

Executive Summary

ES-05 Executive Summary – 91.300(c), 91.320(b)

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) requires states and localities to prepare a Consolidated Plan (Con Plan) in order to receive federal housing and community development funding. HUD has established three basic goals for the programs it funds under the Con Plan: to provide decent housing, to provide a suitable living environment and to expand economic opportunities.

The 2025-2029 Consolidated Plan will cover the period from July 1, 2025, through June 30, 2029. The Con Plan identifies the housing and community development needs of Nevada and provides the framework for how the State intends to address and prioritize those needs over the next five years. The Con Plan and the 2025 Action Plan pertains to the activities of the following programs:

- Community Development Block Grants (CDBG)
- HOME Investment Partnership (HOME)
- Housing Trust Fund (HTF)
- Emergency Solutions Grant (ESG)
- Housing Opportunities for Persons with AIDS (HOPWA)

Nevada expects to receive approximately \$10 million per year over the next five years for these programs.

As the lead agency for the Consolidated Plan, the Governor's Office of Economic Development (GOED) hereby follows HUD's guidelines for citizen and community involvement. Furthermore, it is responsible for overseeing citizen participation requirements that accompany the Consolidated Plan.

According to HUD, the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for housing and community development actions. It offers entitlement communities the opportunity to shape these housing and community development programs into effective, coordinated neighborhood and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, thereby reducing duplication of effort.

The State of Nevada has prepared this Consolidated Plan to meet the guidelines as set forth by HUD and is broken into five sections: The Process, Needs Assessment, Market Analysis, Strategic Plan, and Annual Action Plan.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The 2025-2029 Con Plan provides the framework for the State's continuing investment to help meet the housing and community development needs of its residents. The Con Plan lays out the State's long-term objectives and the strategies by which it will achieve these objectives, using funds from HUD under the five programs covered by the Con Plan as well as other sources the State expects to have available. The Con Plan identifies the State's housing and community development needs and priorities and establishes criteria by which projects will be selected for funding. The State's housing and community development needs were identified by citizens and partners in a variety of public forums, public hearing, and an analysis of socio-economic and housing market conditions.

HUD's objectives for its formula programs are to provide decent housing, a suitable living environment, and economic opportunities for low-moderate income residents. The State strives to accomplish these goals by maximizing and effectively utilizing all available funding resources to conduct housing and community development activities. These objectives are further explained as follows:

- Providing decent housing means helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing, making down payment and closing cost assistance available for low- and moderate-income persons.
- Providing a suitable living environment entails improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing the isolation of income groups within an area through integration of low-income housing opportunities.
- Expanding economic opportunities involves creating jobs that are accessible to low- and moderate-income persons; promoting long-term economic and social viability; and empowering low-income persons to achieve self-sufficiency.

The 2025-2029 Consolidated Plan has three goals: affordable housing, non-housing community development, and homelessness. Nevada faces a shortage of about 123,995 housing units, impacting low- and moderate-income households. Non-housing community development needs include broadband access, infrastructure improvements, and public facilities to enhance residents' quality of life. Homelessness is rising, with 6,810 households experiencing it in 2024, and the number of beds available for homeless persons and families falls short of demand.

In pursuing these goals, the State of Nevada has established priorities for the use of its resources. The priorities emphasize targeting of activities, leveraging other resources and public investments, and promoting community changing impact.

3. Evaluation of past performance

Nevada's Consolidated Annual Performance and Evaluation Report (CAPER) provides a snapshot of the State's progress in meeting its performance goals. The most recent CAPER covers program year 2023 and can be viewed at <https://goed.nv.gov/programs/community-development-block-grant-cdbg/>. During the period of July 1, 2023, through June 30, 2024, the following accomplishments were made:

- CDBG – Twenty-eight projects were completed with \$6,689,199.83 from IDIS. PY2023 focused on community stabilization, public facilities, infrastructure, economic opportunity, and planning. Approximately 16,622 individuals benefited, 62% of whom were low-to-moderate income (LMI).
- HOME - NHD disbursed \$2,583,863 in HOME Program funds in support of the new construction affordable housing, three first-time homebuyers' downpayment assistance, and four homeowner-occupied rehabilitation projects with 253 households being served.
- HTF - six projects were awarded \$5,198,298.20, a combination of PY 2022 and 2023 HTF funds to add 289 units of affordable housing, with fifty units committed to serving HTF-eligible households with incomes at or below 30% of Area Median Income for at least 30 years.
- ESG - The ESG program funded 6 local governments and 3 nonprofit agencies, 1 of which is a Domestic Violence program and 5 of which provide shelter. Subrecipients provide services through emergency shelter, street outreach, rapid rehousing, homeless prevention programs, HMIS data collection, and administration of the grant. Emergency shelter was in high demand during this Program Year, with over 400 individuals assisted. Less than 10% of individuals remained in shelter at the end of the Program Period.
- HOPWA - \$228,452 was expended by the project sponsor to provide services to 90 clients such as helping with rental, mortgage, and utility assistance, as well as assistance with move-in costs associated with securing permanent housing.

As reported in the CAPER, the State is well on its way to meeting its goals and objectives for these programs.

4. Summary of citizen participation process and consultation process

The State of Nevada prepares a thorough Citizen Participation Plan that encourages citizens to participate in the development of the five-year Consolidated Plan and Annual Action Plans. The Citizen Participation Plan was developed in accordance with the requirements listed in 24 CFR Part 91.115 (Citizen Participation Plan for States). The Citizen Participation Plan provides citizens, including minorities, the disabled and non-English speaking persons, units of local government, and other interested parties a reasonable opportunity to participate and comment on the Consolidated Plan.

To help ensure that all targeted groups and groups that regulations require consultation with participated, the State published the Public Notice of the Con Plan consultation kickoff in newspapers of general circulation (Reno Gazette Journal, Pahrump Valley Times, and Elko Daily) and sent the Public Notice directly to organizations with more frequent day-to-day contact with

those groups. Additionally, the State circulated an input survey, held six consultation meetings from January 28, 2025, through January 30, 2025, organized a public engagement session on February 4, 2025, and conducted the first public hearing on February 6, 2025, to solicit community input for drafting the needs into the Con Plan. The State publicized the consultation meetings through direct emails, forwarding invitations to each session based on the consultation meeting focus and placing those invitations on the calendars of those who accepted. The State publicized the survey, public engagement session, and the public hearing via email and by posting to the State's website and social media platforms (Facebook, Instagram, X, and LinkedIn). Ultimately, these efforts to broaden public participation resulted in more than 225 interactions with individuals and organizations statewide.

Details regarding the public notice and public hearing will be added here once the public comment period is over.

5. Summary of public comments

Details regarding the public notice and public hearing will be added here once the public comment period is over.

6. Summary of comments or views not accepted and the reasons for not accepting them

Details regarding the public notice and public hearing will be added here once the public comment period is over.

7. Summary

Supporting documentation of the citizen participation process and consultation process are attached in the Grantee Unique Appendices.

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	NEVADA	Governor's Office of Economic Development, Rural Community & Economic Development
HOPWA Administrator	NEVADA	Department of Health and Human Services
HOME Administrator	NEVADA	Nevada Housing Division
ESG Administrator	NEVADA	Nevada Housing Division

Table 1 – Responsible Agencies

Narrative

The Governor's Office of Economic Development, Division of Rural Community & Economic Development Division (responsible for CDBG) is the lead agency for overseeing the development of the 2025-2029 Consolidated Plan and subsequent Annual Action Plans and CAPERs. Partnering agencies include:

- Department of Business & Industry, Nevada Housing Division (responsible for HOME, HTF and ESG)
- Department of Health and Human Services, Division of Public and Behavioral Health, Community Health Services Branch, Office of HIV (responsible for the HOPWA and Special Needs of Non-Homeless activities)

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.00, 91.200(b), 91.300(b), 91.200(l) and 91.315(l)

Introduction

The State of Nevada adheres to the procedures outlined in the Citizen's Participation Plan (updated February 2025), which fosters participation and input from all citizens, with particular emphasis on targeted groups. To help ensure that all targeted groups and groups that regulations require consultation with participated, the State published the Public Notice of the Con Plan consultation kickoff in newspapers of general circulation (Reno Gazette Journal, Pahrump Valley Times, and Elko Daily) and sent the Public Notice directly to organizations with more frequent day-to-day contact with those groups. Additionally, the State circulated an input survey, held six consultation meetings, held a public engagement session, and held the first Public Hearing, which is meant to solicit input from community members to inform the needs that will be drafted into the Consolidated Plan. The State publicized the consultation meetings through direct emails, forwarding invitations to each session based on the consultation meeting focus and placing those invitations on the calendars of those who accepted. The State publicized the survey, public engagement session, and the public hearing via email and by posting to the State's website and social media platforms (Facebook, Instagram, X, and LinkedIn). Ultimately, these efforts to broaden public participation resulted in more than 225 interactions with individuals and organizations statewide.

Staff from the CDBG, ESG, HOPWA, HOME, and HTF programs actively engage with housing and homeless providers, community leaders, and other stakeholders throughout rural Nevada. They conduct or participate in forums, community coalitions, and planning meetings to gather input on housing, homelessness, and community needs. ESG, HOME, and HTF staff regularly collaborate with the Rural Nevada Continuum of Care (RNCOC), Southern Nevada CoC (SNCOC), and the Northern Nevada Continuum of Care (RAH).

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The State of Nevada participates in numerous efforts to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies, including:

- Division staff fosters strong working relationships with affordable housing stakeholders across the state as members of the Nevada Housing Coalition, an affordable housing advocacy group dedicated to increasing collaboration and partnerships.
- The Division's Affordable Housing Advocate maintains a role specific to outreach on behalf of the Division. In partnership with Division Leadership, the Affordable Housing Advocate is tasked with attending events and working groups coordinated by stakeholders and fielding questions and conversations from stakeholders on their work, including barriers and

proposed solutions. The Advocate position is dedicated to outreach, supporting and presenting to stakeholders across the affordable housing ecosystem regularly.

- Fostering and maintaining a strong working relationship with Nevada Rural Housing and providing Account for Affordable Housing (Account or AAH) funds for tenant-based rental assistance, emergency assistance, and security deposit programs. Nevada Rural Housing did participate in the Consultation Process for this Consolidated Plan.
- Providing funding from the ESG Program and the State Affordable Housing Account Program to a number of county social services agencies throughout Nevada. Funded activities include providing eligible households with tenant-based rental assistance; emergency rent and/or utility assistance; street outreach; homeless prevention; emergency shelter; and rapid rehousing programs. Agencies receiving these funds are required to work closely with public institutions including hospitals, jails, and mental health clinics, which allow clients access to housing and supportive services. Memorandums of Understanding have been implemented to ensure cooperation between agencies, and staff from hospitals, jails, mental health, and other providers. All participate in community coalition meetings, also attended by the State of Nevada's Housing Division staff when possible.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The State of Nevada actively engaged the three Nevada CoCs in the planning for the 2025-2029 Consolidated Planning Process. The State deployed a survey, and directly emailed CoC members, to solicit input in order to inform the Consolidated Plan and 2025 Annual Action Plan. Each of the three Nevada CoCs responded to the survey, providing information that was taken into consideration for 2025-2029 Consolidated Plan development.

The State of Nevada has participated in the Nevada Balance of State, or Rural Nevada Continuum of Care (RNCOC) (NV502), for the past 15 years and will continue to participate in the upcoming program year. NHD staff collaborate with the RNCOC and its members to ensure the equitable distribution of grant funds and to coordinate cooperative efforts among subrecipients. This involvement aids in maximizing subrecipients' ability to provide homeless and homelessness prevention services in rural areas, and to improve the coordinated entry process ensuring those most in need and at risk are able to access necessary services.

Input from the Northern Nevada Continuum of Care (NNCOC) was obtained to ensure ESG funds passed through to entities providing locally supported services. The State of Nevada coordinates with the NNCOC lead for subrecipient guidance regarding technical assistance in the Homeless Management Information System (HMIS). The State of Nevada works with the Regional Alliance to end Homeless (RAH) to develop and maintain performance standards and outcomes for programs and services funded through the alliance.

The State of Nevada provides an annual ESG award to Clark County as a member of the Southern Nevada Continuum of Care (SNCoC) and HMIS lead, which helps enable Clark County to administer HMIS licenses for rural and northern Nevada. All three CoCs coordinate to manage HMIS access, allowing subrecipients necessary access to coordinated entry processes, and improving data quality.

Nevada Housing Division engages with Southern NV and Northern NV CoCs via Membership, staying informed through meetings, regular communication, and strong working relationships with both Members who represent our subgrantees, and CoC Directors, Washoe and Clark County staff.

Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Input from each of the three Nevada CoCs was carefully considered and integrated, when possible, into this plan.

The State's ESG representative, a staff member of the Nevada Housing Division, is a member of both the Governance Committee for the Nevada Balance of State CoC, RNCoC (NV-502) and the Statewide HMIS Governance Committee. Involvement includes regular attendance of RNCoC meetings among work groups such as the steering committee and coordinated entry committee. Housing Division staff consult the RNCoC on matters related to application scoring and funding, rural agency operational support, and subrecipient collaboration. Funding priorities and allocations for the ESG Program are determined by a committee that includes members of the RNCoC. ESG Program staff work in conjunction with the RNCoC to develop written standards, evaluate project outcomes, and ensure compliance with written performance standards for ESG projects and activities. HMIS reports are regularly evaluated by NHD staff and CoC members to measure ESG project performance. Disparities and needed improvements are addressed during CoC meetings.

As a sitting member of the Statewide HMIS Governance Committee, the State's ESG representative is actively involved in developing and maintaining policies and procedures for the operation and administration of the statewide HMIS system. Additionally, NHD allocates a portion of State ESG funds to Clark County, the Southern Nevada CoC and State HMIS Lead Agency to support costs of the HMIS database throughout Nevada. NHD regularly engages members from the Southern Nevada CoC (NV-500) to solicit information regarding the types of programs and services needed in the Clark County area.

Lastly, the State's ESG representative attends the NNCoC's Regional Alliance to end Homelessness meetings as able to stay apprised of ESG operations and progress in northern Nevada. The ESG representative works with the NNCoC and RNCoC coordinator to communicate necessary information, updates, and educational information to appropriate rural partners. The

NNCoC lead provides HMIS and other technical assistance to NHD as requested and serves as an intermediary to the HMIS host company.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	Neighborhood Housing Services Southern Nevada
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended Social Services, Fair Housing, and Protected Classes consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
2	Agency/Group/Organization	Access to Healthcare Network
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to Complete the Consultation and Public Engagement Survey and attended Housing Opportunities for Persons with AIDS (HOPWA) consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and the HOPWA Strategy components of the Consolidated Plan.
3	Agency/Group/Organization	Advocates to End Domestic Violence
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-Victims

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed Consultation and Public Engagement Survey and attended Homeless Needs and CoC Collaboration consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
4	Agency/Group/Organization	American Covenant Senior Housing
	Agency/Group/Organization Type	Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to Complete the Consultation and Public Engagement Survey and attended Housing Needs consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
5	Agency/Group/Organization	C.P.L.C. of Nevada (owner) & La Causa Development Nevada (Developer)
	Agency/Group/Organization Type	Services-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

6	Agency/Group/Organization	Carson City, Nevada
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Other Government Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to Complete the Consultation and Public Engagement Survey and attended Local Government, Broadband, Public and Management, Emergency Management, and Lead Based Paint Hazards consultation as well as the Housing Needs consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
7	Agency/Group/Organization	Carson City Health and Human Services
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care Services-Children Child Welfare Agency Services-Health Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to Complete the Consultation and Public Engagement Survey and attended Homeless Needs and CoC Collaboration; Housing Needs; Health, Victims Services, Employment, Education, and Systems of Care; Social Services, Fair Housing, and Protected Classes consultations. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
8	Agency/Group/Organization	Catholic Charities of Northern Nevada
	Agency/Group/Organization Type	Housing Services-Housing Other-CoC Member (Northern Nevada CoC – NV 501)
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homeless Needs – Chronically Homeless Homeless Needs - Veterans Homeless Needs – Unaccompanied Youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to Complete the Consultation and Public Engagement Survey and attended Social Services, Fair Housing, and Protected Classes consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

9	Agency/Group/Organization	Churchill County
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically Homeless Homeless Needs-Families with Children Homelessness Needs-Veterans Homelessness Needs – Unaccompanied Youth Homelessness Strategy Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to Complete the Consultation and Public Engagement Survey and attended Homeless Needs and CoC Collaboration and the Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards consultations. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
10	Agency/Group/Organization	Carlin, Nevada
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to Complete the Consultation and Public Engagement Survey and attended Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
11	Agency/Group/Organization	Elko County, Nevada
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to Complete the Consultation and Public Engagement Survey and attended Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

12	Agency/Group/Organization	Henderson, Nevada
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Other government – Local Other-CoC Member (Southern Nevada CoC – NV 500)
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Economic Development HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended Homeless Needs and CoC Collaboration; Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards; Housing Needs; Social Services, Fair Housing, and Protected Classes; and Housing Opportunities for Persons with AIDS consultations. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

13	Agency/Group/Organization	Las Vegas, Nevada
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Other government – Local Other-CoC Member (Southern Nevada CoC – NV 500)
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Economic Development HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to Complete the Consultation and Public Engagement Survey and attended Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards and Housing Opportunities for Persons with AIDS consultations. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
14	Agency/Group/Organization	Reno, Nevada
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Other government – Local Other-CoC Member (Northern Nevada CoC – NV 501)

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
15	Agency/Group/Organization	Sparks, Nevada
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Other government – Local Other-CoC Member (Northern Nevada CoC – NV 501)
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

16	Agency/Group/Organization	Wells, Nevada
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Other government – Local Other-CoC Member (Northern Nevada CoC – NV 501)
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
17	Agency/Group/Organization	Clark County, Nevada
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Other government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically Homeless Homeless Needs-Families with Children Homelessness Needs-Veterans Homelessness Needs – Unaccompanied Youth Homelessness Strategy Economic Development Other-CoC Member (Northern Nevada CoC – NV 501)

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended Homeless Needs and CoC Collaboration; Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards; Housing Needs; Housing Opportunities for Persons with AIDS (HOPWA); Health, Victim Services, Employment, Education, and Systems of Care; and Social Services, Fair Housing, and Protected Classes consultations. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
18	Agency/Group/Organization	Clark County Social Services
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Services-Employment Services-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with Children Homeless Needs-Veterans Homeless Needs-Unaccompanied Youth Homelessness Strategy Non-Homeless Special Needs Lead Based Paint Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to Complete the Consultation and Public Engagement Survey and attended the Social Services, Fair Housing, and Protected Classes consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
19	Agency/Group/Organization	Community Development Partners
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to Complete the Consultation and Public Engagement Survey and attended the Social Services, Fair Housing, and Protected Classes consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
20	Agency/Group/Organization	Community Development Programs Center of Nevada
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
21	Agency/Group/Organization	Consolidated Agencies of Human Services
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
22	Agency/Group/Organization	Corporation for Supportive Housing
	Agency/Group/Organization Type	Other - Consultants
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Housing Needs consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
23	Agency/Group/Organization	Department of Health & Human Services, Aging and Disability Services Division
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Fair Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Social Services, Fair Housing, and Protected Classes consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

24	Agency/Group/Organization	Department of Health and Human Services, Division of Welfare and Social Services
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Services-Employment Services-Fair Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with Children Homeless Needs-Veterans Homeless Needs-Unaccompanied Youth Homelessness Strategy Non-Homeless Special Needs Lead Based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to Complete the Consultation and Public Engagement Survey and attended the Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

25	Agency/Group/Organization	Department of Health and Human Services, Nevada Division of Public and Behavioral Health
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Services-Employment Services-Fair Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with Children Homeless Needs-Veterans Homeless Needs-Unaccompanied Youth Homelessness Strategy Non-Homeless Special Needs Lead Based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended the Homeless Needs and CoC Collaboration consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
26	Agency/Group/Organization	Department of Health and Human Services, Office of Advocacy Rights Attorney
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Fair Housing Other government - State

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
27	Agency/Group/Organization	Douglas County
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Other government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically Homeless Homeless Needs-Families with Children Homelessness Needs-Veterans Homelessness Needs – Unaccompanied Youth Homelessness Strategy Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended the Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
28	Agency/Group/Organization	Eddy House
	Agency/Group/Organization Type	Services-Children Other - CoC Member (Northern Nevada – NV 501 and Rural Nevada – NV 502)

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs – Families with Children Homelessness Need – Unaccompanied Youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended the Homeless Needs and CoC Collaboration; Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards; Housing Opportunities for Persons with AIDS (HOPWA); Housing Needs; Health, Victim Services, Employment, Education, and Systems of Care; Social Services, Fair Housing, and Protected Classes consultations. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
29	Agency/Group/Organization	Edward Kline Memorial Homeless Veterans Fund Inc.
	Agency/Group/Organization Type	Housing Services-Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Homeless Needs and CoC Collaboration consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

30	Agency/Group/Organization	Elko County, Nevada
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Other government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically Homeless Homeless Needs-Families with Children Homelessness Needs-Veterans Homelessness Needs – Unaccompanied Youth Homelessness Strategy Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended the Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
31	Agency/Group/Organization	FISH – Carson City, Nevada
	Agency/Group/Organization Type	Services-Homeless Other – Services-At Risk of Homelessness
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically Homeless Homeless Needs-Families with Children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

32	Agency/Group/Organization	Gregory Development Group and Weststates Property Management
	Agency/Group/Organization Type	Other - Developer
	What section of the Plan was addressed by Consultation?	Husing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Social Services, Fair Housing, and Protected Classes and the Housing Needs consultations. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
33	Agency/Group/Organization	Habitat for Humanity Las Vegas
	Agency/Group/Organization Type	Housing Services-Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically Homeless Homeless Needs-Families with Children Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Housing Needs consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
34	Agency/Group/Organization	HELP of Southern Nevada
	Agency/Group/Organization Type	Services-Education Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended the Social Services, Fair Housing, and Protected Classes consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
35	Agency/Group/Organization	HopeLink of Southern Nevada
	Agency/Group/Organization Type	Regional organization Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended the Homeless Needs and CoC Collaboration consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
36	Agency/Group/Organization	Humboldt County, Emergency Management
	Agency/Group/Organization Type	Agency-Emergency Management Other Government-County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Local Government, Broadband, Public Land Management, and Lead Based Paint Hazards consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

37	Agency/Group/Organization	Juvenile and Family Court, 4th Judicial District Court, Elko County, Nevada
	Agency/Group/Organization Type	Services-Children Child Welfare Agency Other-Counseling/Legal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with Children Homelessness Needs-Unaccompanied Youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
38	Agency/Group/Organization	Lincoln County - Welfare Set Aside Program
	Agency/Group/Organization Type	Services-Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
39	Agency/Group/Organization	Lincoln Nevada County Commissioner
	Agency/Group/Organization Type	Other Government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

40	Agency/Group/Organization	Lyon County
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Other government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically Homeless Homeless Needs-Families with Children Homelessness Needs-Veterans Homelessness Needs – Unaccompanied Youth Homelessness Strategy Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Homeless Needs and CoC Collaboration and the Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards consultations. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
41	Agency/Group/Organization	Mountain West Builders
	Agency/Group/Organization Type	Other - Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Housing Needs consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

42	Agency/Group/Organization	Neighborhood Housing Services of Southern Nevada
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Social Services, Fair Housing, and Protected Classes consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
43	Agency/Group/Organization	Nevada HAND
	Agency/Group/Organization Type	Housing Services-Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended the Housing Needs consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
44	Agency/Group/Organization	Nevada Outreach Training Organization - Advocates for Children of Rural Nevada
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Health, Victim Services, Employment, Education, and Systems of Care consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

45	Agency/Group/Organization	Nevada Rural Housing
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Housing Needs consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
46	Agency/Group/Organization	Reno Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Housing Needs consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
47	Agency/Group/Organization	No To Abuse - Nevada Outreach Training Organization
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Other – CoC Member (Rural Nevada CoC – NV 502)
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

48	Agency/Group/Organization	Northern Nevada HOPES
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended the Housing Opportunities for Persons with AIDS (HOPWA) consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and the HOPWA components of the Consolidated Plan.
49	Agency/Group/Organization	Oikos Development Corporation
	Agency/Group/Organization Type	Other-Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
50	Agency/Group/Organization	Opportunity Village
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Social Services, Fair Housing, and Protected Classes consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
51	Agency/Group/Organization	Ovation
	Agency/Group/Organization Type	Other-Developer

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Housing Needs consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
52	Agency/Group/Organization	Pershing County, Nevada
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Services-Employment Other government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically Homeless Homeless Needs-Families with Children Homelessness Needs-Veterans Homelessness Needs – Unaccompanied Youth Homelessness Strategy Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
53	Agency/Group/Organization	Pershing County Economic Development / NV 95-80 RDA
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
54	Agency/Group/Organization	Praxis Consulting Group
	Agency/Group/Organization Type	Other-Consultant
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
55	Agency/Group/Organization	Rebuilding Together Northern Nevada
	Agency/Group/Organization Type	Housing Services-Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Housing Needs consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
56	Agency/Group/Organization	Reno Community Services Agency
	Agency/Group/Organization Type	Services-Housing Services-Education Services-Employment Other-CoC Member (Northern Nevada CoC – NV 501)
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended the Health, Victim Services, Employment, Education, and Systems of Care consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
57	Agency/Group/Organization	Rural Nevada Development Corporation
	Agency/Group/Organization Type	Regional Organization Services-Housing Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Housing Needs consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
58	Agency/Group/Organization	Salvation Army
	Agency/Group/Organization Type	Services- Victims Services-Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homeless Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Homeless Needs and CoC Collaboration consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

59	Agency/Group/Organization	Silver Summit Health Plan
	Agency/Group/Organization Type	Services-Health Other-CoC Member (Southern Nevada CoC – NV 500)
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Homeless Needs and CoC Collaboration; Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards; Housing Opportunities for Persons with AIDS (HOPWA); Housing Needs; Health, Victim Services, Employment, Education, and Systems of Care; and Social Services, Fair Housing, and Protected Classes consultations. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
60	Agency/Group/Organization	Southern Nevada Regional Housing Authority
	Agency/Group/Organization Type	PHA Regional Planning
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended the Housing Needs consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
61	Agency/Group/Organization	Southern Nevada Senior Law Program
	Agency/Group/Organization Type	Services-Elderly Persons Regional Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Social Services, Fair Housing, and Protected Classes consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
62	Agency/Group/Organization	Southwest Central Regional Economic Development Authority
	Agency/Group/Organization Type	Services-Employment Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended the Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards and the Health, Victim Services, Employment, Education, and Systems of Care consultations. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
63	Agency/Group/Organization	Spirit of Hope, Inc. Carson City
	Agency/Group/Organization Type	Housing Services-Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs- Chronically Homeless Homeless Needs- Families with Children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Housing Needs consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

64	Agency/Group/Organization	The Cupcake Girls
	Agency/Group/Organization Type	Services- Employment Services- Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Health, Victim Services, Employment, Education, and Systems of Care consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
65	Agency/Group/Organization	The Empowerment Center – Solutions for Recovery
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Social Services, Fair Housing, and Protected Classes consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
66	Agency/Group/Organization	Two Hearts Community Development, Northern Nevada
	Agency/Group/Organization Type	Housing Services-Housing Services- Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Chronically Homeless Homelessness Needs-Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Social Services, Fair Housing, and Protected Classes consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
67	Agency/Group/Organization	Ulysses Development Group
	Agency/Group/Organization Type	Other-Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Housing Needs consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
68	Agency/Group/Organization	UnitedHealthcare Health Plan of Nevada Medicaid
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Social Services, Fair Housing, and Protected Classes consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
69	Agency/Group/Organization	University of Nevada, Reno
	Agency/Group/Organization Type	Other - University
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Social Services, Fair Housing, and Protected Classes consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
70	Agency/Group/Organization	Vegas Stronger
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
71	Agency/Group/Organization	Vitality Unlimited
	Agency/Group/Organization Type	Services-Health Publicly Funded Institution/System of Care Other-CoC Member (Balance of State CoC – NV 502)
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended the Homeless Needs and CoC Collaboration consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

72	Agency/Group/Organization	Volunteers of America, Northern California and Northern Nevada
	Agency/Group/Organization Type	Services- Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Homeless Service-Fair Housing Services-Victims Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs- Chronically Homeless Homeless Needs – Families with Children Homelessness Needs- Veterans Homelessness Needs – Unaccompanied Youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed the Consultation and Public Engagement Survey and attended the Social Services, Fair Housing, and Protected Classes consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
73	Agency/Group/Organization	Washoe County
	Agency/Group/Organization Type	Other government – County Other-CoC Member (Northern Nevada CoC – NV 501)
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Homeless Needs and CoC Collaboration and the Local Government, Broadband, Public Land Management, Emergency Management, and Lead Based Paint Hazards consultations. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.
74	Agency/Group/Organization	Winged Wolf Innovations, LLC
	Agency/Group/Organization Type	Other – Consultant
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to complete the Consultation and Public Engagement Survey and attended the Homeless Needs and CoC Collaboration consultation. Their involvement in the consultation process provided valuable insights that influenced the Housing Need Assessment and other components of the Consolidated Plan.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

The State made every attempt to be inclusive in its outreach efforts. Each consultation group, as required by Consolidated Plan regulations (24 CFR 91.110 – Consultations; States) participated in at least one of the provided input opportunities.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Rural Nevada Continuum of Care (RNCoC) Steering Committee	The goals of the RNCoC Strategic Plan are aligned with the Strategic Plan for ESG funds. Grantees will be funded for activities that align with the CoC Strategic Plan. ESG grantees are to be monitored for compliance with CoC.
Nevada State Broadband Connectivity Strategy	Nevada Governor's Office of Science Innovation and Technology	The goal of this plan is for all Nevadans to have access to high-speed broadband. This aligns with the Strategic Plan's goal of non-housing community development which includes broadband access.
Annual Housing Progress Report	Nevada Housing Division	This report compiles information contained within the jurisdictional reports, analyzes trends to the degree possible and highlights notable efforts to establish and maintain affordable housing. These efforts overlap with the Strategic Plans goal to address affordable housing.
Nevada Interagency Council on Homelessness to Housing Strategic Plan	Nevada Interagency Council on Homelessness to Housing (ICHH)	ICHH coordinates and focus the State's efforts to effectively address the challenge of homelessness in the State of Nevada. The ICHH Strategic Plan and efforts align with the Strategic Plan's goal to address homelessness.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(I))

The State engaged local governments through various input opportunities, including the Consultation and Public Engagement survey and multiple consultation sessions. While participation in these sessions was open, one session specifically targeted Local Government, Broadband, Public Land Management, Emergency Management, and Lead-Based Paint Hazards.

Invitations were emailed to staff from general local government units, and accepting the invitation created a calendar hold to remind and encourage participation.

Narrative (optional):

The agencies identified above, and other interested stakeholders are consulted through the various methods of communication noted in other sections. The anticipated outcomes of the consultation or areas for improved coordination are to have grantees that are better informed of activities of other organizations in order to avoid duplication of services and/or projects. The ultimate outcome is to operate Four HUD Formula programs and HTF for the State of Nevada depends on and begins with consulting the UGLG and their constituents. This is a bottom-up and de-centralized approach to project development. All divisions believe this is the best method to achieve success.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The State has adopted a comprehensive strategy to engage citizens and other interested parties in the development of this Consolidated Plan. This strategy included administering a Consultation and Public Engagement survey, conducting a public engagement session, and holding a preliminary (pre-drafting) public hearing to solicit input that would shape the plan. To broaden citizen participation, the State published flyers for each of these input opportunities on their website and social media platforms (Facebook, X, Instagram, and LinkedIn). Additionally, links to the survey and the flyer for the public hearing were provided to participants of each consultation session, encouraging them to provide further input through the survey and attend the public hearing. The feedback gathered from these activities contributed to the Needs Assessment and Market Analysis, ultimately informing the formulation of the Plan's Five-Year Goals and Objectives.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments not accepted and reasons
1	Survey	Non-targeted/ broad community	The Consultation and Public Engagement Survey garnered fifty-seven responses, including submissions from forty-two organizations and eight individuals.	Not Applicable – All Comments Received were Accepted.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments not accepted and reasons
2	Public Engagement Session	Non-targeted/ broad community	Thirteen participants representing Thirteen organizations and one individual –	See appendices
3	Public Hearing #1	Non-targeted/ broad community	Three participants representing two organizations –	See appendices

Table 4 – Citizen Participation Outreach

Nevada 2025-2029 Con Plan Needs Assessment

NA-05: Needs Assessment Overview

The following analysis describes the socio-economic and housing situation in the state of Nevada. Data discussed in this section includes both statewide and non-entitlement datasets. The state of Nevada Non-Entitlement area is defined as the entirety of the state outside of these areas: Henderson, Las Vegas, North Las Vegas, Clark County, Reno-Sparks, Washoe County, and Carson City. In most cases, data points discussed in this section will compare data from the 2010 American Community Survey (ACS) 5-year estimates with those same 5-year estimates from 2023. This provides an opportunity to examine changes in certain demographic statistics over that time span, utilizing the same counting and estimating methodology. Additionally, specific data regarding housing conditions and housing cost burden have been taken from the 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) dataset.

NA-10: Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

This section includes data that describes basic demographics of each jurisdiction, including population, number of households and median income, as well as data that outline levels of housing need, including income range, family type, and type of housing problems.

Population, Household, and Median Income Percentage Change, 2010 to 2023, Table NA-10-1

The population of the state of Nevada grew more than 19 percent, from 2,633,331 to 3,141,000, between 2010 and 2023, and the total number of households increased by over 20 percent. This population influx has placed a significant burden on existing housing availability and necessitated the development of new housing.

NA-10-1: Population, Household, and Median Income Percentage Change, 2010 to 2023

	2010	2023	Percentage Change, 2010 – 2023
Total Population	2,633,331	3,141,000	19.28%
Households	979,621	1,183,393	20.80%
Median Income (inflation-adjusted)	\$55,726	\$75,561	35.59%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

Population, Household, and Median Income Growth, 2010 to 2023, by Geography, Table NA-10-2

As shown in Table NA-10-2, this growth was concentrated within the state's three metropolitan areas, which are generally contiguous with their U.S. Department of Housing and Urban Development (HUD) entitlement jurisdictions. The non-urban areas of state, which are generally

contiguous with its non-entitlement jurisdictions, witnessed a 12.5 percent decrease in overall population during this same period. Nevada saw significant increases in median income, inflation-adjusted, across all areas of the state, with the fastest rate of income growth occurring in the Reno region and the lowest rate occurring in the Las Vegas region.

NA-10-2: Population, Household, and Median Income Percentage Change, 2010-2023, By Geography

Geography	Population			Households			Median Income		
	2010	2023	Percentage Change, '10 - '23	2010	2023	Percentage Change, '10 - '23	2010	2023	Percentage Change, '10 - '23
Carson City MSA	55,375	58,364	5.40%	21,467	23,652	10.18%	52,067	71,809	37.92%
Las Vegas MSA	1,895,521	2,293,764	21.01%	695,701	847,378	21.80%	56,258	73,845	31.26%
Reno MSA	416,860	556,539	33.51%	162,623	221,022	35.91%	55,724	84,684	51.97%
Remainder of State	265,575	232,333	-12.52%	99,830	91,341	-8.50%	52,783	74,773	41.66%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

Population Change by Race, 2010 to 2023, Table NA-10-3

Data indicates that Nevada has become a “majority-minority” state since 2010. The state’s White population is now slightly less than 50 percent of the total and more than half of the population is a racial or ethnic minority. Likewise, the share of the state’s population that identifies as White has decreased by approximately 10 percent since 2010. Persons of Hispanic or Latino origin continue to make up the largest non-White portion of the population, with nearly 30 percent of all Nevada residents identifying as Hispanic or Latino in 2023.

