forth specified criteria for Housing Plans. There are eight housing plan components that guide the data collection for the Housing Needs Assessment. There is an additional component described below that was included at the request of County staff. The chapter also calls for goals, policies and programs to address those needs. These eight requirements are described below. Recent legislation added another layer of requirements more relevant to the development of policies in the Housing Plan. NRS 278.235 mandates jurisdictions with Housing Plans to incorporate six out of twelve potential program measures. These are also described in further detail below. **In addition to the requirements set forth in NRS, the Truckee Meadows Regional Plan also requires the Washoe County Housing Element utilize the roadmap established in the Regional Strategy for Housing Affordability in the implementation of its housing plans and programs.**

First, Chapter 278 of the Nevada Revised Statutes requires jurisdictions in counties with populations between 100,000 and 400,000 that adopt Master Plans to include a housing plan. The law requires housing plans to "include a plan for maintaining and developing affordable housing to meet the housing needs of the community" (NRS 278.150, 278.160). The housing plan must include the following eight components:

- 1) An inventory of housing conditions, needs, plans and procedures for improving housing standards and for providing adequate housing to individuals and families in the community, regardless of income level;
- 2) An inventory of existing affordable housing in the community including, without limitation, housing that is available to rent or own, housing that is subsidized either directly or indirectly by this State, an agency or political subdivision of this State, or the Federal Government or an agency of the Federal Government, and housing that is accessible to persons with disabilities;
- 3) An analysis of projected growth and the demographic characteristics of the community;
- 4) A determination of the present and prospective need for affordable housing in the community;
- 5) An analysis of any impediments to the development of affordable housing and the development of policies to mitigate those impediments;
- 6) An analysis of the characteristics of the land that is suitable for residential development. The analysis must include, without limitation: a) a determination of whether the existing infrastructure is sufficient to sustain the current needs and projected growth of the community; and b) an inventory of available parcels that are suitable for residential development and any zoning, environmental and other land-use planning restrictions that affect such parcels;
- 7) An analysis of the needs and appropriate methods for the construction of affordable housing or the conversion or rehabilitation of existing housing to affordable housing;
- 8) A plan for maintaining and developing affordable housing to meet the housing needs of the community for a period of at least 5 years.

In addition to these eight components, NRS 278.235 sets forth more specific requirements for the housing plan. Housing plans in Nevada must also contain policies and programs directing jurisdictions to "adopt at least 6 of 12 specified measures relating to the maintenance and development of affordable housing in the jurisdiction." The twelve measures outlined in NRS 278.235 are as follows:

- a) At the expense of the county, as applicable, subsidizing in whole or in part impact fees and fees for the issuance of building permits collected;

- b) Selling land owned by the county, as applicable, to developers exclusively for the development of affordable housing at not more than 10 percent of the appraised value of the land, and requiring that any such savings, subsidy or reduction in price be passed on to the purchaser of housing in such a development. Nothing in this paragraph authorizes a city or county to obtain land pursuant to the power of eminent domain for the purposes set forth in this paragraph;
- c) Donating land owned by the city or county to a non-profit organization to be used for affordable housing;
- d) Leasing land by the city or county to be used for affordable housing;
- e) Requesting to purchase land owned by the Federal Government at the discounted price for the creation of affordable housing pursuant to the provision of section 7 (b) of the Southern Nevada Public Land Management Act of 1998 (SNPLMA);
- f) Establishing a trust fund for affordable housing that must be used for the acquisition, construction or rehabilitation of affordable housing;
- g) Establishing a process that expedites the approval of plans and specifications relating to maintaining and developing affordable housing;
- h) Providing money, support or density bonuses for affordable housing developments that are financed, wholly or in part, with low-income housing tax credits, private activity bonds or money from a governmental entity for affordable housing;
- i) Providing financial incentives or density bonuses to promote appropriate transit-oriented housing developments that would include an affordable housing component;
- j) Offering density bonuses or other incentives to encourage the development of affordable housing;
- k) Providing direct financial assistance to qualified applicants for the purchase or rental of affordable housing; and
- l) Providing money for supportive services necessary to enable persons with supportive housing needs to reside in affordable housing in accordance with a need for supportive housing identified in the 5-year consolidated plan adopted by the U.S. Department of Housing and Urban Development for the city or county. The following descriptions indicate how and where each NRS requirement is fulfilled in the Housing Plan.

## Addressing Eight NRS Requirements

### **1) An inventory of housing conditions, needs, plans and procedures for improving housing standards and for providing adequate housing to individuals and families in the community, regardless of income levels.**

Housing conditions in unincorporated Washoe County are explored and defined in the "Housing Characteristics" section of Appendix A - Housing Needs Assessment. Housing characteristics include housing unit type, tenure, size, age and overcrowding of existing housing. Housing needs demonstrated in this section are paired with policy solutions in the goals, policies and programs section. Most of the homes in unincorporated Washoe County were built in the 1970s and 1980s and the majority of residents own their homes. The homes in unincorporated areas of the County are mostly three bedroom single-family detached homes that are, on average, larger than homes in urban areas. Accordingly, overcrowding is not a problem in the County. The County does, however, have a larger proportion of mobile homes comprising its housing stock. Mobile homes represent the majority of the affordable housing available in unincorporated Washoe County, as there are few areas zoned for higher density development.

**2) An inventory of existing affordable housing in the community including, without limitation, housing that is available to rent or own, housing that is subsidized either directly or indirectly by this State, an agency or political subdivision of this State, or the Federal Government or an agency of the Federal Government, and housing that is accessible to persons with disabilities.**

The "Housing Programs" section of the Housing Needs Assessment contains a list of subsidized housing projects in Washoe County. Subsidized housing programs are available to residents of unincorporated Washoe County through the Reno Housing Authority (RHA). In addition to housing authority units, the Housing Needs Assessment also provides information about programs that assist Washoe County residents to obtain affordable housing. The Washoe County HOME Consortium is responsible for the allocation of federal HOME Investment Partnership funds to proposed projects throughout Washoe County, including the Cities of Reno and Sparks. Each jurisdiction determines priorities that dictate the type of projects funded in a given year. The current priority for HOME funding in unincorporated Washoe County is infill housing. Ideally, funding priorities match the housing needs demonstrated in the Consolidated Plan and focus affordable housing funding in a more efficient and effective manner.

One source of affordable housing for very low- and low-income people is the Reno Housing Authority (RHA), which serves all of Washoe County. Rents for RHA units are determined by income but there was a waiting list for those units that included more than 800 families as of February 2007. The Housing Choice Vouchers (Section 8) program is also administered by RHA. More than 2,300 families currently receive a voucher and over 1,600 families are on that waiting list. Other subsidized housing includes projects built with a variety of subsidies including HOME, CDBG, tax credits, bonds and other forms of capital. These projects also have waiting lists.

**3) An analysis of projected growth and the demographic characteristics of the community.**

The demographic profile of Washoe County is explored throughout the Housing Needs Assessment. Population growth, population projections, household incomes and poverty rates are among the demographic information collected and analyzed. Populations of special needs groups such as the elderly, disabled, large families, the homeless and female-headed households are also examined. In addition, the Housing Needs Assessment provides population projections, income information, poverty rates, employment and economic trends. Population projections predict a Washoe County population of nearly 500,000 people by 2025. Future growth is to be directed toward the urban areas of the county, which precludes most of unincorporated Washoe County. Despite this goal, the population growth rates in the unincorporated county are higher than those of the county as a whole. Minority populations also grew, especially Asian and Hispanic groups. Younger age groups experienced the most growth followed by middle-aged adults (45-59 years). These two facts indicate a need for affordable housing for families and seniors.

The population of senior and disabled persons has grown and is expected to continue to grow. Currently, one-quarter of the population of unincorporated Washoe County has a disability. Seniors and disabled persons tend to have fixed incomes and special housing needs. In addition, female-headed households and large families have special housing needs. Most female-headed households have incomes below the poverty line and large families comprise 15 percent of all families in the unincorporated county. Large families require larger homes, which are in short supply among the affordable housing stock. The homeless population also requires special attention for housing needs. Recent reports estimate that nearly 7,000 people are at-risk of homelessness each year. Many of those at-risk are families with children that live in residential motels (weekly rent) that do not offer kitchen facilities and are often dilapidated. Shelter facilities are available in the county but are located in urban areas and are in short supply. The 2004 Continuum of Care Gap Analysis revealed a need for 1,000 more shelter beds to serve the area's homeless population.