NA-10-3: Population Change by Race, 2010-2023

	2010 Population	2010 Percentage of Total Population	2023 Population	2023 Percentage of Total Population
White	1,466,994	55.71%	1,443,407	45.95%
Black or African American	201,013	7.63%	284,276	9.05%
American Indian and Alaska Native	23,771	0.90%	19,877	0.63%
Asian	181,429	6.89%	268,095	8.54%
Native Hawaiian and Other Pacific Islander	14,513	0.55%	20,812	0.66%
Some other race	5,566	0.21%	16,975	0.54%
Multiple races	66,148	2.51%	170,501	5.43%

	2010 Population	2010 Percentage of Total Population	2023 Population	2023 Percentage of Total Population
Hispanic or Latino (of any race)	673,897	25.59%	917,057	29.20%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

Change in Number of Households by Tenure in 2010 and 2023, Table NA-10-4

In 2023, approximately 40.7 percent of all households statewide were renters, while 59.3 percent were owner occupied. Since 2010, the total number of renter households has increased faster than the total number of owner households. Renter households also increased faster than owner households in the state's three largest metropolitan areas. However, in the non-entitlement region of the state, which experienced an absolute decline in the total number of both owner and renter households, this trend is reversed, and the relative share of owners is on the rise. In 2023, the share of owner households in non-entitlement areas rose to 73.8 percent from 72.2 percent in 2010.

NA-10-4: Change in Number of Households by Tenure, 2010-2023

	State of Nevada			Metropolitan Areas			Non-Metropolitan Areas		
Household Type	2010	2023	Percentage Change, 2010 - 2023	2010	2023	Percentage Change, 2010 - 2023	2010	2023	Percentage Change, 2010 - 2023
Owner Households	589,050	701,914	19%	516,928	634,534	23%	72,122	67,380	-7%
Renter Households	390,571	481,479	23%	362,863	457,518	26%	27,708	23,961	-14%
All Households	979,621	1,183,393	21%	879,791	1,092,052	24%	99,830	91,341	-9%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

Number of Households Statewide by Income Group in 2010 and 2023

Statewide, households with income over \$100,000 (inflation adjusted) have grown as a proportion of the population, while the percentage of households in all other income categories have decreased, with the largest decrease among those households making \$0-\$29,999. These numbers are adjusted for inflation and could suggest that households with the lowest incomes are now earning more than previously, or that lower-income households are being displaced outside of the state, or both.

NA-10-5: Statewide Households by Income Group, 2010-2023

Income	2010	Percentage of Total Population	2023	Percentage of Total Population	Percentage Change of Share
\$0-\$29,999	238,804	24.38%	212,666	17.97%	-6.41%
\$30,000-\$44,999	152,026	15.52%	130,214	11.00%	-4.52%

Income	2010	Percentage of Total Population	2023	Percentage of Total Population	Percentage Change of Share
\$45,000-\$74,999	248,694	25.39%	244,905	20.70%	-4.69%
\$75,000-\$99,999	135,345	13.82%	160,615	13.57%	-0.24%
\$100,000 or more	204,752	20.90%	434,993	36.76%	15.86%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

Persons In Poverty by Age in 2010 and 2023

Overall, Nevada has seen a significant reduction in poverty since 2010. This trend holds true statewide, where the overall poverty rate reduced from 14.9 percent to 12.4 percent, which represented a net decrease in the total number of persons in poverty. However, there was a sharp increase in poverty rates among the state's elderly population (24,203 to 53,905; 7.6 percent to 10.4%). The number of those 65 and older living in poverty more than doubled over the 13-year period.

NA-10-6: Persons in Poverty by Age, 2010-2023

Age	2010		2023		2010-2023
	Persons in Poverty	Poverty Rate	Persons in Poverty	Poverty Rate	Percentage Change
Under 18 years	144,204	22.00%	114,206	16.80%	-20.80%
18 to 64 years	229,420	13.60%	222,303	11.70%	-3.10%
65-years and over	24,403	7.60%	53,905	10.40%	120.89%
Total	398,027	14.93%	390,414	12.43%	-1.91%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

Household Income by Type

The table below outlines the total number of households in selected income categories for 2023 based on household composition. Income categories are organized based on the percentage of HUD Area Median Family Income (HAMFI).

In Nevada, 560,785 households, or just under half, earned above 100 percent of HAMFI in 2021 and would be considered middle-income households. Of the remaining households, 122,870 were moderate-income (earning between 80 percent and 100 percent HAMFI), 194,420 were low-income (earning between 60 percent and 80 percent of HAMFI), 125,720 were very low-income (earning between 30 percent and 50 percent of HAMFI), and 136,150 were extremely low-income (earning

less than 30 percent of HAMFI). Households with a member above 62 years of age or with a child below 6 years of age were more likely to be low-income or below.

NA-10-7: Household Incomes by Type, 2021

Type of Household	Household Income <= 30% HAMFI	Household Income >30% to <=50% HAMFI	Household Income >50% to <=80% HAMFI	Household Income >80% to <=100% HAMFI	Household Income >100% HAMFI
Total Households	136,150	125,720	196,420	122,870	560,785
Small Family Households	45,340	54,585	97,265	66,695	357,035
Large Family Households	8,805	11,690	19,005	12,830	55,165
Household contains at least one person 62-74 years of age	35,310	32,315	47,720	30,265	142,505
Household contains at least one person aged 75 or older	17,695	20,935	23,560	12,240	47,415
Households with one or more children 6 years old or younger	19,084	20,715	33,515	19,490	74,605

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

Housing Needs Summary Tables

The following tables present data from HUD's CHAS dataset. CHAS data represent custom tabulations from the U.S. Census Bureau's American Community Survey (ACS) 5-year estimates. CHAS data focuses on the extent of housing problems and housing needs, particularly for low-income households, within a given geographical jurisdiction. Housing problems are defined as issues where a household experiences significant strain due to housing pressures. Examples of this are overcrowding, inadequate kitchen amenities or plumbing, or where the cost burden shouldered by the family causes a substantial financial hardship, typically when 30 percent or more of a family's income is being spent on housing. Unless indicated otherwise, CHAS data presented in this section is for the period 2017-2021.

Housing Problems (Households with one of the listed needs)

This section identifies how many housing units in the state are considered to have housing problems as defined by CHAS. Housing units are considered to have housing problems if they have one or more of these four indicators:

1. A housing unit lacks complete kitchen facilities;
2. A housing unit lacks complete plumbing facilities;
3. A household is in overcrowded conditions; or
4. A household is cost burdened and is spending more than 30 percent of their monthly income on housing costs.

The following 2 tables, NA-10-8 and NA-10-9, indicate the number of households with one of the housing problems listed above, categorized by income category, and tenure (owner vs. renter).

According to table NA-10-8, the most significant housing problem that renter households face is cost burden. Twenty one percent (21%) of the state's renters are cost-burdened, paying between 30 percent and 50 percent of household income on rent, and 21 percent are severely cost-burdened, paying over 50 percent of household income on rent. Approximately 1.5 percent of the state's renter households live in apartments with incomplete kitchen and plumbing and 2 percent of renter households lived in severely overcrowded conditions. Households that are low-income (or earning 100 percent HAMFI or below) were more likely to encounter substandard housing conditions. Extremely low-income households (or earning 30 percent FAMFI or below) were the most likely to encounter substandard conditions.

NA-10-8: Renter Housing Issues by Income

Housing Issue	Household Income <= 30% HAMFI	Household Income >30% to <=50% HAMFI	Household Income >50% to <=80% HAMFI	Household Income >80% to <=100% HAMFI	Household Income >100% HAMFI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	2,225	1,645	1,785	830	1,530	8,015
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	2,645	2,190	3,060	925	2,390	11,210
Overcrowded - With 1.01- 1.5 people per room (and none of the above problems)	4,340	4,035	4,530	2,360	4,675	19,940

Housing cost burden greater than 50% of income (and none of the above problems)	55,705	31,725	11,570	705	400	100,105
Housing cost burden greater than 30% of income (and none of the above problems)	6,140	26,000	51,025	16,280	7,200	106,645
Zero or negative Income (and none of the above problems)	13,375	--	--	--	--	13,375

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

According to table NA-10-9, owner-occupied households face similar housing issues. Twelve percent of the state's owner households are cost-burdened, paying between 30 percent and 50 percent of household income on homeownership costs, and 9 percent of its owner households are severely cost-burdened, paying over 50 percent of household income on homeownership costs. Households earning under 80 percent of HAMFI were significantly more likely to be cost or severely cost burdened. A significantly lower share of owner households lived in substandard or overcrowded housing. Owner-occupied housing units for those making above 100 percent HAMFI are more likely to encounter substandard or overcrowded conditions.

NA-10-9: Owner-Occupied Housing Issues by Income

Housing Issue	Household Income <= 30% HAMFI	Household Income >30% to <=50% HAMFI	Household Income >50% to <=80% HAMFI	Household Income >80% to <=100% HAMFI	Household Income >100% HAMFI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	560	445	560	270	1,765	3,600

Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	235	515	840	605	1,865	4,060
Overcrowded - With 1.01- 1.5 people per room (and none of the above problems)	585	910	2,035	1,725	6,005	11,260
Housing cost burden greater than 50% of income (and none of the above problems)	25,025	17,950	12,805	3,355	3,035	62,170
Housing cost burden greater than 30% of income (and none of the above problems)	6,585	10,820	26,450	15,955	23,735	83,545
Zero or negative Income (and none of the above problems)	6,415	--	--	--	--	6,415

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

Cost Burdened Households

The following two tables focus specifically on households with a cost burden of greater than 30 percent but less than 50 percent of income spent on housing costs¹. Tables are categorized by income category, and tenure (owner vs. renter).

According to table NA-10-10, among low-income renter households, those that are small, large, or have elderly members are most likely to be cost burdened by the price of housing. Among middle-income households earning 100 percent HAMFI or above, “other” households are most likely to be cost burdened.

¹ For homeowners, housing costs include property taxes, insurance, energy payments, water and sewer service, and trash collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected utility charges that are paid by the tenant

NA-10-10: Cost Burden >30% by Household Type & Income – Renters

Cost burden >30%	Household Income <= 30% HAMFI	Household Income >30% to <=50% HAMFI	Household Income >50% to <=80% HAMFI	Household Income >80% to <=100% HAMFI	Household Income >100% HAMFI	Total
Small Related	2,065	11,660	21,605	5,660	2,865	43,855
Large Related	565	3,770	3,905	745	350	9,335
Elderly	2,830	7,100	9,105	2,805	1,530	23,370
Other	820	1,375	4,375	3,365	5,705	15,640
Total Need by Income	6,280	23,905	38,990	12,575	10,450	92,200

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

This pattern also holds true for owner households. As table NA-10-11 demonstrates, homeownership households that are small related, large related, and elderly are the most likely to be cost burdened among those earning 80 percent HAMFI or below. Among middle-income households earning 100 percent HAMFI or above, “small related” households are most likely to be cost burdened.

NA-10-11: Cost Burden >30% by Household Type & Income – Homeowners

Cost burden >30%	Household Income <= 30% HAMFI	Household Income >30% to <=50% HAMFI	Household Income >50% to <=80% HAMFI	Household Income >80% to <=100% HAMFI	Household Income >100% HAMFI	Total
Small Related	1,355	3,120	10,185	6,285	9,040	29,985
Large Related	385	1,130	3,315	940	1,750	7,520
Elderly	4,150	5,665	9,305	5,505	7,705	32,330
Other	820	1,375	4,375	3,365	5,705	15,640
Total Need by Income	6,710	11,290	27,180	16,095	24,200	85,475

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

Severely Cost Burdened Households

The following two tables focus specifically on households with a cost burden of greater than 50 percent of income spent on housing costs. Tables are categorized by income category, and tenure (owner vs. renter).

According to table NA-10-12, renter households that are severely cost burdened are most likely to be very low-income (earning between 30 percent to 50 percent HAMFI) or extremely low-income (earning below 30 percent HAMFI). This is true across all household types, including small households, large households, and households with elderly members.

NA-10-12: Cost Burden >50% by Household Type & Income – Renters

Cost burden >50%	Household Income <= 30% HAMFI	Household Income >30% to <=50% HAMFI	Household Income >50% to <=80% HAMFI	Household Income >80% to <=100% HAMFI	Household Income >100% HAMFI	Total
Small Related	17,800	11,465	3,665	140	210	33,280
Large Related	5,260	2,475	545	55	0	8,335
Elderly	17,960	8,660	3,135	385	265	30,405
Other	21,455	11,155	4,720	250	100	37,680
Total Need by Income	62,475	33,755	12,065	830	575	109,700

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

According to table NA-10-13, owner households that are severely cost burdened are most likely to be very low-income (earning between 30 percent to 50 percent HAMFI) or extremely low-income (earning below 30 percent HAMFI). This is true across all household types, including small households, large households, and households with elderly members.

NA-10-13: Cost Burden >50% by Household Type & Income – Homeowners

Cost burden >50%	Household Income <= 30% HAMFI	Household Income >30% to <=50% HAMFI	Household Income >50% to <=80% HAMFI	Household Income >80% to <=100% HAMFI	Household Income >100% HAMFI	Total
Small Related	6,000	5,205	3,870	1,185	980	17,240

Large Related	1,195	1,530	495	110	120	3,450
Elderly	13,050	8,710	5,630	1,255	1,160	29,805
Other	5,280	2,870	2,915	840	805	12,710
Total Need by Income	25,525	18,315	12,910	3,390	3,065	63,205

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

Housing Problems

This section identifies how many housing units in the state are considered to have housing problems as listed above and defined by CHAS.

Kitchen Facilities

A housing unit is categorized as deficient, and therefore having a housing problem, when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator. In 2023, only 0.85 percent of all housing units lacked complete kitchen facilities. This was a slight decrease from 2010, when .99 percent of units lacked these facilities.

NA-10-14: Housing Units With or Without Proper Facilities, 2010-2023

	2010	2010 Percentage	2023	2023 Percentage
With Complete Kitchen Facilities	969,956	99.01%	1,173,276	99.15%
Lacking Complete Kitchen Facilities	9,665	0.99%	10,117	0.85%
Total	979,621		1,183,393	

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

Plumbing Facilities

Similarly, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. In 2023, less than 0.47 percent of all housing units lacked complete plumbing facilities. The total number of units without plumbing was nearly unchanged between 2010 and 2023.

NA-10-15: Housing Units With or Without Complete Plumbing Facilities, 2010-2023

	2010	2010 Percentage	2023	2023 Percentage
With Complete Plumbing Facilities	974,051	99.43%	1,177,812	99.53%

2007-2011	206,890	51.20%	99,260	24.56%	90,015	22.28%	7,915	1.96%	404,080
2017-2021	242,975	50.38%	115,405	23.93%	109,700	22.75%	14,195	2.94%	482,275
Total									
2007-2011	570,125	57.78%	225,690	22.87%	178,580	18.10%	12,360	1.25%	986,755
2017-2021	747,305	65.44%	200,875	17.59%	172,905	15.14%	20,865	1.83%	1,141,950

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

Cost burden by income and family type for owners

Table NA-10-18 analyzes cost burden among owner households by family type and by tenure. Across all income groups for homeowners, small families are the most likely to experience cost burden (30 percent of income) and elderly households are most likely to experience severe cost burden (50 percent of income). Among all income group, small owner households are the most likely to experience cost burden.

NA-10-18: Cost Burden by Income, Family Type and Tenure – Owner

Income	Elderly Family	%	Small Family	%	Large Family	%	Elderly non-family	%	Other HH Type	%	Total
Cost Burden (30%)											
≤30% of HAMFI	925	13.79%	1,355	20.19%	385	5.74%	3,225	48.06%	820	12.22%	6,710
30%-50% of HAMFI	2,250	19.93%	3,120	27.64%	1,130	10.01%	3,415	30.25%	1,375	12.18%	11,290
50%-80% of HAMFI	4,820	17.73%	10,185	37.47%	3,315	12.20%	4,485	16.50%	4,375	16.10%	27,180
80%-100% of HAMFI	3,560	22.12%	6,285	39.05%	940	5.84%	1,945	12.08%	3,365	20.91%	16,095
>100% of HAMFI	4,780	19.75%	9,040	37.36%	1,750	7.23%	2,925	12.09%	5,705	23.57%	24,200
Total	16,335	19.11%	29,985	35.08%	7,520	8.80%	15,995	18.71%	15,640	18.30%	85,475
Severe Cost Burden (50%)											
≤30% of HAMFI	3,875	15.18%	6,000	23.51%	1,195	4.68%	9,175	35.95%	5,280	20.69%	25,525
30%-50% of HAMFI	3,250	17.75%	5,205	28.42%	1,530	8.35%	5,460	29.81%	2,870	15.67%	18,315
50%-80% of HAMFI	2,910	22.54%	3,870	29.98%	495	3.83%	2,720	21.07%	2,915	22.58%	12,910

80%- 100% of HAMFI	735	21.68%	1,185	34.96%	110	3.24%	520	15.34%	840	24.78%	3,390
>100% of HAMFI	720	23.49%	980	31.97%	120	3.92%	440	14.36%	805	26.26%	3,065
Total	11,490	18.18%	17,240	27.28%	3,450	5.46%	18,315	28.98%	12,710	20.11%	63,205

Total

≤30% of HAMFI	4,800	14.89%	7,355	22.82%	1,580	4.90%	12,400	38.47%	6,100	18.92%	32,235
30%-50% of HAMFI	5,500	18.58%	8,325	28.12%	2,660	8.98%	8,875	29.98%	4,245	14.34%	29,605
50%-80% of HAMFI	7,730	19.28%	14,055	35.06%	3,810	9.50%	7,205	17.97%	7,290	18.18%	40,090
80%- 100% of HAMFI	4,295	22.04%	7,470	38.34%	1,050	5.39%	2,465	12.65%	4,205	21.58%	19,485
>100% of HAMFI	5,500	20.17%	10,020	36.75%	1,870	6.86%	3,365	12.34%	6,510	23.88%	27,265
Total	27,825	18.71%	47,225	31.76%	10,970	7.38%	34,310	23.08%	28,350	19.07%	148,680

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

Cost burden by income and family type for renters

Table NA-10-19 analyzes cost burden among renter households by family type and by tenure. Across all income groups, small families and “other” household types are the most likely to experience both cost burden (30%) and severe cost burden (50%). The most burdened groups are small families, followed by other household types, elderly, and large families.

NA-10-19: Cost Burden by Income, Family Type and Tenure – Renter

Income	Elderly Family	%	Small Family	%	Large Family	%	Elderly non- family	%	Other HH Type	%	Total
Cost Burden (30%)											
≤30% of HAMFI	250	3.45%	2,065	28.52%	565	7.80%	2,580	35.64%	1,780	24.59%	7,240
30%-50% of HAMFI	1,865	6.14%	11,660	38.42%	3,770	12.42%	5,235	17.25%	7,820	25.77%	30,350
50%-80% of HAMFI	3,470	6.46%	21,605	40.24%	3,905	7.27%	5,635	10.50%	19,075	35.53%	53,690
80%- 100% of HAMFI	1,060	6.34%	5,660	33.86%	745	4.46%	1,745	10.44%	7,505	44.90%	16,715
>100% of HAMFI	720	9.71%	2,865	38.64%	350	4.72%	810	10.92%	2,670	36.01%	7,415
Total	7,365	6.38%	43,855	38.00%	9,335	8.09%	16,005	13.87%	38,850	33.66%	115,410
Severe Cost Burden (50%)											
≤30% of HAMFI	3,155	6.21%	17,800	35.02%	5,260	10.35%	3,155	6.21%	21,455	42.21%	50,825
30%-50% of HAMFI	2,490	8.28%	11,465	38.12%	2,475	8.23%	2,490	8.28%	11,155	37.09%	30,075
50%-80% of HAMFI	950	8.77%	3,665	33.84%	545	5.03%	950	8.77%	4,720	43.58%	10,830
80%- 100% of HAMFI	135	18.88%	140	19.58%	55	7.69%	135	18.88%	250	34.97%	715
>100% of HAMFI	80	17.02%	210	44.68%	0	0.00%	80	17.02%	100	21.28%	470
Total	6,810	7.33%	33,280	35.82%	8,335	8.97%	6,810	7.33%	37,680	40.55%	92,915
Total											
≤30% of HAMFI	3,405	5.86%	19,865	34.21%	5,825	10.03%	5,735	9.88%	23,235	40.02%	58,065
30%-50% of HAMFI	4,355	7.21%	23,125	38.27%	6,245	10.34%	7,725	12.78%	18,975	31.40%	60,425
50%-80% of HAMFI	4,420	6.85%	25,270	39.17%	4,450	6.90%	6,585	10.21%	23,795	36.88%	64,520

80%- 100% of HAMFI	1,195	6.86%	5,800	33.28%	800	4.59%	1,880	10.79%	7,755	44.49%	17,430
>100% of HAMFI	800	10.15%	3,075	39.00%	350	4.44%	890	11.29%	2,770	35.13%	7,885
Total	14,175	6.80%	77,135	37.03%	17,670	8.48%	22,815	10.95%	76,530	36.74%	20,8325

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

Most Common Housing Problem

Cost burden is the most common housing problem experienced by Nevada households. Less than 1 percent of housing units lack complete kitchen and bathroom facilities, while less than 5 percent experience overcrowding or severe overcrowding. By contrast, approximately 17.5 percent of households experience a cost burden, or pay between 30 percent and 50 percent of household income on housing, and over 15.1 percent experience a severe cost burden, or pay of over 50 percent of household income on housing.

Overall, renters are more likely than owners to experience cost burden, and across all income ranges, small family rental households are those most likely. Not surprisingly, severe cost burden is most likely to exist among extremely low-income renters earning 30 percent or less of HAMFI. While it is the case that any household that is experiencing severe cost burden is also at a heightened risk for homelessness, it is generally understood that those households with severe cost burden *and* with incomes at 30 percent or less of HAMFI are the most acutely at risk. In Nevada there are over 25,000 owner and 50,000 renter households currently in this situation.

NA-15: Disproportionately Greater Need – Housing Problems, 91.305 (b)(2)

This section demonstrates that a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate than the income level as a whole (defined as 10 percent or more). Although the purpose of these tables is to analyze the relative level of need for each racial and ethnic category, the data also provides information for the jurisdiction as a whole that can be useful in describing overall need.

The following five tables indicate the number of households that experience at least one of the four identified housing problems:

- Lacking complete kitchen facilities;
- Lacking complete plumbing facilities;
- Experiencing overcrowding, defined as more than one person per room; and
- Experiencing cost burden by housing costs above 30 percent of household income.

Incidence of Housing Problems by Income, Tenure, and Race or Ethnicity

Tables NA-15-1 through NA-15-5 display the number of households experiencing one of the four housing problems across different racial groups. The tables include data for middle income households earning above 100 percent HAMFI, moderate income households earning between 80

percent and 100 percent HAMFI, low-income households earning between 50 percent and 80 percent HAMFI, very low-income households earning between 30 percent and 50 percent HAMFI, and extremely low-income households earning 30 percent HAMFI or below.

Data from tables NA-15-1 through NA-15-5 clearly indicate that Hispanic households in Nevada are disproportionately more likely to have at least one housing problem as compared to all other racial or ethnic groups. In fact, for all income categories below 80 percent of HAMFI, Hispanic households are more like to have one of the four housing problems than to none of them. While households in all race and ethnicity categories are likely to face one of the four housing problems, the prevalence is highest among Hispanic households.

NA-15-1: 0-30% HAMFI Incidence of Housing Unit Problems by Tenure and Race or Ethnicity

	1 or more of the 4 housing unit problems	None of the 4 housing problems OR cost burden not computed, none of the other 3 housing problems
Owner		
White alone, non-Hispanic	20,200	7,970
Black or African American alone, non-Hispanic	2,305	550
Asian alone, non-Hispanic	2,545	920
American Indian or Alaska Native alone, non-Hispanic	585	510
Pacific Islander alone, non-Hispanic	85	10
Hispanic, any race	6,095	2,240
Renter		
White alone, non-Hispanic	28,330	8,235
Black or African American alone, non-Hispanic	15,365	4,150
Asian alone, non-Hispanic	3,970	1,095
American Indian or Alaska Native alone, non-Hispanic	780	365
Pacific Islander alone, non-Hispanic	410	110
Hispanic, any race	19,015	4,425

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

NA-15-2: 30-50% HAMFI Incidence of Housing Unit Problems by Tenure and Race or Ethnicity

	1 or more of the 4 housing unit problems	None of the 4 housing problems OR cost burden not computed, none of the other 3 housing problems
Owner		
White alone, non-Hispanic	18,290	13,945
Black or African American alone, non-Hispanic	2,060	730
Asian alone, non-Hispanic	1,940	1,410
American Indian or Alaska Native alone, non-Hispanic	150	390
Pacific Islander alone, non-Hispanic	105	0
Hispanic, any race	7,100	4,420
Renter		
White alone, non-Hispanic	25,025	4,180
Black or African American alone, non-Hispanic	11,635	935
Asian alone, non-Hispanic	3,550	450
American Indian or Alaska Native alone, non-Hispanic	420	230
Pacific Islander alone, non-Hispanic	570	0
Hispanic, any race	21,335	2,220

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

NA-15-3: 50-80% HAMFI Incidence of Housing Unit Problems by Tenure and Race/Ethnicity

	1 or more of the 4 housing unit problems	None of the 4 housing problems OR cost burden not computed, none of the other 3 housing problems
Owner		
White alone, non-Hispanic	22,855	30,705

Black or African American alone, non-Hispanic	3,105	1,895
Asian alone, non-Hispanic	3,750	3,505
American Indian or Alaska Native alone, non-Hispanic	295	505
Pacific Islander alone, non-Hispanic	130	205
Hispanic, any race	11,130	10,995
Renter		
White alone, non-Hispanic	30,900	14,030
Black or African American alone, non-Hispanic	12,670	4,070
Asian alone, non-Hispanic	3,330	1,735
American Indian or Alaska Native alone, non-Hispanic	320	325
Pacific Islander alone, non-Hispanic	690	240
Hispanic, any race	20,575	11,355

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

NA-15-4: 80-100% HAMFI Incidence of Housing Unit Problems by Tenure and Race or Ethnicity

	1 or more of the 4 housing unit problems	None of the 4 housing problems OR cost burden not computed, none of the other 3 housing problems
Owner		
White alone, non-Hispanic	11,540	27,120
Black or African American alone, non-Hispanic	1,655	1,435
Asian alone, non-Hispanic	2,425	3,890
American Indian or Alaska Native alone, non-Hispanic	20	355
Pacific Islander alone, non-Hispanic	15	60
Hispanic, any race	5,060	11,270
Renter		

White alone, non-Hispanic	10,100	15,870
Black or African American alone, non-Hispanic	3,390	4,040
Asian alone, non-Hispanic	1,105	1,935
American Indian or Alaska Native alone, non-Hispanic	85	530
Pacific Islander alone, non-Hispanic	250	320
Hispanic, any race	5,320	10,500

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

NA15-5: Over 100% HAMFI Incidence of Housing Unit Problems by Tenure and Race or Ethnicity

	1 or more of the 4 housing unit problems	None of the 4 housing problems OR cost burden not computed, none of the other 3 housing problems
Owner		
White alone, non-Hispanic	20,520	248,235
Black or African American alone, non-Hispanic	2,070	16,070
Asian alone, non-Hispanic	4,385	30,875
American Indian or Alaska Native alone, non-Hispanic	80	2,050
Pacific Islander alone, non-Hispanic	160	1,115
Hispanic, any race	7,895	56,185
Renter		
White alone, non-Hispanic	7,585	78,100
Black or African American alone, non-Hispanic	1,890	14,840
Asian alone, non-Hispanic	1,240	9,830
American Indian or Alaska Native alone, non-Hispanic	210	675
Pacific Islander alone, non-Hispanic	255	1,340
Hispanic, any race	4,245	29,990

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

NA-20: Disproportionately Greater Need – Severe Housing Problems, 91.305 (b)(2)

This category is similar to that discussed in NA-15 above with the following differences (in **bold**):

This category focuses on households that experience at least one of the four identified **severe** housing problems:

1. Lacking complete kitchen facilities;
2. Lacking complete plumbing facilities;
3. Experiencing overcrowding, defined as more than **1.5 persons** per room; and
4. Experiencing severe cost burden or paying greater than **50 percent** of household income on rent.

Incidence of Housing Problems by Income, Tenure, and Race or Ethnicity

Tables NA-20-1 through NA-20-5 display the number of households experiencing one of the four severe housing problems across different racial groups. The tables include data for middle income households earning above 100 percent HAMFI, moderate income households earning between 80 percent and 100 percent HAMFI, low-income households earning between 50 percent and 80 percent HAMFI, very low-income households earning between 30 percent and 50 percent HAMFI, and extremely low-income households earning 30 percent HAMFI or below.

Tables NA-20-1 through NA-20-5 demonstrate that Black and African American households are the most likely to encounter at least one **severe** housing problem in Nevada. Hispanic households are the second most likely to encounter at least one **severe** housing problem. Households earning extremely and very low-incomes (or 50 percent HAMFI or below) are much more likely to encounter one of the severe problems than those earning above 50 percent HAMFI. This holds true across all racial and ethnic groups.

NA-20-1: 0-30% HAMFI Incidence of Severe Housing Unit Problems by Tenure and Race or Ethnicity

	1 or more of the 4 housing unit problems	None of the 4 housing problems OR cost burden not computed, none of the other 3 housing problems
Owner		
White alone, non-Hispanic	15,950	12,220
Black or African American alone, non-Hispanic	1,930	925
Asian alone, non-Hispanic	2,025	1,440
American Indian or Alaska Native alone, non-Hispanic	505	590

Pacific Islander alone, non-Hispanic	85	10
Hispanic, any race	5,005	3,330
Renter		
White alone, non-Hispanic	25,275	11,290
Black or African American alone, non-Hispanic	14,375	5,140
Asian alone, non-Hispanic	3,865	1,200
American Indian or Alaska Native alone, non-Hispanic	595	550
Pacific Islander alone, non-Hispanic	400	125
Hispanic, any race	17,355	6,085

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

NA-20-2: 30-50% HAMFI Incidence of Severe Housing Unit Problems by Tenure and Race or Ethnicity

	1 or more of the 4 housing unit problems	None of the 4 housing problems OR cost burden not computed, none of the other 3 housing problems
Owner		
White alone, non-Hispanic	11,620	20,620
Black or African American alone, non-Hispanic	1,395	1,395
Asian alone, non-Hispanic	1,305	2,045
American Indian or Alaska Native alone, non-Hispanic	105	435
Pacific Islander alone, non-Hispanic	105	0
Hispanic, any race	4,595	6,925
Renter		
White alone, non-Hispanic	14,860	14,345
Black or African American alone, non-Hispanic	7,490	5,080
Asian alone, non-Hispanic	2,420	1,580
American Indian or Alaska Native alone, non-Hispanic	165	485
Pacific Islander alone, non-Hispanic	430	140
Hispanic, any race	11,995	11,560

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

NA-20-3: 50-80% HAMFI Incidence of Severe Housing Unit Problems by Tenure and Race or Ethnicity

	1 or more of the 4 housing unit problems	None of the 4 housing problems OR cost burden not computed, none of the other 3 housing problems
Owner		
White alone, non-Hispanic	8,645	44,915
Black or African American alone, non-Hispanic	1,275	3,725
Asian alone, non-Hispanic	1,600	5,655
American Indian or Alaska Native alone, non-Hispanic	115	685
Pacific Islander alone, non-Hispanic	35	300
Hispanic, any race	4,195	17,925
Renter		
White alone, non-Hispanic	8,715	36,210
Black or African American alone, non-Hispanic	3,165	13,580
Asian alone, non-Hispanic	965	4,095
American Indian or Alaska Native alone, non-Hispanic	145	500
Pacific Islander alone, non-Hispanic	210	720
Hispanic, any race	6,715	25,220

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

NA-20-4: 80-100% HAMFI Incidence of Severe Housing Unit Problems by Tenure and Race or Ethnicity

	1 or more of the 4 housing unit problems	None of the 4 housing problems OR cost burden not computed, none of the other 3 housing problems
Owner		
White alone, non-Hispanic	2,770	35,885
Black or African American alone, non-Hispanic	490	2,605
Asian alone, non-Hispanic	685	5,630
American Indian or Alaska Native alone, non-Hispanic	35	440
Pacific Islander alone, non-Hispanic	4	75
Hispanic, any race	1,785	14,540
Renter		
White alone, non-Hispanic	1,470	24,505
Black or African American alone, non-Hispanic	710	6,725
Asian alone, non-Hispanic	305	2,735
American Indian or Alaska Native alone, non-Hispanic	4	610
Pacific Islander alone, non-Hispanic	95	470
Hispanic, any race	2,020	13,800

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

NA-20-5: Over 100% HAMFI Incidence of Severe Housing Unit Problems by Tenure and Race or Ethnicity

	1 or more of the 4 housing unit problems	None of the 4 housing problems OR cost burden not computed, none of the other 3 housing problems
Owner		
White alone, non-Hispanic	5,350	263,405
Black or African American alone, non-Hispanic	430	17,710
Asian alone, non-Hispanic	1,590	33,665
American Indian or Alaska Native alone, non-Hispanic	40	2,095
Pacific Islander alone, non-Hispanic	75	1,200
Hispanic, any race	4,620	59,455
Renter		
White alone, non-Hispanic	3,265	82,425
Black or African American alone, non-Hispanic	905	15,825
Asian alone, non-Hispanic	680	10,385
American Indian or Alaska Native alone, non-Hispanic	170	715
Pacific Islander alone, non-Hispanic	240	1,355
Hispanic, any race	3,210	31,020

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

NA-25: Disproportionately Greater Need – Housing Cost Burdens, 91.305 (b)(2)

Cost Burden by Income and Race or Ethnicity

Table NA-25-1 displays cost burden information and each racial and ethnic group, including households facing no cost burden (or paying less than 30 percent of income on housing), cost burden (or paying between 30-50 percent of income on housing), severe cost burden (paying more than 50 percent of income), and no or negative income. This table is also organized by households who rent and households who own. A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

Black and Hispanic households were significantly more likely to face cost burden than white homeowners in 2021. Among white owner households, 328,740 (or 78 %) faced no cost burden, 49,875 (or 12%) paid between 30 percent and 50 percent of income on housing, and 38,775 (or 9%) paid above 50 percent of income on housing. Among black owner households, 20,895 (or 66%) faced no cost burden, 5,810 (or 18%) paid between 30 percent and 50 percent of income on housing, and 4,895 (or 15%) paid above 50 percent of income on housing. And among Hispanic households, 91,725 (or 59%) faced no cost burden, 51,060 (or 33%) paid between 30 percent and 50 percent of income on housing, and 11,360 (or 7%) paid above 50 percent of income on housing.

NA-25-1: Housing Cost Burden by Race & Ethnicity (Renter and Owner)

	Percentage of Housing Cost Burden			
	≤30%	30-50%	≥50%	not computed (no or negative income)
Owner				
White alone, non-Hispanic	328,740	49,875	38,775	3,995
Black or African American alone, non-Hispanic	20,895	5,810	4,895	285
Asian alone, non-Hispanic	41,735	7,975	5,385	550
American Indian or Alaska Native alone, non-Hispanic	3,855	440	670	75
Pacific Islander alone, non-Hispanic	1,480	190	200	20
other (including multiple races, non-Hispanic)	15,900	3,330	1,920	300
Hispanic, any race	91,725	51,060	11,360	1,445
Renter				
White alone, non-Hispanic	120,725	51,060	45,275	5,290

Black or African American alone, non-Hispanic	26,660	19,635	23,090	3,610
Asian alone, non-Hispanic	15,670	5,425	6,255	885
American Indian or Alaska Native alone, non-Hispanic	2,320	750	780	90
Pacific Islander alone, non-Hispanic	2,335	915	840	95
other (including multiple races, non-Hispanic)	64,955	4,785	5,710	790
Hispanic, any race	10,310	32,835	27,750	3,435

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

NA-30: Disproportionately Greater Need – Discussion, 91.305(b)(2)

Housing Units with Problems by Race or Ethnicity of Householder

Tables NA-30-1 and NA-30-2 display both the total number of housing units and the percentage of those units broken down by race and ethnicity. These tables can be used to determine if there is a disproportionate housing need among any racial or ethnic group. If any racial or ethnic group faces housing problems at a rate of ten percentage points or high than the jurisdiction average, then they have a disproportionate share of housing problems.

Overall, there are 393,215 households, or 33.2 percent, facing housing problems across the state of Nevada. This includes 195,345 White households, 56,145 Black households, 28,240 Asian households, 3,045 American Indian households, and 2,670 Pacific Islander households. In addition, there are 107,770 Hispanic households with housing problems. Black, Pacific Islander, and Hispanic households face a disproportionate share of housing problems, at rates of 54.4 percent, 44.1 percent, and 43.7 percent, respectively, compared to the statewide share of 33.2 percent.

NA-30-1: Total Number of Housing Units with Problems by Race & Ethnicity of Householder

	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	80-100% HAMFI	over 100% HAMFI
White alone, non-Hispanic	48,530	43,315	53,755	21,640	28,105
Black or African American alone, non-Hispanic	17,670	13,695	15,775	5,045	3,960
Asian alone, non-Hispanic	6,515	5,490	7,080	3,530	5,625
American Indian or Alaska Native alone, non-Hispanic	1,365	570	615	205	290
Pacific Islander alone, non-Hispanic	495	675	820	265	415
Hispanic, any race	25,110	28,435	31,705	10,380	12,140

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

Percentage of Housing Units with Problems by Race and Ethnicity of Householder

According to Table NA-30-2, across all racial and ethnic groups, households earning 80 percent HAMFI or below experience at least one housing problem. However, Pacific Islander, Black, and Hispanic households all have higher incidences of housing problems than other racial or ethnic

groups. Pacific Islander alone, non-Hispanic; Black, or African American alone, non-Hispanic; or Hispanic, any race; all have high incidences of housing problems. Generally, the incidence of housing problems decreases for all racial groups as household income increases.

NA-30-2: Percentage Units with Housing Problems by Race and Ethnicity of Householder

	0-30% HAMFI	30-50% HAMFI	50-80% HAMFI	80-100% HAMFI	over 100% HAMFI
White alone, non-Hispanic	74.97%	70.50%	54.58%	40.76%	7.93%
Black or African American alone, non-Hispanic	78.99%	89.16%	72.56%	56.91%	11.36%
Asian alone, non-Hispanic	76.38%	74.69%	57.47%	50.94%	12.14%
American Indian or Alaska Native alone, non-Hispanic	60.94%	47.90%	42.56%	21.13%	9.62%
Pacific Islander alone, non-Hispanic	80.49%	100.00%	64.82%	42.06%	14.46%
Hispanic, any race	79.02%	81.07%	58.65%	38.32%	12.35%

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

NA-35: Public Housing – 91.305(b)

This section describes statewide needs for households assisted by public housing programs. Nevada has three Public Housing Authorities (PHAs):

- The Southern Nevada Housing Authority;
- The Reno Housing Authority; and
- Nevada Rural Housing

Characteristics of Public Housing Residents

The table below summarizes the publicly assisted housing units in the state of Nevada. The data was pulled from the HUD Public Housing Dashboard and reflects those units managed by the Southern Nevada Housing Authority and the Reno Housing Authority. Nevada Rural Housing does not manage any public housing units.

As shown in Table NA-35-1, there are 5,676 public housing residents in the state. Among these residents, 68 percent are a racial or ethnic minority, a higher share than the overall statewide population. Thirty-eight percent (38%) of public housing residents are older adults or disabled,

which is a share proportional to the statewide population. Ninety-four percent (94%) of public housing units are occupied.

NA-35-1: Characteristics of Nevada Residents in Public Housing

	Number of Public Housing Residents	Number of PHAs with public housing units	Average % of Racial Minority	Percentage of Elderly and Disabled Residents	Occupancy Percentage
Total	5,676	2	68%	38%	93.76%

Source: HUD Public Housing Dashboard,

https://www.hud.gov/program_offices/public_indian_housing/programs/ph/PH_Dashboard

Characteristics of Housing Choice Voucher Holders

Table NA-35-2, below, describes those households holding Housing Choice Vouchers (HCVs), a subsidy program that helps low-income families pay rent to private landlords. It was pulled from the HUD office of Policy Development and Research (PD&R). All three PHAs in the state administer HCVs. Cumulatively, there are 17,198 units available across Nevada, 90 percent of which were occupied in 2023, the latest year for which information is available.

NA-35-2: Households with Housing Choice Vouchers

	Subsidized units available	Occupied Percentage
Total	17,198	90%

Source: <https://www.huduser.gov/portal/datasets/assthsg.html>

Table NA-35-3 describes household characteristics of Nevadans that hold Housing Choice Vouchers. Statewide, Section 8 voucher holders have lower incomes than the overall population. The average household earns 24 percent of the local median income, and 92 percent of voucher holders are very low-income, or earning less than 50 percent of the Area Median Income (AMI). One third of voucher holder households has a child and 75 percent of them are led by a female head of household. Roughly one in four households include a person with a disability.

NA-35-3: Household Characteristics of Housing Choice Voucher Holders

	Percentage of local median (Household income)	Percentage of households that are very low-income	Percentage of households of 1 adult with children	Percentage of female head households	Percentage of female head households with children	Percentage of households with disability, among all persons in households
Percentage of Total	24%	92%	37%	75%	37%	26%

Source: <https://www.huduser.gov/portal/datasets/assthsg.html>

NA-35-3: Household Characteristics of Housing Choice Voucher Holders

	Total
Subsidized units available	17,198
% of local median (Household income)	24%
% very low-income	92%
% extremely low-income	72%
% 1 adult with children	37%
% female head	75%
% female head with children	37%
% with disability, among all persons in households	26%

Source: <https://www.huduser.gov/portal/datasets/assthsg.html>

Table NA-35-4 describes the racial and ethnic composition of HCV holders across the state. The majority, 85 percent, of voucher holders are White or Black; over half of Section 8 voucher holders are Black and 29 percent of voucher holders are White.

NA-35-4: Race & Ethnicity of Housing Choice Voucher Holders

	Total
Subsidized units available	17,198
%Hispanic	11%
%Black Hispanic	1%
%White Hispanic	9%
%White Non-Hispanic	29%
%Black Non-Hispanic	56%
% Multiple Race	3%
%Other Hispanic	1%

Source: <https://www.huduser.gov/portal/datasets/assthsg.html>

NA-40: Homeless Needs Assessment – 91.305(c)

Nevada is divided into three jurisdictions for the purposes of coordinated funding and services for the homeless. These jurisdictions are designated by the HUD as Continua of Care (CoCs) and are organized as follows:

- NV-500 Las Vegas; Clark County CoC
- NV-501 Reno, Sparks; Washoe County CoC
- NV-502 Nevada Balance of State CoC

The Balance of State CoC encompasses all rural areas of the state and generally corresponds to the non-entitlement geography of the state (with the exception of Carson City, which is included in NV-502).

Point-In-Time Data by Total Population, Race/Ethnicity, and Household Type

Each January, HUD requires each CoC to conduct a single night point in time (PIT) count of all persons within the CoC that are in a sheltered homeless situation on that night; HUD requires a similar count biennially for unsheltered households. This is the primary data set that HUD utilizes to measure need across all CoCs. Tables NA-40-1 through NA-40-4 provide PIT data for both the entire state and for the NV-502 Balance of State CoC alone for 2021 through 2024.

This data indicates that sheltered and unsheltered homelessness have both increased steadily statewide since 2022. The same increase can be seen in unsheltered homelessness across the Balance of State CoC. It should be noted due to the highly rural nature of the Balance of State CoC, a very small proportion of the state's beds for the homeless are located within its boundaries: only 2.6 percent (157 of 5,858) statewide designated beds for emergency shelter or transitional housing on the night of the PIT count were located in the Balance of State CoC.

NA-40-2: Homeless Persons by Race/Ethnicity

	2021		2022		2023		2024	
	Sheltered	Unsheltered** ²	Sheltered	Unsheltered	Sheltered	Unsheltered	Sheltered	Unsheltered
American Indian, Alaska Native, or Indigenous	67	--	112	96	128	109	125	81
Asian or Asian American	83	--	88	40	85	87	106	84
Black, African American, or African American	1,123	--	1,308	990	1,326	1,464	1,991	1,647
Middle Eastern or	--	--	--	--	--	--	4	0

² Detailed unsheltered data is not available for 2021.

North African ³								
Native Hawaiian or Other Pacific Islander	47	--	71	96	83	74	99	55
White	1,872	--	2,345	2,122	2,359	2,625	2,444	2,197
Multiple races	101	--	127	223	130	196	142	491
Hispanic or Latino	529	--	600	516	696	763	829	374
Non-Hispanic nor Latino ⁴	2,764	--	3,451	3,051	3,415	3,792	--	--

Source: HUD Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, 2021-2024

NA-40-3: Point in Time Data by Household Type

		Households without children	Households with at least one adult and one child	Households with only children	Total Homeless Households
2021	Sheltered	28	15	0	43
	Unsheltered	--	--	--	--
2022	Sheltered	49	12	0	61
	Unsheltered	243	3	0	246
2023	Sheltered	74	7	0	81
	Unsheltered	273	4	1	278
2024	Sheltered	54	13	0	67
	Unsheltered	292	4	0	296

Source: HUD Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, 2021-2024

³ Middle Eastern or North African data is only available beginning in 2024, when it became available as a race category for the 2024 PIT Count.

⁴ Due to a combining of race and ethnicity categories for the 2024 PIT count, Hispanic/non-Hispanic counts cannot match directly with previous versions of the count

NA-40-4: Homeless Persons by Race or ethnicity

	2021		2022		2023		2024	
	Sheltered	Unsheltered ⁵	Sheltered	Unsheltered	Sheltered	Unsheltered	Sheltered	Unsheltered
American Indian, Alaska Native, or Indigenous	0	--	3	11	3	14	2	14
Asian or Asian American	1	--	0	1	0	3	1	4
Black, African American, or African	1	--	2	10	4	12	5	20
Middle Eastern or North African ⁶	--	--	--	--	--	--	1	1
Native Hawaiian or Other Pacific Islander	0	--	1	1	0	0	2	2
White	73	--	75	249	88	273	61	352
Multiple races	1	--	4	11	1	12	1	23
Hispanic or Latino	12	--	10	16	25	36	18	46
Non-Hispanic nor Latino ⁷	64	--	75	267	71	278	--	--

Source: HUD Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, 2021-2024

NA-45: Non-Homeless Special Needs Assessment - 91.305 (b, d)

The following section describes the non-homeless special needs populations in the state of Nevada. These non-homeless special needs populations include the elderly, persons with disabilities, people with drug and alcohol addictions, victims of domestic violence, and persons with HIV/AIDS.

Persons with HIV or AIDS

According to the Nevada Office of Analytics *HIV Surveillance in Nevada* Report for 2023, there were 560 new HIV cases reported statewide in 2023. Of these, only 10 were reported outside of Clark or Washoe Counties. Statewide, there are an estimated 13,857 persons living with HIV, representing an incidence rate of 423 cases per 100,000 population. Table NA-40-5 indicates the racial and ethnic distribution of those living with HIV in 2023. Among persons with HIV, Black persons make

⁵ Detailed unsheltered data is not available for 2021

⁶ Middle Eastern or North African data is only available beginning in 2024, when it became available as a race category for the 2024 PIT Count.

⁷ Due to a combining of race and ethnicity categories for the 2024 PIT count, Hispanic/non-Hispanic counts cannot match directly with previous versions of the count.

up a greater share of persons with HIV than they do of the statewide population. This indicates that HIV disproportionately affects Black Nevadans compared to other segments of the population.

NA-40-5: Persons with HIV/AIDS

Cumulative cases of AIDS reported	13,857
Area incidence of AIDS	17.1
Rate per population (per 100,000 persons)	423.5
Number of new cases prior year	535
Number of Persons living with HIV (PLWH)	14,100
Area Prevalence (PLWH per population)	423.5
Number of new HIV cases reported last year	560

Source: Nevada DHHS Office of Analytics HIV Surveillance in Nevada Report, 2023, 7/10/2024

NA-40-6: Persons with HIV/AIDS by Race or ethnicity

Race or ethnicity	# of Persons	% of Persons w/ HIV	% of Total Group Population
American Indian or Alaska Native (Non-Hispanic)	71	0.5%	1.1%
Asian/Pacific Islander (Non-Hispanic)	539	3.9%	10.2%
Black (Non-Hispanic)	3,871	27.9%	9.2%
White (Non-Hispanic)	5,059	36.5%	48.5%
Hispanic	3,882	28.0%	31.0%
Multi-Race / Unknown	431	3.1%	**

**Data not available

Source: Nevada DHHS Office of Analytics, "HIV Surveillance in Nevada," 2023, 7/10/2024

Elderly and Frail Elderly

Table NA-40-7 details the state's population by age group in 2010 and in 2023. The highest rates of population growth statewide between 2010 and 2023 are among persons 65 and older. Between 2010 and 2023, the total population above 65 grew by 219,378 (or 69%). This number represents roughly 43 percent of the state's overall population growth. The substantial growth in the older adult population is likely to generate continued demand for senior housing and for supportive and medical services systems in the future. During the consultations, participants confirmed the need

for aging-in-place solutions and the difficulty in securing supportive housing for elderly individuals. Participants also reported a lack of inventory of one-bedroom units for seniors, which are rarely vacated once occupied leading to long waitlists for affordable senior housing.

NA-40-7: Population By Age

	2010	2023	Percentage Change
Under 5-years	188,595	176,957	-6.17%
5 to 9 years	180,286	189,979	5.38%
10 to 14 years	178,081	204,608	14.90%
15 to 19 years	177,337	190,206	7.26%
20 to 24 years	175,268	183,169	4.51%
25 to 34 years	380,269	452,901	19.10%
35 to 44 years	385,280	430,660	11.78%
45 to 54 years	365,739	397,939	8.80%
55 to 59 years	156,966	199,423	27.05%
60 to 64 years	142,471	192,741	35.28%
65 to 74 years	182,624	320,868	75.70%
75 to 84 years	92,580	156,098	68.61%
85-years and over	27,835	45,451	63.29%
Total	2,633,331	3,141,000	19.28%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

People with Disabilities

The number and proportion of persons with disabilities increased across Nevada between 2010 and 2023. In 2023, 416,368 Nevadans had a disability, an increase of 47 percent (or 133,186) since 2010. The number of Nevadans with a disability increased across all age categories. The most notable increase came among the 18- to 34-year-old age group, where the total number and rate of persons with disabilities increased by 82.6 percent and 64.2 percent, respectively, over this 13-year period. Consultation participants highlighted a significant scarcity of and need for affordable housing with ADA accommodations and design features.

NA-40-8: Disability by Age and Gender

Disability by Age and Gender	Male			Female			Total		
Statewide	2010	2023	Percentage change	2010	2023	Percentage change	2010	2023	Percentage change
Under 5-years	367	753	105.18%	892	492	-44.84%	1,259	1,245	-1.11%
5 to 17 years	12,614	18,531	46.91%	6,376	11,829	85.52%	18,990	30,360	59.87%
18 to 34 years	16,373	28,002	71.03%	12,433	24,603	97.88%	28,806	52,605	82.62%
35 to 64 years	62,027	76,580	23.46%	61,633	79,186	28.48%	123,660	155,766	25.96%
65 to 74 years	27,873	42,360	51.98%	23,725	39,645	67.10%	51,598	82,005	58.93%
75-years and over	25,712	43,277	68.31%	33,157	51,110	54.15%	58,869	94,387	60.33%
total	144,966	209,503	44.52%	138,216	206,865	49.67%	283,182	416,368	47.03%
Disability rates by Age and Gender	Male			Female			Total		
Statewide	2010	2023	Percentage change	2010	2023	Percentage change	2010	2023	Percentage change
Under 5-years	0.38%	0.83%	117.25%	0.98%	0.57%	-42.02%	0.67%	0.70%	4.34%
5 to 17 years	11.70%	7.03%	-39.93%	2.73%	4.70%	71.98%	5.57%	5.89%	5.81%
18 to 34 years	5.23%	8.07%	54.38%	4.07%	7.21%	77.26%	4.66%	7.65%	64.22%
35 to 64 years	11.64%	12.63%	8.47%	11.62%	13.23%	13.87%	11.63%	12.93%	11.15%
65 to 74 years	28.45%	27.73%	-2.54%	23.41%	23.90%	2.12%	25.89%	25.74%	-0.57%
75-years and over	46.28%	46.89%	1.33%	48.53%	47.80%	-1.51%	47.52%	47.38%	-0.30%
Total	12.05%	13.50%	11.99%	10.39%	13.34%	28.37%	11.18%	13.42%	20.02%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

NA-40-9: Disability Type by Age

2010	5 to 17	Rate	18-64	Rate	Over 65
With a hearing difficulty	2,519		0.5%	36,685	2.2% 46,583
With a vision difficulty	3,627	0.8%	27,870	1.7%	18,919
With a cognitive difficulty	14,511		3%	55,518	3.3% 25,346
With an ambulatory difficulty	1,997	0.4%	79,565	4.7%	71,878
With a self-care difficulty	2,933		0.6%	29,392	1.7% 25,297
With an independent living difficulty	**	**	53,273	3.2%	43,777
2023	5 to 17	Rate	18-64	Rate	Over 65
With a hearing difficulty	2,819		0.5%	42,066	2.2% 73,586
With a vision difficulty	5,819	1.1%	45,771	2.4%	33,321
With a cognitive difficulty	23,492		4.6%	85,471	4.5% 42,354
With an ambulatory difficulty	3,810	0.7%	90,395	4.8%	113,509
With a self-care difficulty	6,020		1.2%	32,356	1.7% 38,483
With an independent living difficulty	**	**	70,359	3.7%	66,463

**Data not available

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

People with Alcohol and Drug Addictions

According to the Nevada Office of Analytics *Monitoring Substance Use in Nevada* Report for 2023, there were 72,518 reported emergency room encounters, and 44,887 inpatient encounters related to substance use statewide. Of these totals, 5,541 and 3,388, respectively, occurred in the non-entitlement areas of the state (all counties except Clark, Washoe, and Carson City). Table NA-40-10 indicates the racial and ethnic distribution of substance use related hospital encounters in 2023. This data indicates that substance use more disproportionately affects Black persons in Nevada compared to other racial or ethnic groups in the state. Consultation participants emphasized the importance of mental health and substance use services and identified the lack of these services as a significant factor leading to homelessness. They also noted that these services are often located in larger, urban areas, creating transportation barriers for clients in surrounding regions.

NA-40-10: Emergency Room Encounters by Race or ethnicity

Race or ethnicity	Number of ER Visits	Percentage of ER Visits	Number of Inpatient Visits	Percentage of Inpatient Visits	Percentage of Total Population
American Indian or Alaska Native (Non-Hispanic)	1,094	1.5%	620	1.4%	1.1%
Asian/Pacific Islander (Non-Hispanic)	1,085	1.5%	810	1.8%	10.2%
Black (Non-Hispanic)	16,803	23.1%	8,391	18.7%	9.2%
White (Non-Hispanic)	37,739	52.0%	25,789	57.5%	48.5%
Hispanic	8,603	11.8%	3,987	8.9%	31.0%

Source: Nevada DHHS Office of Analytics Monitoring Substance Use in Nevada Report, 2023, 1/15/2024

Victims of Domestic Violence

According to the Nevada Coalition to End Domestic and Sexual Violence (NCEDSV), there were 46,242 persons served by their programs throughout 2023, and on the night of the domestic violence point of time count, September 6, 2023, 692 domestic violence victims were identified in Nevada and reported in the National Network to End Domestic Violence 2023 Annual Domestic Violence Counts Report.

The housing needs for these populations are determined through the data collected and the feedback of the agencies involved in providing services to respective populations. Currently, these needs include access to affordable and long-term housing, case management, supportive housing, and easy access to supportive services. Respondents to the public engagement survey emphasized the need for the creation or rehabilitation of domestic violence shelters.

NA-50: Non-Housing Community Development Needs – 91.315 (f)

This section describes non-housing community needs in the state of Nevada. Unlike other sections, no data source exists to easily tabulate these needs. This section relies on surveys and consultations conducted for the plan.

Table NA-50-1 summarizes non-housing economic development priorities summarized by the survey and consultation. As part of the public engagement survey, respondents were asked to rank non-housing economic development needs in order of importance. The highest-ranked priorities were "Create and Retain Jobs" and "Create and Expand Businesses," while lower priority was given to "Direct Economic Development Assistance to For-profit Entities" and "Technical Assistance to Microenterprises." The data suggests an emphasis on larger, structural investments—such as job training and revitalization—as more impactful for economic development. Feedback from the consultations supported this data, as participants emphasized employment programs, such as job training, and micro-solutions, such as life skills training, as critical areas for state funding.

NA-50-1: Top Non-Housing Economic Development Priority Identified By Survey and Consultation Responses

Create and Retain Jobs	28.3%
Create and Expand Businesses	22.6%
Job Training	18.9%
Downtown or “Main Street” Revitalization	11.3%
Small Business Lending and Training Programs	9.4%
Direct Economic Development Assistance to For-Profit Entities	3.8%
Technical Assistance to Microenterprises (Businesses with Five or Fewer Employees)	3.8%
Did Not Respond	1.9%

Source: Nevada Consolidated Plan Survey and Consultation Meeting Responses, 2025.

MA-05: Housing Market Analysis Overview

Over the last decade and a half, Nevada has experienced significant in-migration and population growth, which has placed pressure on its housing supply. Since 2010, Nevada’s number of households grew at a significantly faster clip than the number of new housing units on the market. By 2023, 203,772 households had been added since 2010, while only 166,783 new housing units were generated during that same time period. On average, those housing units were in newer and better condition than older, aging properties.

Both urban and rural areas of the state are experiencing cost pressures, stemming from different origins. The Las Vegas and Reno Metropolitan Statistical Areas (MSAs), experienced considerable population and household growth, which has led to growing gaps in the supply of rentals and for-sale homes. However, the non-entitlement and rural areas of the state are undergoing demographic decline and experiencing a drop in the number of housing units. By 2023, housing was more expensive in all areas of the state compared to 2010 and the housing market has become tight, with low vacancy in both the homeownership and rental markets.⁸

⁸ 2010 and 2023 housing data is not inflation-adjusted.

MA-10: Number of Housing Units – 91.310(a)

Single family homes and large multifamily buildings comprise the majority of the state’s housing stock and its recent residential development. According to Table MA-10-1, single-family units and apartment buildings with more than 20 units represent about 70 percent of the state’s housing stock. Between 2010 and 2023, Nevada added 121,159 new single family attached and detached units – reflecting 73 percent of all new net housing growth across the state. On a percentage basis increase, Nevada saw its most significant jump in housing units in large (20+ unit) structures, almost doubling that stock.

Small to mid-sized multifamily buildings with 2 to 19 units, sometimes known as “middle housing,” comprise the remaining 20 percent of the housing stock. These buildings saw more limited growth between 2010 and 2023. Units in buildings between 5 and 19 units actually declined, despite the state’s population growth and increased housing pressure.

MA-10-1: Housing Units by Structure

Statewide	2010	2023	Percentage Change
1-unit, detached	675,639	787,304	16.53%
1-unit, attached	55,109	64,603	17.23%
2 units	16,126	17,784	10.28%
3 or 4 units	70,983	81,536	14.87%
5 to 9 units	103,515	88,283	-14.71%
10 to 19 units	69,554	64,525	-7.23%
20 or more units	75,164	131,277	74.65%
Mobile home	72,403	69,076	-4.60%
Boat, RV, van, etc.	2,062	2,950	43.06%
Total housing units	1,140,555	1,307,338	14.62%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

Urban areas of the state saw a 17.78 percent increase in the total number of housing units, while rural areas experienced a 12 percent decline. Single family homes comprise the majority of housing in both areas but expanded by 20 percent (or 120,566 in urban areas and declined by 11.9 percent (or 8,901) in rural ones. All corners of the state added multifamily buildings with more than 20 units, with 55,613 new units in urban areas and 500 new units in rural areas. While the urban areas of the state saw a net increase in middle housing, rural areas experienced a decline.

MA-10-2: Units Built by Size and Area

	Urban Areas			Remainder of the State		
	2010	2023	Percentage Change	2010	2023	Percentage Change
1-unit, detached	600,734	721,300	20.07%	74,905	66,004	-11.88%

1-unit, attached	52,885	62,092	17.41%	2,224	2,511	12.90%
2 units	12,956	14,818	14.37%	3,170	2,966	-6.44%
3 or 4 units	65,773	77,375	17.64%	5,210	4,161	-20.13%
5 to 9 units	100,619	86,072	-14.46%	2,896	2,211	-23.65%
10 to 19 units	68,562	63,510	-7.37%	992	1,015	2.32%
20 or more units	73,811	129,424	75.35%	1,353	1,853	36.95%
Mobile home	43,025	44,734	3.97%	29,378	24,342	-17.14%
Boat, RV, van, etc.	1,642	2,039	24.18%	420	911	116.90%
Total housing Units	1,020,007	1,201,364	17.78%	120,548	105,974	-12.09%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

The state's housing stock overall is relatively new. More than 13 percent of the available housing units across the state have been built since 2010. An additional 26 percent were constructed between 2000 and 2009, and 24 percent constructed between 1990 and 1999. In total, 63 percent of the state's housing stock is 35 years or younger. Just 22.5 percent of the state's housing units were constructed before 1980.

MA-10-3: Year Structure Built

Statewide	2023	Percentage of Total
Built 2020 or later	24,593	1.88%
Built 2010 to 2019	150,511	11.51%
Built 2000 to 2009*	342,783	26.22%
Built 1990 to 1999	310,367	23.74%
Built 1980 to 1989	185,133	14.16%
Built 1970 to 1979	159,330	12.19%
Built 1960 to 1969	71,525	5.47%
Built 1950 to 1959	34,418	2.63%
Built 1940 to 1949	13,640	1.04%
Built 1939 or earlier	15,038	1.15%
Total	1,307,338	

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2023

Urban and rural areas differ in housing age, so rehabilitation needs vary across the state. In urban areas of the state, 14 percent of new units were built after 2010, while 22 percent were constructed

before 1980. In the state’s rural, non-entitlement areas, 9 percent have been built since 2010 and nearly 30 percent were constructed before 1980. Nearly 5 percent of rural homes were constructed before 1939. In consultations, rural participants noted a growing need for housing rehabilitation programs and services for these aging properties.

Between 2010 and 2023, the state experienced a net increase in the proportion of newer housing. As Table MA-10-4 demonstrates, since 2010, the state saw an absolute decline in housing units built before 2000. This was most pronounced in rural areas of the state, which saw a double-digit decline in the total number of housing units constructed before the year 2000.

MA-10-4: Year Structure Built By Area

Year Structure Built	Urban Areas		Remainder of the State	
	2023	Percentage of total	2023	Percentage of total
Built 2020 or later	23,276	1.94%	1,317	1.24%
Built 2010 to 2019	142,172	11.83%	8,339	7.87%
Built 2000 to 2009	322,537	26.85%	20,246	19.10%
Built 1990 to 1999	284,662	23.69%	25,705	24.26%
Built 1980 to 1989	166,115	13.83%	19,018	17.95%
Built 1970 to 1979	144,658	12.04%	14,672	13.84%
Built 1960 to 1969	65,279	5.43%	6,246	5.89%
Built 1950 to 1959	31,199	2.60%	3,219	3.04%
Built 1940 to 1949	11,495	0.96%	2,145	2.02%
Built 1939 or earlier	9,971	0.83%	5,067	4.78%
Total	1,201,364		105,974	

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2023

The majority of the state’s homeownership units are large, multibedroom homes. Three and 4-bedroom units comprised 75 percent of Nevada’s for sale units in 2023. The state does not possess many starter homes, defined as 1- and 2-bedroom ownership units. Despite its significant population growth between 2010 and 2023, it experienced limited growth of 2-bedroom units and a net loss of 1-bedroom units.

The state has a greater balance between rental units of different sizes. The majority of rental units (64 percent) are 2- or 3-bedroom apartments. Additionally, smaller apartments have constituted most of the growth of the housing stock and 54 percent of net multifamily rental growth consisted of units that were 2 bedrooms or fewer from 2010 – 2023. The state experienced a smaller net growth for larger apartments, although that did translate into significant percentage gains (33.52 percent and 36.27 percent growth, respectively).

MA-10-6: Number of Bedrooms & Change Over Time for Owners

	2010	2023	Percentage Change
no bedroom	1,666	4,764	185.95%
1 bedroom	11,595	11,221	-3.23%
2 bedrooms	106,643	107,452	0.76%
3 bedrooms	284,347	330,662	16.29%
4 bedrooms	145,766	194,623	33.52%
5 or more bedrooms	39,033	53,192	36.27%
Total	589,050	701,914	19.16%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

MA-10-7: Number of Bedrooms & Change Over Time for Renters

	2010	2023	Percentage Change
No bedroom	15,158	29,555	94.98%
1 bedroom	86,821	96,335	10.96%
2 bedrooms	151,319	176,925	16.92%
3 bedrooms	103,329	129,734	25.55%
4 bedrooms	28,235	40,590	43.76%
5 or more bedrooms	5,709	8,340	46.09%
Total	390,571	481,479	23.28%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

Urban and rural areas experienced significant changes in their housing inventory. As demonstrated in Table MA-10-8, urban areas of the state saw a substantial growth in the number of studios and 3-, 4-, and 5-bedroom housing units available for both homeownership and rental, in line with or slightly behind their rate of population growth. Rural areas only had sizable gains in studio units (for both rental and ownership) and owner-occupied housing units with 5 bedrooms or more. Neither urban nor rural areas experienced meaningful growth in starter homes.

MA-10-8: Number of Bedrooms and Change Over Time for Owners and Renters

	Urban area			Remainder of the State		
	2010	2023	Percentage change	2010	2023	Percentage change
	Owner			Owner		
No bedroom	1,534	4,303	180.51%	132	461	249.24%
1 bedroom	9,558	9,438	-1.26%	2,037	1,783	-12.47%
2 bedrooms	94,414	97,109	2.85%	12,229	10,343	-15.42%
3 bedrooms	242,766	292,319	20.41%	41,581	38,343	-7.79%
4 bedrooms	132,564	181,371	36.82%	13,202	13,252	0.38%
5 or more bedrooms	36,092	49,994	38.52%	2,941	3,198	8.74%
Owner Total	516,928	634,534	22.75%	72,122	67,380	-6.57%
	Renter			Renter		
no bedroom	14,589	28,540	95.63%	569	1,015	78.38%
1 bedroom	82,832	93,621	13.03%	3,989	2,714	-31.96%
2 bedrooms	140,741	167,813	19.24%	10,578	9,112	-13.86%
3 bedrooms	92,926	120,107	29.25%	10,403	9,627	-7.46%
4 bedrooms	26,341	39,314	49.25%	1,894	1,276	-32.63%
5 or more bedrooms	5,434	8,123	49.48%	275	217	-21.09%
Renter Total	362,863	457,518	26.09%	27,708	23,961	-13.52%
Total	879,791	1,092,052	24.13%	99,830	91,341	-8.50%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

Federal, State, and Local Assisted Units

According to data compiled by the Nevada Housing Division (NHD), there are 35,244 housing units assisted by NHD programs. Most of these units are supported by the U.S. Department of Housing and Urban Development's (HUD's) HOME Investment Partnerships Program (HOME), the Low-Income Housing Tax Credit Program, or both. Of the assisted units, 11,484 are set aside for households earning 30 percent AMI or below, and 20,730 are set aside for households earning 50 percent AMI or below. The remainder are set aside for households earning higher income levels.

Pending Inventory Losses

According to HUD's Multifamily Assistance & Section 8 Database, there approximately 690 Section 8 leases across the state scheduled to expire during the period covered by this Consolidated Plan out of a total of about 3,958 units. This represents about 17.4 percent of the current Section 8 contract portfolio statewide.

Housing Availability Meeting Population Needs

As household growth has outpaced housing production, it has become more expensive and difficult to obtain housing across the state. This is especially true in urban areas, which have experienced significant in-migration. In the rural, non-entitlement areas, where populations are declining, the number of housing units is declining at even faster rate. This puts pressure on both affordability and availability.

As a result, Nevada's housing market has tightened significantly between 2010 and 2023. The number of households has been growing faster than the number of housing units. As a result, homeowner and rental vacancy rates have decreased about 72 percent and 37 percent, respectively. There was a slightly higher decrease in the percentage of vacancy units in non-entitlement areas over this period, despite the fact that the decline in total housing units roughly matches the decrease in population over this time period (12.5 percent to 12.1 percent).

MA-10-9: Housing Occupancy

Occupied housing units	1,183,393
Vacant housing units	123,945
Total housing units	1,307,338
Homeowner vacancy rate	1.2
Rental vacancy rate	6.7

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2023

There are imbalances between demographic growth and housing growth, which may further tighten supply in some parts of the market. As noted above, the vast majority of net new housing unit growth between 2010 and 2023 occurred as 3- or 4-bedroom for sale homes or as rentals consisting of 2- bedrooms or less. For example, the state saw a 75 percent increase in its older adult population, which is likely to have fueled demand for ranch-style (typically 2-4 bedrooms) homes and other, smaller, single-family properties. As another, the state experienced growth in 5+ person households, but the majority of its rental growth consisted of smaller apartments, leaving a deficit of available rental properties that suit the population's needs.

As a result, consultation participants reported the lack of readily affordable housing as a top housing need in their communities. Excessive housing costs and high mortgage interest rates were identified as barriers to accessing housing. Consultation attendees anecdotally reported a particularly low inventory of one-bedroom units compared to two-bedroom units. Participants noted that accessible units with ADA accommodation and design features for seniors and clients with disabilities were even further lacking.

Nevada's rural communities report growing housing needs as its housing inventory is shrinking at a faster rate than its population. Consultation participants reported a lack of resources and housing options for the homeless population in rural communities. They described waiting times for housing units up to three years and noted an immediate need for emergency shelters and rental assistance.

MA-15: Housing Market Analysis – Cost of Housing – 91.310(a)

Both home values and rents have increased significantly in Nevada in recent years. As Table MA-15-1 indicates, home values increased by 59.76 percent since 2010 and median rent has increased by 49.20 percent.