While median income increased in recent years, home prices increased further, thus making homeownership less attainable. Additionally, unemployment rates declined recently but the area's

growing occupations typically pay wages that put people into the lower-income categories. Forty-eight percent of households in the unincorporated county fall under the low-income category and about twenty one percent fall into the workforce category. The poverty rate in the unincorporated County was six percent.

**4) A determination of the present and prospective need for affordable housing in the community.**

The aim of the Housing Needs Assessment is to illustrate the current and future need for affordable housing. The Housing Needs Assessment provides an inventory of subsidized housing and the demand for those units. The assessment also analyzes income information and the gap between current prices of market rate homes and how much people are able to spend on housing. Single-family housing prices increased in recent years. The average sales price in 2006 was \$384,160, which requires an annual income of approximately \$128,000. This is almost \$40,000 over the high end of moderate income (\$92,476). The supply of smaller rental units is lacking in most parts of the unincorporated county. Most homes have three or four bedrooms and are in low density areas. Most of the more dense development occurs in Incline Village, where housing costs are high. Mobile home parks represent the majority of affordable housing options in unincorporated Washoe County. However, mobile homes are not always affordable depending on age, size, location and the amenities of the unit. The cost of rent for lots or the cost to purchase lots for sale can put mobile home living out of reach for some families.

**5) An analysis of any impediments to the development of affordable housing and the development of policies to mitigate those impediments.**

The Housing Needs Assessment identifies governmental and non-governmental impediments to the development of affordable housing. Zoning requirements and other land use controls that determine the size and intensity of development can potentially impede affordable housing development. Other barriers include the high land costs, high material costs and the ability to get financing for an affordable housing project. Policies to mitigate impediments are outlined in the Goals, Policies and Programs section. Most housing types other than single-family detached homes require a special use permit. No multi-family building permits were issued in 2006. The County has review timelines for development reviews that should prevent permit processing times from becoming impediments. Other barriers are non-governmental in nature. The cost of land is often a significant barrier to making a unit affordable. Labor and materials also contribute to overall costs.

**6) An analysis of the characteristics of the land that is suitable for residential development. The analysis must include, without limitation: I) A determination of whether the existing infrastructure is sufficient to sustain the current needs and projected growth of the community; and II) An inventory of available parcels that are suitable for residential development and any zoning, environmental and other land-use planning restrictions that affect such parcels.**

The Housing Needs Assessment analyzes the permitted uses of land currently zoned in a way that would allow for affordable housing development, then identifies parcels where affordable housing development is most appropriate. This includes land that is zoned for multi-family, mobile homes and mixed-use development. This information can be found in the Provision of Variety of Housing section of the Housing Needs Assessment.

The vacant land inventory also indicates the availability of land for affordable housing development, although there is very little land currently zoned for higher density uses that typically allow affordable housing types. Most of the available land is zoned low density rural, low density suburban or medium density suburban. There are currently no high density urban sites available.

Most unincorporated County residents get their water from a publicly owned water management source, which is expected to serve the area through 2025 and the landfill capacity should meet the solid waste disposal needs of the County through 2060.

**7) An analysis of the needs and appropriate methods for the construction of affordable housing or the conversion or rehabilitation of existing housing to affordable housing.**

Since public subsidies cannot singularly fund affordable housing development, providing incentives to developers is a good way to encourage affordable housing development. The Constraints to Availability and Affordability section of the Housing Needs Assessment lists regulatory changes that can positively affect affordable housing development in unincorporated Washoe County such as adjusting setback, density and parking requirements to encourage redevelopment and/or infill development. Additionally, incentives help foster the construction of affordable units and may include priority processing, and fee waivers or deferrals. Current zoning in unincorporated Washoe County allows for a variety of housing types. There are rural, suburban and even urban-like communities in the County. Very little vacant land, however, is zoned for higher density uses. Therefore current zoning constricts the possibility for more affordable housing development in the unincorporated County. Allowing reduced parking standards can often alleviate some costs for a developer, but this is most salient in urban settings where public transportation is available. Lot sizes can also encourage dense development—the smaller the minimum lot size, the more units that can be located in a development. The County has very little land available with low minimum lot sizes, and therefore, little available land for multi-family or attached single-family homes.

**8) A plan for maintaining and developing affordable housing to meet the housing needs of the community.**

The goals, policies and programs development as part of the Housing Plan process is the County's plan for ensuring the availability affordable housing.

**9) Establish goals that relate to land use, transportation, economic development, parks & recreation, conservation and other Master Plan goals.**

The County's Housing Plan was developed with a regional perspective as well as consistency with goals in other Master Plan elements including land use, transportation, economic development, parks and recreation, and conservation.

**Addressing NRS 278.235**

The following lists the measures from NRS 278.235 that are included in the Housing Element policies:

- Policy 1.3 satisfies measure "g" which calls for expedited plan approval for affordable projects.
- Policy 3.4 satisfies measure "i" that calls for density bonuses and other incentives to encourage mixed-use housing development near secondary TODs, which are smaller, less intense TODs appropriate for a more rural setting.
- Policies 3.3 and 3.6 satisfies measure "j" which calls for density bonuses and other incentives to encourage mixed-use housing development near secondary TODs, which are smaller, less intense TODs appropriate for a more rural setting.
- Policy 3.9 satisfies measures "b" and "e" which require jurisdiction to allow for the sale of publicly owned land to developers of affordable housing at a below-market rate and allow the purchase of federally owned land by the County for affordable housing purposes per SNPLMA legislation, respectively.



- Policy 4.2 fulfills the requirement of measure “a” that calls for the County to subsidize impact fees.
- Policy 4.3 satisfies measure “f” by calling for the establishment of a regional trust fund for affordable housing.
- Policy 5.5 and 5.6 satisfies measure “l” by stating that the County will include funding for supportive housing among its priorities.

### **Addressing the Regional Strategy for Housing Affordability.**

**The Regional Strategy for Housing Affordability was developed by a consortium of regional stakeholders led by Truckee Meadows Healthy Communities (TMHC), Truckee Meadows Regional Planning Agency (TMRPA) and Enterprise Community Partners, Inc.**

**The strategy, completed in 2019, presents a 10-year roadmap to increase housing affordability across the region. The Strategy is attached as Appendix D-1.**

## **Goals, Policies, and Programs**

### **Overview**

The policy section of the Housing Plan is composed of eight overarching goals. Each goal is tied to supporting policies and specific programs. Washoe County's housing goals include removing regulatory barriers, preserving and rehabilitating dilapidated housing, offering developer incentives, acquiring funding for affordable housing, developing affordable housing programs for special needs residents, and coordinating with other jurisdictions in the region. Policies amplify the goal statement and programs provide a more specific description of a proposed action and identify which County department will carry primary responsibility in implementing the program.

The following definitions describe the nature of the statement of goals, policies, and programs as they are used in the Housing Plan document:

- Goal:** Ultimate purpose of an effort stated in a way that is general in nature and immeasurable.
- Policy:** Specific statement guiding action and implying clear commitment.
- Program:** An action, procedure, program, or technique that implements the policy. Programs also specify primary responsibility for carrying out the action and an estimated time frame for its accomplishment. The time frame indicates the fiscal year in which the activity is scheduled to be completed. These time frames are guidelines and may be adjusted based on the County's staffing and budgetary constraints.

**The unincorporated Washoe County acknowledges that some of these goals and policies will be realized in the long-term because the housing needs of the County may exceed the staffing or financial resources currently available.**

### **Goal One: Remove Regulatory Barriers to increase the availability of affordable and workforce housing for all.**

**Policy 1.1:** Allow for more flexibility in the zoning, building, and land use regulations to enable affordable housing units to be built throughout the community.

**Program 1.1:** Review the zoning code and consider the following revisions:

- Evaluate current maximum densities and consider removing special use permit requirements and expand the types of housing allowed by-right in all

zones where appropriate. Develop a mixed-use overlay district that will encourage walkability and residential development near commercial uses and transportation nodes.

- The County will evaluate the status of cluster developments and will encourage higher density development where appropriate. In conformance with the Land Use and Transportation Element the County will encourage "village development" and support projects that employ Smart Growth approaches to development – as described further in the Land Use and Transportation Element of Washoe County's Comprehensive Plan.

Policy 1.2: Evaluate the role of manufactured and mobile homes as an affordable housing option in the unincorporated County.

Policy 1.3: Streamline and expedite processing for residential developments.

Program 1.3: Evaluate the impact of the County's current "one-stop shop" development review process and determine if it should have an affordable housing component.