MA-15-1: Home Value & Contract Rent

Statewide	2010	2023	Percentage change
Median Home Value	\$254,200	\$406,100	59.76%
Median Contract rent	\$998	\$1,489	49.20%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

With both home values and rents, housing in urban Nevada has become significantly more expensive than rural areas. Median home values are nearly two-thirds higher, and rents are 45 percent higher in Nevada's urban areas. However, rural home values are also rising quickly. Between 2010 and 2023, home value increases in rural areas have outpaced that of urban areas (77.1 percent to 57.7 percent). Rents increased faster in urban areas than in rural ones (65.4 percent vs. 44.9 percent).

MA-15-2: Home Value and Contract Rent Change, 2010 to 2023

	Home Values			Contract Rents		
	2010	2023	Percentage Change	2010	2023	Percentage Change
Median Urban	\$270,500	\$426,700	57.74%	\$911	\$1,507	65.42%
Median Rural	\$145,000	\$256,800	77.10%	\$718	\$1,040	44.88%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

Households in urban areas live in more expensive rental units than households in rural areas. Table MA-15-3 shows that more than half (51.6 percent) of rents paid in the urban areas of the state are above the statewide median of \$1,489 a month, while that is the case for only about one-third (35.2 percent) of households in the remainder of the state. For rural households, 14.6 percent reported not paying any rent as compared to fewer than 2.5 percent who did not pay rent in urban areas.

MA-15-3: Distribution of Gross Rent Amounts by Area

	Urban Areas		Remainder of the State	
	2023	Percentage of total	2023	Percentage of total
Less than \$500	10,366	2.27%	1,776	7.12%
\$500 to \$999	57,634	12.62%	6,329	25.36%
\$1,000 to \$1,499	152,891	33.49%	8,072	32.34%
\$1,500 to \$1,999	136,252	29.85%	3,497	14.01%
\$2,000 to \$2,499	60,939	13.35%	1,248	5.00%
\$2,500 to \$2,999	16,588	3.63%	251	1.01%
\$3,000 or more	10,708	2.35%	144	0.58%
No rent paid	11,140	2.44%	3,644	14.60%
Total	456,518		24,961	

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2023

Rising prices have contributed to a growing need for affordable rental and ownership units across the state. As Table MA-15-4 indicates, more than half of the state's rental housing stock is now unaffordable to residents earning below its median income. About 53 percent, 324,915 units, are affordable to households earning middle incomes, defined as 100 percent HUD Area Median Family Income (HAMFI) or above. An additional 215,620 (35 percent) were affordable for households earning between 80 percent and 100 percent HAMFI. Just 54,080 (9 percent) were affordable for households earning between 50 percent and 80 percent HAMFI. And only 14,190 (2 percent) were affordable for extremely low-income households earning 30 percent HAMFI or below.

The state's ownership housing is even less affordable. Middle income earners can afford 149,135 units (61 percent), defined as 100 percent HAMFI of the above. Of the remainder, 68,665 (28 percent) were affordable for households earning between 80 percent and 100 percent HAMFI and 24,230 (10 percent) were affordable for households earning between 50 percent and 80 percent HAMFI.

MA-15-4: Housing Affordability by Median Family Income and Tenure

	Renter	Percentage	Owner	Percentage
30% HAMFI	14,190	2.3%	--	
50% HAMFI	54,080	8.9%	24,230	10.0%
80% HAMFI	215,620	35.4%	68,665	28.4%

100% HAMFI	324,915	53.4%	149,135	61.6%
Total	608,805		242,030	

Source: CHAS Data 2017-2021

Housing Production

This section analyzes dynamics in housing production across the state. Table MA-15-5 lists the building permit authorizations and “per unit” valuation of building permits annually. Across the state, single-family construction represents the vast majority of new residential development. Between 62 percent and 83 percent of all residential building permits between 2010 and 2023 were single-family homes. Since 2015, multifamily properties with at least 5 units have made up between 25 percent and 35 percent of housing production. The state has produced few new small multifamily properties.

It is also notable that the total value per unit saw consistent increases across the period from 2010 to 2023. While there was year over year fluctuations between 2010 and 2023, the per unit valuation statewide jumped an astonishing 215 percent during this period. This significant increase in development costs helps explain why home values and rents have risen so quickly over the same period.

MA-15-5: Value Per Unit

Year	Total Units		1 Unit		2 Units		3 and 4 Units		5 or More Units	
	Units	Valuation per unit	Units	Valuation per unit	Units	Valuation per unit	Units	Valuation per unit	Units	Valuation per unit
2010	6,443	\$117,917	5,361	\$126,606	22	\$80,364	141	\$86,014	919	\$73,025
2011	6,163	\$128,093	4,681	\$150,126	38	\$45,711	43	\$86,093	1,401	\$58,002
2012	9,071	\$146,107	7,439	\$154,404	68	\$65,176	49	\$71,694	1,515	\$111,407
2013	11,174	\$156,872	8,970	\$175,074	62	\$85,871	258	\$67,601	1,884	\$84,772
2014	13,016	\$134,803	8,888	\$164,944	42	\$77,667	110	\$69,736	3,976	\$69,829
2015	14,083	\$152,081	10,422	\$174,842	48	\$113,583	33	\$115,212	3,580	\$86,676
2016	17,952	\$159,978	11,374	\$205,199	92	\$135,467	77	\$117,182	6,409	\$80,592
2017	19,544	\$145,610	12,766	\$170,750	92	\$94,196	198	\$166,374	6,488	\$96,239
2018	17,645	\$192,724	12,997	\$228,072	42	\$135,548	50	\$118,900	4,556	\$93,223
2019	20,143	\$182,785	13,088	\$218,566	58	\$102,707	242	\$135,988	6,755	\$115,822
2020	19,716	\$205,795	13,706	\$252,777	586	\$59,616	641	\$116,239	4,783	\$101,078
2021	23,406	\$226,157	16,295	\$274,687	220	\$132,164	677	\$142,585	6,214	\$111,330
2022	20,031	\$220,317	12,419	\$286,041	228	\$151,904	267	\$122,618	7,117	\$111,487
2023	18,451	\$254,020	13,039	\$297,471	160	\$147,031	292	\$152,603	4,960	\$149,217

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2023

Housing Availability for All Income Levels

There is an acute need for housing for low-income households, especially those earning below 50 percent of AMI. Across the state, there are 136,150 extremely low earning households, who are at 30 percent HAMFI or below, but only 14,190 units are affordable within this range. There are 125,720 households with very low incomes, earning between 30 and 50 percent HAMFI, but only 78,310 units are considered affordable to them. Consultation participants agreed with this need for affordable housing targeted at lower AMI levels, specifically below 50 and 30 percent AMI.

As the availability of affordable housing has decreased, the cost burden across the state has increased, especially for these very low-income renters. In 2023, roughly one out of every two Nevadan renters paid more than 30 percent of regular income in rent. Moreover, one out of every four Nevadans paid more than 50 percent of regular income of rent. Due to the severe shortage of affordable housing, 80,900 (or 87 percent), of all very low and extremely low-income households paid more than 50 percent of their income in rent in 2023.

The state also lacks affordable ownership options. Only 38 percent of the state's entire for sale stock is affordable to households earning below median income. Moreover, prices, valuations, and development costs are rising quickly in both urban and rural areas. While the state has a supply of older, more affordable homes, particularly in its rural areas, these units are likely to be experiencing housing problems due to age, which contributes to out-of-date facilities, as supply issues contribute to overcrowding.

Impact of Rising Home Values or Rents on Affordability

How is the affordability of housing likely to change considering changes to home values and/or rents?

If development costs continue to rise and supply remains constrained, it is likely that households of all incomes will continue to struggle to find and afford housing across the state. While the pace of housing development has picked up in the 2020s, the availability of housing remains limited with very low vacancy rates in rental and ownership markets in both urban and rural areas. Moreover, urban areas of the state have experienced recent in-migration from more expensive states, such as California, which may be putting additional pressure on demand and prices. If demand continues to outpace supply, and costs continue to rise, it can be expected that housing costs will continue to go up across the board. This will impact the supply of affordable housing for all groups, especially those earning 100 percent HAMFI or below.

Consultation and public engagement survey respondents consistently stressed the need for affordable housing and homeownership opportunities in their communities. They reported a lack of properties available for purchase and that properties that are on the market are out of reach for most citizens due to excessive cost. Respondents also indicated that they are seeing home values and rent costs surge due to inflation, corporate landlords buying up properties, and high interest rates making affordable homeownership unattainable.

Area Median Rent compared to Fair Market or HOME Rents

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?]

Because it is not possible to establish Fair Market or HOME rents across the entire state, tables MA-15-6, MA-15-7, and MA-15-8 will indicate the FY2024 Fair Market Rents, and Low/High HOME rent limits for each Nevada county. Table MA-15-6 indicates Fair Market rents, which are developed by HUD to determine payment standards for housing assistance programs like the Section 8 housing choice voucher program.

MA-15-6: Fair Market Rent by County

	0 bedroom	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
Churchill County	822	920	1,209	1,704	2,052
Clark County	1,214	1,377	1,643	2,315	2,731
Douglas County	979	1,192	1,444	2,035	2,213
Elko County	973	1,092	1,435	1,880	2,134
Esmeralda County	957	1,072	1,408	1,984	2,355
Eureka County	867	971	1,276	1,798	2,134
Humboldt County	831	931	1,223	1,489	2,046
Lander County	788	883	1,160	1,453	1,940
Lincoln County	680	892	1,001	1,411	1,674
Lyon County	1,006	1,052	1,225	1,726	2,079
Mineral County	867	971	1,276	1,798	2,134
Nye County	779	919	1,146	1,553	1,755
Pershing County	693	796	1,020	1,437	1,706
Storey County	1,072	1,257	1,582	2,229	2,669
Washoe County	1,072	1,257	1,582	2,229	2,669
White Pine County	871	976	1,282	1,618	2,144
Carson City	921	1,066	1,359	1,915	2,306

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2023

Table MA-15-7 provides Low HOME Rents. In rental projects with five or more HOME-assisted rental units, twenty percent) of the HOME-assisted units must be occupied by very low-income families and meet one of following rent requirements ("low" HOME rent):

- (a) Rent does not exceed 30 percent of the annual income of a family whose income equals 50 percent or less of the median income for the area, as determined by HUD, with adjustments for smaller and larger families; or
- (b) Rent does not exceed 30 percent of the family's adjusted income.

MA-15-7: Low HOME Rents by County

	0 bedroom	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
Churchill County	822	893	1,071	1,238	1,381
Clark County	833	893	1,071	1,238	1,381
Douglas County	881	944	1,133	1,309	1,461
Elko County	933	1,000	1,201	1,387	1,547
Esmeralda County	830	889	1,067	1,232	1,375
Eureka County	867	971	1,228	1,420	1,583
Humboldt County	831	904	1,085	1,253	1,398
Lander County	788	883	1,160	1,453	1,628

Lincoln County	680	866	1,001	1,200	1,338
Lyon County	808	866	1,038	1,200	1,338
Mineral County	808	866	1,038	1,200	1,338
Nye County	779	866	1,038	1,200	1,338
Pershing County	693	796	1,020	1,200	1,338
Storey County	886	949	1,138	1,315	1,467
Washoe County	886	949	1,138	1,315	1,467
White Pine County	833	893	1,071	1,238	1,381
Carson City	808	866	1,038	1,200	1,338

FY2024 HOME Income Limits -- Nevada, HUD [USER](#)

Table MA-15-8 provides High HOME Rents, which are the lesser of:

- (a) The fair market rent for existing housing for comparable units in the area as established by HUD; or
- (b) Rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, *with adjustments for the number of bedrooms in the unit.*

The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions.

MA-15-8: High HOME Rents

High HOME rents	0 bedroom	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
Churchill County	822	920	1,209	1,576	1,739
Clark County	1,064	1,141	1,372	1,576	1,739
Douglas County	979	1,192	1,444	1,668	1,841
Elko County	973	1,092	1,435	1,769	1,954
Esmeralda County	957	1,072	1,364	1,568	1,730
Eureka County	867	971	1,276	1,798	2,001
Humboldt County	831	931	1,223	1,489	1,760
Lander County	788	883	1,160	1,453	1,940
Lincoln County	680	892	1,001	1,411	1,674
Lyon County	1,006	1,052	1,225	1,526	1,683
Mineral County	867	971	1,276	1,526	1,683
Nye County	779	919	1,146	1,526	1,683
Pershing County	693	796	1,020	1,437	1,683
Storey County	1,072	1,214	1,459	1,677	1,851
Washoe County	1,072	1,214	1,459	1,677	1,851
White Pine County	871	976	1,282	1,576	1,739
Carson City	921	1,066	1,328	1,526	1,683

FY2024 HOME Income Limits -- Nevada, HUD [USER](#)

MA-20: Housing Market Analysis – Condition of Housing, 91.310(a)

While data suggests that progress has been made in increasing the overall condition of housing across Nevada, more than 25 percent of all owner-occupied units and more than 50 percent of all rental units statewide reported at least one of the four HUD-defined housing conditions (lacks complete plumbing facilities, lacks complete kitchen facilities, more than one person per room, and cost burden greater than 30 percent) in 2023. Progress towards improving housing conditions continues to improve as Nevada focuses on new housing development, which serves to reduce the average age of the housing stock.

Standard and Substandard Housing Conditions Considered Suitable for Rehabilitation

Describe the jurisdiction’s definition for “standard condition” and “substandard condition but suitable for rehabilitation

The state of Nevada currently uses the following definitions for condition of housing:

- (1) Substandard Condition but Suitable for Rehab: By local definition, dwelling units that do not meet standard conditions, but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction, minor livability problems, or maintenance work.
- (2) Substantial Rehabilitation: A residential property that requires rehabilitation work that will incur an average cost in excess of \$25,000 per dwelling unit.

There has been considerable progress in reducing the number of units that have a HUD defined housing condition, as demonstrated in tables NA-10-8 and NA-10-9. Among rental units, 222,199 (46 percent) have no selected condition, 237,809 (49 percent) have 1 condition, and 21,417 (4.5%) have 2 or more. Among ownership units 524,502 (75 percent) have no condition, 173,354 (25 percent) have 1 condition, and 4,058 (less than 1 percent) have 2 or more. This measurement has improved in both urban and rural parts of the state, although this data does not track progress related to each specific condition as was discussed in the Needs Assessment. It does, however, clearly indicate that the overall share of households reporting any of these conditions has decreased since 2010.

MA-20-1: Housing Condition – Owners and Renters

	2010	2023	Percentage change
<i>Owner</i>			
<i>With one selected condition</i>	224,330	173,354	-22.72%
<i>With two selected conditions</i>	5,878	3,383	-42.45%
<i>With three selected conditions</i>	781	666	-14.72%
<i>With four selected conditions</i>	23	9	-60.87%

No selected conditions	358,038	524,502	46.49%
Total	589,050	701,914	19.16%
Renter			
With one selected condition	181,587	237,803	30.96%
With two selected conditions	15,849	20,173	27.28%
With three selected conditions	1,435	1,304	-9.13%
With four selected conditions	68	0	-100.00%
No selected conditions	191,632	222,199	15.95%
Total	390,571	481,479	23.28%

For the purpose of assessing lead-based paint hazards in Nevada’s housing stock, it is most instructive to determine the share of housing units that were built prior to 1980, as indicated in Table MA-20-2.⁹ Data indicates that approximately 22.5 percent of all households statewide reside in units built before 1980, with such units accounting for about 21.9 percent in urban areas, and about 29.6 percent in the non-entitlement portion of the state. Furthermore, statewide CHAS data from 2017-21 provides additional analysis to indicate that there are about 38,700 units statewide built before 1980 that are inhabited by at least one child under 6 years old. The latter situation presents the households at the highest risk for lead poisoning and represents just under 3 percent of all Nevada households.

For more information on the age of housing, please review MA-10-3 and MA-10-4.

MA-20-2: Units Built Before 1980

	2023	Percentage of total	2023	Percentage of total
Units built before 1980	139,284	19.84%	122,349	25.41%
Units built before 1980 with child under 6	16,634	11.94%	22,045	18.02%

Source: Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

⁹ The use of lead-based paint in residential construction was banned beginning in 1978.

MA-25: Public and Assisted Housing

The state of Nevada supports the efforts of three public housing authorities across the state. Public housing agencies in the state include the Reno Housing Authority (RHA), Nevada Rural Housing (NRH), and the Southern Nevada Regional Housing Authority (SNRHA). NHD partners closely with these agencies to provide funding for development projects, TBRA activities, and emergency rental assistance. NHD also provides funding to NRH for their Weatherization and DPA programs.

Table MA-25-1 provides information on the overall inventory of public housing and publicly supported vouchers across the state.

MA-25-1: Nevada Inventory of Public Housing and Publicly Supported Vouchers

					Vouchers		Special Purpose		
	Certificate	Mod-Rehab	Public Housing	Total	Project Based	Tenant Based	VA	FUP	Disabled
Number of Units Vouchers Available				2,237	1,841	15,782	2,102	405	1,729
Number of Accessible Units									

Source: HUD Picture of Subsidized Households, <https://www.huduser.gov/portal/datasets/assthsg.html>.

Quantity and Condition of Public Housing Units

The Nevada state agencies involved in the creation of the state's Public Housing Agency Plan do not directly operate or maintain public housing units. However, they work closely with the public housing agencies who do have public housing developments and are responsible for maintaining the number and physical condition of these rental units.

Public Housing Unit Restoration and Revitalization Work

While the state of Nevada is not directly involved in these activities, NHD does work with the public housing authorities to fund some restoration and revitalization of their units.

Public Housing Improvement Strategy

While the state of Nevada does not directly maintain or provide public housing units, it supports the public housing agencies across the state as well as their efforts to maintain and improve the living environments of low- and moderate-income families who are residing at their public housing properties.

MA-30: Homeless Facilities and Services – 91.310(b)

The following data reflects the current inventory of dedicated beds for homeless persons and families in Nevada statewide, as well as in the Rural Nevada CoC (which includes the entire state except Clark and Washoe Counties). These counts were collected during the annual Homeless Inventory Count (HIC) conducted in January 2024 and coincide with the annual homeless Point in Time (PIT) count discussed previously in the Needs Assessment. These counts are not intended to represent an exhaustive list of all beds or units that are available to house the homeless in Nevada but are utilized to determine the overall level of need for certain types of housing based on whether there are enough dedicated beds to house those currently within the homeless system on a given night.

MA-30-1: Statewide Housing Inventory Count, 2024

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
Beds for:	Year Round	Seasonal/Overflow	Current	Current	Under Development
Households with Adults and Children	1778	0	135	628	
Households with Adults only	2908	274	1022	2116	
Chronically Homeless Households	0	0	0	1005	
Veterans	66	0	414	2028	
Unaccompanied Youth	173	0	136	0	

Source: HUD 2024 Continuum of Care Housing Inventory Count Report

MA-30-2: Balance of State Housing Inventory Count, 2024

Balance of State 2024 HIC	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
Beds for:	Year Round	Seasonal/Overflow	Current	Current	Under development
Households with Adults and Children	40	0	41	46	
Households with Adults only	58	0	18	95	

Chronically Homeless Households	0	0	0	0	
Veterans	0	0	0	111	
Unaccompanied Youth	0	0	0	0	

HUD 2024 Continuum of Care Housing Inventory Count Report

Wraparound Services for Homeless Persons

The State actively engages with housing and homeless providers, community leaders, and other stakeholders throughout Nevada to address the needs of homeless persons. They conduct or participate in forums, community coalitions, and planning meetings to gather input on housing, homelessness, and community needs. State Emergency Solutions Grant (ESG) and HOME staff regularly collaborate with the Rural Nevada Continuum of Care (RNCoC), Southern Nevada CoC (SNCoC), and the Northern Nevada Continuum of Care (known as the Regional Alliance to End Homelessness, or RAH). Below is a list of CoC member organizations that participated in the Consultation and Public Engagement Survey process.

CoC Organizations	
Catholic Charities of Northern Nevada	No To Abuse - Nevada Outreach Training Organization
City of Henderson	Reno Community Services Agency
City of Las Vegas	Silver Summit Health Plan
City of Reno	Two Hearts Community Development, NNV
City of Sparks	Volunteers of America, NCNN
Eddy House	Volunteers of America, Northern California and Northern Nevada
HopeLink of Southern Nevada	

Facilities and Services for Homeless Persons

Tables MA-30-3, MA-30-4, MA-30-5, MA-30-6, and MA-30-7 list the active homeless housing projects active on the night of the 2024 Housing Inventory Count for the Rural Nevada Continuum of Care. Projects are listed by HUD-defined project type.

MA-30-3: Emergency Shelters

<i>Provider Name</i>	<i>Facility Name</i>
Advocates to End Domestic Violence	CC ADV Shelter Program
Carson City Health & Human Services	ESG Emergency Shelter
Churchill County Social Services	(CCSS) [ESG] PATH Program
Churchill Domestic Violence	Domestic Violence Intervention

Douglas County Social Services	(DCSS) Emergency Housing
Elko Friends In Service Helping	(Elko FISH) ESG-Samaritan House
Frontier Community Action Agency	(FCAA) ESG-Shelter
Lyon County Human Services	(LCHS) [ESG] Emergency Shelter
The FISH Emergency Referral Services Project	FISH) Emergency Program

Source: HUD 2024 Continuum of Care Housing Inventory Count Report Nevada Balance of State CoC

MA-30-4: Transitional Housing

Provider Name	Facility Name
Carson City Health & Human Services	GLP
Elko Friends In Service Helping	Houses
Frontier Community Action Agency	FCAA TH Expansion
Nevada Outreach Training Organization	OVW-TH
The FISH Emergency Referral Services Project	Carson Friends in Service

Source: HUD 2024 Continuum of Care Housing Inventory Count Report Nevada Balance of State

MA-30-5: Permanent Supportive Housing

Provider Name	Facility Name
Carson City Health & Human Services	Shelter Plus Care 1
Carson City Health & Human Services	Shelter Plus Care 2
Frontier Community Action Agency	HUD Permanent Housing
Nevada Rural Housing	VASH Voucher Program
Nevada Rural Housing	Shelter Plus Care Program
Vitality Unlimited - BOS	HUD Perm Housing

Source: HUD 2024 Continuum of Care Housing Inventory Count Report Nevada Balance of State

MA-30-6: Rapid Re-housing

Provider Name	Facility Name
Carson City Health & Human Services	ESG Rapid Re-housing
Churchill County Social Services	Rapid Re-housing
Elko Friends In Service Helping	Rapid Re-housing
Frontier Community Action Agency	NHD ESG-CV PH-Rapid Re-housing

Frontier Community Action Agency	ESG Rapid Re-housing
Frontier Community Action Agency	HUD Rapid Re-housing
Frontier Community Action Agency	Rapid Re-housing Expansion
Lyon County Human Services	Carson City SS
Nye County Health and Human Services	Rapid Re-housing

Source: HUD 2024 Continuum of Care Housing Inventory Count Report Nevada Balance of State

MA-30-7: Other Permanent Housing

Provider Name	Facility Name
Nevada Rural Housing	Richard's Crossing
Nevada Rural Housing	TBRA Program
Nevada Rural Housing	Emergency Housing

Source: HUD 2024 Continuum of Care Housing Inventory Count Report Nevada Balance of State

MA-35: Special Needs Facilities and Services – 91.310(c)

The following sections provide specific information on facilities and services that are available for Nevadans with specific needs that may not be directly impacted by the homeless services system described in section MA-30. Specific needs categories that will be discussed here include persons with HIV/AIDS (include Housing Opportunities for Persons with AIDS, or HOPWA) funded facilities and services, elderly persons, persons with disabilities, persons with substance abuse issues, and victims of domestic violence.

MA-35-1: Type of HOPWA Assistance

Type of HOPWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
Tenant Based Rental Assistance (TBRA)	29
Facility based permanent housing	0
Short-term rent/mortgage/utility assistance (STRMU)	61
Facility-based short-term or transitional housing	0
Permanent housing placement	20

FY24 HOPWA Consolidated APR/CAPER, State of Nevada Office of HIV

Elderly and Frail Elderly Persons

In Nevada, support for the elderly population is provided by the State's Aging and Disability Services Division (ADSD) within the State's Department of Health and Human Services (DHHS). This Division administers a wide variety of senior based services with the mission to ensure the provision of effective supports and services to meet the needs of individuals and families, helping

them lead independent meaningful and dignified lives. Some of the programs for seniors include advocacy, resource centers, health services, Adult Protective Services, and caregiver resources.

Persons With Disabilities (Intellectual And Developmental)

ADSD has a variety of services for persons with disabilities. Programs include those for infants and toddlers with disabilities, persons with intellectual disabilities, and persons with physical disabilities. Services offered include access to an Aging and Disability Resource Center, behavioral consultations, counseling, family support services, jobs and day training, non-medical transportation, nursing, respite, supportive living arrangement, and nutrition, among others. The ADSD works under the philosophy of accessibility, accountability, culturally and linguistically appropriate services, ethics, mutual respect, timeliness, and transparency.

Persons With Alcohol or Other Drug Addictions

The Substance Abuse Prevention and Treatment Agency (SAPTA) is a part of Nevada Division of Public and Behavioral Health, a division of the Nevada DHHS. SAPTA administers programs and activities that provide community-based prevention and treatment. SAPTA manages the Substance Abuse Prevention and Treatment Block Grant (SAPT Block Grant), which consists of federal dollars provided to states for specific alcohol and drug abuse programs. The program receives community input and recommendations through the Substance Abuse Advisory Board. Another service offered includes women's and perinatal services.

Survivors Of Domestic and Sexual Violence

The Nevada Coalition to End Domestic and Sexual Violence (NCEDSV) provides statewide advocacy, education, and support for service organizations. NCEDSV's mission is to promote social change and empower women and all persons affected by domestic and sexual violence, and is an inclusive network that supports member programs, communities, and individuals to work on the elimination of domestic violence and the core issues of societal oppression. Services for survivors of domestic abuse are provided by a variety of non-profit and faith-based organizations across the state. Many of the shelters have 24-hour crisis lines and offer temporary housing, advocacy, referral programs, counseling, and transportation, as well as many other services.

MA-40: Barriers to Affordable Housing – 91.310(d)

Adverse Public Policies

Most jurisdictions across the state have restrictive land use policies that limit the overall supply and location of housing, especially multifamily housing. According to the National Zoning Atlas data displayed in Table MA-40-1, out of Nevada's 8 largest jurisdictions, only one permits multifamily housing in at least 30 percent of its total residential land area. Similarly, only one jurisdiction allows single family homes on small lots. There is no comparable data for Nevada's rural jurisdictions. Because of these restrictions, it is no surprise that the majority of recent market rate residential construction has consisted of large, multibedroom single-family homes.

MA-40-1: Allowed Use on Residentially Zoned Land by Jurisdiction

	Percentage of Residential Land Zoned for Each Use			
	Single Family Homes on All Lots	Single Family Homes on Small Lots	Multifamily Homes	Accessory Dwelling Units
Clark County	74%	16%	4%	85%
Boulder City	1%	1%	0%	1%
Henderson	48%	28%	9%	54%
Las Vegas	33%	24%	13%	3%
Mesquite	20%	19%	14%	8%
North Las Vegas	33%	23%	6%	17%
Washoe County	96%	3%	0	94%
Reno	43%	25%	28%	0%
Sparks	80%	76%	64%	0%

Source: *National Zoning Atlas*, <https://www.zoningatlas.org/>.

During consultations, affordable housing organizations and developers observed that these barriers increase project timeline and cost. Slow and arduous processes for zoning and permitting, combined with delays in reimbursements, add considerable cost to NHD-sponsored projects. Recently, these costs have been compounded by market factors, which include surging land costs, high interest rates, and the escalating cost of labor. Without additional local or state incentives, it is becoming more costly to build affordable housing, even in locations where it is permitted.

In rural areas, participants also noted the need for infrastructure improvements, such as water and sewer, broadband access, electrical improvements, and sidewalks. The lack of infrastructure can be a significant barrier to developing affordable housing because most developers and builders cannot afford the site improvements needed to then build affordable housing.

Jurisdictions across the state have made recent progress in remediating some local regulatory barriers to housing production and Nevada began monitoring progress in local housing regulations. The 2023 Annual Housing Progress Report tracks the state's nine largest jurisdictions across progress made in adopting twelve measures designed to lower regulatory barriers to the creation of affordable housing, which include impact fees, land sales and donations, land use reforms, and financial assistance. The report finds that eight out of these nine jurisdictions have at least four measures in use. The most common measures include reduced impact fees, financial support for transactions, and supportive services.

MA-45: Non-Housing Community Development Assets – 91.315(f)

The following section describes the economic and workforce situation. This section utilizes ACS data, along with data from the Bureau of Labor Statistics (BLS) and Occupational Employment and Wage Statistics (OEWS) data. This section also includes information gathered from surveys and consultations conducted to inform the development of this plan regarding specific needs in the State's workforce environment.

Nevada's Major Employment Sectors

Nevada is primarily a service-based economy. According to Table MA-45-1, the largest numbers of Nevada workers are in the following sectors: Arts, entertainment, recreation, and accommodation and food services (23.4 percent); educational services, and health care and social assistance (16.94 percent); and professional, scientific, management, administrative, and waste management services (12.3 percent).

These figures emphasize the fact that Nevada is largely a service-based economy as a tourist destination that requires significant numbers of hotel, restaurant, and leisure workers, and that it is those industries that provide essential services to those workers (and other state residents).

MA-45-1: Workforce Sectors in Nevada

	Number of workers	Number of Jobs	Share of workers	Share of jobs	Jobs and Workers Difference
Agriculture, forestry, fishing and hunting, and mining	19,380	15,400	1.31%	1.03%	-0.29%
Construction	111,606	124,000	7.57%	8.26%	0.69%
Manufacturing	78,475	70,000	5.32%	4.66%	-0.66%
Wholesale trade	28,334	41,300	1.92%	2.75%	0.83%
Retail trade	164,994	154,600	11.19%	10.30%	-0.89%
Transportation and warehousing, and utilities	105,311	109,200	7.14%	7.27%	0.13%
Information	23,215	20,300	1.57%	1.35%	-0.22%
Finance and insurance, and real estate, and rental and leasing	87,179	77,100	5.91%	5.14%	-0.78%
Professional, scientific, management, administrative, and waste management services	181,294	216,000	12.30%	14.39%	2.09%
Educational services, and health care and	249,790	174,500	16.94%	11.62%	-5.32%

social assistance					
Arts, entertainment, recreation, and accommodation and food services	297,753	351,900	20.20%	23.44%	3.24%
Other services, except public administration	65,996	47,300	4.48%	3.15%	-1.33%
Public administration	60,963	99,700	4.14%	6.64%	2.51%
Total	1,474,290	1,501,300	100.0%	100.0%	0.00%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2023

Workforce and Infrastructure Needs

Table MA-45-2 lists needs related to Nevada's economic development according to survey and consultation results. Survey respondents ranked public facilities and infrastructure (e.g. streets and sidewalk improvements, creation or rehab of parks, community centers, and rehab facilities, increase in broadband infrastructure, sewer and water system improvements) as an important community development project. Respondents marked the high labor and development costs as a top barrier to creating and improving infrastructure and reported the need for skilled contractors and funding to purchase land, materials, and labor.

MA-45-2: Economic Development Needs Identified by Survey and Consultations (Most to Least Important)

Create and retain jobs
Create and expand businesses
Job training
Small business lending and training programs
Downtown or "Main Street" revitalization
Direct economic development assistance to for-profit entities
Historic Preservation
Technical assistance to microenterprises (businesses with five or fewer employees)

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2023

Workforce Skills and Education

The survey and consultation results indicated that many people in the state have a high level of need for employment services including job training, apprenticeship programs, and life skills training, suggesting that additional resources might be valuable in this area. Consultation participants reported unfilled jobs that require technical abilities in their community and a workforce that needs appropriate training to fill these jobs, as hiring from outside of the community can further exasperate the overall housing shortage. Public engagement survey responses

described job training as one of the most important services to stabilizing a household long-term. However, they reported facing barriers to receiving training such as lack of childcare and transportation.

Workforce and Infrastructure Needs

Workforce Innovations for the New Nevada (WINN)

The program is administered by the Governor’s Office of Economic Development (GOED) in coordination with Nevada System of Higher Education, the Governor’s Office of Workforce Innovations, the Department of Employment, Training and Rehabilitation, and the Nevada Department of Education. Since its inception, WINN has made more than \$17 million in strategic investments to enable accelerated on-ramps to high-skill and high-wage jobs for Nevadans.

Individual Career Mapping (ICM)

The ICM approach meets job seekers where they are and is proven to be the most efficient on-ramping process for Career Navigators and Coaches helping Nevadans. ICM aims to enhance labor market literacy and facilitate access to industry. ICM focuses on sectors in high demand, particularly STEM sectors, and supports unemployed, underemployed, and transitioning individuals, including recent graduates and parolees.

Labor Force

Table MA-45-3 below provides 5-year averages for the Nevada civilian labor force, and unemployment rates between 2019-2023. Nevada’s overall unemployment rate was above the national average of 5.2 percent during this same period.

MA-45-3: Statewide Labor Force

Total Population in the Civilian Labor Force	1,582,026
Civilian Employed Population 16 years and over	1,474,290
Unemployment Rate	6.80%
Unemployment Rate for Ages 16-24	13.20%
Unemployment Rate for Ages 25-64	6%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates,2019-2023

Table MA-45-3 shows labor force statistics for the state of Nevada between 1990 and 2023. The unemployment rate in the state of Nevada was 5.1 percent in 2023, with 82,212 unemployed persons and 1,602,116 in the labor force.

MA-45-3: Labor Force Statewide Data

Year	Labor Force Participation Rate	Employment-Population Ratio	Population of Labor Force	Population of Number of Employees	Number of Unemployed People	Unemployment rate
1990	70.97%	67.63	666,660	635,294	31,366	4.7%
1991	70.13%	65.99	700,244	658,875	41,369	5.9%
1992	69.63%	64.89	728,804	679,168	49,636	6.8%
1993	70.08%	65.22	767,479	714,462	53,017	6.9%
1994	70.05%	65.68	811,686	761,030	50,657	6.2%
1995	69.39%	65.53	848,459	801,191	47,268	5.6%
1996	69.54%	66.02	894,549	849,325	45,224	5.1%
1997	69.88%	66.81	946,126	904,662	41,465	4.4%
1998	69.17%	66.28	978,179	937,388	40,791	4.2%
1999	69.68%	66.92	1,023,749	983,033	40,716	4.0%
2000	70.31%	67.43	1,070,842	1,026,729	44,113	4.1%
2001	70.48%	66.83	1,113,234	1,055,539	57,696	5.2%
2002	69.38%	65.44	1,134,187	1,069,791	64,396	5.7%
2003	68.07%	64.47	1,150,288	1,089,710	60,578	5.3%
2004	67.10%	64.13	1,178,490	1,126,064	52,426	4.5%
2005	67.53%	64.73	1,228,415	1,177,613	50,803	4.1%
2006	68.57%	65.80	1,291,540	1,239,171	52,368	4.1%
2007	69.36%	66.18	1,344,378	1,282,646	61,732	4.6%
2008	69.46%	64.69	1,373,089	1,278,565	94,523	6.9%
2009	68.42%	60.39	1,367,831	1,207,416	160,415	11.7%
2010	65.89%	56.87	1,358,413	1,171,975	186,438	13.7%
2011	65.01%	56.38	1,360,624	1,179,541	181,083	13.3%
2012	64.38%	56.89	1,366,620	1,207,822	158,798	11.6%
2013	63.63%	57.29	1,370,940	1,234,349	136,591	10.0%
2014	62.96%	57.83	1,380,092	1,267,421	112,670	8.2%
2015	62.49%	58.22	1,396,826	1,301,281	95,546	6.9%
2016	62.06%	58.45	1,414,406	1,332,376	82,029	5.8%
2017	62.56%	59.43	1,443,972	1,371,842	72,130	5.0%
2018	63.40%	60.61	1,494,686	1,429,196	65,490	4.4%
2019	64.13%	61.48	1,545,244	1,481,269	63,975	4.2%
2020	61.29%	53.01	1,505,644	1,302,084	203,560	13.7%
2021	60.19%	56.07	1,500,881	1,398,199	102,682	6.8%
2022	61.63%	58.42	1,557,560	1,476,500	81,060	5.2%
2023	62.70%	59.48	1,602,116	1,519,904	82,212	5.1%

Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics

Table MA-45-4 indicates the occupation types of employed persons in Nevada based on the 2019-2023 5-year average. One third of Nevada’s workforce is in management and business occupations. Additionally, reflecting the state’s service and tourism economy, an additional 23 percent of Nevadan workers are employed in service jobs, and 22 percent are employed in sales and office jobs.

MA-45-4: Occupations in Nevada

	Number	Percentage
Management, business, science, and arts occupations	495,091	33.58%
Service occupations	339,550	23.03%
Sales and office occupations	318,200	21.58%
Natural resources, construction, and maintenance occupations	134,559	9.13%
Production, transportation, and material moving occupations	186,890	12.68%
Total	1,474,290	

Source: {U.S. Census Bureau, American Community Survey, 5-year estimates,2019-2023}

Table MA-45-5 indicates the average travel time for employees in Nevada. The majority of Nevadans have commutes that take 30 minutes or less. However, about one third of Nevadans have very long commutes, reflecting long distances between their housing and their jobs. 29 percent of Nevadans travel more than 30 minutes to work and 5 percent travel more than 60 minutes. More than two thirds of working Nevadans travel less than 30 minutes to their place of employment:

MA-45-5: Travel Time to Work

	Number	Percentage
Less than 30 minutes	858,302	65.98%
30-59 minutes	372,243	28.62%
More than 60 minutes	70,232	5.40%
Total	1,300,777	

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

Tables MA-45-6, MA-45-7, and MA-45-8 examine multiple facets of the Nevada workforce by educational attainment in 2023. Persons with lower level of education experience the highest rates of unemployment. This trend can also be seen in the percentage of persons who are not currently in the workforce. Similarly, median earnings in Nevada tend to increase as education levels increase.

MA-45-6: Educational Attainment by Employment Status (Population 16 and Older)

	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	137,210	11,668	74,334
High school graduate (includes equivalency)	334,226	27,996	126,325
Some college or associate's degree	391,632	27,093	115,248
Bachelor's degree or higher	366,401	14,129	69,564

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

MA-45-7: Educational Attainment – Median Earnings in the Past 12 Months

Less than high school graduate	\$35,283
High school graduate (includes equivalency)	\$39,536
Some college or associate's degree	\$45,642
Bachelor's degree	\$60,125
Graduate or professional degree	\$80,626

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

As Table MA-45-8 indicates, the significant majority of the Nevada (87 percent) workforce are high school graduates, and 34 percent have at least some type of college degree. Also, Nevada's workforce is skewing older as more than half of all workers are above the age of 45.

MA-45-8: Educational Attainment by Age

Educational Attainment by Age	18 to 24 years	25 to 34 years	35 to 44 years	45 to 64 years	65 years and over
Less than 9th grade	1,940	6,544	10,734	27,826	16,693
9th to 12th grade, no diploma	20,701	17,780	18,174	30,819	14,586
High school graduate (includes equivalency)	63,376	76,755	63,400	115,245	56,905
Some college, no degree	31,805	53,864	54,277	85,377	68,309
Associate's degree	5,629	20,715	18,117	31,995	19,766
Bachelor's degree	9,235	44,102	45,092	70,791	47,119

Graduate or professional degree

357

12,882

18,932

38,504

38,576

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

MA-50: Needs and Market Analysis Discussion

Housing Problem Concentrations

Are there areas where households with multiple housing problems are concentrated?]

As shown in Table MA-50-1 below, the prevalence of owner-occupied units with more than one housing problem is quite low—less than 1 percent in every county. However, among rental units, it is noted that the highest rates on multiple housing problems occur in the state’s three urban areas (Carson City, Clark County, and Washoe County).

MA-50-1: Percentage of Housing Units with Two or More Conditions by County

	Owner occupied:	Renter occupied:
Nevada (statewide)	0.58%	4.46%
Churchill County	0.76%	3.06%
Clark County	0.63%	4.42%
Douglas County	0.56%	2.74%
Elko County	0.82%	3.03%
Esmeralda County	0.00%	0.00%
Eureka County	0.56%	3.13%
Humboldt County	0.64%	1.30%
Lander County	0.07%	3.16%
Lincoln County	0.00%	0.00%
Lyon County	0.47%	1.73%
Mineral County	0.00%	0.00%
Nye County	0.43%	3.05%
Pershing County	0.15%	0.00%
Storey County	0.00%	0.00%
Washoe County	0.43%	5.44%
White Pine County	0.34%	0.00%
Carson City	0.43%	3.90%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2010 & 2023

Racial or Ethnic Minority Concentrations

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated?

Nevada is a majority-minority state, but racial and ethnic populations vary from region to region. As shown in Table MA-50-2 below, Nevada’s urban areas (Clark, Washoe, and Carson City) have the

most broadly diverse populations in terms of race and ethnicity. Persons identifying as Hispanic make up approximately 30 percent of Nevada’s population. The State’s Hispanic population is relatively evenly distributed, with a few counties (Eureka, Lincoln, and Storey) have notably lower percentages of Hispanic persons than other areas of the state.

MA-50-2: Racial and Ethnic Concentration by County

Percentage of Total Population	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some Other Race	Multiple races	Hispanic or Latino (of any race)
Nevada	46.0%	9.1%	0.6%	8.5%	0.7%	0.5%	5.4%	29.2%
Churchill County	71.5%	1.8%	3.1%	2.1%	0.2%	0.2%	6.2%	14.8%
Clark County	39.4%	11.7%	0.3%	10.2%	0.7%	0.6%	5.6%	31.4%
Douglas County	78.2%	0.1%	1.1%	2.6%	0.1%	1.2%	4.0%	12.8%
Elko County	62.7%	0.8%	3.8%	1.4%	0.1%	0.9%	4.6%	25.7%
Esmeralda County	65.2%	0.3%	1.6%	1.4%	0.0%	2.8%	2.4%	26.4%
Eureka County	83.3%	0.1%	2.3%	3.3%	0.0%	0.0%	8.0%	3.0%
Humboldt County	64.7%	0.7%	2.9%	1.3%	0.1%	0.5%	2.9%	26.9%
Lander County	69.8%	0.1%	2.2%	0.3%	0.0%	0.0%	5.5%	22.0%
Lincoln County	84.7%	4.2%	3.6%	0.0%	0.0%	0.0%	2.2%	5.3%
Lyon County	71.7%	1.0%	1.6%	1.4%	0.1%	0.3%	5.2%	18.7%
Mineral County	56.5%	2.9%	15.9%	0.1%	0.0%	0.0%	6.4%	18.2%
Nye County	70.3%	2.5%	1.0%	2.0%	0.5%	0.2%	7.1%	16.4%
Pershing County	64.6%	4.2%	2.7%	1.2%	0.1%	0.6%	3.5%	23.3%
Storey County	84.5%	1.9%	0.0%	1.0%	0.0%	0.2%	5.3%	7.0%
Washoe County	59.7%	2.3%	0.9%	5.4%	0.6%	0.5%	4.9%	25.6%
White Pine County	71.7%	6.8%	3.4%	0.6%	0.0%	0.1%	1.0%	16.4%
Carson City	63.2%	1.9%	1.5%	2.6%	0.0%	0.1%	4.9%	25.9%

Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2023

Market Characteristics for Ethnic or Minority Concentrations

What are the characteristics of the market in these areas/neighborhoods?

While it is difficult to draw any conclusions regarding shared characteristics of these markets, it is the case the most populous, urban areas of the state have:

- a) The highest housing costs, and
- b) The highest percentage of households with more than one housing problem,
- c) The highest percentage of rental vs. owner occupied housing units

Community Assets in Areas with High Concentrations of Ethnic or Minority Concentrations

Are there any community assets in these areas/neighborhoods?

There are a variety of services and community assets throughout the state of Nevada, including access to city schools and parks, as well as grocery stores, and service providers.

Strategic Opportunities

Are there other strategic opportunities in any of these areas?

Areas with high concentrations of low income and high poverty level households may present an opportunity for investment through services and public facility funding.

MA-60: Broadband Needs of Housing occupied by Low- and Moderate-Income Households – 91.210(a)(4), 91.310(a)(2)

Connectivity Needs Across the State

Describe the need for broadband wiring and connections for households, including low and moderate-income households and neighborhoods.

Universal access to high-speed, reliable broadband and a connected device is increasingly vital for work, education, healthcare, and civic participation. Essential government services, educational and economic opportunities, business services, telemedicine, public safety, and staying connected with family and friends are all increasingly reliant on broadband networks.

In order to address this issue, the Nevada Governor's Office of Science, Innovation & Technology has developed the High-Speed Nevada (HSNV) Initiative to enable universal access to modern broadband infrastructure that provides all Nevadans with access to an affordable, reliable, and scalable high-speed internet connection at their home or business.

The High-Speed Nevada Five-Year Action Plan establishes Nevada's vision for broadband deployment and digital equity, the goals and objectives, and the priorities, strategies, and activities the State will take to realize its vision.

Broadband Competition

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction

While there are a number of broadband service providers in Nevada, there is a continued need for competition to promote affordability and access, as well as choice, in the community. According to [highspeedinternet.com](https://www.highspeedinternet.com), 100 percent of Nevada households have access to 3 or more internet providers and 80 percent have broadband internet subscriptions.

MA-65: Hazard Mitigation – 91.210(a)(5), 91.310(a)(3)

Climate Change Impacts and Increased Natural Hazard Risks

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The state of Nevada updated its Enhanced Hazard Mitigation Plan in 2023. This plan found that climate change has resulted in warmer temperatures as well as higher snow levels in Nevada with more precipitation expected to fall as rain, leading to higher occurrences of ground saturation and increased runoff in areas susceptible to landslides and debris flows. This places the state at greater risk for drought, extreme heat, flooding, and other hazards created by weather events. To mitigate these risks, the plan identifies policy actions in the following areas: Public Health, Water Resources, Environment, Recreation & Hospitality, and Agriculture & Ranching.

Low Income Housing Risks and Vulnerabilities

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods

There are increased risks for low-income households that may not have the resources necessary to mitigate risks or recover from disasters. The State's mitigation plan directs resources to low- to moderate-income households through Community Development Block Grant (CDBG) and HOME funds.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Nevada has identified a number of high priority needs and has targeted available resources toward several specific goals that are designed to address those needs. These needs include affordable housing for low-income households, homeless and special needs persons, non-housing community development needs such as public improvements and facilities, water and wastewater improvements, and economic development opportunities for low-and-moderate income persons. The state agencies charged with developing and implementing this Con Plan partner with other state, federal and local agencies to deliver the programs that meet the identified needs. In addition, these resources are used to leverage other existing resources via partner agencies. Nevada also has a monitoring plan for each program that ensures statutory and regulatory compliance, as well as consistency with this Con Plan.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 5 - Geographic Priority Areas		
1	Area Name:	Non-Entitlement Area
	Other Target Area Description:	The geographic area includes the non-entitlement cities and communities in Nevada.
	HUD Approval Date:	
	% of Low/ Mod:	Low-income households (earning between 50% and 80% of HUD Area Median Family Income, HAMFI): 21.5% Moderate-income households (earning between 80% and 100% of HAMFI): 13.5%
	Identify the neighborhood boundaries for this target area.	Defined as the entirety of the State outside of these areas: Henderson, Las Vegas, North Las Vegas, Clark County, Reno-Sparks, Washoe County, and Carson City.
2	Area Name:	Statewide
	Area Type:	Statewide
	Other Target Area Description:	Includes entitlement communities
	Identify the needs in this target area.	Affordable housing, rehabilitation, emergency shelter, rental assistance, infrastructure improvements, eviction protections and legal services, transportation services, mental health and substance abuse services, supportive housing

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Nevada is a quickly growing state and while incomes are growing in urban and rural areas, the poverty rate is higher in Nevada than elsewhere in the United States. The 2025 Needs Assessment, Market Analysis, and Analysis of Impediments all demonstrate the need for CPD funding to be distributed differently across urban and rural areas. The State of Nevada distributes CDBG funds to non-entitlement areas, which are units of local governments that do not receive CDBG funds directly from HUD. Over the next five years, Nevada will prioritize the development of affordable housing units with HOME and HTF funds statewide, including in entitlement and non-entitlement areas. Allocation of investments are not distributed by geographic region; rather funds are distributed based on requests for funders, demonstration of need, and demonstration of increased housing units. However, given the high concentration of funding for housing development in entitlement jurisdictions, Nevada is considering opportunities for prioritizing investment of housing development funds to non-entitlement jurisdictions over the next five years. Additionally, over the next five years, Nevada will outreach to organizations and affordable housing developers serving rural Nevada to ensure they are aware of funding opportunities. Finally, ESG is distributed through competition, with funding geared toward rural communities but flexibility for applicants throughout the State and HOPWA is distributed to northern Nevada only. (Las Vegas is an entitlement community receiving HOPWA funding directly from HUD, which covers the southern portion of the State.)

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

<i>Table 6 – Priority Needs Summary</i>		
1	Priority Need Name	Affordable housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Elderly
	Geographic Areas Affected	Statewide
	Associated Goals	Affordable housing
	Description	<p>The affordable housing needs across Nevada are significantly affecting all demographics and regions within the State. Data from the Needs Assessment indicates that Nevada's population grew by over 19% from 2010 to 2023, reaching approximately 3.14 million people in 1.18 million households across Nevada. It's estimated that there are only approximately 1,307,338 housing units available statewide – leaving a housing unit gap of approximately 123,995 units statewide. Low- and moderate-income households are greatly impacted by the lack of housing and often spending more than their income allows on housing costs. In 2023, 35% of Nevada households were renters, and 48% of these renters were cost-burdened, spending more than 30% of their income on housing. Among homeowners, 26% were cost burdened. In 2023, there were 136,150 extremely low-income households (earning less than 30% of HUD Area Median Family Income, HAMFI) but only 14,190 affordable units available for this income group. Nevada also lacks affordable homeownership options. Only 38% of the for-sale housing stock across Nevada is affordable for households earning below the median income</p> <p>Urban areas like Las Vegas and Reno have experienced significant population growth, leading to increased housing demand and higher costs. Median home values in urban areas are nearly two-thirds higher than in rural areas, and rents are 45% higher.</p> <p>Rural areas face different challenges, including a declining population and a shrinking housing inventory. Despite the population decline, housing needs are growing. Many housing units in rural areas are aging and in need of</p>

		<p>rehabilitation. There is a growing need for housing rehabilitation programs and services to address these aging properties.</p> <p>There is a growing need for housing with accessibility features that accommodate older adults and persons with disabilities. The number of Nevadans with a disability grew by 47% between 2010 and 2023. Consultation participants highlighted a significant scarcity of affordable housing with universal design features.</p>
	Basis for Relative Priority	This priority is based on the Needs Assessment, Market Analysis, survey and public input.
	Priority Need Name	Non-Housing Community Development Needs
	Priority Level	High
	Population	Non-Housing Community Development
	Geographic Areas Affected	The geographic area includes the non-entitlement cities and communities in Nevada.
	Associated Goals	Public Facilities and Infrastructure
	Description	<p>The need for non-housing community development across Nevada is significant and encompasses various aspects such as broadband access, infrastructure improvements, and public facilities. These needs are critical to enhancing the quality of life for residents and supporting sustainable community development.</p> <p>Broadband access is a major concern, particularly in rural areas where connectivity is limited. This includes the need for broadband wiring and connections in household units, which is essential for education, healthcare, and economic opportunities. Infrastructure improvements are also a pressing need statewide. Many communities require upgrades to water, sewer, and storm systems to ensure safe and sustainable living conditions. Additionally, there is a need for improvements to streets and sidewalks to enhance mobility and safety for residents. Public facilities play a crucial role in community development, and there is a need for the acquisition, construction, installation, rehabilitation, or improvement of various facilities across Nevada. This includes parks, recreation centers, youth and senior facilities, and health and safety facilities. These public facilities provide essential services and recreational opportunities for residents, contributing to the overall well-being of the community.</p> <p>The State of Nevada has also identified the need for economic development activities to improve the economic environment and create or retain business and employment opportunities for low-income and diverse Nevadans. This includes supporting public services that ensure low-income households and vulnerable populations have access to appropriate and needed resources.</p>

	Basis for Relative Priority	This priority is based on the Needs Assessment, Market Analysis, survey and public input.
	Priority Need Name	Homelessness
	Priority Level	High
	Population	Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Statewide
	Associated Goals	Homelessness
	Description	<p>Homelessness in Nevada is a significant issue, with both sheltered and unsheltered homelessness increasing steadily since 2022. The 2024 Point-In-Time (PIT) count revealed that 6,810 households are experiencing homelessness across Nevada, encompassing a range of individuals and household types. Simultaneously, the 2024 Housing Inventory Count (HIC) data shows that the number of dedicated beds for homeless persons and families is insufficient to meet the demand. For example, there are only 1,778 year-round emergency shelter beds for households with adults and children, and 2,908 year-round emergency shelter beds for households with adults only. The availability of permanent supportive housing beds for chronically homeless households is limited to 1,005 beds.</p> <p>The lack of resources and housing options for the homeless population in rural areas is particularly concerning. Rural communities report long waiting times for housing units, sometimes up to three years, and an immediate need for emergency shelters and rental assistance. The limited availability of housing and services in these areas exacerbates the challenges faced by homeless individuals and families. Overall, the data highlights the urgent need for increased funding and resources to support homelessness services statewide. This includes expanding the availability of emergency shelters, transitional housing, permanent supportive housing, and rapid rehousing programs. Additionally, there is a need for comprehensive wraparound services, including health, mental health, and employment services, to address the underlying issues that contribute to homelessness and support individuals in maintaining stable housing.</p>

Basis for Relative Priority	This priority is based on the Needs Assessment, Market Analysis, survey and public input.
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Narrative (Optional)

Nevada's priority needs are a product of the Needs Assessment, Housing Market Analysis, public input, and survey. These efforts resulted in the priority needs that will be addressed over five years with the goals outlined in Section SP-45.

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Table 7 – Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>Nevada is in a housing crisis, with an overall shortage of rental and ownership units. Additionally, affordability is greatly impacted by a competitive housing market, in-migration from other states, and a 215% increase in the estimate value of housing units across all housing unit sizes since 2010. Nevada’s housing market has tightened significantly between 2010 and 2023. While the total number of available housing units has gone up by 14.6 percent, the number of households has increased by 20.8 percent. According to the Market Analysis, rental vacancy rates have decreased about 37 percent over that same period.</p> <p>TBRA can help to combat the high cost of rental units but can only do so much when the larger problem is an overall lack of units. Therefore, Nevada expects to prioritize CPD funding to develop new affordable housing units for rent and homeownership over the next five years. TBRA is a valuable resource which will continue to be provided by the three Nevada housing authorities. Additionally, HOPWA and ESG will be used to provide more flexible tenant-based rental assistance options to meet short term housing crisis needs.</p>
TBRA for Non-Homeless Special Needs	<p>Nevada has several special needs populations including elderly persons and victims/survivors of domestic violence who have unmet housing needs and would benefit from TBRA assistance. However, the shortage of housing exacerbates the challenges faced by these groups when using TBRA. Nevada will continue to leverage relationships with Nevada Housing Authorities and Health and Human Services to work towards closing the gap of affordability while simultaneously prioritizing CPD funding for the development of affordable rental housing for all sub-populations.</p>
New Unit Production	<p>As shown by this Market Analysis section, housing production has not been keeping pace with demand. New unit production will increase the number of affordable units available to Nevada households. Additionally, while data suggests that progress has been made in increasing the overall condition of housing across Nevada, more than 25 percent of all owner-occupied units and more than 50 percent of all rental units statewide reported at least one of the 4 HUD-defined housing conditions (lacks complete plumbing facilities, lacks complete kitchen facilities, more than one person per room, and cost burden greater than 30 percent) in 2023. New housing production will help to reduce the average age of the housing stock and improve living conditions statewide.</p>
Rehabilitation	<p>The Market Analysis indicates that more than 25 percent of all owner-occupied units and more than 50 percent of all rental units statewide reported at least one of the 4 HUD-defined housing conditions (lacks complete plumbing facilities, lacks complete</p>

	<p>kitchen facilities, more than one person per room, and cost burden greater than 30 percent) in 2023. Nevada makes HOME and HTF funds available for rehabilitation projects, but the number of requests is generally low. Driven by market demands, Nevada will fund rehabilitation projects as they present themselves and meet funding requirements. Simultaneously, rehabilitation of existing units is being addressed by leveraging state Account for Affordable Housing (AAH) funding and State and Local Fiscal Recovery Funds (SLFRF) which both offer greater regulatory flexibilities.</p>
<p>Acquisition, including preservation</p>	<p>The Market Analysis indicates a deep divide between household incomes and housing costs statewide. Nevada has an ongoing need to ensure continued affordability of existing affordable housing units but will continue to leverage other non-CPD funding options to meet this need. For example, Nevada requires a longer affordability period (30 years) to keep units affordable over a longer period under both the HOME and HTF programs. Additionally, the Home Means Nevada Initiative, which is funded through federal SLFRF funds, allows for the acquisition of rehabilitation of units to create more affordability.</p>

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

The State of Nevada anticipates resources to remain relatively level over the next five program years. HUD has allocated \$10,096,035.46 for Program Year 2025 to support the CDBG, HOME, HOPWA, ESG, and HTF programs.

Anticipated Resources

<i>Table 8 - Anticipated Resources</i>								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1 Annual Allocation: \$	Expected Amount Available Year 1 Program Income: \$	Expected Amount Available Year 1 Prior Year Resources: \$	Expected Amount Available Year 1 Total: \$	Expected Amount Available Remainder of ConPlan \$	Narrative Description
CDBG	Public - federal		2,910,779	0	0	2,910,779	11,643,116	The CDBG Program, administered by the Governor's Office of Economic Development, has been allocated \$2,910,779 in HUD funds for the plan year beginning July 1, 2025. 2025 is the first year of the 2025- 2029 Consolidated Plan.

HOME	Public - federal	Acquisition Homebuyer assistance Homeowner rehabilitation Multifamily rental new construction Multifamily rental rehabilitation New construction for ownership Tenant-based rental assistance	3,014,372.26	661,000	2,856,000	6,373,000	\$12,057,489	The HOME Program, administered by the Nevada Housing Division, has been allocated \$3,014,372.26 in HUD funds for the plan year beginning July 1, 2025. The State HOME Program expects that grantees will generate approximately \$661,000 of program income and/or recaptured funds from previously awarded grants. HOME funds will be allocated throughout Nevada using a formula allocation. 2025 is the first year of the 2025- 2029 Consolidated Plan.
HOPWA	Public - federal	Tenant-Based Rental Assistance (TBRA) Project-Based Rental Assistance (PBRA) Short term rent, mortgage, and utility payments (STRMU) Support Services Permanent Housing Placement (PHP) Housing Information Services (HIS) Case Management Resource Identification	544,464	0	453,152	997,616	\$0	The HOPWA Program, administered by the Nevada Department of Health and Human Services, has been allocated \$544,464 in HUD funds for the plan year beginning July 1, 2025. 2025 is the first year of the 2025- 2029 Consolidated Plan. Due to the Housing Opportunity Through Modernization Act (HOTMA), HUD has notified Nevada that FY2026 may be the last year that Nevada receives a HOPWA allocation based on updates to the HUD formula and changing demographics statewide.

ESG	Public - federal	Emergency Shelter Rapid Re-housing Homelessness Prevention Street Outreach	492,047	0	487,812	979,859	1,968,188	The ESG Program, administered by the Nevada Housing Division, has been allocated \$492,042 in HUD funds for the plan year beginning July 1, 2025. 2025 is the first year of the 2025- 2029 Consolidated Plan. Agencies receiving ESG allocations must match hundred percent (100%) of their award.
HTF	Public - federal	Acquisition Admin and Planning Multifamily rental new construction Multifamily rental rehabilitation New construction for ownership	3,134,373.20	43,826	3,144,833	9,972,685	9,972,685	The HTF Program, administered by the Nevada Housing Division, has been allocated \$3,134,373.20 in HUD funds for the plan year beginning July 1, 2025. 2025 is the first year of the 2025- 2029 Consolidated Plan. HTF funds will be allocated to one or more projects in the State. NHD will consider projects proposed statewide.
Low-Income Housing Tax Credits	Public-federal	Acquisition New rental construction Rental rehabilitation						The LIHTC Program can be used for the following purposes: new and rehabilitation of multi-family projects. It is estimated that \$9,802,401 will be available for FY 2025.

Other - Account for Affordable Housing (AAH)	Public-state	Tenant-based rental assistance, Emergency assistance, and Security deposit funding						Account for Affordable Housing (AAH) can be used for the following purposes: new and rehabilitation of multi-family projects, down payment assistance, homeowner rehabilitation, tenant-based rental assistance, and homeless prevention assistance. It is estimated that \$7,380,112 will be available for FY 2025.
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Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Nevada will leverage federal funds by using HUD funding to meet priority needs not currently being addressed with state and local funding. Nevada is currently leveraging Treasury SLFRF funds to increase the supply of affordable housing units and Account for Affordable Housing (AAH) state funds to provide TBRA, emergency assistance, and security deposit funding statewide. Details regarding the use of each funding source and how matching requirements will be satisfied are provided below.

ESG: State AAH funds will be allocated to a subset of ESG subrecipients, as a match to the ESG Program, allowing for a larger portion of ESG funds to support case management, shelter operations, and data collection activities. In addition, AAH will be used to provide tenant-based rental assistance, emergency assistance, and security deposit funding through allocation to local housing authorities. This funding will assist persons who are homeless and those who are at risk of becoming homeless. Local county and city funds along with other federal program funds, such as CSBG funding, will be used to pay for staff and other eligible ESG activities. The funding sources mentioned above will be used to support the ESG match obligation. Additional sources of match include other eligible non-HUD federal funds, county funds that pay for salaries of agency staff providing ESG programs and services, and in-kind services such as volunteer hours and donations. These funding sources will provide a dollar-for-dollar match after the first \$100,000 of ESG funds per regulations.

HOME: NHD will utilize funds from the AAH program and Rural Development to create additional affordable housing within the State. Tax exemptions and AAH funds will be leveraged to meet the 25% match required by HUD.

HTF: The HTF program does not require matching funds. However, NHD prioritizes projects using LIHTC and/or other sources of funds. HTF funds are awarded for the development of high-quality, safe, decent housing affordable to households with extremely low incomes, including veterans, to increase the availability of housing with supportive services. Funding of new construction and those acquisition and rehabilitation or conversion projects that add units to the affordable housing inventory will be prioritized over projects that only preserve existing subsidized affordable rental housing.

CDBG: The CDBG program requires the administrative expenses to be matched dollar-for-dollar after the first \$100,000. GOED expects to meet these match requirements through CDBG projects cash contributions from other federal, state or local funding sources and/or in-kind services.

HOPWA: No matching funds are required. The Ryan White Part B program complements HOPWA activities with Housing Services to assist Ryan White clients with short-term or emergency housing assistance to enable an individual or family to gain or maintain access to core medical and supportive care.

HOME-ARP: HOME-ARP, administered by the Nevada Housing Division, will utilize the one-time allocation of \$6,444,739 to assist people experiencing homelessness; people at risk of homelessness; people who are fleeing or attempting to flee domestic violence, sexual assault, stalking, or human trafficking; and other populations for whom supportive services or assistance would prevent homelessness or who face the greatest risk of housing instability. HOME-ARP funds are expected to be expended by September 30, 2031.

Account for Affordable Housing (AAH): AAH state allocation of \$7,380,112 for program year 2025 will provide funding for new construction and rehabilitation of multifamily projects, down payment assistance, homeowner rehabilitation, tenant-based rental assistance, and homeless prevention assistance. These funds are leveraged as a match for multiple federal programs.

LIHTC: The LIHTC program provides incentives to owners to develop affordable multifamily rental housing. Annually, the NHD establishes priorities and needs in its Qualified Tax Credit Allocation Plan (QAP). The State prioritizes LIHTC projects to leverage HOME and HTF funds to the greatest extent feasible. This often results in producing higher-quality affordable housing with larger amounts of affordable units, thus contributing to the increase and maintenance of the affordable housing stock in Nevada.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

NHD proposes to use discounted land from the Bureau of Land Management under the Southern Nevada Public Lands Management Act (SNPLMA) for affordable housing purposes. NHD will work toward issuing at least one Request for Proposal out for a multifamily housing development using land reserved through SNPLMA.

NHD will also explore partnerships with local jurisdiction(s) Clark County, Washoe County, City of Las Vegas, North Las Vegas, and Henderson to identify tax-foreclosed properties or donated land that can be transferred for affordable housing projects. Additionally, NHD dedicated \$500 million to affordable housing from federal Coronavirus State and Local Fiscal Recovery Funds for the Home Means Nevada Initiative. While these funds expire in 2026, the result of SLFRF projects will have a lasting impact on Nevada's five-year plan. The following funds were allocated for land acquisition, and the projects are underway and expected to be complete by 2026:

- City of Sparks: \$1 million projected to assist veterans, seniors, multifamily, intergenerational and supportive housing
- City of North Las Vegas: \$10 million projected to assist low-income individuals and families
- Churchill County: \$1,743,500 projected to assist the homeless community
- Nevada Rural Housing: \$4,801,494 projected to assist families, seniors and persons with disabilities
- Reno Housing Authority: \$2,275,000 projected to assist families, seniors and disabled individuals at 50% or below the area median income (AMI)
- Nevada HAND: \$2,120,000 projected to assist youth aging out of foster care

Additionally, there are several HMNI funded projects slated to come online in Spring/Fall of 2025:

- Pinyon Apartments with 252 units of affordable housing in Northern Nevada
- Ridge At Sun Valley 195 units affordable housing in Northern Nevada
- Buffalo & Cactus in Las Vegas with 125 affordable units for seniors

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Table 9 - Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Governor's Office of Economic Development	Government	Economic Development neighborhood improvements public facilities public services	Statewide
Nevada Housing Division	Government	Homelessness Ownership Planning Rental	Statewide
State of Nevada Dept. of Health and Human Services	Government	Non-homeless special needs	Statewide

Assessment of Strengths and Gaps in the Institutional Delivery System

Nevada's institutional delivery system of funding demonstrates several strengths, particularly in its collaborative approach and comprehensive consultation processes. The State actively engages with various stakeholders, including local governments, housing and service agencies, and community organizations, to ensure that funding is effectively distributed and utilized. This collaborative effort is evident in the regular consultations and public engagement sessions that gather valuable input from community members and stakeholders. Additionally, the State's coordination with Continuums of Care (CoCs) and other housing and service agencies helps to streamline the distribution of funds and ensure that resources are directed to areas of greatest need.

The State of Nevada is committed to continuing its participation and coordination with federal, state, county, and local agencies, and the private and non-profit sectors in order to serve the needs of low-income individuals and families across Nevada. The Governor's Office of Economic Development, Department of Business and Industry, and the Department of Health and Human Services collaborate with various entities to continually improve coordination.

The biggest gap and challenge facing Nevada is that the needs are far greater than the funding available to address such needs. Additionally, there are differences in the availability of resources and services between urban and rural areas, with rural communities often facing longer waiting times for housing units and limited access to emergency shelters and rental assistance. Addressing these gaps requires a coordinated effort to enhance funding mechanisms, improve infrastructure, and ensure access to resources across the state.

Actions planned to enhance coordination between public and private housing and social service agencies

Over the next five years, Nevada plans to:

- Continue fostering and maintaining a strong working relationship with Nevada Rural Housing and providing AAH for tenant-based rental assistance, emergency assistance, and security deposit programs.
- Continue to provide funding from the ESG Program and the AAH Program to a number of county social services agencies throughout Nevada.
- Continue supporting the creation of cross-jurisdiction economic development regions.
- Contract and/or collaborate with Silver State Fair Housing on outreach and training to NHD and CDBG grantees.
- Provide annual training and technical assistance to non-entitlement communities in rural Nevada.
- Support efforts such as Strengthening Economies Together (SET) that strengthen collaboration in CDBG non-entitlement areas.
- Participate in quarterly meetings with other funders to maximize limited resources (CDBG, USDA, EPA, other collaborative funders).
- Continue to work with the staff of the LIHTC program to ensure that the HOME and HTF funds are used to leverage this program.

- Continue staff support of the Nevada Balance of State CoC (NV-502) and through correspondence with the Reno, Sparks/Washoe County CoC (NV-501) and the Las Vegas/Clark County CoC (NV-500).
- Coordinate listening sessions in rural and non-entitlement areas to elevate resident voices and identify local housing barriers
- Proactively Share funding opportunities with rural developers and service providers
- Disseminate targeted educational content highlighting program successes
- Facilitate Cross agency collaboration between PHA's and service providers to align housing solutions and share resources

Availability of services targeted to homeless persons and persons with HIV and mainstream services

<i>Table 10 - Homeless Prevention Services Summary</i>			
Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X		
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

Throughout the State of Nevada, there is effective coordination between public and private housing and social services agencies whose services target homeless persons and persons with HIV. For example, in rural Nevada members of the Nevada Balance of State CoC (NV-502) include:

1. Staff from Nevada Rural Housing (NRH), which oversees the Housing Choice Voucher and HUD VASH Voucher programs.
2. County social services agencies, a few whom are also recipients of HUD Supportive Housing Program and Shelter Plus Care Program funds.
3. Staff from the Division of Public and Behavioral Health, which oversees a Shelter Plus Care program for mentally ill homeless persons.
4. Developers of housing for low-income and homeless.
5. Staff from NHD. In northern and southern Nevada many of the same types of agencies participate in the local CoC initiatives.

Over the next five years, efforts to continue coordination between public and private housing providers and social services agencies will include the following actions:

- The Governor's Interagency Council on Homelessness will continue with the implementation of its Strategic Planning Goals and Objectives. Working groups will include state, local and non-profit agencies throughout Nevada, and the mission of the Council will be to address homeless needs throughout Nevada.
- The State of Nevada's Division of Public and Behavioral Health's Cooperative Agreements to Benefit Homeless Individuals for States grant. This includes the implementation of the statewide plan to ensure sustained partnerships across public health and housing systems that will result in short- and long-term strategies to support individuals who experience chronic homelessness; and Statewide CoC meetings will continue to be held throughout the year. Topics of discussion will include implementation of a statewide strategic plan to end homelessness; implementation of statewide performance measures for CoC and ESG programs; statewide discharge planning; implementation of a statewide Homeless Management Information System Lead agency; and other issues that affect homelessness at a statewide level.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Nevada is divided into 3 jurisdictions for the purposes of coordinated funding and services for the homeless. These jurisdictions are designated by the HUD as Continua of Care (CoCs) and are organized as follows:

- NV-500 Las Vegas; Clark County CoC
- NV-501 Reno, Sparks; Washoe County CoC
- NV-502 Nevada Balance of State CoC

The Balance of State CoC encompasses all rural areas of the State and generally corresponds to the non-entitlement geography of the State (with the exception of Carson City, which is included in NV-502).