***Satisfies measure "g" which calls for expedited plan approval for affordable projects.***

Policy 1.4: Annually monitor and reevaluate the fees associated with housing development.

Program 1.4: Evaluate the imposition of standards and/or techniques that increase the cost of housing. Consider a fee structure that takes the size and location of units into account. The County will conduct a review of all ordinances that may impede affordable housing development, and will consider incorporating mixed-use and village developments to allow for the development of affordable housing.

Policy 1.5: Encourage development at higher densities where appropriate.

Program 1.5: The County will utilize its higher density zoning designations to allow for the most efficient use of land that has infrastructure in place or where the installation of infrastructure is planned. The County will consider installing minimum density requirements in mixed-use and/or high density areas.

**Goal Two: Preserve and rehabilitate existing affordable and workforce housing.**

Policy 2.1: Encourage neighborhood revitalization in existing areas through housing rehabilitation for both renter- and owner-occupied units with special attention on the Sun Valley region.

Program 2.1: Develop a housing rehabilitation program that will be part of the overall revitalization of the Sun Valley community. The housing rehabilitation program could include:

- Development in partnership with public and private organizations and local community groups.
- Incentives, such as waiver of annual fees or reduction in permit fees necessary for rehabilitation, to encourage upkeep and rehabilitation of housing by property owners and encourage upgrades to meet minimum energy efficiency standards.

Policy 2.2: The County will develop a policy to counteract the negative effects of non-owner occupied and owner unoccupied housing that is either vacant or ill-maintained by absentee owners.

- Program 2.2: The County will draft an ordinance that will require all owners of residential property in the unincorporated County that reside outside of the County to designate a local property manager that will represent the owner and receive code violations. The ordinance will also set a graduated fee schedule for continued non-compliance.
- Policy 2.3: The County will continue to support existing local and regional home rehabilitation and home ownership programs.
- Program 2.3: The County will continue to set HOME funding priorities that leverage the rehabilitation programs administered by the Cities of Reno and Sparks. The County will also continue to support the Nevada Rural Housing Authority home buyer program.
- Policy 2.4: Preserve the existing affordable housing stock and ensure long-term affordability for new units built with financial assistance.
- Program 2.4: The County will work in cooperation with other local jurisdictions to create a single point of contact that will monitor the inventory of affordable housing in the region and assist local property managers to identify funding sources that will allow them to maintain affordability of a housing project. The jurisdictions will also impose resale controls or rental restrictions for affordable units built with locally-generated housing funds.
- Policy 2.5: Implement a "no net loss" policy that will provide a framework for the County to ensure a continuing availability of affordable housing.
- Program 2.5: The no net loss policy may include a variety of options to preserve affordable housing. Some may include:
- Supporting the development of a community land trust model to preserve mobile home parks where appropriate by the following actions:
    1. Meet with park owners to discuss the long-term goals for their properties. The County will initiate rezoning to residential use for these properties zoned for non-residential use and in which property owners desire to maintain their mobile home parks.
    2. Provide financial assistance for infrastructure and other park improvements through local, state, and federal funds to property owners who wish to improve and maintain their parks
    3. Facilitate a sale to park residents of those mobile home parks the County has designated for preservation and whose owners do not desire to maintain the present use. If necessary to facilitate a sale, the County will seek state and federal funding to assist residents in purchasing, improving, and managing their parks and/or seek the expertise of a nonprofit organization with experience in mobile home park sales and conversion to resident ownership and management.
  - The County will consider establishing an affordable housing demolition surcharge on all permits for the demolition of affordable housing units. The fee would be paid for each unit of affordable housing that is demolished with the purpose of replacing that unit with a new market rate unit, or a nonresidential building. The funds generated will be used to promote the development of affordable housing, including but not limited to a regional affordable housing trust fund.

- The context of “no net loss” will be on a unit by unit basis rather than a benchmark that represents a specific number of units at a given moment in time.

**Goal Three: Provide Developer Incentives.**

Policy 3.1: In accordance with Policy LUT.19.1 in the adopted Land Use and Transportation Element, the County will encourage density incentives when certain public and/or environmental improvements are provided.

Program 3.1: The County will grant developers of real property permission to build at a greater density than would otherwise be allowed under the master plan, in exchange for an agreement by the developer to perform certain functions that the governing body determines to be socially desirable, including, without limitation, developing an area to include a certain proportion of affordable housing.

Policy 3.2: The County will utilize visual simulation technologies to depict a variety of residential development tools available through the County including increased densities, opportunities for mixed-use developments and cluster developments.

Program 3.2: These educational tools will portray density bonus scenarios offered through the County's density incentives/bonuses program as well as development standards for mixed use and cluster development projects. These videos will be available to the development community to view on the County's web site and at the County's Planning Department.

Policy 3.3: Develop programs that allow for flexible land use regulation standards and that offer regulatory and/or financial incentives to encourage developers to provide affordable housing units.

Program 3.3: Projects that include affordable housing (units for households earning up to 120 percent of the median household income) will be eligible for developer incentives. The County will specify regulatory and/or financial incentives to be considered and negotiated on a project-by-project basis in exchange for providing the affordable housing units. The thresholds required to be met in order to qualify for these incentives will be defined in the Development Code. Financial incentives may include, but are not limited to, one or more of the following:

1. Defer or amortize development fees for projects that include affordable and/or workforce units, with affordable projects eligible for a longer deferral or amortization period;
2. Reduce specific standards such as setbacks and parking requirements;
3. Offer a density incentives/bonus;
4. Assign priority processing status to developments that include units that will be affordable to households earning less than 120 percent of the area median household income; and
5. Provide technical assistance in project development and/or accessing funding for the affordable housing units.

***Fulfills measure “j” that says the County can offer density bonuses or other incentives.***

Policy 3.4: Promote affordable and workforce housing in secondary transit-oriented development (TOD) corridors.

Program 3.4: Identify density incentives/bonuses and other incentives for developers to build affordable and workforce housing developments.

1. The County will develop a mixed-income policy for residential development that will create affordable and workforce units. This program would strongly incentivize a percentage of all new units to be affordable to households earning up to 80 percent of the area median income (AMI), and provide some incentive for housing available to households earning between 80 and 120 percent of AMI.
2. The County will offer incentives such as parking requirement waivers, property tax abatements or density bonuses.
3. The County will identify funding sources to help create affordable housing in TODs by using funds from the Region's Housing Trust Fund, transportation enhancement grants, tax increment financing, and public-private financing partnerships.

***Fulfills measure "i", which calls for incentives for TODs with affordable housing components.***

Policy 3.5: Promote development of affordable housing near services, transportation routes, schools, jobs, and child care by establishing mixed-use districts and higher density areas.

Program 3.5: The County will promote residential development in areas where services and infrastructure already exist or are planned. The County will foster the development of vacant and underutilized parcels by giving priority to applicants who are developing housing affordable to low- and moderate-income households.

1. The County will also work with regional transit, schools and other agencies to accommodate the development of affordable housing in close proximity to transportation and services.

Policy 3.6: Promote mixed-use development that includes housing units affordable to lower income households.

Program 3.6: The County will promote mixed-use residential/commercial development in medium and high density areas especially in the Sun Valley region and where secondary TODs are located through a combination of the following:

1. Provide incentives (listed in Program 3.3) for projects that include a specific number of housing units affordable to low- and moderate- income households.
2. Assist developers in identifying lending institutions to determine their lending requirements for mixed-use projects and to encourage their participation in mixed use project financing.

***Fulfills measure "j" that says the City can offer density bonuses or other incentives.***

Policy 3.7: Review the County development code and determine how accessory dwelling units can play a more significant role in the provision of affordable housing in the County by providing the following benefits to the community.

- Less infrastructure cost than new development;
- Provide additional housing choices;
- Supports the concept of life-cycle housing; and
- An affordable housing option for the elderly and student populations in the area.

- Program 3.7: If the County determines that accessory dwelling units should be a significant part of the housing stock in the County, it will consider lifting the special use permit requirement for these types of units.
- Program 3.7: If the County determines that accessory dwelling units should be a significant part of the housing stock in the County, it will consider lifting the special use permit requirement for these types of units.
- Accessory dwelling units provide the following benefits to the community:
- Policy 3.8: Allow for the construction of supportive housing for seniors, disabled persons and others that need special housing accommodations.
- Program 3.8: The County will review its Development Code to adjust development standards to allow for the development of supportive housing. The County will also issue supportive housing as a HOME funding priority and/or consider providing some of its state volume cap funds for supportive housing construction.
- Policy 3.9: Assist developers with identifying sites for the development of affordable housing:
- Program 3.9: The County will undertake the following activities:
- Maintain a vacant land inventory. The inventory will be used, in part, to establish a land-banking program that will make government-owned land available at a low cost or no cost to developers who are building affordable housing developments.
  - Work with the BLM to ensure their programs for the provision of land for affordable housing are free of regulatory encumbrances that prevent the use of the programs.
  - Develop and/or support a community land trust for the development of publicly held property for the purpose of providing affordable or workforce housing. Annually monitor the program to identify needed adjustments to the program in areas such as financial assistance and management.