Strengths: The State's coordination with Continuums of Care (CoCs) and other housing and service agencies helps to streamline the distribution of funds and ensure that resources are directed to areas of greatest need. The sharing and education of what is available in local communities has resulted in agencies partnering together to address the challenges of homelessness and poverty within their towns and connecting to agencies in their neighboring counties. Another strength in the service delivery system is the utilization of the Homeless Management Information System (HMIS) database at a statewide level. Agencies have the ability to view a client's housing and service history, which can help reduce duplication of services across the State.

Gaps: As demonstrated in the needs assessment, funds available are not sufficient to meet the needs of the State. Additionally, service delivery is impacted by the large rural geographic regions that make up Nevada, limited transportation opportunities within and between regions, and the concentration of services within urban areas.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Nevada will continue to address gaps in the institutional structure and service delivery system by addressing the need for additional affordable housing statewide, ensuring strong partnerships and breaking down silos within the institutional structure and statewide, and identifying opportunities to improve the resource allocation process statewide.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

Table 11 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand Affordable Housing	2025	2029	Affordable Housing	Statewide	Affordable Housing	HOME: \$15,000,000 HTF: \$15,000,000 AAH: \$150,000	Rental units constructed: 255 Household Housing Unit Rental units rehabilitated: 165 Household Housing Unit Homeowner housing added: 20 Homeowner housing rehabilitated: 100
	Homelessness	2025	2029	Homelessness	Statewide	Homelessness	ESG: \$2,460,235 HOPWA: \$544,464 AAH: \$36,900,560	Tenant-based rental assistance / Rapid Re-housing: 220 Households Assisted Homeless Person Overnight Shelter: 2,530 Persons Assisted

								<p>Homelessness Prevention: 630 Persons Assisted</p> <p>Public service activities other than Low/Moderate Income Housing Benefit: 200</p> <p>Persons Assisted HIV/AIDS Housing Operations: 75 Household Housing Unit</p>
	Non-housing Community Development Needs	2025	2029	Non-housing Community Development	Statewide	Non-housing Community Development	CDBG: \$14,554,000	<p>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 765 Persons</p> <p>Jobs created/retained: 30 jobs</p> <p>Businesses assisted: 5</p>
	Planning and Admin	2025	2029	Affordable Housing Homelessness Non-housing Community Development	Statewide	Affordable Housing Homelessness Non-housing Community Development	CDBG: \$2,898,567 HOME: HOPWA: ESG:	

Goal Descriptions

Table 56: Goal Descriptions		
1	Goal Name	Expand Affordable Housing
	Goal Description	The State will use HOME, CDBG, HTF, and AAH to increase affordable housing through the construction of new rental housing, the rehabilitation of rental housing, and the rehabilitation of owner housing.
2	Goal Name	Reduce and Prevent Homelessness
	Goal Description	ESG and AAH will be allocated to agencies to pay for homeless outreach, homeless prevention, rapid re-housing assistance for up to 24 months, along with tenant-based rental assistance vouchers for homeless who are referred by the coordinated entry lead agencies. ESG and AAH will be provided to emergency and domestic violence shelters to offset the costs of operating their shelters. Funding will also be allocated for essential services to residents of these shelters. In communities without access to a shelter, funds will be allocated to pay for motel/hotel vouchers that are used as an emergency shelter. ESG funds will provide funding to offset costs of the Homeless Management Information System (HMIS) and Administration of the programs. HOPWA funds will be utilized to provide housing assistance and related supportive services to prevent homelessness for low-income persons living with HIV/AIDS and their families.
3	Goal Name	Non-Housing Community Development Needs
	Goal Description	The State will fund public facility and infrastructure improvements, including water/sewer, parks/recreation/youth & senior (community) facilities, streets & sidewalks, health & safety, and increase broadband access. Additionally, CDBG will be used to create employment opportunities for low-and moderate-income people and promote business in the State.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The State estimates it will provide affordable housing for 540 households throughout rural Nevada for the duration of this consolidated plan using the above indicated funding sources.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable. The State of Nevada does not directly operate or maintain public housing units. The State's housing agencies: Reno Housing Authority (RHA), Nevada Rural Housing (NRH), and the Southern Nevada Rural Housing Authority (SNRHA) are responsible for increasing the number of accessible units. The Nevada Housing Division supports the effort of these agencies to increase the number of accessible units in the public housing inventory.

Activities to Increase Resident Involvements

In rural Nevada, Nevada Rural Housing (NRH) oversees the "Home at Last" program for first-time homebuyers and provides up to 4% of the loan amount for down payment assistance. In addition, NRH oversees the Mortgage Credit Certificate program, which provides a dollar-for-dollar federal income tax credit equal to 20% or 50% of the interest paid on a mortgage loan. The tax credit is provided to the homebuyer every year, and annual savings are estimated to average \$2,000 per year. Finally, the Housing Authority works with eligible Housing Choice Voucher recipients to set aside funding for first-time homebuyers.

Is the public housing agency designated as troubled under 24 CFR part 902?

Not Applicable (N/A)

Plan to remove the 'troubled' designation

Not applicable. The State of Nevada is not a designated public housing agency and therefore is not designated as a 'troubled' designation under 24 CFR part 902.

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

As outlined in the Market Analysis and AI, there are several barriers to affordable housing across the State. First, there are restrictive land use policies prevalent in most jurisdictions across the State. These policies limit the overall supply and location of housing, especially multifamily housing. According to the National Zoning Atlas data, out of Nevada’s eight largest jurisdictions, only one permits multifamily housing in at least 30 percent of its total residential land area. Similarly, only one jurisdiction allows single-family homes on small lots. These restrictions have resulted in most of the recent market-rate residential construction consisting of large, multibedroom single-family homes.

Next is the high cost of housing development, which includes infrastructure investments. The cost of land, labor, and materials has been rising. This makes it challenging to develop affordable housing units. In rural areas, high infrastructure costs can be a significant barrier to developing affordable housing because most builders cannot afford to make these improvements.

Table 57 – Allowed Use on Residentially Zoned Land by Jurisdiction				
	Percentage of Residential Land Zoned for Each Use			
	Single Family Homes on All Lots	Single Family Homes on Small Lots	Multifamily Homes	Accessory Dwelling Units
Clark County	74%	16%	4%	85%
Boulder City	1%	1%	0%	1%
Henderson	48%	28%	9%	54%
Las Vegas	33%	24%	13%	3%
Mesquite	20%	19%	14%	8%
North Las Vegas	33%	23%	6%	17%
Washoe County	96%	3%	0	94%
Reno	43%	25%	28%	0%
Sparks	80%	76%	64%	0%

Source: National Zoning Atlas, 2024.

During consultations, affordable housing organizations and developers observed that these barriers increase project timeline and cost. Slow and arduous processes for zoning and permitting, combined with delays in reimbursements, add considerable cost to NHD-sponsored projects. Recently,

these costs have been compounded by market factors, which include surging land costs, high interest rates, and the escalating cost of labor. Without additional local or state incentives, it is becoming more costly to build affordable housing, even in locations where it is permitted.

In rural areas, participants also noted the need for infrastructure improvements, such as water and sewer, broadband access, electrical improvements, and sidewalks. The lack of infrastructure can be a significant barrier to developing affordable housing because most developers and builders cannot afford the site improvements needed to then build affordable housing.

Jurisdictions across the State have made recent progress in remediating some local regulatory barriers to housing production. In response to NRS 278.231, legislation passed in 2023 requiring jurisdictions to implement changes to these barriers, Nevada began monitoring progress in local housing regulations. The 2023 Annual Housing Progress Report tracks the State's 9 largest jurisdictions across progress made in adopting 12 measures designed to lower regulatory barriers to the creation of affordable housing, which include impact fees, land sales and donations, land use reforms, and financial assistance. The report finds that 8 out of these 9 jurisdictions have at least 4 measures in use. The most common measures include reduced impact fees, financial support for transactions, and supportive services. Jurisdictions have been slower to advance reforms for market-rate or affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Nevada will leverage funding state and federal funding sources including HOME, HTF, LIHTC, and SLFRF to increase the production and preservation of affordable housing. Home Means Nevada Initiative has dedicated \$500 million from SLFRF to affordable housing projects, including land acquisition and the development of new housing units aiming to create nearly 4,000 affordable housing units and secure land for future developments

Furthermore, Nevada will utilize CDBG funding to expand economic opportunities and promote long-term economic growth including creating jobs accessible to low- and moderate-income persons and empowering them to increase their ability to afford housing through increased income.

Finally, Nevada will continue to monitor local progress in remediating barriers to housing production. Legislation passed in 2023 requires the State's largest jurisdictions to report progress in removing barriers according to 12 measures, which include impact fees, land sales and donations, land use reforms, and financial assistance. Regular reporting encourages transparency and will clarify any further action needed to remove barriers at the local level.

SP-60 Homelessness Strategy – 91.315(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

NHD works very closely with the local CoC to ensure funds are targeted to the most vulnerable clients: those who are homeless and at risk of homelessness. In rural Nevada the ESG Program and the Nevada Balance of State CoC (NV-502) developed and maintain joint Written Standards and Performance Standards/Outcome Measures that encourage local efforts to end homelessness for the chronically homeless, homeless veterans and their families, and homeless families with children. Some ESG subrecipients are also recipients of other HUD funding through the Nevada Balance of State CoC (NV-502). The ESG Program policies ensure homeless clients' needs are most appropriately met through the program. NHD is working closely with the Nevada Balance of State CoC (NV-502) to ensure the accomplishment of mutual goals. Shelters and rapid re-housing programs are in high demand and are priorities for ESG funding. NHD grant managers also participated in developing the Nevada Balance of State CoC (NV-502) strategic plan and work closely with the CoC to ensure program success.

NHD is investing \$5,209,828 in HOME-ARP funds to build 205 units of affordable housing, 79 of which will serve the extremely low-income qualifying populations, including homeless and chronically homeless individuals.

ESG funds are provided for street outreach, requiring funded agencies to engage homeless persons within the community. Through street outreach, homeless individuals and families gain access to available resources through Homeless Connect activities, veteran outreach functions, and programs held in local schools. A number of communities have created a coalition of agencies, to include social services agencies, hospitals, police and fire departments, and mental health providers. These coalitions identify the most frequent users of community emergency services and collaborate in shared case management, more efficiently meeting clients' most urgent needs.

A number of rural ESG subrecipients also act as the local Coordinated Entry Lead Agencies and work with community providers to provide clients with access to available programs and services. As part of the coordinated entry process, the HMIS database is utilized to identify eligibility requirements that help clients secure up to 24 months of tenant-based rental assistance funded with AAH through NRH. NRH has made the homeless population a priority to receive assistance in their Housing Choice Voucher program as part of the above-mentioned coordinated entry process.

Addressing the emergency and transitional housing needs of homeless persons

In 2025, NHD's ESG Program is expected to help 506 homeless persons gain access to emergency and domestic violence shelters. Additionally, ESG and AAH funds are used to secure motel vouchers to ensure that homeless individuals and families have access to a safe and secure environment when shelter services are not available/accessible.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the

period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The State ESG Program funds rapid re-housing and homeless prevention activities to provide short-term rental assistance to individuals and families experiencing homelessness, and those at risk of homelessness, so that those individuals can access and maintain affordable, suitable permanent housing.

Recipients of ESG funds are required to make efforts to assist participants with increasing employment and self-sufficiency opportunities. These efforts are measured annually and adjusted when needed, to ensure that these objectives are met.

The State ESG Program also encourages funding recipients to make efforts to increase the number of veterans who have access to permanent housing and to increase the number of families who have access to rapid re-housing and homeless prevention assistance.

Additionally, ESG funding is provided for case management to support the long-term housing and financial stability of program participants.

Finally, NHD participates in CoC Coordinated Entry meetings and provides input as needed.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Service providers in local communities work closely to ensure low-income individuals and families avoid becoming homeless. Communities have implemented informal and formal Memorandums of Understanding with local jails, health care facilities, mental health providers, the Division of Child and Family Services, Child Protective Services, schools, and other facilities and programs to engage persons or families identified as homeless or at risk of homelessness.

Community coalition meetings, held regularly, serve as the forum to develop protocols to ensure homeless and low-income households have access to programs and services, including housing when possible. Coalition members include local hospital staff, sheriff's offices, fire departments, emergency management systems, emergency shelters, behavioral health centers, family resource centers, and public guardians.

Homeless liaisons at local school districts also work closely with providers to help families gain access to housing and supportive services. Agencies will continue to utilize funding sources such as ESG and AAH to ensure individuals and families most at risk of homelessness are assisted.

SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Nevada requires that all CPD programs meet the requirements at 24 CFR Part 35.

HOME & HTF: All approved developments must follow the requirements in 24 CFR part 35. Rehabilitation projects involving pre-1978 residential units are to be tested for lead-based paint hazards. Developers are to provide Nevada documentation of lead-based paint analysis which may include reports, certifications, licenses, and pamphlets. Developers are encouraged to review the lead-based paint requirements on the HUD Exchange, including the Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing.

CDBG: The GOED CDBG program ensures that homes built prior to 1978 assisted with HUD funds are tested for lead-based paint hazard by the Rural Nevada Development Corporation (RNDC) staff. Any chipped, peeling, or flaking paint is tested with an XRF analyzer. If lead-based paint is present, the contractor is tasked with setting up proper containment areas during construction and with proper clean up. Any hazardous lead paint areas must be encapsulated. In some instances, the components, such as door and window frames, are replaced. Other times the peeling paint is scraped and peeled away, and a special paint is used to seal the area. One hundred percent of the homes rehabilitated with CDBG funds are LMI households.

ESG: The ESG program requires a lead-based paint visual assessment for all pre-1978 units that will be financially assisted. This screening must be completed and kept in client files for review during compliance visits along with the certification of the person conducting the inspection.

HOPWA: Projects must comply with the Lead-Based Paint Poisoning Act of 1973 and its applicable regulations at 24 CFR 35 parts A, B, M, and R. A housing inspection is completed for all units financially assisted prior to the start of subsidy payments and must be re-inspected annually. For all pre-1978 units, a visual assessment is completed. If visual assessment reveals problems with paint surfaces, HOPWA assistance cannot be provided until the deteriorating paint has been appropriately repaired.

How are the actions listed above integrated into housing policies and procedures?

Lead-based paint requirements at 24 CFR 35 are integrated into HOME, CDBG, ESG, and HOPWA programs to prevent lead poisoning in young children and pregnant women. For any pre-1978 residential units, rehabilitation projects may result in the abatement of lead hazards in hundreds of residential units. Additionally, federally financially assisted entities are required to provide lead-based paint disclosures to tenants and owners. Documentation of disclosures must be kept in client files for review by Nevada. These above actions will contribute to the availability of additional

viable, decent, and affordable housing for low-to-moderate income individuals.

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Nevada's anti-poverty strategy is based on helping families to move to economic self-sufficiency. Providing low-income households with assistance through the CDBG and HOME, ESG, HOPWA and AAH programs allows them to live in safe, decent, attractive housing. This helps to provide a base for them to maintain employment, provides a nurturing environment to raise children, and helps them become a part of the community where they work.

NHD continues to fund projects that support emergency shelters, transitional housing, and supportive programs. There are several nonprofit organizations that have and continue to develop services and facilities to move very low-income and homeless persons to self-sufficiency.

Other continued efforts to move lower-income, poverty-level, and homeless households into self-sufficiency include improvements to transportation services that provide access to job training, employment opportunities, and counseling services. The State of Nevada continues to integrate additional services into the welfare to work program. The State of Nevada also offers family resource centers. These centers are located throughout Nevada in most of the larger communities and provide a variety of support services to lower-income families. The family resource centers, in conjunction with local social service offices, are generally the initial point of contact for many persons and families seeking assistance.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The State of Nevada integrates housing services and social services by working closely with local jurisdictions, non-profits, and services agencies. Many programs meet the needs of low and moderate-income households, and those with special needs. The State is involved in planning and prioritizing needs to ensure that households have adequate access to services. This plan serves as a guide to implement strategies to help alleviate poverty and coordinate efforts to combat poverty for households across Nevada.

SP-80 Monitoring – 91.330

Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Overview: To ensure that all statutory and regulatory requirements are met for activities with HUD funds, Nevada uses various monitoring standards and procedures. The following are Program Specific Monitoring Standards and Procedures.

HOME, HTF, & ESG Program Monitoring Plans: NHD will monitor recipients for compliance with applicable HOME, HTF, and ESG regulations based on the following processes annually or once every three years (ESG), unless risk assessments require more frequent on-site reviews: Application Process, Contractual Agreement, Draw Process, On-Site Review, Financial Monitoring, and Programmatic Monitoring. Development projects funded with HOME and HTF will be monitored during LIHTC monitors which will be annually to meet all program requirements. Annual monitors are subject to change due to changes in program requirements or depending on the level of risk.

CDBG Program Monitoring Plan: The Rural Community Development Division has established monitoring standards and procedures to ensure that activities funded by CDBG meet all federal and state statutory and regulatory requirements.

The formal CDBG Monitoring Plan consists of three steps: 1) Risk Analysis, 2) Desk Monitoring, 3) On-Site Monitoring. Risk Analysis is conducted annually for all grantees and open files. Desk Monitoring occurs throughout the life of the grant, providing technical assistance prior to application submission, during project implementation, and through the close-out process.

Monitoring includes the Draw Down Process, where all requests must have appropriate supporting documentation and are reviewed by two staff members. Monthly and Quarterly Reports offer updates on each project's progress.

The CDBG Program Administrator reviews single audits to check compliance with relevant accounting regulations. On-Site Monitoring involves a structured review at the location of project activities or where project records are maintained.

Close-Out of Grants: Once a grant file has been monitored for closing, it is closed in IDIS.

Grant Maintenance: CDBG staff also review reporting formats used by sub-recipients to ensure they are user-friendly while collecting the required data and information.

To avoid future project issues, CDBG Advisory Committee members were advised to prioritize allocating funds to communities that are "project ready" based on prior performance.

HOPWA Monitoring Plan: Annual monitoring occurs to ensure that programmatic and fiscal guidelines are followed. Monthly fiscal reconciliations are submitted to and reviewed by Nevada. The current project sponsor ensures eligibility criteria and completes all required documentation prior to providing housing services to any individual. Eligibility to other local housing resources is conducted prior to a client being placed on the program. Case files are maintained per regulations and project sponsor policy and procedures. DHHS and project sponsors receive technical assistance when needed and remain up to date on all regulations and policies related to the HOPWA program.

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

The State of Nevada anticipates resources to remain relatively level during 2025-2026 program year. HUD has allocated \$10,096,035 to support the CDBG, HOME, HOPWA, ESG, and HTF programs.

Anticipated Resources

Table 12 - Expected Resources – Priority Table								
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Public Improvements Public Services	2,910,779	0.00	359,8880	3,083,344	11,643,116	The CDBG Program, administered by the Governor’s Office of Economic Development, has been allocated \$2,910,779 in HUD funds for the plan year beginning July 1, 2025. 2025 is the first year of the 2025-2029 Consolidated Plan.

HOME	public - federal	Homebuyer downpayment assistance Homeowner rehab Multifamily rental acquisition Multifamily rental acquisition and rehab Multifamily rental new construction Multifamily rental rehab Administration	3,014,372.26	661,000	2,856,000	6,373,000	6,373,000	The HOME Program, administered by the Nevada Housing Division, has been allocated \$3,014,372.26 in HUD funds for the plan year beginning July 1, 2025. The State HOME Program expects that grantees will generate approximately \$661,000 of program income and/or recaptured funds from previously awarded grants. HOME funds will be allocated throughout Nevada using a formula allocation for participating jurisdictions. A competitive application process will be used for HOME funds remaining after PJs have been awarded. 2025 is the first year
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								of the 2025- 2029 Consolidated Plan.
HOPWA	Public - federal	Permanent housing in facilities Permanent housing placement Short-term or transitional housing facilities Short-term rental and mortgage assistance Supportive services Tenant-based rental assistance	539,919	0	160,146	700,065	700,065	The HOPWA Program, administered by the Nevada Department of Health and Human Services, has been allocated \$544,464 in HUD funds for the plan year beginning July 1, 2025. 2025 is the first year of the 2025- 2029 Consolidated Plan. Due to the Housing Opportunity Through Modernization Act (HOTMA), HUD has notified Nevada that FY2026 may be the last year that Nevada receives a HOPWA allocation based on updates to the HUD formula and changing demographics statewide.
ESG	public - federal	Street Outreach Emergency Shelter	492,047	0.00	487,812	979,859	1,968,188	The ESG Program, administered by the Nevada Housing Division, has been allocated \$492,047 in

		Rapid Re-housing Homelessness Prevention HMIS Administration						HUD funds for the plan year beginning July 1, 2025. 2025 is the first year of the 2025- 2029 Consolidated Plan. Agencies receiving ESG allocations must match one hundred percent (100%) of their award. The first \$100,000 of the grant award is not required to be matched and this benefit will be passed down to subrecipients.
HTF	public - federal	Admin and Planning Multifamily rental acquisition and rehab Multifamily rental new construction Multifamily rental rehabilitation	3,134,373.20	43,826	3,144,833	9,972,685	9,972,685	The HTF Program, administered by the Nevada Housing Division, has been allocated \$3,134,373.20 in HUD funds for the plan year beginning July 1, 2025. 2025 is the first year of the 2025- 2029 Consolidated Plan. HTF funds will be allocated via competitive application to one or

								more projects in the State. NHD will consider projects proposed statewide.
Low-Income Housing Tax Credits	public-federal	Acquisition New rental construction Rental rehabilitation						The LIHTC Program can be used for the following purposes: new and rehabilitation of multi-family projects. It is estimated that \$9,802,401, including 2024 credits will be available for FY 2025.
Other - Account for Affordable Housing (AAH)	public-state	Tenant-based rental assistance Emergency assistance Security deposit funding Homeowner downpayment assistance Multifamily rental acquisition Multifamily rental acquisition and rehab						Account for Affordable Housing (AAH) funds can be used for the following purposes: new construction and rehabilitation of multi-family projects, down payment assistance, homeowner rehabilitation, tenant-based rental assistance, and homeless prevention assistance. It is estimated that

		Multifamily rental new construction Multifamily rental rehab Administration							\$7,380,112 will be available for FY 2025.
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Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

Nevada will leverage federal funds by using HUD funding to meet priority needs not currently being addressed with state and local funding. Nevada is currently leveraging Treasury SLFRF funds to increase the supply of affordable housing units and Account for Affordable Housing (AAH) state funds to provide TBRA, emergency assistance, security deposit funding, and affordable housing development statewide. Details regarding the use of each funding source and how matching requirements will be satisfied are provided below.

ESG: State AAH funds will be allocated to a subset of ESG subrecipients, as a match to the ESG Program, allowing for a larger portion of ESG funds to support case management, shelter operations, and data collection activities. In addition, AAH will be used to provide tenant-based rental assistance, emergency assistance, and security deposit funding through allocation to local housing authorities. This funding will assist persons who are homeless and those who are at risk of becoming homeless. Local county and city funds along with other federal program funds, such as CSBG funding, will be used to pay for staff and other eligible ESG activities. The funding sources mentioned above will be used to support the ESG match obligation. Additional sources of match include other eligible non-HUD federal funds, county funds that pay for salaries of agency staff providing ESG programs and services, and in-kind services such as volunteer hours and donations. These funding sources will provide a dollar-for-dollar match after the first \$100,000 of ESG funds per regulations.

HOME: NHD will utilize funds from HOME and the AAH programs to create affordable housing within the State. Tax exemptions and AAH funds will be leveraged to meet the 25% match required by HUD for the HOME program. NHD prioritizes projects using LIHTC funding.

HTF: The HTF program does not require matching funds. However, NHD prioritizes projects using LIHTC and/or other sources of funds. HTF funds are awarded for the development of high-quality, safe, decent housing affordable to households with extremely low incomes, including veterans, to increase the availability of housing with supportive services. Funding of new construction and those acquisition and rehabilitation or conversion projects that add units to the affordable housing inventory will be prioritized over projects that only preserve existing subsidized affordable rental housing.

CDBG: The CDBG program requires the administrative expenses to be matched dollar-for-dollar after the first \$100,000. GOED expects to meet these match requirements through CDBG projects cash contributions from other federal, state or local funding sources and/or in-kind services. Jurisdictions recommended for 2025 CDBG projects intend to commit \$1,495,674 in cash contributions from other federal, State or local funding sources and an estimated \$110,797 in-kind. When recommending projects for funding, the CDBG Advisory Committee takes into consideration the collaborative nature of the project. Projects with community support and/or public-private funding are encouraged. The Program is striving to increase the number of these partnerships and to collaboration across jurisdictions and regions

HOPWA: No matching funds are required. The Ryan White Part B program complements HOPWA activities with Housing Services to assist Ryan White clients with short-term or emergency housing assistance to enable an individual or family to gain or maintain access to core medical and supportive care.

HOME-ARP: HOME-ARP, administered by the Nevada Housing Division, will utilize the one-time allocation of \$6,444,739 to assist people experiencing homelessness; people at risk of homelessness; people who are fleeing or attempting to flee domestic violence, sexual assault, stalking, or human trafficking; and other populations for whom supportive services or assistance would prevent homelessness or who face the greatest risk of housing instability. HOME-ARP funds are expected to be expended by September 30, 2031.

Account for Affordable Housing (AAH): AAH state allocation of \$7,380,112 for program year 2025 will provide funding for new construction and rehabilitation of multifamily projects, down payment assistance, homeowner rehabilitation, tenant-based rental assistance, and homeless prevention assistance. These funds are leveraged as a match for multiple federal programs.

LIHTC: The LIHTC program provides incentives to owners to develop affordable multifamily rental housing. Annually, the NHD establishes priorities and needs in its Qualified Tax Credit Allocation Plan (QAP). The State prioritizes LIHTC projects to leverage HOME and HTF funds to the greatest extent feasible. This often results in producing higher-quality affordable housing with larger amounts of affordable units, thus contributing to the increase and maintenance of the affordable housing stock in Nevada.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

NHD proposes to use discounted land from the Bureau of Land Management under the Southern Nevada Public Lands Management Act (SNPLMA) for affordable housing purposes. NHD will work toward issuing at least one Request for Proposal out for a multifamily housing development using land reserved through SNPLMA.

NHD will also explore partnerships with local jurisdiction(s) Clark County, Washoe County, City of Las Vegas, North Las Vegas, and Henderson to identify tax-foreclosed properties or donated land that can be transferred for affordable housing projects. Additionally, NHD dedicated \$500 million to affordable housing from federal Coronavirus State and Local Fiscal Recovery Funds for the Home Means Nevada Initiative. While these funds expire in 2026, the result of SLFRF projects will have a lasting impact on Nevada's five-year plan. The following funds were allocated for land acquisition, and the projects are underway and expected to be complete by 2026:

- City of Sparks: \$1 million projected to assist veterans, seniors, multifamily, intergenerational and supportive housing
- City of North Las Vegas: \$10 million projected to assist low-income individuals and families
- Churchill County: \$1,743,500 projected to assist the homeless community
- Nevada Rural Housing Authority: \$4,801,494 projected to assist families, seniors and persons with disabilities
- Reno Housing Authority: \$2,275,000 projected to assist families, seniors and disabled individuals at 50% or below the area median income (AMI)
- Nevada HAND: \$2,120,000 projected to assist youth aging out of foster care

Discussion

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Table 13 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Annual Goal Outcome Indicator
1	Expand Affordable Housing	2025	2029	Affordable housing	Statewide	Affordable Housing	HOME: \$3,014,372 HTF: \$3,134,373 AAH: \$150,000	Rental units constructed: 51 Household Housing Unit Rental units rehabilitated: 33 Household Housing Unit Homeowner housing added: 4 Homeowner housing rehabilitated: 20
2	Reduce and Prevent Homelessness	2025	2029	Homelessness	Statewide	Homelessness	ESG: \$492,047 HOPWA: \$544,464	Street Outreach: 205 Persons

							AAH: \$7,230,112	<p>Contacted and/or Assisted</p> <p>Rapid Re-housing: 44 Households Assisted</p> <p>Homeless</p> <p>Overnight Shelter: 506 Persons Assisted</p> <p>Tenant-Based Rental Assistance/ Homelessness Prevention: 126 Persons Assisted</p> <p>Public service activities other than Low/Moderate Income Housing Benefit: 200</p> <p>Persons Assisted</p>
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								HIV/AIDS Housing Operations: 150 Household Housing Unit
3	Non-housing Community Development Needs	2025	2029	Non-housing Community Development	Statewide	Non-housing Community Development	CDBG: \$2,910,779	<p>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,000 Persons</p> <p>Jobs created/retained: 0 jobs</p> <p>Businesses assisted: 0</p>
4	Improve Planning and Administration	2025	2029	Affordable Housing Homelessness Non-housing Community Development	Statewide	Affordable Housing Homelessness Non-housing Community Development		Planning and admin funds will be used to ensure compliance with all applicable HUD regulations, including financial oversight, performance measurement, and reporting

								requirements. This activity does not produce direct outcome indicators. Nevada will not exceed the permitted percentage of funding allowed under each program for planning and administration.
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Goal Descriptions

Table 58: Goal Descriptions		
1	Goal Name	Expand Affordable Housing
	Goal Description	The State will utilize HOME, CDBG, HTF, and AAH funds to increase Nevada's affordable housing stock through the construction of new multi-family rental housing, the rehabilitation of existing multi-family rental housing, and the rehabilitation of single-family homeowner housing.
2	Goal Name	Reduce and Prevent Homelessness
	Goal Description	ESG and AAH funds will be allocated to local governments and nonprofits to support homeless outreach, homelessness prevention, and rapid re-housing assistance for up to 24 months. Organizations will also provide tenant-based rental assistance for homeless individuals and families referred by coordinated entry lead agencies. ESG and AAH funds will support emergency and domestic violence shelters to offset operating costs and provide essential services to shelter residents. In communities without access to a shelter, funds will be used to pay for motel and hotel rooms serving as emergency shelter. ESG funds will support the Homeless Management Information System (HMIS) and Administration of these programs.

		HOPWA funds will be utilized to provide housing assistance and related supportive services to prevent homelessness for low-income persons living with HIV/AIDS and their families.
3	Goal Name	Non-Housing Community Development Needs
	Goal Description	The State will fund public facility and infrastructure improvements, including water/sewer, parks/recreation/youth & senior (community) facilities, streets & sidewalks, health & safety, and increase broadband access. Additionally, CDBG will be used to create employment opportunities for low-and moderate-income people and promote business in the State.

AP-25 Allocation Priorities – 91.320(d)

Introduction:

The State's allocation priorities for 2025 are outlined below.

Funding Allocation Priorities

Table 59 – Funding Allocation Priorities				
	Affordable Housing (%)	Homelessness (%)	Non-Housing Community Development Needs (%)	Total (%)
CDBG	0	0	100	100
HOME	100	0	0	100
HOPWA	0	100	0	100
ESG	0	100	0	100
HTF	100	0	0	100
Other AAH	50	50	0	100

Reason for Allocation Priorities

Funding will be distributed in accordance with the high-level priorities established by Nevada in the 5-year Consolidated Plan.

ESG: Based on funding regulations, ESG funding will support outreach activities, case management, shelter operations, rental assistance, and data collection for programs serving households who are homeless or at-risk of homelessness. Homelessness is one of three high-level priorities identified by Nevada based on the needs assessment. Additionally, data collected through consultation and for the needs assessment continue to support to need for using ESG funds largely in rural Nevada.

HOME: HOME funds will support the development of affordable housing. The needs assessment identified increasing the affordable housing supply as Nevada's greatest need. Wherever possible, HOME funds will be partnered with LIHTC funds to leverage resources and increase housing supply outcomes. HOME will also fund Down Payment Assistance and Homeowner Occupied Rehabilitation programs which also increase the supply of affordable housing by supporting homeownership and preserving affordable housing.

HTF: HTF will also support the development of affordable housing. As with HOME funds, HTF will be leveraged in LIHTC projects' wherever possible to leverage funds to the greatest extent feasible, increasing affordable housing supply outcomes.

CDBG: The State's CDBG Program focuses on upgrading infrastructure as it enables communities to expand economic development opportunities while providing improved and expanded infrastructure. CDBG support the non-housing community development needs priority.

HOPWA: HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs to prevent and end homelessness for persons with HIV and AIDS. Funding will support the Homelessness priority, effectively supporting households by providing housing supports and services to address housing instability and prevent homelessness.

How will the proposed distribution of funds address the priority needs and specific objectives described in the Consolidated Plan?

The high priority needs identified in the Consolidated Plan are increasing the affordable housing supply, addressing and ending homelessness, and addressing non-housing community development needs. The proposed distribution of funds directly aligns with addressing these priority goals. Program funding will be distributed across Nevada to increase affordable housing supply (HOME & HTF), address and prevent homelessness (ESG & HOPWA), and address non-housing community development needs (CDBG).

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

“Method of distribution” refers to the means by which the state will distribute funds expected to be received by the five formula grant programs, CDBG, HOME, HTF, ESG and HOPWA, each year.

Each program distributes funds to local governments, non-profit organizations, developers, and other entities to carry out the activities identified in the Consolidated Plan, in accordance with applicable program requirements. Funds are made available as described below for priority activities identified in the Strategic Plan that will directly impact priority needs and help accomplish goals and objectives described in this Annual Action Plan. Program regulations allow for a specified amount, typically a percentage of the total allocation, to be set aside for State or local recipient administration and other eligible activities, such as ESG HMIS administration, that do not directly contribute to accomplishments that will be reported in the performance report but rather facilitate program delivery and accomplishment of goals. Compliance with applicable program caps and regulations is addressed in the sections below.

CDBG, HOME, HTF, ESG, and HOPWA have established programs for 2025 designed to address the three priority needs, decent housing, suitable living environment and economic opportunity, and related objectives identified in this Annual Action Plan. Programs and funding levels are provided under the Federal Resources section of this plan. Strategies, or specific activities and project types that potential funding recipients may propose, are described in each program’s method of distribution and annual plan, along with scoring criteria applicable to the competitive programs and any other criteria used to select projects for funding.

Distribution Methods

Table 60 - Distribution Methods by State Program

State Program Name:	Community Development Block Grant Program
Funding Sources:	CDBG
Describe the state program addressed by the Method of Distribution.	<p>CDBG: The CDBG Program is designed to provide assistance to units of general local government (non-entitlement communities) in improving community and economic development needs. The CDBG Program is governed by Title I of the Housing and Community Development Act of 1974, as amended, and its implementing regulations for the State Program at 24 CFR Part 570, Subpart I.</p> <p>The Nevada Governor's Office of Economic Development, Rural Community & Economic Development Office, administers the annual allocation from HUD for the CDBG Program. Nevada's priorities are established by the Consolidated Planning process, State priorities, and the regional community and economic development needs of the communities. The method of distribution used for the CDBG funds is the competitive application method to award funds to non-entitlement communities.</p>
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>CDBG: All applications are weighted to prioritize the financial and project outcome needs in each community through competitive applications. The CDBG Program implemented a revised ranking criteria form for use by the CDBG Advisory Committee. During the application cycle, the ranking form is provided to potential applicants and reviewed during the CDBG Application Workshop. The ranking form, known as the "method of distribution," is also included in the ZoomGrants application software system. Grantees must review and sign the method of distribution and submit it with their CDBG application.</p>
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	<p>CDBG: Potential applicants can access application manuals and the ranking criteria on the Governor's Office of Economic Development website at https://goed.nv.gov/forms-and-reference-guides-for-grantees-2/.</p> <p>Applicants also are encouraged to work with CDBG staff members in developing applications to ensure project eligibility and answer any questions applicants may have about the process.</p> <p>Non-profit organizations work with the 26 eligible CDBG cities and counties to develop applications to be sponsored by the city or county. Notices are posted and/or published in the various cities/counties to inform the non-profit organizations about CDBG and the application process. Sponsored organizations are also</p>

	encouraged to attend the CDBG Grant Application Workshop in their areas.
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	Not applicable.
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	Not applicable.
Describe how resources will be allocated among funding categories.	CDBG: Resources are allocated among funding categories based on community need and responsiveness to the State's CDBG's program goals. Needs also reflect and respond to changes occurring at the local level.
Describe threshold factors and grant size limits.	CDBG: CDBG does not have a threshold factor or grant size limit.
What are the outcome measures expected as a result of the method of distribution?	CDBG: The CDBG outcome measures are (1) availability/accessibility, (2) affordability, and (3) sustainability relating to (1) suitable living environments, (2) decent housing, and (3) economic opportunity.
State Program Name:	Emergency Solutions Grant
Funding Sources:	ESG
Describe the state program addressed	ESG: The State of Nevada's Emergency Solutions Grants programs are designed to meet the priority needs identified by the State, the

<p>by the Method of Distribution.</p>	<p>local CoCs, and local communities. The Nevada Housing Division administers the annual allocation from HUD for the ESG program.</p> <p>Through public input, meetings, and surveys, the State identified the need to maintain existing emergency and transitional housing for homeless persons, including domestic violence shelters; create additional transitional and permanent housing, including rapid re-housing assistance; provide financial support to assist those in imminent danger of becoming homeless; and support effective data collection and entry activities for services provided. ESG funds are awarded through the competitive application process.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</p>	<p>ESG: Programs in non-entitled areas of the State are prioritized; however, entitlement areas are eligible to apply for the State ESG program. ESG funds will be mostly or entirely allocated to programs serving those in rural areas of the State, and the CoCs' standards will be met as well. In addition, rapid re-housing programs will be prioritized for funding; however, all categories allowable under the ESG Program will be considered.</p> <p>Funding decisions are based on prior performance, applicant capacity, financial capacity, the proposed project(s), application level of completion, community need for the proposed services, and community support for the project(s).</p> <p>The most important factors in considering an application for approval are the proposed services offered, applicants' capacity to operate the program, and community need for the services.</p>
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not applicable.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and</p>	<p>ESG: ESG funding is available to all units of local government, non-profit organizations, including community- and faith-based organizations, and within the rural and entitlement communities. Funds are also provided to Clark County, which serves as the HMIS lead Nevada. ESG funds remaining after Clark County's HMIS allocation are awarded through a competitive application process.</p>

non-profit organizations, including community and faith-based organizations. (ESG only)	
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	Not applicable.
Describe how resources will be allocated among funding categories.	ESG: Although ESG funding will be prioritized for rapid re-housing programs, all allowable ESG categories will be considered for funding. Allowable categories include street outreach, emergency shelter, rapid re-housing, homelessness prevention, HMIS, and administration. To adhere to ESG requirements, no more than 60% of the overall allocation will be distributed to outreach and shelter programs. 7.5% of the overall allocation will be set aside for program administration. NHD retains 2.5% of administrative funds for program administration and shares 5% with subrecipients.
Describe threshold factors and grant size limits.	ESG: NHD typically receives applications from eligible programs that exceed its ESG allocation by up to \$200,000. ESG funding is very competitive and valuable to the programs located in the rural areas of the State. Although NHD does not impose minimum or maximum funding limits, awards are based on the applicants funding request, capacity and need for funds, past spending if applicable, and availability of similar funds to serve individuals who are homeless and at risk of homelessness.
What are the outcome measures expected as a result of the method of distribution?	ESG: The State works closely with local CoCs to develop performance outcomes for subrecipients of State ESG funds. In rural Nevada, performance outcomes were created jointly and are reflected in the “State Emergency Solutions Grant Programs for Rural Nevada & Rural Nevada Continuum of Care Written Standards” which are shared with ESG funded partners. This document reflects goals, measures, and expected outcomes for all CoC and State ESG-funded programs. The combined Program Performance Evaluation Tool located within the Written Standards is available at https://housing.nv.gov/uploadedFiles/housingnv.gov/content/programs/ESG/2015RNCOCandESGPerformanceEvaluation.pdf

State Program Name:	HOME Investment Partnerships Program
Funding Sources:	HOME
Describe the state program addressed by the Method of Distribution.	<p>HOME: The Nevada Housing Division administers the annual allocation from HUD for the HOME program. The HOME funds are allocated to all participating jurisdictions (PJs) and non-entitled areas in the State. The State allocates the HOME funds to PJs based on population to ensure that each Nevadan receives an equitable amount of funding. If the State were to only distribute HOME funds in the non-entitled areas, they would receive several times the amount of funding that other PJs receive. Therefore, the State takes into consideration all the HOME funds coming into the State and distributes the State funds based on a population formula. 10% of the award is used for administration of the grant.</p> <p>Program income received within each jurisdiction will be allocated back to the respective PJ in the subsequent year's funding agreement. Old program income, EN, and/or recaptured funds remaining from previous funding years originally slotted for a certain PJ or non-entitlement area can be opened through the normal application process for projects statewide.</p> <p>In the non-entitlement areas, NHD will facilitate a competitive application. If older funds are released for statewide applications, these applications will go through the same competitive application process.</p>
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>HOME: Once the amount of HOME funds to be allocated to the PJs is determined, and 10% for administration is reserved, the remaining funds are made available through a competitive application process. A Notice of Funding Availability is issued statewide, and applications are available through a grant application software. The State makes funding LIHTC projects first priority and will evaluate remaining project applications based on need, ability to complete projects in a timely manner, and available funding.</p> <p>Eligible applicants include local governments and 501(c)(3) or (4) non-profit organizations; housing authorities; and non-profit community-based organizations such as Community Housing Development Organizations (CHDOs), Community Development Corporations, and Community Action Programs. For-profit firms may apply for financing in conjunction with projects successful in obtaining Low Income Housing Tax Credits. Funding priority will be given to eligible projects that are planning to apply for Low Income Housing Tax Credits or have already secured them.</p>

	<p>Competitive applications are evaluated on need and ability to complete the project in a timely manner. The criteria are available within a grant application software and include the following:</p> <ul style="list-style-type: none"> • Forty (40) points for applicant capacity and experience. • Forty-five (45) points for project need, readiness, and viability. • Five (5) points for projects where 80% or more of the HOME-assisted units are targeted for extremely low-income households. • Five (5) points for projects providing supportive services. • Five (5) points when applicant has comparable experience in target geography for at least 5 years. <p>This list is not intended to be an exhaustive list of rules and requirements that may be applicable.</p>
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Not applicable.
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	Not applicable.
Identify the method of selecting project sponsors (including	Not applicable.

providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	
Describe how resources will be allocated among funding categories.	HOME: HOME program and Low-Income Housing Tax Credit program will prioritize multifamily rental projects, whether new construction or rehabilitation. To preserve existing affordable housing, HOME funds will also be used for homeowner rehabilitation assistance in some communities.
Describe threshold factors and grant size limits.	<p>HOME: Threshold factors are based on the amount of funding available and projects successful in obtaining Low Income Housing Tax Credits and other funding. Projects seeking HOME support must complete a pre-application phase, submitting evidence of applicant eligibility (e.g., business license, evidence of good standing with the State, etc.), a site and neighborhood survey noting market conditions that ensure adequate need for the project, and evidence of developer capacity and fiscal soundness. As noted earlier, projects that have already secured Low Income Housing Tax Credits are prioritized, as they have already been assessed for project soundness and developer capacity. There are no predetermined grant size limits; NHD provides the amount of HOME investment needed to complete projects that offer quality affordable housing.</p> <p>Threshold requirements for applicants include:</p> <ul style="list-style-type: none"> • Eligible uses • Income eligibility • Maximum rent • Compliance with HTF rules and regulations • Active SAM.gov registration • Registration with Nevada Secretary of State • Low-income housing experience • Site control • Zoning, codes, ordinances, and environmental review documentation • Compliance history • Financial feasibility • Financial capacity • Experience/qualifications of project participants • Project plans

	<ul style="list-style-type: none"> • Project reserves • Mandatory fair housing, accessibility, and general use requirements <p>Participation in NHD data surveys and reports</p>
What are the outcome measures expected as a result of the method of distribution?	<p>HOME: NHD expects to fund all priorities using this method of distribution. NHD foresees funding multifamily new construction projects, multifamily rehabilitation projects and homeowner rehabilitation assistance projects.</p> <p>NHD expects to measure its successful investment outcomes by increasing the number of multifamily housing units affordable to a community's very low-income and extremely low-income households. Further, by assisting with homeowner rehabilitation, existing housing occupied by low-income households will be improved, to ensure compliance with building codes and be preserved for future use.</p>
State Program Name:	HOPWA
Funding Sources:	HOPWA
Describe the state program addressed by the Method of Distribution.	<p>HOPWA: The DHHS, Division of Public and Behavioral Health administers the annual allocation from HUD for the HOPWA program. Due to the Housing Opportunity Through Modernization Act (HOTMA), HUD has notified Nevada that FY2026 may be the last year that Nevada receives a HOPWA allocation based on updates to the HUD formula and changing demographics statewide.</p> <p>The HOPWA program is designed to assist HIV-positive individuals and their families who are at risk of becoming homeless. HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition; rehabilitation; or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. An essential component in providing housing assistance for these targeted special needs population is the coordination and delivery of support services. Consequently, HOPWA funds also may be used for services including (but not limited to) assessment and case management, substance abuse treatment, mental health treatment, nutritional services, job training and placement assistance, and assistance with daily living.</p> <p>The HOPWA program issued Request for Application (RFA) on April 25, 2025, during the 2025-2029 Consolidated Plan process to distribute HOPWA funding.</p>
Describe all of the criteria that will be used to select	<p>HOPWA: Once the RFA is released, and in the event that more than one agency submits a request for funding for the HOPWA program, preference will be given to agencies that are current or past</p>

<p>applications and the relative importance of these criteria.</p>	<p>recipients of HOPWA funds; can demonstrate successful implementation of the HOPWA program; have chosen to utilize HOPWA funds on activities that will prevent homelessness amongst the HIV-positive community; and are actively helping to meet the objectives of DHHS and HUD.</p> <p>Funds may be used in the following focus areas:</p> <ol style="list-style-type: none"> 1. Provide short-term rental and mortgage assistance for 21 weeks out of a 52-week calendar year. 2. Provide tenant-based rental assistance and project-based rental assistance for individuals who will need long-term financial assistance in order to prevent homelessness. 3. Provide supportive services assistance to individuals in need of financial help to obtain items that are required prior to being approved for a rental unit, such as a state-issued ID. 4. Provide permanent housing placement assistance to individuals who need financial assistance with unit move-in costs, such as first month's rent and deposits. 5. Provide housing information assistance to affordable housing resources, assistance in locating available and appropriate housing, and working with property owners to secure units to help prevent homelessness. 6. Provide case management assistance which focuses on housing assessments, placement, and housing stability.
<p>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</p>	<p>Not applicable.</p>
<p>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local</p>	<p>Not applicable.</p>

<p>government, and non-profit organizations, including community and faith-based organizations. (ESG only)</p>	
<p>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</p>	<p>HOPWA: To apply for a subgrant from the Division Public and Behavioral Health, Ryan White Part B (RWPB) Program, an organization must be a 501(c)(3), for-profit corporation (if services are not immediately available in a designated service area), educational institution, state agency, religiously affiliated organization, or local governmental agency performing or anticipating performing a function relevant to program goals of the RWPB.</p> <p>Each proposal submitted must contain the following sections:</p> <p>Application Cover Sheet: This page identifies the Proposal for Services and requires the applicant to fill in the basic information; this is to be signed by an organization staff with the authority to make a binding contract or agreement on behalf of that organization.</p> <p>Background Information: This section includes information such as name and description of organization, proof of eligibility and ability to provide services in the area, specifically northern Nevada.</p> <p>Summary of Application: This section includes providing a brief description of the organizations work, eligible services to be provided, target populations, summary of proposed services, and description of funding request.</p> <p>Service Provision: This section includes description of community need and how the proposed service will address it, service or services to be offered, client eligibility criteria, and estimated number of clients to be served.</p> <p>Project Management: This section provides a description of key staff involved in service delivery, such as their position/title, key responsibilities, and general job descriptions.</p> <p>Budget and Diversity of Funding Sources: This section provides information related to administrative costs, service delivery, provision of service categories and brief explanation of how services would continue once HOPWA funds cease due to HOTMA.</p> <p>Quality Improvement Methods: This section includes information related to client satisfaction and any client grievances that may occur and how they will be resolved.</p>

	<p>Memorandum of Understanding or Memorandum of Agreement: This section requests copies of any MOU or MOA with community-based organizations</p> <p>Letters of Support: This section requests no more than two (2) letters of support for service delivery outlined within the RFA.</p> <p>A complete application includes ALL requested forms and documentation. Applications that do not follow the proposal guidelines stated above not be reviewed. All complete and timely applications that are determined eligible for HOPWA funding and that meet national program objectives under federal regulations will be evaluated using the above referenced criteria and there is a maximum of 100 points to be awarded.</p> <p>Actual allocations are subject to the availability of funds. Applications will be evaluated by the quality of the responses to the RFA questions. Answering all applicable questions is essential to the review process.</p>
Describe how resources will be allocated among funding categories.	<p>HOPWA: HOPWA funds will be passed through the DHHS, Division of Public and Behavioral Health, and will be allocated to local for-profit and non-profit organizations in only northern Nevada because Clark County (Las Vegas) receives funding for housing assistance from HUD HOPWA separately, and Las Vegas Transitional Grant Area receives Ryan White Part A program.</p> <p>HOPWA funds passed through DHHS are solely allocated to northern Nevada and the rural areas. Funds distributed under the 2025-2029 Consolidated Plan are contingent upon the outcome of the Request for Applications (RFA) that was released on April 25, 2025.</p>
Describe threshold factors and grant size limits.	<p>HOPWA: The HOPWA program does not have formal threshold factors or a grant size limit. Threshold factors are mainly based on the amount of the State funding award. The size of the award to the project sponsor also depends on the quality of the application. The average amount awarded to the project sponsor is \$400,000.</p>
What are the outcome measures expected as a result of the method of distribution?	<p>HOPWA: The overarching outcome is to establish a seamless system to immediately link people diagnosed with HIV to continuous and coordinated quality care; enhance the number and diversity of available providers of clinical care and support services for people with HIV; and support people with HIV with co-occurring health conditions and those who have challenges meeting their basic needs.</p> <p>Specific outcomes to housing include:</p>

	<ul style="list-style-type: none"> • Progress in carrying out local and statewide strategic plan and initiatives set forth by the Nevada Economic Development office, Annual Action Plan, Consolidated Plan, and HIV/AIDS Integrated Plan, • Increasing percentage of clients in stable housing, and reducing incidents of homelessness • Increasing percentage of clients retained in medical care and decrease in clients' viral load, • Maintaining clients connected to Ryan White care and decreasing clients that may be lost-to-care
State Program Name:	National Housing Trust Fund
Funding Sources:	HTF
Describe the state program addressed by the Method of Distribution.	<p>HTF: NHD solicits projects through a statewide competitive application process for HTF funding.</p> <p>The HTF funding will be awarded for the development of high-quality, safe, decent housing affordable to households with extremely low incomes, including veterans and seniors, to increase the availability of housing with supportive services. Funding of new construction and those acquisition and rehabilitation or conversion projects that add units to the affordable housing inventory will be prioritized over projects that only preserve existing subsidized affordable rental housing.</p> <p>Eligible applicants include local governments and 501(c)(3) or (4) non-profit organizations; tribes; housing authorities; and non-profit community-based organizations such as Community Housing Development Organizations (CHDOs), Community Development Corporations, and Community Action Programs. For-profit firms may apply for financing in conjunction with projects successful in obtaining Low Income Housing Tax Credits. Funding priority will be given to eligible projects that are planning to apply for Low Income Housing Tax Credits or have already secured them.</p>
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>HTF: The following scoring system will be used to encourage projects to provide the greatest number of eligible units for the longest period with an array of supportive services in a well-designed facility accommodating special needs populations.</p> <p>Each application meeting the threshold requirements will be reviewed and assigned points according to the following selection criteria. Representations made by applicants for which points are given will be binding and will be monitored through the annual</p>

	<p>compliance review process. Based on ranking, projects will be selected for a conditional commitment. Once a property is selected, NHD will determine the amount of the HTF to be awarded, which may not equal the amount requested in the application.</p> <p>Competitive applications are evaluated on need and ability to complete the project in a timely manner. Scoring criteria is available in a grants management software and includes the following:</p> <ul style="list-style-type: none"> • Six (6) points available for projects serving extremely low-income households. • Eleven (11) points available for special needs supportive housing. • Twenty-five (25) points available for projects providing supportive housing services. • Five (5) points available for project readiness. • Ten (10) points available for projects providing housing for families. • Five (5) points available for projects providing geographic diversity. • Five (5) points available for projects serving Section 811 PRA.
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Not applicable.
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations,	Not applicable.

including community and faith-based organizations. (ESG only)	
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	Not applicable.
Describe how resources will be allocated among funding categories.	<p>HTF: The State of Nevada will use HTF funds exclusively for the construction or rehabilitation of multi-family rental housing to meet the priority housing needs as identified by the State's Consolidated Plan. In accordance with HTF regulations, up to 10% of the State's HTF allocation will be used for administration. Funds will be used to assist developers in creating very low-income and supportive units within properties.</p> <p>NHD has elected not to allow HTF funds to be used for homeownership activities given the extremely low-income targeting requirements of the program.</p> <p>NHD does not permit refinancing of existing debt with HTF.</p>
Describe threshold factors and grant size limits.	<p>HTF: HTF funds will be awarded on a competitive basis through an RFA process. The RFA will specify the amount of project funds available, general terms and conditions of funding allocations, threshold requirements, time frame for submittal of applications, application requirements and scoring criteria. There are no predetermined grant size limits. Threshold requirements for applicants include:</p> <ul style="list-style-type: none"> • Eligible uses • Income eligibility • Maximum rent • Compliance with HTF rules and regulations • Active SAM.gov registration • Registration with Nevada Secretary of State • Low-income housing experience • Site control • Zoning, codes, ordinances, and environmental review documentation

	<ul style="list-style-type: none"> • Compliance history • Financial feasibility • Financial capacity • Experience/qualifications of project participants • Project plans • Project reserves • Mandatory fair housing, accessibility, and general use requirements • Participation in NHD data surveys and reports
What are the outcome measures expected as a result of the method of distribution?	HTF: The expected outcome measure is the increase in supply of affordable rental housing by providing HTF assistance for tenants at or below thirty percent (30%) of AMI. The State will measure its progress consistent with the State's goals established in the Consolidated Plan. These housing priorities include increased availability of rental housing for extremely low-income and very low-income households and improved housing accessibility and safety.

Discussion:

Activities to be undertaken by recipients of funds are subject to the specific applications received and program funding awards. For more detailed information on the types of eligible activities, as well as the method of distribution for each program, refer to the program documents on each program's website.

AP-35 Projects – (Optional)

Introduction:

NHD will open entitlement and competitive applications for AAH, HOME, ESG, and HTF in summer of 2025. NHD anticipates announcing funding determinations in late fall/early winter barring any unforeseen obstacles. HOME entitlement funds that have been allocated to PJs throughout the State will support new construction and rehabilitation of multifamily rental projects and homeowner rehabilitation within the respective jurisdictions. The Nevada Governor's Office of Economic Development, Rural Community & Economic Development Office, distributes the CDBG funds through a competitive application method to award funds to non-entitlement communities. The DHHS, Division of Public and Behavioral Health distributes the HOPWA program and will issue a Request for Application (RFA) for HOPWA eligible activities.

The following projects have been selected for the 2025 Program Year.

Table 61 – Project Information	
#	Project Name
1	2025 Affordable Housing
2	2025 Homelessness
3	2025 Non-Housing Community Development Needs

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

HOME and HTF funding priorities support new construction and rehabilitation of multifamily rental properties that support low-income households, special needs populations, and veterans. This funding will help to overcome barriers to affordable housing, including rising construction costs and lack of manpower in rural and geographically isolated communities.

HOME: HOME funds allocated to PJs and non-entitled areas of the State prioritize new construction and rehabilitation of multifamily rental projects throughout the State. Prioritizing funding for multifamily projects that receive LIHTC funding increases the impact of the funding and often results in producing higher-quality affordable housing with larger amounts of affordable units, thus contributing to the increase and maintenance of the affordable housing stock in Nevada.

HTF: The State's HTF program prioritizes projects that have been awarded Low Income Housing Tax Credits and reserve units for households earning 30% or less of the AMI. Nevada has the greatest inventory need for units serving households earning below 30% of AMI.

CDBG: The State's CDBG program resources are allocated among funding categories based on community need and responsiveness to the State's CDBG's program goals. CDBG funds are awarded to non-entitlement units of local government.

ESG: Due to Nevada's geography, programs located in the rural areas of the State face unique challenges that vary county to county and can be largely contributed to the distance between county and city service providers. Rapid re-housing is prioritized as the largest number of people in

the community queue regularly fall under the rapid re-housing category. Rural areas lack access to emergency shelters and affordable housing inventory. For example, only one rural shelter exists between Salt Lake City and the City of Reno, a span of over 500 miles of rural and frontier land.

HOPWA: The HOPWA program will issue a Request for Application (RFA) during the 2025-2029 Consolidated Plan process to distribute HOPWA funding to local for-profit and non-profit organizations in northern Nevada and the rural areas of the state, as Clark County (Las Vegas) receives funding directly from HUD HOPWA.

AP-38 Project Summary

Project Summary Information

Table 62: Project Summary Information	
1. Project Name	2025 Affordable Housing
Target Area	Statewide Housing
Goals Supported	Increase Affordable Housing
Needs Addressed	Increase supply and access to affordable housing. Provide housing assistance
Funding	HOME: \$3,014,372.26 HTF: \$3,134,373.20
Description	The purpose of HOME and HTF is to expand the supply of decent, safe, and affordable housing for extremely low, very low- and low-income households. The Nevada HOME and HTF funds are allocated for the construction and rehabilitation of affordable housing through a competitive process.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	HOME funds will be used to preserve affordable housing through homeowner rehabilitation, serving an estimated 20 low- and very-low-income households. HOME and HTF funds will be used to produce multifamily rental housing for approximately 84 extremely low- and very-low-income households.
Location Description	HOME and HTF are allocated statewide
Planned Activities	Production of multifamily rental housing for extremely low-, low-, and very low-income households. Preservation of housing and stabilization of neighborhoods through the rehabilitation of owner-occupied housing for very low- and low-income households.
2. Project Name	2025 Homelessness
Target Area	Non-Entitlement Jurisdictions
Goals Supported	Reduce and Prevent Homelessness
Needs Addressed	Services to homeless and at-risk-of-homelessness individuals and families
Funding	ESG: \$492,047 HOPWA: \$539,919
Description	ESG funds will assist homeless individuals and families in addition to preventing homelessness for those who are at imminent risk of becoming homeless.

	HOPWA: Housing and supportive service needs of people living with HIV/AIDS and their families.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	Nevada will allocate funding statewide to subrecipients who will serve an estimated 126 individuals and families in preventing homelessness, help 550 homeless individuals obtain shelter or permanent housing, and provide emergency services to 205 individuals experiencing homelessness. The HOPWA program serves the needs of people living with HIV/AIDS and their families. It is estimated that 25 households will be assisted.
Location Description	Statewide
Planned Activities	ESG funds will shelter and rapidly rehouse households that are homeless or prevent those who are at imminent risk of homelessness from becoming homeless. HOPWA activities may include tenant-based rental assistance, permanent facility-based housing, short term or transitional facility-based housing, short-term rental and mortgage assistance, permanent housing placement, housing information services, supportive services, access to care, case management, or other competitive activities.
3. Project Name	2025 Non-Housing Community Development Needs
Target Area	Non-Entitlement Jurisdictions
Goals Supported	Non-Housing Community Development Needs
Needs Addressed	Non-Housing Community Development Needs
Funding	CDBG: \$2,910,779 for 2025 program year and \$160,719 remaining from previous years.
Description	Encourage local and regional planning activities to facilitate understanding of current housing, community development, and resiliency needs, and develop a plan for their sustainable future. Provide training and technical assistance to communities to build their capacity to address housing and community development needs. Assist communities to identify achievable goals to further community needs. Align community goals with funding opportunities to meet those goals. Public Facilities and Infrastructure activities including, but not limited to, acquisition, construction, installation, rehabilitation, or improvement of facilities to support safe, sustainable, resilient communities. Water/sewer/storm systems. Park, recreation, youth & senior facilities. Street and sidewalk improvements. Health and safety facilities. Increased access to broadband infrastructure.
Target Date	6/30/2026

Estimate the number and type of families that will benefit from the proposed activities	<p>CDBG-funded projects are required to benefit low- to moderate-income individuals or areas. It is estimated that 170 low- to moderate-income individuals will benefit from the Community Planning and Capacity Building activities.</p> <p>The activities under Public Facilities and Infrastructure will benefit low- to moderate-income persons at or below 80% AMI. It is estimated that 6,500 individuals will benefit from Public Facilities and Infrastructure activities.</p>
Location Description	CDBG funds are allocated to non-entitlement jurisdictions based on project needs.
Planned Activities	<p>Activities may include water/sewer feasibility studies, development of a comprehensive Community Economic Development Plan, and Preliminary Engineering Reports (PER) required for larger projects.</p> <p>CDBG Public Facilities and Infrastructure activities may include water/sewer improvements, assist parks/recreations/youth & senior facilities, streets and sidewalks, health and safety, increased broadband access in low- to moderate-income neighborhoods.</p>

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

This is not an activity that the State of Nevada supports currently.

Acceptance process of applications

This is not an activity that the State of Nevada supports currently.

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

Yes

State's Process and Criteria for approving local government revitalization strategies

The State's CDBG Program supports planning and capacity building for community and regional projects that help revitalize communities and regions. The local plans must clearly define strategies and outline steps required to accomplish plan goals. This community planning process leads to buy-in from residents while helping communities identify key parties best qualified to implement and achieve plan goals.

All CDBG Program funding contributes directly or indirectly to community revitalization efforts (i.e., housing rehabilitation, public facilities/public infrastructure). ESG and HOPWA funds support housing and homeless services for individuals who are vulnerable, thereby contributing to community revitalization by helping ensure safe living environments for all. HOME and HTF contribute to government revitalization strategies by providing funds to support homeowner rehabilitation, homebuyer assistance, and new construction and rehabilitation of multifamily rental projects.

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

The five HUD programs included in this Annual Action Plan allocate funding availability by program with each year's programs designed to address the various objectives and priority needs described in this plan.

CDBG: CDBG distributes funds to non-entitlement communities throughout the State through a competitive application process.

HOME: The HOME funds are distributed to four PJs via population-based formula and non-entitlement communities throughout the State via competitive application. Competitive applications are reviewed to assess project need and populations served.

ESG: ESG makes funding available through competition. Only counties and non-profits serving rural areas are eligible to apply.

HTF: HTF makes funding available through competition, with no regional targeting of funds but with a goal of distributing funds throughout the State to projects serving extremely low-income populations.

HOPWA: The HOPWA program will issue a Request for Application (RFA) during the 2025-2029 Consolidated Plan process to distribute HOPWA funding to local for-profit and non-profit organizations in northern Nevada and the rural areas of the state, as Clark County (Las Vegas) receives funding directly from HUD HOPWA.

Geographic Distribution

Table 63 - Geographic Distribution	
Target Area	Percentage of Funds
Statewide	100

Rationale for the priorities for allocating investments geographically

CDBG: The State of Nevada does not have geographic distribution of funds, other than to low- to moderate-income/non-entitlements areas.

HOME: The HOME funds are allocated to all PJs in the State. The State has chosen to allocate the HOME funds based on population to ensure that each Nevadan receives an equitable amount of funding. If the State were to only distribute HOME funds in the non-entitled areas, they would receive several times the amount of funding that other PJs receive. Therefore, the State takes into consideration all of the HOME funds coming into the State and distributes the State funds based on a population formula. Remaining funds are awarded via competitive application to non-entitlement entities. Ten percent (10%) of the award is used for administration of the grant.

HTF: NHD prioritizes funding the new construction and rehabilitation of multifamily rental properties receiving LIHTC.

ESG: The ESG funds prioritize programs in the rural areas of the State; however, the NHD also provides funding to Clark County, the statewide HMIS lead, for HMIS administration. Due to Nevada's geography, the programs located in the rural areas of the State face unique challenges that vary county to county. The distance between county and city services contributes to these issues. Rapid re-housing is a category that is prioritized as the largest number of people in the community queue regularly fall under the rapid re-housing category.

HOPWA: The HOPWA resources are primarily utilized in Washoe County, namely the City of Reno.

Discussion

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

This section provides the State’s estimate of the number of households that will receive affordable housing, based on the goals set forth in AP-20, Annual Goals and Objectives.

Related AP-20 goals include affordable housing, addressing homelessness, and non-housing community development needs. The affordable housing goal includes new construction of rental housing, rehabilitation of rental housing, homeowner housing added, homeowner housing rehabilitated and direct financial assistance to homebuyers.

Nevada’s AAH will also be used in these jurisdictions for weatherization, homeowner rehab, development costs and rental assistance.

HOME and HTF: HOME and HTF will be allocated statewide via population-based entitlement awards to PJs and non-entitlement competitive applications submitted. HOME/HTF are expected to assist 108 households through 2025 funding. NHD will not target specific areas of the State for funding.

HOPWA: The HOPWA program activities may include tenant-based rental assistance, permanent facility-based housing, short term or transitional facility-based housing, short-term rental and mortgage assistance, permanent housing placement, housing information services, supportive services, access to care, case management, or other competitive activities. The HOPWA program is expected to assist 25 people with affordable housing support through 2025 funding.

ESG: The ESG Program is expected to provide rapid re-housing and homelessness prevention assistance to 170 people through 2025 funding.

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported	
Homeless	44
Non-Homeless	230
Special-Needs	25
Total	299

Table 65 - One Year Goals for Affordable Housing by Support Type

One Year Goals for the Number of Households to be Supported	
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Rental Assistance	195
The Production of New Units	51
Rehab of Existing Units	53
Acquisition of Existing Units	0
Total	299

Discussion:

Though NHD HTF resources have declined in recent years, it is still NHD's intention to continue funding and leveraging funding with other programs to ensure that NHD is utilizing the HOME and HTF funds to the greatest extent possible. Additionally, NHD continues to work with rural cities and counties to utilize ESG funding to provide services for the homeless and at-risk-of-homelessness populations. When possible, NHD will leverage AAH to ensure there is an adequate amount of funding made available to rural counties. NHD provides competitive HOME funds to rural counties, as well as PJs via a population-based formula. These funds continue to be used for the acquisition, new construction, and rehabilitation of affordable housing.

New with the 2025-2029 Consolidated Plan, the HOPWA Program has expanded the activities that will be funded with their annual allocation. In prior years, the HOPWA program funded short-term rental and mortgage assistance, permanent housing placement, and supportive services. Newly funded activities beginning with the 2025 Action Plan include permanent facility-based housing, short term or transitional facility-based housing, housing information services, access to care, case management, and other competitive activities. Expanding the HOPWA activities will provide additional ability to provide affordable housing options to those with HIV/AIDS and their families.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

This section pertains to grantees who also oversee public housing authority activities. The State of Nevada does not directly operate or maintain public housing units. The State's housing agencies: Reno Housing Authority (RHA), Nevada Rural Housing (NRH), and the Southern Nevada Regional Housing Authority (SNRHA) are responsible for increasing the number of accessible units. The Nevada Housing Division supports the effort of these agencies to increase the number of accessible units in the public housing inventory.

Actions planned during the next year to address the needs to public housing

NHD will continue to prioritize competitive AAH funds to NRH to subsidize the Section 8 Housing Choice Voucher program and provide assistance to senior and disabled populations on the waitlist. Additional funds have been allocated to NRH for a security deposit program that is provided to Housing Choice Voucher tenants needing financial assistance to obtain housing.

State funds that are passed through to local jurisdictions may be used in the same manner in northern and southern Nevada, but it is the decision of the local Consortiums to support local housing authorities with their allocation of funds.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

In rural Nevada, Nevada Rural Housing (NRH) implements downpayment assistance programs for first-time homebuyers. Additionally, NRH offers a Mortgage Credit Certificate program giving home buyers a tax credit equal to roughly 20% of the mortgage interest paid annually. Both the Southern Nevada Regional Housing Authority and the Reno Housing Authority have programs for tenants with Housing Choice Vouchers to build financial management skills including establishing a savings account to become first-time homebuyers.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not Applicable (N/A)

Discussion:

Not applicable. The State of Nevada is not a designated public housing agency and therefore is not designated as 'troubled' under 24 CFR part 902.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

NHD engages with the local CoCs to ensure eligible funds are targeted to the most vulnerable clients: those who are homeless and at risk of homelessness. In rural Nevada the ESG Program and the Nevada Balance of State CoC (NV-502) developed and maintain joint Written Standards and Performance Standards/Outcome Measures that encourage local efforts to end homelessness for the chronically homeless, homeless veterans and their families, and homeless families with children. Some ESG subrecipients are also recipients of other HUD funding through the Nevada Balance of State CoC (NV-502). The ESG program policies ensure homeless clients' needs are most appropriately met through the program. NHD is working closely with the Nevada Balance of State CoC (NV-502) to ensure the accomplishment of mutual goals. Shelters and rapid re-housing programs are in high demand and are priorities for ESG funding. NHD grant managers also participated in developing the Nevada Balance of State CoC (NV-502) strategic plan and work closely with the CoC to ensure program success.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

ESG funds are provided for street outreach, requiring funded agencies to engage homeless persons within the community. Through street outreach, homeless individuals and families gain access to available emergency resources through Homeless Connect activities, veteran outreach functions, and programs held in local schools. A number of communities have created a coalition of agencies, to include social services agencies, hospitals, police and fire departments, and mental health providers. These coalitions identify the most frequent users of community emergency services and collaborate in shared case management, more efficiently meeting clients' most urgent needs.

A number of rural ESG subrecipients also act as the local Coordinated Entry Lead Agencies and work with community providers to provide clients with access to available programs and services. As part of the coordinated entry process, the HMIS database is utilized to identify eligibility requirements that help clients secure up to 24 months of tenant-based rental assistance and other services funded with ESG and AAH. NRH has made the homeless population a priority to receive assistance in their Housing Choice Voucher program as part of the above-mentioned coordinated entry process.