***This program fulfills measure "b", which says the County can sell land it owns to developers for affordable housing at no more than 10 percent of the appraised value. This program also fulfills measure "e", which says the County can purchase federally-owned lands for affordable housing under the provisions of SNPLMA.***

**Goal 4: Identify Funding sources for affordable housing.**

- Policy 4.1: The County will identify mechanisms that will reduce developer costs of affordable housing development. This will include utilizing all accessible state and federal funds including HOME funds.
- Program 4.1: Coordinate with state and federal resources to seek any available sources of funding for the development of affordable housing units. The following goals will be pursued:
- Develop regional criteria for funding projects with HOME funds. Currently each jurisdiction establishes its own priority list.
  - Set priorities to support area housing rehabilitation programs.
  - Continue to cooperate with the Reno Housing Authority in its administration of the Housing Choice Voucher Program by notifying rental property owners

who have been assisted with public funds that they cannot refuse to accept Housing Choice Vouchers for rental-assisted units.

- Continue to support the administration of area affordable housing programs, especially homeownership programs by using the County's state pass-through funds (state volume cap).

Policy 4.2: Consider providing a County review fee offset for the development of affordable housing.

Program 4.2: All projects with affordable housing units shall be eligible for an off-set of agency review fees as permitted by law. The County will establish a methodology for determining the amount of the offset based on the projects overall contribution to the development of an identified housing need. This offset will not include impact fees, connection fees, or similar fees.

*This program fulfills measure "a" that calls for the County to subsidize impact fees.*

Policy 4.3: Partner with local employers to determine employee housing needs and explore programs to address these needs.

Program 4.3: The County will work with the Economic Development Authority of Western Nevada (EDAWN) and local employers to establish an ongoing dialogue focused on the housing needs of the local workforce. If needed, the County will work with EDAWN and local employers to develop an employee housing program. Some components to consider are on-site employee housing provided by the employer; the County can assist employers with establishing a down payment assistance program for their employees looking to relocate to the area; and/or employers can pay into a regional affordable housing trust fund to help produce affordable housing. Employees of employers that contribute to the affordable housing trust fund will be given priority in the affordable housing developments funded by trust fund monies.

#### **Goal Five: Promote Housing for Special Needs.**

Policy 5.1: The County will support the provision of housing units accessible to persons with disabilities.

Program 5.1: The County shall continue to cooperate with developers in the production of dwelling units accessible to persons with disabilities. The County shall encourage developers to consider incorporating minimal changes in a percentage of new units, which would make them more usable for persons with disabilities while not otherwise affecting their marketability.

Policy 5.2: The County will support continued work with advocacy groups that assist people with special housing needs such as the Northern Nevada Center for Independent Living.

Program 5.2: Work with local housing groups to assist disabled persons with accessibility modifications to their homes. Consider contributing some of the County's state volume cap funds to the Minor Housing Rehabilitation administered by the Northern Nevada Center for Independent Living.

Policy 5.3: Encourage housing development for all senior citizens with an emphasis on low-income senior households.

Program 5.3: To encourage affordable senior projects, the County will consider offering density bonuses, helping interested developers apply for government financing and/or other government subsidies, assist interested developers in acquiring surplus

government land suitable for higher density development, expediting permit processing, reducing parking standards and lot sizes and waiving fees where possible for senior housing projects and supportive housing for senior citizens. More incentives will be given for senior projects with units set aside for lower income households. The County will monitor the progress of adding more senior housing through its Consolidated Plan process.

Policy 5.4: Utilize proven prevention methods to assist individuals and families at-risk of becoming homeless so that they are able to maintain their current housing and avoid entry into the homeless services system.

Program 5.4: Participate in regional programs that are aimed at ending homelessness.

- The County will continue working with other area jurisdictions to identify programs that are currently available and customize and deliver consumer-driven programs that increase life skills education, financial literacy and other necessary skills.
- The County will participate in eviction prevention programs and processes, which may include surveying eviction Court clients to determine programmatic needs and establishing crisis intervention services to resolve tenant-landlord issues.
- The County will support efforts to rapidly re-house households with urgent housing needs.
- The County will support efforts to enhance access and referrals to housing services by supporting the utilization of the statewide 2-1-1 and HMIS services, increased cross-system collaboration among service providers in the community and by promoting interoperability among data collection and tracking systems.

Policy 5.5: The County will participate in efforts to improve the continuum of available housing throughout the County so that homeless individuals and families have access to appropriate housing resources, ultimately establishing a "housing first" model.

Program 5.5: The County will participate in the following activities:

- The creation of emergency and transitional shelters for persons with mental illness or substance-abuse disorders and for homeless families.
- Participate in efforts to increase the supply of permanent-supportive and affordable housing. These programs may include the creation of new supportive units, the creation of a program for hard-to-house clients, increasing financial assistance available for permanent affordable housing and participation in a program that educates landlords to improve rental opportunities for individuals and families that were homeless or hard-to-house.
- Participate in efforts to increase short-term and long-term resources available to assist in the prevention and recovery from homelessness, which may include increasing the availability of rent or mortgage payment assistance, and deposit and utility assistance.
- Advocate for state and federal policies that would increase the availability of permanent-supportive housing opportunities.

***This program fulfills measure "I" regarding the County targeting supportive housing.***



Policy 5.6: The County will help broaden the supportive service system to meet participants' needs for services, providing on-the-street, in-home, and in-office services based on individual need.

Program 5.6: Participate in the regional goal to expand supportive services and outreach efforts.

- Participate in efforts to expand the supportive services available in the County including consumer surveys to address unmet need, develop services for unmet need, and increasing access to resources necessary secure employment.
- Participate in efforts to access mainstream resources such as trainings for local jurists on the resource needs of homeless clients and how to assist clients to access these resources and provide financial and other assistance to secure documents required for obtaining state identification and employment.
- Continue to evaluate and update policies to impact service provision, available housing, and funding and client choices.
- Participate in efforts to promote and encourage capacity building by reaching out to businesses and philanthropic communities for resources.

***This program fulfills measure "I" regarding the County targeting supportive housing.***

**Goal Six: Promote Energy and Resource Efficiency.**

Policy 6.1: The County will encourage developers to commit to green development practices, and in return will offer a variety of meaningful incentives.

Program 6.1: Developers will be encouraged to do the following:

- Pursue Green Building certification programs such as the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED), or other similar programs.
- Water conservation including landscape techniques, materials, or equipment certified by the Department of Water Resources.
- Low impact grading: Utilization of grading techniques that minimize the amount of cut and fill, uses alternatives to large block retaining walls, and generally result in an appearance that mimics the natural slope.
- Common open space development.
- Mixed-use developments: Developments that incorporate employment and commercial service opportunities, utilizing integrated designs that stimulate pedestrian and bicycle use for access to internal and external services and amenities.
- Utilize Low Impact Development (LID) techniques as described in the LID Handbook above and beyond requirements of the LID ordinance.

Policy 6.2: Promote sustainable development and energy efficiency for new residential development by requiring developers to do a "green building" evaluation for all residential projects.

Program 6.2: Developers of residential projects will be required to complete a "green building" evaluation form provided by the County. The developer will be required to submit

this evaluation form to the County to receive a building permit. The purpose of the evaluation is to identify any additional benefits of using green materials as a way to decrease costs for development.

**Goal Seven: Promote Homeownership opportunities.**

Policy 7.4: Promote home ownership as a community asset.

Program 7.4: The County will partner with local non-profit organization to educate the community on the values of home ownership to the individual, family and community at-large.

Policy 7.5: Support regional programs that help County residents obtain home ownership.

Program 7.5: The County will financially support the Nevada Rural Housing Authority's (NRHA) first-time homebuyer and down payment assistance programs by continuing to provide a portion of its state volume cap funds to the NRHA.

**Goal Eight: Coordinate Regional Housing Initiatives.**

Policy 8.1: Whenever possible, the three jurisdictions will work cooperatively to pursue regional efficiencies in all matters related to affordable housing.

Policy 8.2: Pursue local, state, federal, and other funding regionally.

Program 8.2: The County in cooperation with the Cities of Reno and Sparks will continue to work with local financial institutions to obtain funding to:

- Develop a regional housing trust fund.
- Develop a clearing house/data bank for regional housing data and education.
- Develop education and outreach programs.

***This program fulfills measure "f" which says the County can establish a trust fund for acquisition, construction, or rehabilitation of affordable housing.***

Policy 8.3: The County in cooperation with the cities of Reno and Sparks will publicize and market affordable housing opportunities including rehabilitation and funding.

Program 8.3: The jurisdictions will work to educate the public about funding and rehabilitation opportunities by holding workshops with housing advocacy groups and neighborhood organization to keep the public and developers informed on regulations affecting affordable housing developments.

Policy 8.4: The County in cooperation with the Cities of Sparks and Reno will work to preserve the existing viable affordable housing stock and ensure long-term affordability for new units built with financial assistance.

Program 8.4: The jurisdictions will develop a clearing house that will monitor the status of existing affordable housing in the region.

Policy 8.5: The County in cooperation with the Cities of Sparks and Reno will consider establishing an Affordable Housing Trust Fund.

Policy 8.5: The County in cooperation with the Cities of Sparks and Reno will continue to support efforts to end homelessness throughout the region.

Program 8.5: Washoe County will continue to support and implement the regional plan to end homelessness entitled "Housing for All: A Plan to End Homelessness."

**Policy 8.6: Washoe County will implement the Regional Strategy for Housing Affordability and utilize the roadmap it identifies in the development of housing plans and programs.**

**Program 8.6 Washoe County will update this element as necessary to ensure the concepts identified in the roadmap for regional housing affordability are implemented.**

**Program 8.6.1 Washoe County will track its efforts in regard to any of the steps in the roadmap and include any relevant data or other information in its annual report to the Truckee Meadows Regional Planning Agency.**

## Public Participation Process

Meaningful community involvement and public education are critical to the ultimate success of the Housing Element. The public participation efforts sought to address community concerns about the need for affordable housing in the unincorporated county and offered opportunities to dispel potential misconceptions about housing design, density, property values and other contested issues.

### Planning Commission Meetings

PMC attended a public hearing before the Washoe County Planning Commission on April 3, 2007. The purpose of this hearing was primarily to inform the Commissioners of the Housing Element process as well as giving the public an opportunity to provide input about any affordable housing concerns. The presentation included a review of Housing Plan requirements for the State of Nevada, definitions of affordable housing and income limits, housing prices and median incomes, and the scope of work for the Housing Plan project for the County, as well as the City of Sparks and City of Reno Housing Plans.

Subsequent to the development of the Housing Element, staff brought the plan to the Planning Commission on April 15, 2008 for a Public Hearing. The Planning Commission reviewed the staff report and took public testimony.

### Board of Commissioners Meetings

The Washoe County Board of County Commissioners heard the Housing Element September 24, 2008, as a Public Hearing item. The Board voted unanimously to adopt the Housing Element as presented at that hearing.

### Affordable Housing Task Force

The Regional Housing Task Force is comprised of representatives of Reno, Sparks, and Washoe County. Among the members are city and county staff, affordable housing developers, for-profit developers, housing advocates, elected officials, and others. The General Assembly meets once a month to discuss affordable housing and makes recommendations on how to address affordable housing challenges in Washoe County. The Legislative Committee, Financial Barriers Committee, and Regulations and Development Barriers Subcommittee meet separately and bring recommendations to the General Assembly.

PMC staff began attending Task Force meetings in December 2006 and continued to attend throughout spring 2007. Interacting with the various members of the Task Force allowed PMC to determine appropriate goals, policies, and programs for unincorporated Washoe County and fostered a regional approach to the development of policies for the Housing Plans of all three

jurisdictions. The recommendations of the Task Force were submitted to PMC and incorporated into the Housing Plan.

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#### Glossary of Terms

The following definitions are commonly used terms in a Housing Element:

**Above Moderate-Income:** Above moderate-income households are defined as households with incomes over 120 percent of the county median.

**Affordability:** Annual cost of housing includes mortgage, principle and interest payments as amortized over 25 years with a 25 percent down payment or gross rent that does not exceed 30 percent of gross annual household income or 30 percent of gross annual income devoted to rental housing, including utilities are defined as "affordable."

**Affordability Covenant:** A property title agreement that places resale or rental restrictions on a housing unit; also known as a deed restriction.

**Affordable Housing:** "Affordable housing" means housing for families of low or moderate income that is eligible for tax-exempt financing under section 142 of the Internal Revenue Code of 1986, in effect on July 1, 1993, future amendments to that section and the corresponding provisions of future internal revenue laws. The generally accepted definition of affordability is for a household to pay no more than 30 percent of its regular income on housing. Households that pay more are considered cost burdened. Affordable housing is considered to be moderately priced housing that households earning 60-120 percent of median income can purchase. It is also public housing or Section 8 Housing Choice Vouchers for low-income people earning below 50 percent of the median income.

**American Dream Down payment Initiative (ADDI):** As part of the HOME Investment Partnership grant program, ADDI helps lower income and minority households who are first time homebuyers with down payments and closing costs. The money may also be used for certain rehabilitation needs within one year of the home purchase.

**Assisted Housing:** Assisted housing refers to a unit that rents or sells for less than the prevailing market rate due to governmental monetary intervention or contribution. The terms "assisted" and "subsidized" are often used interchangeably.

**Attainable Housing:** A term often used instead of or interchangeably with "workforce" housing. It refers to the idea that housing should be accessible to all income groups. Attainable housing as a policy measure seeks to create housing accessibility for a variety of income levels. It can be multifamily or single family for families with incomes between 80 percent and 120 percent of median income.

**At-Risk Housing:** Applies to existing subsidized affordable rental housing units, especially federally subsidized developments, that are threatened with conversion to market rents because of termination of use restrictions, due to expiration or non-renewal of subsidy arrangements.

**Below Market Rate (BMR) Unit:** A BMR unit is a housing unit that sells or rents for less than the going market rate. It is typically used in reference to housing units that are directly or indirectly subsidized or have other restrictions in order to make them affordable to very low, low or moderate-income households.

**Bureau of Business and Economic Research (BBER):** BBER performs applied research projects for business, non-profit agencies and government entities. They may be original studies, where the Bureau gathers and analyzes new data or secondary studies, where they search for existing studies and data.

**Chronically Homeless:** A chronically homeless person is defined as an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years.

**Community Development Block Grant (CDBG):** The state CDBG program was established by the Federal Housing and Community Development Act of 1974, as amended (42 USC 5301, et seq.). The primary federal objective of the CDBG program is the development of viable urban communities by providing decent housing and a suitable living environment and by expanding economic opportunities, principally for persons of low and moderate income. "Persons of low and moderate income" or the "targeted income group" (TIG) are defined as families, households, and individuals whose incomes do not exceed 80 percent of the county median income, with adjustments for family or household size.

**Community Development Corporation (CDC):** A nonprofit corporation whose activities and decisions are initiated, managed, and controlled by its constituencies, and whose primary mission is to develop and improve low-income communities and neighborhoods through economic and related development. Community development corporations were enabled by Title VII Special Impact of the Economic Opportunity Act of 1964.

**Community Housing Development Organization (CHDO):** A nonprofit with demonstrated capacity to successfully carry out the development and management of affordable housing that maintains significant accountability to the low-income residents of their communities.

**Condominium:** A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

**Continuum of Care (CoC or COC):** An approach that helps communities plan for and provide a full range of emergency, transitional, and permanent housing and service resources to address the various needs of homeless persons at the point in time that they need them. The approach is based on the understanding that homelessness is not caused merely a lack of shelter, but involves a variety of underlying, unmet needs – physical, economic and social. Designed to encourage localities to develop a coordinated and comprehensive long-term approach to homelessness, the Continuum of Care consolidates the planning, application, and reporting documents for the U.S. Department of Housing and Urban Development's Shelter Plus Care, Section 8 Moderate Rehabilitation Single-Room Occupancy Dwellings (SRO) Program, and Supportive Housing Program. (U.S. House Bill 2163)

**Cooperative (Co-op):** Residents purchase stock in a cooperative corporation that owns a structure; each stockholder is then entitled to live in a specific unit of the structure and is responsible for paying a portion of the loan.

**Cost Burden:** A household has a "housing cost burden" if it spends 30 percent or more of its income on housing costs. A household has a "severe housing cost burden" if it spends 50 percent or more of its income on housing. Owner housing costs consist of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; utilities; and fuels. Where applicable, owner costs also include monthly condominium fees. Renter calculations use gross rent, which is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Household income is the total pre-tax income of the householder and all other individuals at least 15 years old in the household. In all estimates of housing cost burdens, owners and renters for whom housing cost-to-income was not computed are excluded from the calculations.

**Decennial Census:** Every ten years, the Census Bureau conducts a national household survey, producing the richest source of nationally-available small-area data. Article I of the Constitution requires that a census be taken every ten years for the purpose of reapportioning the U.S. House of Representatives. The federal government uses decennial census data for apportioning congressional seats, for identifying distressed areas, and for many other activities. Census data are collected using two survey forms: the short form and the long form. Short form information is collected on every person and includes basic characteristics, such as age, sex, and race. The long form is sent to one out of every six households and collects more detailed information, such as income, housing characteristics, and employment. Most of the indicators in DataPlace are from the long form, and are thus estimates based on the sample of households. These values may differ considerably from the same indicators based on the short form data, particularly for small areas.

**Density:** This refers to the number of housing units on a unit of land (e.g. ten units per acre).

**Density Bonus Programs:** Allows density increase over the zoned maximum density of a proposed residential development, if the developer makes a specified amount of units affordable to lower income households.

**Disability:** A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This



condition can also impede a person from being able to go outside the home alone or to work at a job or business.

**Downpayment Assistance:** The most popular loans for these programs are with the Federal Housing Administration (FHA). FHA allows 100 percent gift funds for your down payment and some allowable closing costs. The gift can be from any relative or can be collected through charitable organizations like Neighborhood Gold/The Buyer Fund. Another popular tactic, which can be used in a broader range of loan programs, is to borrow from a 401K. A withdrawal can be made without a penalty and pay it back over a specified period.

**Department of Business and Industry:** Its main objective is to encourage and promote growth, development, and legal operation of business within the State of Nevada. The Department's activities also include: Regulation of business and industrial enterprises; Promotion of worker safety, protection, and rights; Administration of bond programs to encourage growth and development of business within the state; Educating and informing the public and business and industry of their legal rights and responsibilities.

**Development Impact Fees:** A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

**Development Right:** The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation.

**Elderly Units:** Specific units in a development are restricted to residents over a certain age (as young as 55 years and over). Persons with disabilities may share certain developments with the elderly.

**Element:** A division or chapter of the General Plan, Master Plan or Comprehensive Plan.

**Emergency Shelter:** A facility designed to provide free, temporary housing on a night-by-night basis to homeless families and individuals.

**Emergency Shelter Grants (ESG):** A grant program administered by the U.S. Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

**Employee Assisted Housing (EAH):** EAH is a general term to describe any number of ways an employer invests in workforce housing solutions, such as providing homebuyer education, down payment assistance and loan guarantee programs.

**Entitlement City:** A city, which based on its population, is entitled to receive funding directly from HUD. Examples of entitlement programs include CDBG, HOME and ESG.

**Extremely Low-Income Limit:** The upper limit for the extremely low-income category, set at 30 percent of the HUD area median family income. This is not an official program eligibility income limit, except when associated with a specific family size (e.g., "single person," "family of two," "family of three," etc.).

**Fair Housing Act:** A law that prohibits discrimination in all facets of the home buying process on the basis of race, color, national origin, religion, sex, familial status, or disability.

**Fair Market Rent (FMR):** Fair Market Rents (FMRs) are freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard Metropolitan Statistical Area (SMSA). Fair Market Rents are used for the Section 8 Housing Choice Voucher Program and other HUD programs and are published annually by HUD. Fair Market Rents are determined by number of bedrooms and for Reno/Sparks MSA in 2006 are: Efficiency - \$596, One bedroom - \$712, Two Bedroom - \$880, Three Bedroom - \$1,279, Four Bedroom - \$1,545.

**Farm Labor Housing (Farm Worker):** Units for migrant farm workers that can be available for transitional housing for the homeless when not occupied by migrant farm workers.

**Family Households:** A family household is one in which the householder lives with one or more individuals related to him or her by birth, marriage, or adoption.

**Family Income:** In decennial census data, family income includes the incomes of all household members 15 years old and over related to the householder. Although the family income statistics from each census cover the preceding calendar year, the characteristics of individuals and the composition of families refer to

the time of enumeration (April 1 of the respective census years). Thus, the income of the family does not include amounts received by individuals who were members of the family during all or part of the calendar year prior to the census if these individuals no longer resided with the family at the time of census enumeration. Similarly, income amounts reported by individuals who did not reside with the family during the calendar year prior to the census but who were members of the family at the time of enumeration are included. However, the composition of most families was the same during the preceding calendar year as at the time of enumeration.

**Fannie Mae:** Established in 1938 by the Federal government and becoming a private company in 1968, Fannie Mae operates under a congressional charter that directs it to channel their efforts into increasing the availability and affordability of homeownership for low-, moderate-, and middle-income Americans. Yet Fannie Mae receives no government funding or backing, and they are one of the nation's largest taxpayers. They do not lend money directly to homebuyers. Instead, they work with lenders to make sure they don't run out of mortgage funds, so more people can achieve their goal of homeownership.

**FHA-Insured:** The Federal Housing Administration insured mortgages so that lower- and moderate-income people can obtain financing for homeownership.

**First-time Homebuyer Program:** A first-time homebuyer program provides low-income first time homebuyers down-payment assistance in the form of a second mortgage loan to serve as "gap financing."

**Gentrification:** When a neighborhood experiences shift in demographic composition to more affluent residents and physical rehabilitation and revitalization occurs.

**Green Building or Green Design:** The practice of increasing the efficiency with which buildings and their sites use and harvest energy, water, and materials; and reducing building impacts on human health and the environment through better siting, design, construction, operation and maintenance. (www.wikipedia.org)

**Groups Quarters:** A facility which houses groups of unrelated persons not living in households such as dormitories, institutions and prisons.

**Habitable (room):** A habitable room is a space in a structure for living, sleeping, eating or cooking. Bathrooms, toilet compartments, closets, storage or utility space, and similar areas, are not considered habitable space.

**Habitat for Humanity:** Habitat for Humanity is a nonprofit, ecumenical Christian housing ministry that seeks to eliminate poverty housing and homelessness from the world, and to make decent shelter a matter of conscience and action. Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses.

**Handicap Accessible Units:** Indicates certain units or all units in the property are wheelchair accessible or can be made wheelchair accessible. Accessible units also may include those that are accessible to people with sensory impairments or can be made accessible for people with sensory impairments.

**Home Investment Partnership Program (HOME):** HOME provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

**Homeless Person:** An individual living outside or in a building not meant for human habitation, or which they have no legal right to occupy, in an emergency shelter, or in a temporary housing program which may include a transitional and supportive housing program if habitation time limits exist. This definition includes substance abusers, mentally ill people, and sex offenders who are homeless. (U.S. House Bill 2163)

**Housing Authority:** An organization established under state law to provide housing for low- and moderate-income persons. Commissioners are appointed by the local governing body of the jurisdiction in which they operate. Many housing authorities own their own housing or operate public housing funded by HUD.

**Housing Choice Voucher Program:** Housing Choice Voucher Program (formerly known as Section 8) is a subsidy program funded by the federal government and overseen by the Reno Housing Authority to provide low rents and/or housing payment contributions for very low and low-income households.

**Housing Problems:** Households with housing problems include those that lack complete plumbing or kitchen facilities, are overcrowded (i.e., with more than one person per room), and/or pay more than 30 percent of gross income for total housing expenses.

**HUD:** The United States Department of Housing and Urban Development is cabinet level department of the federal government that oversees program and funding for affordable housing laws, development, and federally funded financial assistance.

**HUD Area Median Family Income:** HUD is required by law to set income limits that determine the eligibility of applicants for HUD's assisted housing programs. Income limits are calculated annually for metropolitan areas and non-metropolitan counties in the United States. They are based on HUD estimates of median family income, with adjustments for family size. Adjustments are also made for areas that have unusually high or low income to housing cost relationships.

**Incentive Zoning:** Provides for give and take compromise on zoning restrictions. Incentive zoning allows a developer to exceed a zoning ordinance's limitations if the developer agrees to fulfill conditions specified in the ordinance. The developer may be allowed to exceed height limits by a specified amount in exchange for providing open spaces or plazas adjacent to the building, or providing units designated for persons with low income.

**Inclusionary Housing:** Requirement (or encouragement of) developers to ensure that a certain percentage of a new residential housing project will be priced affordably.

**Income Categories:** The federal and state governments require that local jurisdictions consider the housing needs of households in various "income categories." Income categories are determined by the median household income at the local level.

**Large Family or Household:** A household or family with five or more members.

**Low-Income Group:** The U.S. Department of Housing and Urban Development defines low-income households as those with incomes between 50 percent and 80 percent of the area median household income. The Nevada Revised Statutes limits the definition to families whose income do not exceed 80 percent of area median income (it does not provide for a "very-low income" category described below).

**Low-Income Housing:** Housing that is made available at prices lower than market rates. These lower prices are achieved through various financial mechanisms employed by state and local government authorities.

**Low-Income Housing Tax Credit (LIHTC):** The LIHTC Program is an indirect federal subsidy used to finance the development of affordable rental housing for low-income households. The LIHTC Program may seem complicated, but many local housing and community development agencies are effectively using these tax credits to increase the supply of affordable housing in their communities. This topic is designed to provide a basic introduction to the LIHTC Program.

**Market Rate Housing:** Housing that is not built or maintained with the help of government subsidy. The prices of market rate homes are determined by the market and are subject to the laws of supply and demand.

**Manufactured Home:** Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing

**McKinney-Vento Act:** The primary federal response targeted to assisting homeless individuals and families. The scope of the Act includes: outreach, emergency food and shelter, transitional and permanent housing, primary health care services, mental health, alcohol and drug abuse treatment, education, job training, and child care. There are nine titles under the McKinney-Vento Act that are administered by several different federal agencies, including the U.S. Department of Housing and Urban Development (HUD). McKinney-Vento Act Programs administered by HUD include: Emergency Shelter Grant Program Supportive Housing Program, Section 8 Moderate Rehabilitation for Single-Room Occupancy Dwellings,

Supplemental Assistance to Facilities to Assist the Homeless, and Single Family Property Disposition Initiative. (U.S. House Bill 2163)

**Median-Income:** Each year, the federal government calculates the median income for communities across the country to use as guidelines for federal housing programs. Area median incomes are set according family size.

**Mental Illness:** A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

**Mixed-use:** This refers to different types of development (e.g. residential, retail, office, etc.) occurring on the same lot or in close proximity to each other. City and county's sometimes allows mixed-use in commercial zones, with housing typically located above primary commercial uses on the premises.

**Mobile Home:** A type of manufactured housing. A structure movable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

**Moderate-Income:** The U.S. Department of Housing and Urban Development defines moderate-income households as those with incomes between 80 percent and 120 percent of the county median. In Nevada, this income group is also known as the "workforce" or "attainable" group.

**Mortgage Credit Certificate Program (MCCs):** The MCC is a Federal Income Tax Credit Program. An MCC increases the loan amount you qualify for and it increases an applicant's take-home pay. The MCC entitles applicants to take a federal income tax credit of twenty percent (20 percent) of the annual interest they pay on their home mortgage. Because the MCC reduces an applicant's federal income taxes and increases their net earnings, it helps homebuyers qualify for a first home mortgage. The MCC is registered with the IRS, and it continues to decrease federal income taxes each year for as long as an applicant lives in the home.

**Mortgage Revenue Bond:** A state, county or city program providing financing for the development of housing through the sale of tax-exempt bonds.

**Multi-family Dwelling:** A structure containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

**Nevada Housing Division:** The Nevada Housing Division was created by the Nevada Legislature in 1975 when it was recognized that a shortage of safe, decent, and sanitary housing existed throughout the State for persons and families of low- and moderate-income. Its mission is to assist and encourage the private sector and other government entities in the creation and maintenance of affordable housing throughout the state.

**Nevada Small Business Development Center:** The Nevada Small Business Development Center is a statewide business assistance outreach program of the University of Nevada, Reno and the University of Nevada, Las Vegas. They provide an abundance of free and low cost information, assistance, counseling and training for Nevada Businesses.

**Permanent Housing:** Housing which is intended to be the tenant's home for as long as they choose. In the supportive housing model, services are available to the tenant, but accepting services cannot be required of tenants or in any way impact their tenancy. Tenants of permanent housing sign legal lease documents. (U.S. House Bill 2163)

**Permanent Supportive Housing:** Long-term community-based housing and supportive services for homeless persons with disabilities. The intent of this type of supportive housing is to enable this special needs population to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or provided by other public or private service agencies. There is no definite length of stay. (U.S. House Bill 2163)

**Persons with a Disability:** HUD's Housing Choice Voucher (formerly Section 8) program defines a "person with a disability" as: a person who is determined to: 1) have a physical, mental, or emotional impairment that is expected to be of continued and indefinite duration, substantially impedes his or her ability to live independently, and is of such a nature that the ability could be improved by more suitable

housing conditions; or 2) have a developmental disability, as defined in the Developmental Disabilities Assistance and Bill of Rights Act. (U.S. House Bill 2163)

**Project-Based Rental Assistance:** Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

**Public Housing:** The U.S. Department of Housing and Urban Development (HUD) administers federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments. It provides decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing can be in the form of high-rise apartments or scattered site single family homes.

**Rehabilitation:** The upgrading of a building previously in a dilapidated or substandard condition for human habitation.

**Reno Area Alliance for Homeless:** A county-wide coalition that works to address issues affecting the area homeless population.

**Rental Assistance:** A rental subsidy for eligible low and very low income tenants. This assistance provides the share of the monthly rent that exceeds 30 percent of the tenants' adjusted monthly income.

**Rent-to-Own:** A development is financed so that at a certain point in time, the rental units are available for purchase based on certain restrictions and qualifications.

**Rural Housing Service (RHA):** A part of the United States Department of Agriculture's Rural Development. The RHA offers financial aid to low-income residents of rural areas.

**Second Units:** Also referred to as "granny" or "in-law apartments." Second units provide a second housing unit on the same lot as a single-family dwelling unit.

**Section 8:** Section 8, now known as the Housing Choice Voucher Program is a subsidy program funded by the federal government and overseen by the Reno Housing Authority to provide low rents and/or housing payment contributions for very low and low-income households.

**Service Needs:** The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

**Single-Room Occupancy Dwelling (SRO):** The SRO Program provides rental assistance for homeless persons in connection with the moderate rehabilitation of SRO dwellings. SRO housing contains units for occupancy by one person. These units may contain food preparation or sanitary facilities, or both.

**Smart Growth:** Smart Growth is a concept and term used by those who seek to identify a set of policies governing transportation and land use planning policy for urban areas that benefits communities and preserves the natural environment. Smart Growth advocates land use patterns that are compact, transit-oriented, walkable, bicycle-friendly, and include mixed-use development with a range of housing choices. This philosophy keeps density concentrated in the center of a town or city, combating urban sprawl. ([www.wikipedia.org](http://www.wikipedia.org))

**Special Needs Projects:** Housing for a designated group of people who desire special accommodations, such as services, in addition to the housing. Services may or may not be provided as part of the rental project. Examples of special needs populations are people with physical disabilities, developmental disabilities, mental illness, or those who need assisted living. It also includes health care facilities.

**Substandard Housing:** This refers to housing where major repair or replacement may be needed to make it structurally sound, weatherproofed and habitable.

**Subsidized Housing:** Typically refers to housing that rents for less than the market rate due to a direct financial contribution from the government. There are two general types of housing subsidies. The first is most commonly referred to as "project-based" where the subsidy is linked with a particular unit or

development and the other is known as "tenant-based" where the subsidy is linked to the low income individual or family. The terms "assisted" and "subsidized" are often used interchangeably.

**Supportive Housing:** Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

**Supportive Services:** Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

**Transitional Housing:** Housing for people recovering from substance abuse issues or transitioning from homelessness. Transitional housing provides longer term accommodations to homeless families and individuals than emergency shelter housing. Transitional Housing provides a stable living environment for the period of time necessary to learn new skills, find employment, and/or develop a financial base with which to re-enter the housing market.

**VA-Guaranteed:** VA-guaranteed loans are made by private lenders to eligible veterans for the purchase of a home which must be for their own personal occupancy. To get a loan, a veteran must apply to a lender. If the loan is approved, VA will guarantee a portion of it to the lender. This guaranty protects the lender against loss up to the amount guaranteed and allows a veteran to obtain favorable financing terms.

**Very Low-Income Limit:** The U.S. Department of Housing and Urban Development defines very low-income households as those with incomes less than 50 percent of the area median household income. Nevada Revised Statutes do not delineate between very-low and low-income levels. All federal housing assistance funding recognizes the very-low income category.

**Veteran:** Anyone who has been discharged from the military generally after at least two years of service whether they served on active duty in a conflict or not. (U.S. House Bill 2163)

**Washoe County HOME Consortium (WCHC):** Administers housing programs for Washoe County; allocates federal HOME, Community Development Block Grant (CDBG) and Affordable Dream Down payment Initiative (ADDI) monies. Oversees the Consolidated Plan process, which guides the full range of decisions and activities in Reno, Sparks, and Washoe County relating to the provision of decent and affordable housing, the development of a suitable living environment, and creating expanded economic opportunities for the community members.

**Workforce Housing:** Refers to housing that is meant for residents making low, moderate to above moderate area median income. Some programs focus on employers providing assistance to their employees; some are instituting inclusionary programs, while others give preference to this group in their homeownership programs. Some jurisdictions have programs for specific segments of the workforce that are vital for the everyday function of the community such as teachers, policeman and other public employees.

**Zoning:** Zoning is an activity under taken by local jurisdictions to direct and shape land development activities. The intent of zoning is to protect the public health, safety, and welfare by ensuring that incompatible land uses (e.g. residential vs. heavy industrial) are not located next to each other. Zoning also impacts land values, creating and taking away "capitol" for and from property owners. For example, a lot that is zoned for commercial development is more valuable (in financial terms) than a lot that is zoned for open space. Typically, lots that are zoned for higher densities have greater value on the market than lots that are zoned for lower densities. Zoning is one of the most important regulatory functions performed by local jurisdictions.

## U.S. Census Terms

**Children:** The term "children," as used in tables on living arrangements of children under 18, are all persons under 18 years, excluding people who maintain households, families, or subfamilies as a reference person or spouse.

**Own Children:** Sons and daughters, including stepchildren and adopted children, of the householder. Similarly, "own" children in a subfamily are sons and daughters of the married couple or parent in the subfamily. (All children shown as members of related subfamilies are own children of the person(s) maintaining the subfamily) For each type of family unit identified in the CPS, the count of "own children under 18 year old" is limited to never-married children; however, "own children under 25" and "own children of any age," as the terms are used here, include all children regardless of marital status. The counts include never-married children living away from home in college dormitories.

**Related Children:** Includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. It does not include householder's spouse or foster children, regardless of age.

**Ethnic Origin:** People of Hispanic origin were identified by a question that asked for self-identification of the persons' origin or descent. Respondents were asked to select their origin (and the origin of other household members) from a "flash card" listing ethnic origins. People of Hispanic origin in particular, were those who indicated that their origin was Mexican, Puerto Rican, Cuban, Central or South American, or some other Hispanic origin. It should be noted that people of Hispanic origin may be of any race.

**Family:** A group of two or more people who reside together and who are related by birth, marriage, or adoption.

**Family household (Family):** A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.

**Family Size:** Refers to the number of people in a family.

**Family Type:** Refers to how the members of a family are related to one another and the householder. Families may be a "Married Couple Family," "Single Parent Family," "Stepfamily," or "Subfamily."

**Household:** A household includes all the people who occupy a housing unit as their usual place of residence.

**Household Income:** The total income of all the persons living in a household. A household is usually described as very low income, low income, moderate income, and above moderate income based on household size and income, relative to regional median income.

**Household Size:** The total number of people living in a housing unit.

**Household Type and Relationship:** Households are classified by type according to the sex of the householder and the presence of relatives. Examples include: married-couple family; male householder, no wife present; female householder, no husband present; spouse (husband/wife); child; and other relatives.

**Householder:** The person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, any household member 15 years old and over can serve as the householder for the purposes of the census. Two types of householders are distinguished: a family householder and a non-family householder. A family householder is a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A non-family householder is a householder living alone or with non-relatives only.

**Housing Unit:** A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

**Median:** This measure represents the middle value (if n is odd) or the average of the two middle values (if n is even) in an ordered list of data values. The median divides the total frequency distribution into two equal parts: one-half of the cases fall below the median and one-half of the cases exceed the median.

**Median Age:** This measure divides the age distribution in a stated area into two equal parts: one-half of the population falling below the median value and one-half above the median value.

**Median Income:** The median income divides the income distribution into two equal groups; one has incomes above the median and the other having incomes below the median.

**Occupied Housing Unit:** A housing unit is classified as occupied if it is the usual place of residence of the person or group of people living in it at the time of enumeration, or if the occupants are only temporarily absent; that is, away on vacation or a business trip. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters.

**Overcrowded units:** Overcrowded units are occupied housing units that have more than one person per room.

**Per capita income:** Average obtained by dividing aggregate income by total population of an area.

**Population Estimate (Population Estimates Program - PEP):** The Census Bureau's Population Estimates Program (PEP) produces July 1 estimates for years after the last published decennial census (2000), as well as for past decades. Existing data series such as births, deaths, Federal tax returns, Medicare enrollment, and immigration, are used to update the decennial census base counts. PEP estimates are used in federal funding allocations, in setting the levels of national surveys, and in monitoring recent demographic changes.

**Population projections:** Estimates of the population for future dates. They illustrate plausible courses of future population change based on assumptions about future births, deaths, international migration, and domestic migration. Projections are based on an estimated population consistent with the most recent decennial census as enumerated. While projections and estimates may appear similar, there are some distinct differences between the two measures. Estimates usually are for the past, while projections typically are for future dates. Estimates generally use existing data, while projections must assume what demographic trends will be in the future.

**Poverty:** Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being "below the poverty level."

**Poverty Rate:** The percentage of people (or families) who are below poverty.

**Race:** The race of individuals was identified by a question that asked for self-identification of the person's race. Respondents were asked to select their race from a "flashcard" listing racial groups.

**Severely Overcrowded:** Are occupied housing units with 1.51 or more persons per room.

**Single Family Detached Homes:** This is a one-unit residential structure detached from any other house (i.e., with open space on all four sides). A house is considered detached even if it has an adjoining shed or garage.

**Single Family Attached Housing:** This is a one-unit residential structure that has one or more walls extending from ground to roof separating it from adjoining structures. This category includes row houses, townhouses, and houses attached to non-residential structures.



**Tenure:** Refers to the distinction between owner-occupied and renter-occupied housing units. A housing unit is "owned" if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owned only if the owner or co-owner lives in it. All other occupied units are classified as "rented," including units rented for cash rent and those occupied without payment of cash rent.

**Two-Family Buildings:** These dwellings may also be referred to as single family attached because a duplex with a shared wall would qualify in both categories. Other two family buildings would include older single family homes that have been converted into two separate living spaces or "flats" that do not share walls, but a floor/ceiling.

**Units in Structure:** A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. In determining the number of units in a structure, all housing units, both occupied and vacant, are counted.

**Unemployed:** All civilians 16 years old and over are classified as unemployed if they (1) were neither "at work" nor "with a job but not at work" during the reference week, and (2) were actively looking for work during the last 4 weeks, and (3) were available to accept a job. Also included as unemployed are civilians who did not work at all during the reference week, were waiting to be called back to a job from which they had been laid off, and were available for work except for temporary illness.

**Unemployment Rate:** The proportion of the civilian labor force that is unemployed, expressed as a percent.

**Vacant Housing Unit:** A housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. Vacant units are excluded from the housing inventory if they are open to the elements; that is, the roof, walls, windows, and/or doors no longer protect the interior from the elements. Also excluded are vacant units with a sign that they are condemned or they are to be demolished.

**Vacancy Rate:** The housing vacancy rate is the proportion of the housing inventory that is available "for sale" or "for rent." It is computed by dividing the number of available units by the sum of occupied units and available units, and then multiplying by 100.

**Year Structure (housing unit) Built:** Year Structure Built refers to when the building was first constructed, not when it was remodeled, added to, or converted. For housing units under construction that met the housing unit definition—that is, all exterior windows, doors, and final usable floors were in place—the category "1999 or 2000" was used for tabulations. For mobile homes, houseboats, recreational vehicles, etc, the manufacturer's model year was assumed to be the year built. The data relate to the number of units built during the specified periods that were still in existence at the time of enumeration.

**White:** In decennial census data, the White category includes persons having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicate their race as "White" or report entries such as Irish, German, Italian, Lebanese, Near Easterner, Arab, or Polish. The "alone" designation, as used with decennial census data, indicates that the person reported only one race.

Sources include:

<http://www.dataplace.org/gloss.html>

U.S. Census Bureau at <http://www.census.gov>

U.S. Department of Housing and Urban Development at <http://www.hud.gov>