Addressing the emergency shelter and transitional housing needs of homeless persons

In 2025, NHD's ESG Program is expected to help 506 homeless persons gain access to emergency and domestic violence shelters. Additionally, ESG and AAH funds are used to secure motel and hotel vouchers to ensure that homeless individuals and families have access to a safe and secure environment when shelter services are not available/accessible.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The State ESG program funds rapid re-housing and homeless prevention activities to provide short- and medium-term rental assistance to individuals and families experiencing homelessness, and those at risk of homelessness, so that those individuals can access and maintain affordable, suitable permanent housing.

Recipients of ESG funds are required to make efforts to assist participants with increasing employment and self-sufficiency opportunities. These efforts are measured annually and adjusted, when needed, to ensure that these objectives are met.

The State ESG program also encourages funding recipients to make efforts to increase the number of veterans who have access to permanent housing and to increase the number of families who have access to rapid re-housing and homeless prevention assistance.

Additionally, ESG funding is provided for case management to support the long-term housing and financial stability of program participants.

Finally, NHD participates in all Rural Nevada CoC and Statewide CoC meetings and provides input and guidance as needed.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Service providers in local communities work closely to ensure low-income individuals and families avoid becoming homeless. Communities have implemented informal and formal Memorandums of Understanding with local jails, health care facilities, mental health providers, the Division of Child and Family Services, Child Protective Services, schools, and other facilities and programs to engage persons or families identified as homeless or at risk of homelessness.

Community coalition meetings, held regularly, serve as the forum to develop protocols to ensure homeless and low-income households have access to programs and services, including housing when possible. Coalition members include local hospital staff, sheriff's offices, fire departments, emergency management systems, emergency shelters, behavioral health centers, family resource centers, and public guardians.

Homeless liaisons at local school districts also work closely with providers to help families gain access to housing and supportive services.

Discussion

NHD encourages, and will continue to encourage, communities to prioritize rapid re-housing activities through the ESG Program.

AP-70 HOPWA Goals – 91.320(k)(4)

Table 66: HOPWA 1-Year Goals	
One-year goals for the number of households to be provided housing through the use of HOPWA	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	30
Tenant-based rental assistance	21
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	51

AP-75 Barriers to Affordable Housing – 91.320(i)

Introduction:

The information in this section draws from the information learned through the Market Analysis and Nevada's Analysis of Impediments to Fair Housing (AI). Nevada has identified several barriers to affordable housing across the State.

First, there are restrictive land use policies prevalent in most jurisdictions across the State. These policies limit the overall supply and location of housing, especially multifamily housing. According to the National Zoning Atlas data, out of Nevada's eight largest jurisdictions, only one permits multifamily housing in at least 30 percent of its total residential land area. Similarly, only one jurisdiction allows single-family homes on small lots. These restrictions have resulted in most of the recent market-rate residential construction consisting of large, multibedroom single-family homes.

Next is the high cost of housing development, which includes infrastructure investments. The cost of land, labor, and materials has been rising. This makes it challenging to develop affordable housing units. In rural areas, high infrastructure costs can be a significant barrier to developing affordable housing because most builders cannot afford to make these improvements.

Actions planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Over the 2025 program year, Nevada will take several steps to address barriers to housing. Nevada will continue to raise awareness and educate buyers through enhanced home purchase and credit education, seminars, webinars and other outreach efforts. Programs will conduct outreach and education of prospective housing consumers on how to acquire and keep good credit, in partnership with local civic organizations (e.g., churches, schools, etc.), and Nevada will continue to partner with the Silver State Fair Housing Council and conduct outreach and education with managers of new and existing rental housing complexes.

Simultaneously, Nevada will continue to leverage state and federal funding sources including HOME, HTF, LIHTC, and SLFRF to increase the production and preservation of affordable housing. Home Means Nevada Initiative has dedicated \$500 million from SLFRF to affordable housing projects, including land acquisition and the development of new housing units aiming to create nearly 4,000 affordable housing units and secure land for future developments.

Furthermore, Nevada will utilize CDBG funding to expand economic opportunities and promote long-term economic growth including creating jobs accessible to low- and moderate-income persons and empowering them to increase their ability to afford housing through increased income.

Finally, Nevada will continue to monitor local progress in remediating barriers to housing production. Legislation passed in 2023 requires the State’s largest jurisdictions to report progress in removing barriers according to 12 measures, which include impact fees, land sales and donations, land use reforms, and financial assistance. Regular reporting encourages transparency and will clarify any further action needed to remove barriers at the local level.

AP-85 Other Actions – 91.320(j)

Introduction:

Other actions of the five HUD formula programs in Nevada are specific to each program. See narrative for discussion on each program's actions.

Actions planned to address obstacles to meeting underserved needs

Agencies continue to have challenges keeping clients who are homeless, or at-risk-of-homelessness engaged in their journey to long-term independence and stability. Funding for case managers is strained due to efforts to address issues of homelessness and chronic homelessness in rural areas, and finding staff with the skills to work with this population is challenging in smaller communities.

Although improved, case managers working with homeless clients continue to have difficulties with engaging clients in the process of becoming stabilized and self-sufficient. Program participants are challenged to find employment with a “living wage” that allows a household to meet its basic needs.

Finally, agencies have agreed to implement “housing first” or “low barrier” programs. However, case managers feel pressure to meet State and CoC performance measures and are struggling to find enough resources such as permanent housing subsidies that will ensure the long-term success of program participants. Limited funding means that clients need to be exited quickly, yet the limited availability of permanent housing subsidies means clients are in jeopardy of exiting without sufficient resources to ensure long-term housing stability.

To help address these issues, the State will continue to partner with the local CoC to help with the training and development of case managers regarding how to engage their clients. This will continue to be a topic that will be discussed during technical meetings, which take place every other month.

Social services agencies that are also ESG recipients have developed workforce programs and are working closely with Northern Nevada Development Authority, a coalition of community and business leaders that promotes education and marketing, to identify workforce and educational needs across northern Nevada. Workforce case managers will work with individuals to identify the barriers keeping them from stable employment. The case manager will also connect participants to educational opportunities to help develop work skills. In addition, participants will receive assistance with the creation of resumes and soft skill training such as interviews, how to dress, and

other employment etiquette.

These same ESG recipients are also Community Action Agencies (CAAs) that conduct monthly meetings to identify households that are facing poverty and homelessness. Members discuss the availability of resources and opportunities for indigent residents in an open forum format. Partnerships have been developed with emergency shelter providers, Salvation Army, JOIN, Job Connect, vocational rehab, veterans resource centers, aging and disability resource centers, and local food banks.

Recognizing the critical need for supportive services and supportive housing, the Nevada Legislature adopted Assembly Bill 310 in June 2023 and appropriated \$32 million to create the Supportive Housing Development Fund to increase the availability of housing affordable to extremely low-income individuals paired with wrap-around supportive services. Once fully developed, this program will increase the supply of supportive housing, build the capacity of the supportive housing industry, and evaluate the effectiveness of the intervention in Nevada.

The shortage of permanent housing subsidies is a more challenging issue to resolve, especially in rural Nevada. Fortunately, NRH has members who participate in the Nevada Balance of State CoC (NV-502) and are very engaged in directing funds to homeless providers. They have agreed to prioritize providing Housing Choice Vouchers to homeless persons who are not only referred to them via Coordinated Entry Lead Agencies, but who are also on the Housing Choice Voucher waitlist. They are also prioritized to receive additional competitive State AAH funds for tenant-based rental assistance programs for homeless individuals, although it is likely that those resources will not be sufficient to cover all of the housing needs of rural participants.

Actions planned to foster and maintain affordable housing

In addition to the five HUD-funded programs, the following programs and/or funds are also available to foster and maintain affordable housing in Nevada:

- State Account for Affordable Housing (AAH) – State-funded program for affordable housing. Funds are allocated to PJs to expand and improve the supply of rental housing through new construction and rehabilitation of multifamily projects. AAH may be used to provide financing for down payment assistance and homeowner rehabilitation of single-family residences, and to provide emergency assistance in the form of rental assistance, including security deposits and other means to assist eligible families who are in danger of becoming homeless in obtaining or keeping housing.
- Low-Income Housing Tax Credit (LIHTC) Program – Provides an incentive to owners to develop affordable multifamily rental housing. Allocations of credits are used to leverage public, private and other funds in order to keep rents affordable. Developments that may qualify for credits include new construction, acquisition with rehabilitation, and rehabilitation and adaptive re-use. Developers who are awarded tax credits must agree to keep apartments affordable and available to lower-income tenants for at least 30 years. Annually, NHD establishes priorities and needs in its Qualified Tax Credit Allocation Plan (QAP).

- Section 8 – Housing Choice Voucher program – Provides assistance to low- and very low-income families to afford decent, safe, and sanitary housing in the private market by providing subsidies toward their rent.
- Home Means Nevada Initiative (HMNI) – NHD administers a portion of the State of Nevada’s federal Coronavirus State and Local Fiscal Recovery Funds through HMNI. These are one-time funds but will contribute significantly to Nevada’s overall housing outcomes over the next five years. The HMNI program’s core focus is affordable housing for low-income families. Funding categories include multi-family development, multifamily preservation, land acquisition, down payment assistance, and homeowner rehabilitation.

Actions planned to reduce lead-based paint hazards

Nevada requires that all CPD programs meet the requirements at 24 CFR Part 35.

HOME & HTF: All approved developments must follow the requirements in 24 CFR part 35. Rehabilitation projects involving pre-1978 residential units are to be tested for lead-based paint hazards. Developers are to provide Nevada documentation of lead-based paint analysis which may include reports, certifications, licenses, and pamphlets. Developers are encouraged to review the lead-based paint requirements on the HUD Exchange, including the Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing.

CDBG: The GOED CDBG program ensures that homes built prior to 1978 assisted with HUD funds are tested for lead-based paint hazard by the Rural Nevada Development Corporation (RNDC) staff. Any chipped, peeling, or flaking paint is tested with an XRF analyzer. If lead-based paint is present, the contractor is tasked with setting up proper containment areas during construction and with proper clean up. Any hazardous lead paint areas must be encapsulated. In some instances, the components, such as door and window frames, are replaced. Other times the peeling paint is scraped and peeled away, and a special paint is used to seal the area. One hundred percent of the homes rehabilitated with CDBG funds are LMI households.

ESG: The ESG program requires a lead-based paint visual assessment for all pre-1978 units that will be financially assisted. This screening must be completed and kept in client files for review during compliance visits along with the certification of the person conducting the inspection.

HOPWA: Projects must comply with the Lead-Based Paint Poisoning Act of 1973 and its applicable regulations at 24 CFR 35 parts A, B, M, and R. A housing inspection is completed for all units financially assisted prior to the start of subsidy payments and must be re-inspected annually. For all pre-1978 units, a visual assessment is completed. If visual assessment reveals problems with paint surfaces, HOPWA assistance cannot be provided until the deteriorating paint has been appropriately repaired.

Recipients of CDBG, HOME, HTF, and HOPWA funds are encouraged to identify additional sources of funding to assist with lead hazard activities related to projects where rehabilitation is not funded. Examples include HUD Lead Safe Homes and other grant programs and private sector resources that may be available.

The State will continue to take the following actions in addressing lead-based paint hazards in pre-1978 housing:

- Provide information and guidance related to lead-based paint hazard reduction to the recipients of CDBG, HOME, HTF, ESG, and HOPWA funds.
- Continue to require notifications regarding the hazards of lead-based paint for residents and owners of all houses receiving CDBG, HOME, HTF, and HOPWA assistance.
- Incorporate lead hazard reduction strategies, in accordance with HUD requirements, in all HUD-assisted housing rehabilitation, and provide technical assistance on an as-needed basis to ensure compliance with program policies and procedures and HUD notification requirements.

Actions planned to reduce the number of poverty-level families

Nevada's anti-poverty strategy is based on helping families to move to economic self-sufficiency. Providing low-income households with assistance through various programs allows them to live in safe, decent, and affordable housing. This helps to provide a base for them to maintain employment, provides a nurturing environment to raise children, and helps them become a part of the community where they work.

HHS is tasked with the responsibility of addressing poverty issues throughout the State of Nevada and oversees a number of programs that builds capacity of social services networks to respond to the needs of Nevada's residents.

One key funding source in the battle to end poverty is the federal CSBG Program. In Nevada, 12 CAAs have been designated to receive CSBG funds in 15 rural counties. These agencies formed the Nevada Community Action Association to network with one another, develop strategic plans to address rural and urban poverty in Nevada, and provide training opportunities to member agencies. CAAs utilize this funding to:

- Operate intake systems that assess individual and family needs and identify state and local services that can assist families to remove barriers to self-sufficiency;
- Develop a network of relations with state agencies, local government agencies, non-profits, faith-based organizations, and local businesses to coordinate and deliver services to individuals and families;
- Work on strengthening and expanding partnerships from year to year as they add new services, increase proficiency in servicing clients, and participate in community coalitions;
- Provide case management services to persons who are committed to attaining improved economic self-sufficiency. In most instances, case management involves coordinated services with multiple partner agencies;
- Continue adopting a more client-centered and driven service delivery model, including the development of self-sufficiency plans based on goals identified by program participants; and
- Development of job fairs, which have resulted in a number of job offers for participants.

Other continued efforts to move low-income, poverty-level, and homeless households into self-

sufficiency include improvements to transportation services that provide access to job training, employment opportunities, and counseling services. In addition, HHS administers funding for family resource centers, which are located throughout the state in most of the larger communities and provide a variety of support services to families who have lower incomes. Family resource centers, in conjunction with local social service offices, are generally the initial point of contact for many individuals and families who are seeking assistance.

Finally, NHD continues to fund projects that support housing and supportive programs. There are several non-profit organizations in rural Nevada that have and continue to develop services and facilities to move very low-income and homeless persons to self-sufficiency. These efforts, along with programs provided by the Nevada Balance of State CoC (NV-502) and other partner agencies, will have a direct impact on the number of families living in poverty.

Actions planned to develop institutional structure

The State of Nevada is committed to continuing its participation and coordination with federal, State, county, and local agencies, and the private and non-profit sectors in order to serve the needs of low-income individuals and families across Nevada. The Governor's Office of Economic Development, Department of Business and Industry, and the HHS collaborate with various entities to continually improve coordination.

The Governor's Office of Economic Development, the NHD, and the HHS all have individual institutional structures. Within each office or department, there are divisions that administer HUD programs. The CDBG Program is in the Rural Community Development Division/CDBG of the Governor's Office of Economic Development. The HOME, ESG, HTF, and Neighborhood Stabilization Program are in the Nevada Housing Division of the Department of Business and Industry. The HOPWA program is in the Division of Public and Behavioral Health of the HHS. Each division has its institutional structure, as well.

HUD funds pass through to local governments and other entities that are eligible to receive HUD program funding. These entities, when funded, are part of the institutional structure for each program. The scope of the institutional structure is from the State level to those at the community level where projects are implemented and/or managed.

Actions to be taken in 2025 to enhance coordination and promote further development of that institutional structure include:

- Continue supporting the creation of cross-jurisdiction economic development regions;
- Contract and/or collaborate with Silver State Fair Housing on outreach and training to NHD and CDBG grantees;
- Provide annual training and technical assistance to non-entitlement communities in rural Nevada;
- Support efforts such as Strengthening Economies Together (SET) that strengthen collaboration in CDBG non-entitlement areas;
- Participate in quarterly meetings with other funders to maximize limited resources (CDBG, USDA, EPA, other collaborative funders);

- Continue to work with the staff of the LIHTC program to ensure that the HOME funds are used to leverage this program;
- Continue staff support of the Nevada Balance of State CoC (NV-502) and through correspondence with the Reno, Sparks/Washoe County CoC (NV-501) and the Las Vegas/Clark County CoC (NV-500).

Actions planned to enhance coordination between public and private housing and social service agencies

Throughout the State of Nevada there exists an effective coordination effort between public and private housing and social services agencies. For example, in rural Nevada members of the Nevada Balance of State CoC (NV-502) include:

- Staff from NRH, which oversees the Housing Choice Voucher and HUD VASH Voucher programs.
- County social services agencies, a few whom are also recipients of HUD Supportive Housing Program and Shelter Plus Care Program funds.
- Staff from the Division of Public and Behavioral Health, which oversees a Shelter Plus Care program for mentally ill homeless persons.
- Developers of housing for low-income and homeless.
- Staff from NHD. In northern and southern Nevada many of the same types of agencies participate in the local CoC initiatives.

In 2025, efforts to continue coordination between public and private housing providers and social services agencies will include the following actions:

- The Governor's Interagency Council on Homelessness will continue with the implementation of its Strategic Planning Goals and Objectives. Working groups will include State, local and non-profit agencies throughout Nevada, and the mission of the Council will be to address homeless needs throughout Nevada;
- The State of Nevada's Division of Public and Behavioral Health's Cooperative Agreements to Benefit Homeless Individuals for States grant. This includes the implementation of the statewide plan to ensure sustained partnerships across public health and housing systems that will result in short- and long-term strategies to support individuals who experience chronic homelessness; and
- Statewide CoC meetings will continue to be held throughout the year. Topics of discussion will include implementation of a statewide strategic plan to end homelessness; implementation of statewide performance measures for CoC and ESG programs; statewide discharge planning; implementation of a statewide Homeless Management Information System Lead agency; and other issues that affect homelessness at a statewide level.

Discussion:

All divisions work to increase collaboration between agencies and private entities in order to improve the quality of life for all Nevadans.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

During the 2025 program year, the State of Nevada expects to utilize HUD funding from CDBG, HOME, ESG, HOPWA, and HTF. While HOME-ARP and CDBG CARES Act (CDBG-CV) funding are available, the anticipated outcomes for those programs are respective to the 2019/2020/2021 annual action plans. Additionally, the State anticipates utilizing funding from AAH and the federal Coronavirus State and Local Fiscal Recovery Funds within the 2025 year but are not including those funding sources in this section as those funds are not allocated by HUD.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.320(k)(1)

Overall Benefit: A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

Program year 2025 was the beginning of the next three-year period for overall benefit for persons of low to moderate income (70% minimum).

The three-year period covers 2023, 2024, and 2025. The current Consolidated Plan covers program years 2025-2029.

The Rural Community & Economic Development Division of the Governor's Office of Economic Development administers the CDBG Program. The allocation from HUD for the State CDBG Program in Nevada for 2025 is \$2,910,779. Deducting \$158,215.60 for State administration and \$29,107.80 for technical assistance allowed \$2,723,455.60 to be available to allocate for projects. The allocation recommendation meeting was held May 13, 2025, after the federal budget had been passed and the allocation was known. The allocation and recaptured funds were awarded after the review of the CDBG Advisory Committee's recommendations.

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Table 69: CDBG		
1	The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2	The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3	The amount of surplus funds from urban renewal settlements	0
4	The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5	The amount of income from float-funded activities	0
Total Program Income:		0

Other CDBG Requirements

Table 70: CDBG Other Requirements		
1	The amount of urgent need activities	0
2	The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.320(k)(2)

A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

NHD does not have any other forms of investment being used beyond those identified in Section 92.205.

A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME Program funds used for homebuyer assistance will be subject to recapture provisions in accordance with 24 CFR Part 92. Provisions are established as follows:

- Upon sale of the property or transfer of title during the home's period of affordability, the HOME investment should be recaptured from the net proceeds. The HOME investment amount that must be recaptured may be reduced only in the case where net proceeds (sales price minus loan repayment and closing costs) are insufficient to recapture the full HOME investment plus enable the homeowner to recover the amount of the homeowner's down payment, principal payments, and any capital improvement investment. The HOME investment amount may be reduced pro rata based on the time

the homeowner has owned and occupied the unit measured against the required affordability period, except that the State's recapture provisions may not allow the homeowner to recover more than the amount of homeowner's down payment, principal payments, and any capital improvement investment. In order to ensure compliance with the recapture provisions, restrictions may be incorporated into each project Deed of Trust and Promissory Note and must be included into the signed written agreement. The restrictions are as follows:

- The State (or State recipient) reserves the right of first refusal;
- The property must be used as the purchaser's principal residence;
- No subleases are allowed;
- HOME funds must be repaid upon sale of the property; and
- In the event of foreclosure, all deed restrictions may be cancelled. A State recipient may also choose to recapture a portion of the equity as a local program option. However, recipients that select to recapture a portion of the equity must develop acceptable program guidelines and their Annual Plan will state recapture/resale provisions.

A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

HOME Program funds used for homebuyer assistance will be subject to recapture provisions in accordance with 24 CFR Part 92. Provisions are established as follows:

- Upon sale of the property or transfer of title, the HOME investment shall be recaptured from the net proceeds. The HOME investment amount that must be recaptured may be reduced only in the case where net proceeds (sales price minus loan repayment and closing costs) are insufficient to recapture the full HOME investment plus enable the homeowner to recover the amount of the homeowner's down payment, principal payments, and any capital improvement investment. The HOME investment amount may be reduced pro rata based on the time the homeowner has owned and occupied the unit measured against the required affordability period, except that the State's recapture provisions may not allow the homeowner to recover more than the amount of homeowner's down payment, principal payments, and any capital improvement investment. In order to ensure compliance with the recapture provisions, restrictions may be incorporated into each project Deed of Trust and Promissory Note and must be included into the signed written agreement. The restrictions are as follows:
 - The State (or State recipient) reserves the right of first refusal;
 - The property must be used as the purchaser's principal residence;
 - No subleases are allowed;
 - HOME funds must be repaid upon sale of the property; and

- In the event of foreclosure, all deed restrictions may be cancelled. A State recipient may also choose to recapture a portion of the equity as a local program option. However, recipients that select to recapture a portion of the equity must develop acceptable program guidelines and their Annual Plan will state recapture/resale provisions.

Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

NHD does not have plans to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

Emergency Solutions Grant (ESG)

Reference 91.320(k)(3)

Include written standards for providing ESG assistance (may include as attachment)

Although State agencies are not required to develop written standards, NHD worked very closely with the Nevada Balance of State CoC (NV-502) to develop joint standards that help to align all programs designed to address homelessness. A copy of the document may be viewed at: <http://housing.nv.gov/uploadedFiles/housingnv.gov/content/programs/ESG/2015-4ESGRNCoCWrittenStandardsrev.pdf>.

If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

State ESG subrecipients are required to participate in the local CoC Coordinated Entry system. In rural Nevada there are Coordinated Entry Lead Agencies located within the 15 rural counties, and a number of them are also recipients of ESG funding. Clark County is the lead agency for HMIS.

Lead agencies have agreed to accept the responsibility of screening homeless clients to determine eligibility for various programs and services that may be available either locally or statewide. Agencies adhere to CoC and HUD policies for connecting eligible households with assistance.

A comprehensive referral form has been developed with other agencies in the community that provide services to clients. This referral form allows agencies, with permission from the applicant, to share information and assist in setting appointments. This referral process will ensure the applicant has made contact with other agencies before they leave the office. Included in the referral agencies are food pantries; emergency shelters; the McKinney-Vento school representatives; the Housing Authority for access to VASH Vouchers and vouchers funded with AAH; and the Division of Behavioral Health, which is the recipient of Shelter Plus Care vouchers for homeless persons who suffer from mental illness. If programs are not available, the lead agency is responsible for maintaining a waiting list. The client is also provided with documentation that the assessment has been completed and information entered into HMIS.

If a client is accepted into one of the housing programs, the lead agency is responsible for gathering the required documents that may be needed, such as documentation of chronic homelessness, disability, etc. Although the lead agency is not responsible for providing ongoing case management services, it may continue to work with the clients to ensure their long-term success.

Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

ESG funds are passed through NHD and are allocated to city, county, and non-profit organizations in rural Nevada through a competitive application. The NHD also provides an annual ESG allocation to Clark County as the statewide HMIS lead. Due to the limited number of providers in rural communities, some government agencies retain funds to implement programs directly.

Due to the limited amount of funding, preference is given to agencies that are current recipients of ESG funds; can demonstrate successful implementation of their programs; and are actively helping to meet the objectives of NHD, HUD, and the Rural Nevada CoC. Preference is given to agencies that choose activities to help homeless and chronically homeless individuals and families to obtain and maintain shelter and housing. Past performance is reviewed as part of the rating and ranking process. NHD convenes an independent review panel to review all applications. The panel includes persons qualified to make decisions about programs and services offered to persons who are homeless and at-risk-of-homelessness. NHD staff presents the allocation information to the Nevada Balance of State CoC (NV-502) governing board for approval. Subrecipients will be chosen, and final allocations will be made, based on recommendations received from the Nevada Balance of State CoC (NV-502). As required by program regulations, NHD shall engage the Nevada Balance of State CoC (NV-502) to ensure that ESG-funded activities chosen will address the goals and objectives of the CoC. Clark County receives funds as the State HMIS lead.

If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

This requirement does not apply to states; however, NHD requests that subrecipients engage homeless or formerly homeless individuals when developing their program policies and criteria.

Describe performance standards for evaluating ESG.

The State works closely with local CoC to develop performance outcomes for subrecipients of State ESG funds. In rural Nevada, performance outcomes were created jointly and are reflected in the “Rural Nevada Continuum of Care (Nevada Balance of State CoC (NV-502) and State Emergency Solutions Grant Program Performance Evaluation Tool.” This document reflects goals, measures and expected outcomes for all projects funded through the CoC and State ESG-funded programs.

Housing Trust Fund (HTF)

Reference 24 CFR 91.320(k)(5)

How will the grantee distribute its HTF funds? Select all that apply:

Applications submitted by eligible recipients.

If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter “N/A”.

N/A

If distributing HTF funds by selecting applications submitted by eligible recipients,

A. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Eligible applicants/recipients include public housing agencies, for-profit organizations, and non-profit organizations. Recipients must:

1. Meet the definition of a recipient under 24 CFR 93.2.
 - a. Be able to make acceptable assurance they will comply with all HTF requirements during the entire affordability period.
 - b. Demonstrate ability and financial capacity to undertake, comply and manage eligible activity.
 - c. Demonstrate familiarity with requirements of federal, state, and any other housing programs used in conjunction with HTF funds to ensure compliance.
 - d. Demonstrate experience and capacity to conduct eligible HTF activity.

2. Have site control for all the land needed for the proposed project. At least one of the following must be submitted with the application to document site control:
 - a. A fully executed and legally enforceable purchase contract (a “PSC”) or option to purchase (an “Option”) for each portion of the real property where the proposed project will be located that identifies the seller and buyer, the amount to be paid, the expiration date of the contract or option, and a statement from the seller and buyer describing any prior interest in the land or business dealings between seller and buyer.
 - b. A written, legally enforceable governmental commitment to transfer the real property by sale for the proposed project to the applicant/co-applicants (a “Government Commitment”).
 - c. A recorded deed evidencing the transfer of the real property necessary for the proposed project to the applicant/co-applicants along with a copy of the owner’s policy of title insurance insuring the ownership of the real property by the applicant/co-applicants.
3. Provide documentation of zoning, codes, ordinances, and environmental review.
 - a. Provide preliminary site plans, evaluations, and floor plans.
 - b. Documentation establishing the project as proposed and preliminary designed is on land appropriately zoned for the intended project and that discretionary permits are not necessary from local government body (i.e., that the project upon design, only requires an administrative review for building permit issuance).
 - c. Provide evidence of delivery of and a copy of the letter notifying the chief executive officer or equivalent of the local jurisdiction within which the building of the project is located. Such may be sent to the executive officer or governing body (for example, the Mayor, City Manager, County Manager, City Council, County Commission, or the equivalent) of the local jurisdiction. The letter must indicate that if the jurisdiction has any comments to send them to the applicant and NHD.
 - i. Must submit a completed and current (no more than two years old as of the application deadline date; then updated if an allocation is received) Phase I Environmental Study for all portions of the real property on which the proposed project is to be located.
 - ii. Based on the findings and recommendations of Phase I, a Phase II may be required. NHD may require submittal of a hazardous material report that provides the results of testing for asbestos containing materials, lead based paint, Polychlorinated Biphenyls (PCBs), underground storage tanks, petroleum bulk storage tanks, Chlorofluorocarbons (CFCs) and other hazardous materials. Professionals licensed to do hazardous materials testing must perform the testing. A report by an architect, building contractor, or applicant/co-applicants will not suffice. A plan and projected costs for removal of hazardous materials must also be included.

4. Have resolved any open audit finding(s), for any state or federally funded housing or community development projects or programs to the satisfaction of NHD or the federal agency by which the finding was made.
5. Must have an active registration and Unique Entity ID with the System for Award Management (SAM) and not be debarred or suspended from participation in federal or State housing or community development projects or programs.
6. Must be registered with the Nevada Secretary of State at www.nvsos.gov/sos.
7. Comply with federal fair housing laws, regulations and design requirements for handicapped accessibility, including standards specified by the American with Disabilities Act (ADA) and Section 504 where applicable.
8. Participate in NHD data surveys and reports for the life of the affordability period.

B. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

HTF will be awarded for the development of high quality, safe, decent housing affordable to households with extremely low income as defined by HUD. HTF funds are awarded competitively through a published RFA process. The RFA will specify the maximum amount of project funds available, any restrictions on uses of funds, general terms and conditions of funding allocations, threshold requirements, time frame for submittal of applications, application requirements and scoring system.

Eligible applicants/recipients must submit a completed application, including project narrative; experience of developer(s); project budget and timeline, including other sources of funding; and population to be served and supportive or other services provided by the owner of the project.

C. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The following scoring system will be used to encourage projects to provide the greatest number of eligible units for the longest period with an array of supportive services in a well-designed facility accommodating special needs populations. Funding priority will be given to eligible projects that are planning to apply for Low Income Housing Tax Credits or have already secured them.

Representations made by applicants for which points are given will be binding and will be monitored through the annual compliance review process. Based on ranking, projects will be selected for a conditional commitment. Once a property is selected, NHD will determine the amount of the HTF to be awarded, which may not equal the amount requested in the application.

Competitive applications are evaluated on need and ability to complete the project in a timely manner. Scoring criteria is available in a grant management software and includes the following:

- Six (6) points available for projects serving extremely low-income households.

- Eleven (11) points available for special needs supportive housing.
- Twenty-five (25) points available for projects providing supportive housing services.
- Five (5) points available for project readiness.
- Ten (10) points available for projects providing housing for families.
- Five (5) points available for projects providing geographic diversity.
- Five (5) points available for projects serving Section 811 PRA.

D. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

HTF funding is available to all jurisdictions within the State of Nevada. Due to the limited funding, NHD will fund projects for the development of high-quality, safe, decent housing affordable to households with extremely low incomes, including veterans, to increase the availability of housing with supportive services. Funding of new construction and those acquisition and rehabilitation or conversion projects that add units to the affordable housing inventory will be prioritized over projects that only preserve existing subsidized affordable rental housing.

E. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Project readiness is an important factor in determining if a project will be considered for funding. In the application instructions, applicants are informed that construction should reasonably be expected to start within twelve (12) months of funding, or funding may be revoked. Applicants are also cautioned that projects stalled for longer than six (6) months should relinquish the HTF funding award. Furthermore, the written agreement specifies a period of performance and the date all loan funds must be drawn, or funds will be recaptured and retained by NHD.

F. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

While the State prioritizes supporting projects that carry rental subsidy on the project, it is largely assumed that in order to serve households at thirty percent (30%) of AMI and below that the projects can only be viable if they come with project-based subsidy or some other form of rental assistance.

G. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Pursuant to 24 CFR 93.302(d), the federal affordability period is 30 years commencing upon project completion. For projects to be eligible for funding, the recipients must provide a 30-year pro forma and project development/construction budget. Set forth below is a list of factors that NHD

considers when performing the financial feasibility evaluations. The list of factors is not all-inclusive, and other factors may also be considered.

- The cost of the project
- The reasonableness of construction costs
- The cost per unit of the project
- The projected income, expenses and cash flow, for the affordability period
- The reasonableness of the projections of income and expenses and the assumptions upon which those projections are based
- The fees for project participants
- The sources and uses of money for the project
- The plan for financing the project
- The percentage of the housing HTF funds used for the cost of the project
- The demonstrated stability of the applicant/co-applicants (first and second financial feasibility evaluations) or project sponsor (third financial feasibility evaluation), including an analysis of the financial statement of the applicant/co-applicants or project sponsor, as applicable.

NHD has also adopted financial standards to analyze the financial pro forma included in each application. The current standards are set forth below. NHD may adopt new or modify existing standards at any time.

- Recommended minimum debt service coverage ratio of 1.15 on primary debt service (excluding soft debt service).
- Two percent (2%) limitation on projected increase to project income and 3% limitation on project operating expenses.
- Seven percent (7%) limitation on unit vacancy assumption.
- Operating ratio shall be reasonable and subject to NHD approval.
- Maintain minimum annual replacement reserves for all projects in the amount of \$325 per unit.
- Fifteen percent (15%) limitation on developer fees.

H. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

A scoring system will be used to encourage projects to provide the greatest number of eligible units for the longest period with an array of supportive services in a well-designed facility accommodating special needs populations.

Each application meeting the threshold requirements will be reviewed and assigned points according to the selection criteria. Projects committing 80% or more of their HTF-assisted units to special needs populations receive five (5) bonus points in the application scoring process.

Additionally, many of these projects are also competing for tax credits and thus are meeting stringent requirements for these needs as found in the State's adopted QAP.

In the event of a tie between two or more projects when insufficient program funds remain to fund each one, the tie breaker will go to the project that best meets the State's Consolidated Plan Housing Needs.

I. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

The State anticipates HTF applications to likely include tax credit funding, creating a significant equity contribution to the project. Many projects also seek the State's HTF support to complete their project and to meet the match requirement. The State will continue to prioritize projects that are able to leverage other funding sources, including federal or State project-based rental assistance paid on behalf of the tenant.

Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the

HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

NHD will use the HOME maximum per-unit subsidy limit pursuant to 24 CFR 92.250(a). The HOME Final Rule, published at 90 FR 746 on January 6, 2025, identifies that HUD will publish the per-unit dollar limits for the area in which the housing is located annually. HUD will publish its methodology for determining maximum per-unit dollar limits through a publication in the Federal Register. Although all PJs have a high-cost percentage cap (HCP) of 270 percent (270%), the HOME program sets the HCP at 240 percent (240%). As a result, the maximum subsidy limits are calculated using the Section 234 base limits and the maximum HCP allowed by the HOME regulations.

HUD's Office of Multifamily Housing updates Section 234 basic mortgage limits annually and publishes them in the Federal Register. The HOME maximum per-unit subsidy limits may be downloaded from <https://www.hudexchange.info/resource/2315/home-per-unit-subsidy/>.

Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

The use of HTF funds for housing rehabilitation requires the development of Rehabilitation Standards that all HTF-assisted housing undergoing rehabilitation must meet at the time of project completion in accordance with 24 CFR 91.320(k)(5)(iv) and 93.301(b). The standards must provide enough details on what work is required, how that work should be performed, and what materials should be used. The State's standards may refer to applicable codes or establish requirements that exceed the minimum requirements of the codes. The Rehabilitation Standards address the following:

- Capital needs assessment and report
- Uniform Physical Condition Standards
- Accessibility
- Disaster mitigation
- State and local codes
- Health and safety
- Lead-based paint
- Major systems

The State's Multi-Family Housing Rehabilitation Standards have been included as an attachment to this Annual Action Plan.

Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

NHD anticipates supporting projects designed as senior-only communities and projects that exclusively serve victims of violence. Other projects may elect to give preference to certain target populations, such as veterans, people with disabilities, youth aging out of foster care, homeless, or other similar targeting. NHD monitors these projects are compliant with fair housing laws and do not deny tenancy to an applicant based on the property's preference.

Refinancing of Existing Debt. Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible

activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

N/A

Discussion: