

BUILDING HOMES, STRENGTHENING FAMILIES

Affordable Housing in Clark County, Nevada

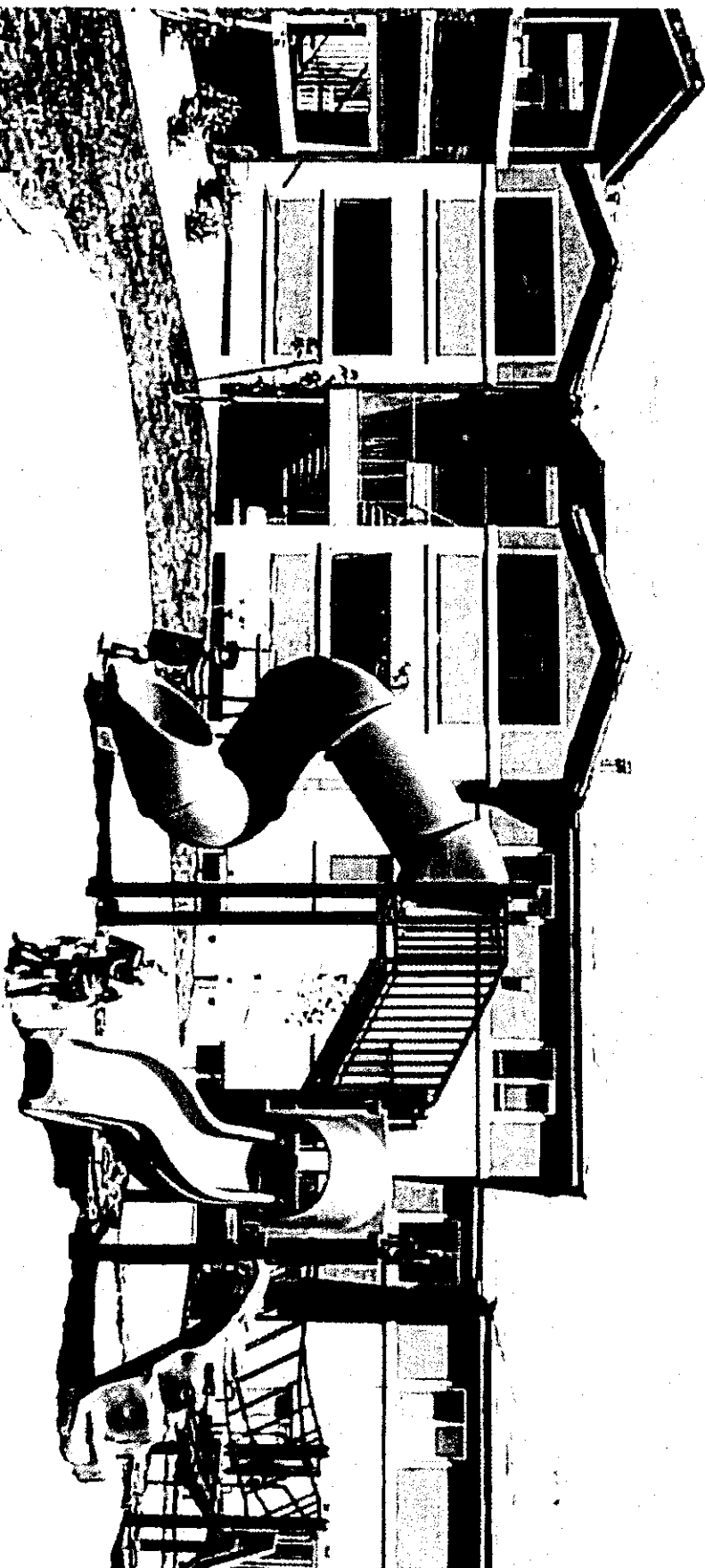


EXHIBIT M Mental Health

Document consists of 32 pages.

☐ Entire document provided.

☒ Due to size limitations, pages 1-15 provided. A copy of the complete document is available through the Research Library (775/684-6827) or e-mail library@lcb.state.nv.us.

Meeting Date 10-9-03



Board of County Commissioners

Dario Herrera, Chairman • Myrna Williams, Vice Chair
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County Manager: Thom Reilly

Assistant County Managers: Michael R. Alarney, Richard B. Holmes, Catherine Cortez Masto
Finance Director: George Stevens
Community Resources Management Manager: Douglas R. Bell

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March, 2002



EQUAL HOUSING
OPPORTUNITY

LEGEND

 City of Las Vegas

 City of Henderson

 Nellis Air Force Base

 City of North Las Vegas

 Boulder City

 Unincorporated
Clark County

LEGEND

City of Las Vegas

City of Henderson

Nellis Air Force Base

City of North Las Vegas

Boulder City

**Unincorporated
Clark County**

Introduction

In "Building Homes, Strengthening Families - Affordable Housing in Clark County, Nevada", we want to highlight the new affordable housing that has recently been constructed in Clark County and describe its benefits to our community.

Learning from past errors where such housing was located predominantly in central core neighborhoods, the new direction in affordable housing includes dispersing such developments throughout the community and revitalizing existing properties in ways that promote neighborly interaction. Most importantly, the new developments offer a wide range of affordable choices, from transitional housing for the formerly homeless to family and senior housing to homeownership, for those wishing to actualize the American Dream of owning their own home.

Southern Nevada's leaders, facing unprecedented and unrelenting growth, acknowledge a tremendous need for even more affordable housing. We need to create "workforce housing" for those who are engaged in our tourist industry as well as the larger service occupations. In addition to the thousands of new housing units that have been constructed for retirees, we need to create housing opportunities for those with special needs: the frail elderly, the disabled, and those homeless people that are trying to become self-sufficient.

While the affordable housing challenge remains, we should celebrate what we have accomplished so far. We invite you to discover how, in Clark County, **AFFORDABLE HOUSING MAKES GOOD NEIGHBORS.**

Steps on the Housing Continuum

*Requires Public and Private
Subsidy to Make Affordable*

Market Rate Housing

- Rental Housing (No Subsidies)
- Homeownership (Interest Deduction)

Permanent Affordable Housing

- With Supportive Services for Mentally Ill and Disabled Special Needs Housing
- Section 8 and Public Housing
- Bond & Tax Credit Projects
- Senior, Disabled and Assisted Living
- Homeownership Programs

Transitional Housing

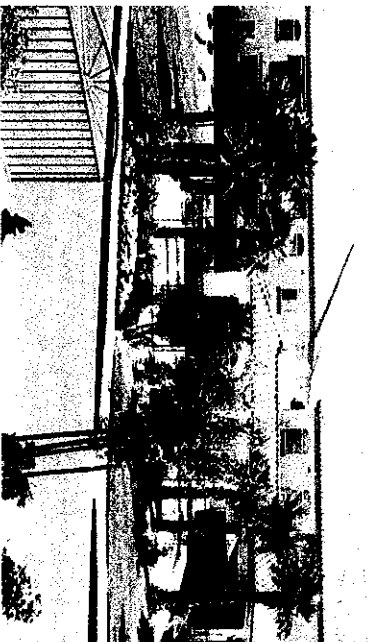
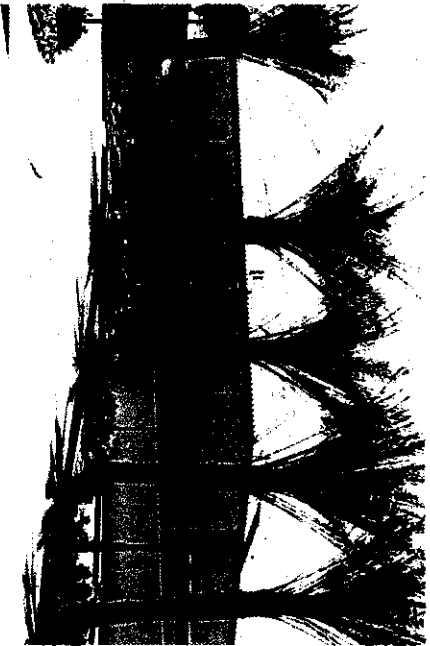
- Up to 24-months
- Case Management
- Employment Counseling
- Health/Parenting Counseling
- Child Care Subsidies
- Substance Abuse Prevention

Emergency Shelters

- 30-60 Days
- Basic Shelter
- Basic Meals
- Basic Hygiene
- Rest and Protection from Street Crime and Weather
- Time to Make Choices

The Untold Story

Unnoticed, but in plain view, is one of Southern Nevada's most amazing successes of recent years: affordable housing. Over the past ten years, community- and church-based non-profit housing developers, for-profit developers, financial institutions, and governmental agencies have worked together to develop over 7,000 units of high quality affordable housing in Southern Nevada.



Capistrano Pines
480 N. Major
Henderson, Nevada

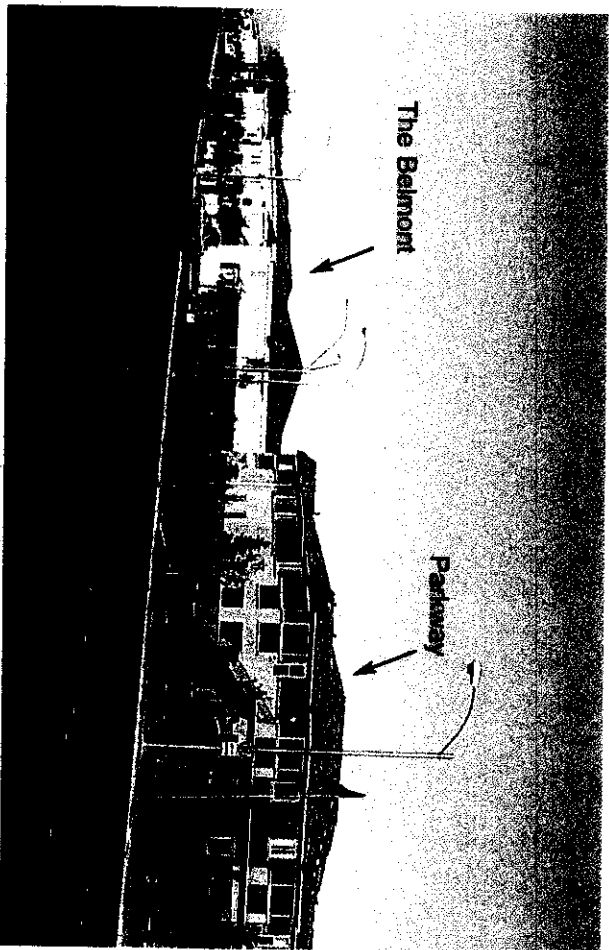
Developed by Nevada HAND
Senior Rental Housing (55+)
184-units

Funding Sources:
Clark County Private Activity Bonds
State of Nevada Private Activity Bonds
Low Income Housing Tax Credits
City of Henderson HOME

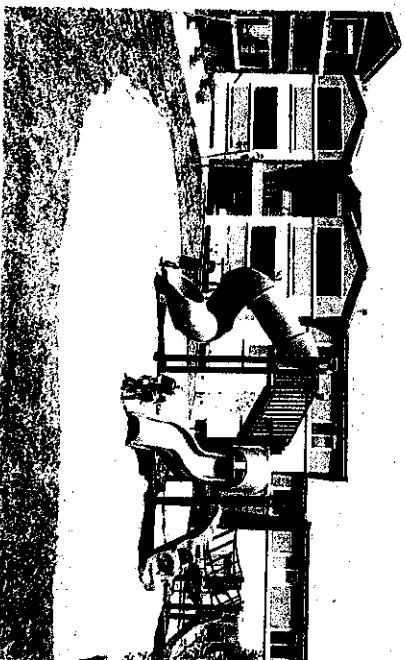
\$4,804,499
\$4,825,501
\$3,343,058
\$20,000

That's Affordable Housing?

Throughout Clark County, our community partners have built affordable housing that is indistinguishable from surrounding market rate housing. However, because this housing has been designed and maintained to fit into our neighborhoods, these achievements have gone largely unnoticed, demonstrating that well-designed affordable housing can be an attractive, compatible addition to the community.



Parkway at Silverado Ranch is located adjacent to The Belmont, a market rate apartment complex. There are no discernable differences when you drive by. However, the rent for a 933 square foot two-bedroom at Parkway is \$682, while The Belmont charges \$930 for a 1,132 square foot two-bedroom apartment. The market rate units are generally larger than the affordable units but also rent for more on a square footage basis.



Parkway at Silverado Ranch
10192 S. Maryland Parkway
Las Vegas, Nevada

Developed by Fore Property Company
Clark County Private Activity Bonds
State of Nevada Private Activity Bonds
Low Income Housing Tax Credits

\$7,687,500
\$7,262,500
\$5,374,908

My Mom Could Live Here!

Tropical Pines, a Nevada HAND senior housing community, was completed in May 2001. Located on Jeffreys Street, close to the intersection of Eastern and Tropicana, it is a handsome addition to a neighborhood of older rental housing.

These apartment homes are serviced by a central elevator, interior corridors, and keypad controlled access to ensure a safe environment. There are laundry facilities on each floor and community rooms to promote resident interaction. A fitness center, large screen television room, beauty salon and medical office complete the special amenities. The units are targeted to very low-income senior households, with 55 units reserved for households earning less than 40% of the area median income and 5 units reserved for households earning less than 30% of area median income (\$11,450 or less annually for a single person in 2001).

Tropical Pines
5030 Jeffreys Street
Las Vegas Nevada

Developed by Nevada HAND

60 two-bedroom senior apartments in a 3-story building

Funding Sources:
State of Nevada LIHTF
Clark County HOME
Federal Home Loan Bank of San Francisco
Low Income Housing Tax Credits
California Federal Bank Conventional Loan

\$100,000
\$518,000
\$299,500
\$2,685,000
\$1,250,000



Residents of Affordable Housing:

By definition of the U.S. Department of Housing and Urban Development, households earning less than 80% of Clark County's median income (\$43,600 annually for a family of four in 2001) and paying more than 30% of their income for rent or mortgage payments have an affordable housing problem. In 1996, almost 80,000 lower income households were paying more than 30% of their income for housing, with 46,226 of those paying more than 50% of their income for housing. The need has only continued to grow with the expansion of Southern Nevada's population.



People working in many different fields - daycare workers, teachers, retail salespeople, medical technicians - face challenges finding quality, affordable housing. For some, this problem is especially acute. Large families need housing with three or more bedrooms. The elderly and disabled require accessible housing. Homeless and mentally ill individuals need housing combined with counseling, training, and supportive services.



your friends, neighbors & family members

The majority of the developments described in this book are restricted by their financing to rent to households at 60% or less of area median income.

Based upon the Section 8 income guidelines and HUD's definition of affordable housing, an affordable rent for a family of four at 60% of median income is \$818 including utilities, while the average market rate apartment rent for a 3-bedroom apartment is now \$1,054 and increasing.



Percent of Area Median Income	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household	6 Person Household	7 Person Household	8 Person Household
30%	\$ 286	\$ 328	\$ 388	\$ 409	\$ 441	\$ 474	\$ 506	\$ 540
50%	\$ 478	\$ 545	\$ 644	\$ 681	\$ 736	\$ 790	\$ 845	\$ 899
60%	\$ 573	\$ 654	\$ 773	\$ 818	\$ 884	\$ 948	\$ 1,017	\$ 1,079
80%	\$ 763	\$ 873	\$ 981	\$ 1,090	\$ 1,178	\$ 1,264	\$ 1,351	\$ 1,439

Current Market Rents	
Efficiency	= \$ 536
1-bedroom	= \$ 636
2-bedroom	= \$ 757
3-bedroom	= \$ 1,054

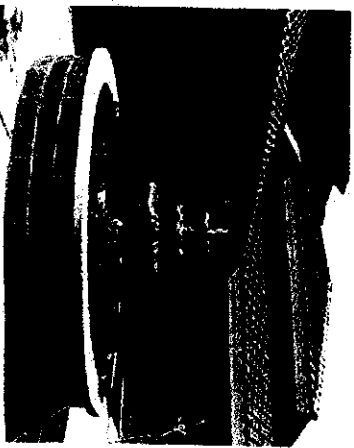
4 Person Family			
Percent of Median Income	Annual Income	Monthly Income	Affordable Rent
30%	\$16,350	\$ 1,363	\$ 409
50%	\$27,250	\$ 2,271	\$ 681
60%	\$32,700	\$ 2,725	\$ 818
80%	\$43,600	\$ 3,633	\$ 1,090

Comparing the affordable rents with current rents, people between 60% and 80% of area median income appear to be able to afford the local rental market in the unit size they would most likely need based on family size. However, below 60%, families begin having problems finding affordable housing. For example, a family of four with an income of \$13/hr can afford a rent of \$681 which would mean only 1-bedroom apartments are affordable. When families pay more of their income for rent, they have less disposable income to meet other personal and family needs.

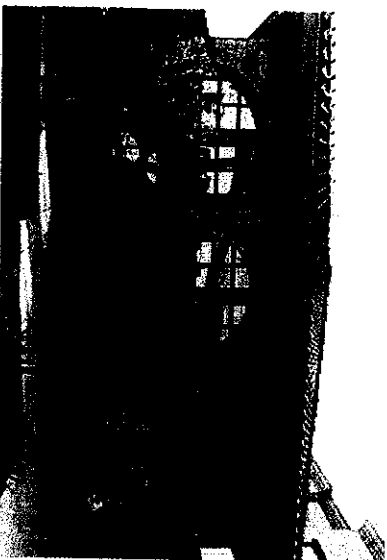
Ultimately, many families choose smaller apartments to reduce their rent burden, then end up overcrowded. Other families can only afford the lower rents that are offered in blighted neighborhoods, which often suffer from such urban problems as drug dealing and gang violence. Overcrowding and high rents increase stress on families, creating problems for long-term family stabilization.

Working in Partnership...

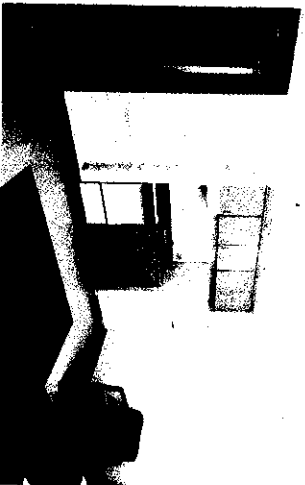
Through unique partnerships, Southern Nevada has witnessed the successful production of affordable housing for the most needy. Catholic Charities of Southern Nevada, working with HELP of New York, constructed 120 units of transitional housing for homeless men and women. The goal of the programs at the St. Vincent HELP Apartments is to assist participants in obtaining permanent housing within 24 months of entry and making a successful transition to more self-sufficient and stable lives.



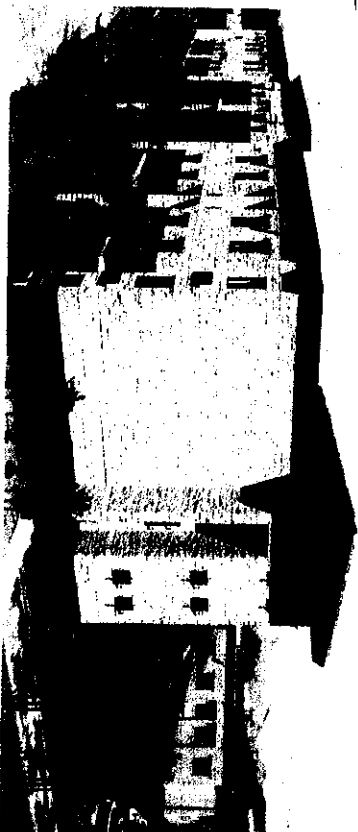
Front Entrance



Community Room



Room Interior



St. Vincent/HELP Apartments
1501 N. Main Street
Las Vegas, Nevada

Developed by HELP of New York and Catholic Charities of Southern Nevada

120 Single Room Occupancy Units of Transitional Housing for Homeless Men and Women

Funding Sources:

Clark County HOME/LIHTF	\$600,000
Las Vegas HOME/LIHTF	\$465,000
Low Income Housing Tax Credits	\$5,222,000
Federal Home Loan Bank of San Francisco	\$420,000
HUD Supportive Housing Program (for services)	\$2,680,463

to change lives

In conjunction with Catholic Charities Employment Program, 159 residents of the St. Vincent/HELP Apartments have procured permanent housing, 79 have remained in permanent housing for one year and 62 have obtained full-time employment.



Resident bought flowers for Administration and staff after completing the program at St. Vincent HELP and moving to permanent housing.



Participant from The Shade Tree, living at St. Vincent HELP, exhibits her first paycheck.



Before: St. Vincent HELP resident's daughter was getting married. She wanted her father to give her away. He declined because of his appearance.



After: Resident was proud to participate in the wedding. Both father and daughter are very happy.

Producing safe, quality housing...

Community-based non-profit organizations have proven they can deliver housing that enhances our urban and rural fabric while being accountable to our neighborhoods. Today, local non-profit housing developers, either alone or in partnership with for-profit developers, work with local governmental agencies to provide virtually all new affordable housing in Southern Nevada.

Running Springs
4450 Karen Avenue
Las Vegas, Nevada

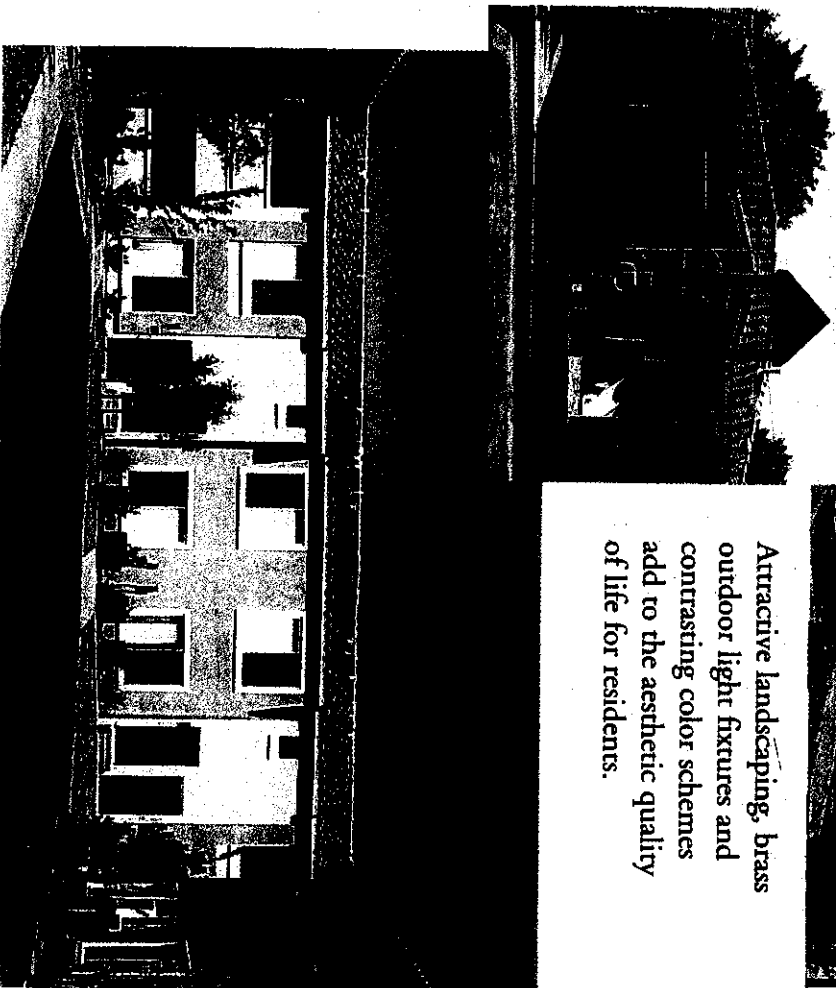
Developed by Community Services Agency Development Corporation in partnership with Harry Brandies, Robert McNamara and Robert Nielsen

144 family units

Funding Sources:	
Clark County HOME	\$500,000
Low Income Housing Tax Credits	\$2,785,007
Clark County Private Activity Bonds	\$3,550,000
Las Vegas Private Activity Bonds	\$3,665,000
Developer Equity	\$789,154



Attractive landscaping, brass outdoor light fixtures and contrasting color schemes add to the aesthetic quality of life for residents.



for families

Community housing groups and local government have built strong partnerships with private investment institutions and created a variety of local partnerships that have produced an ever-increasing affordable housing stock.

Apache Pines
Fort Apache and Tropicana
Las Vegas, Nevada

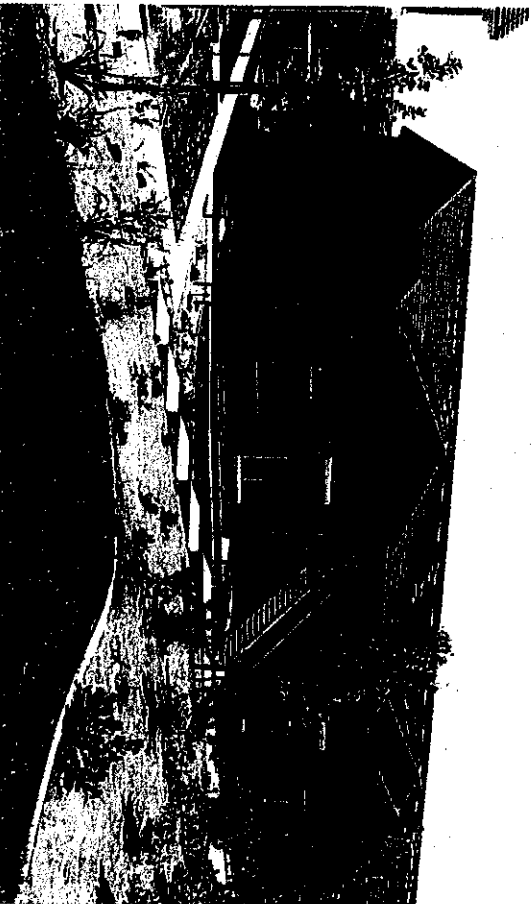
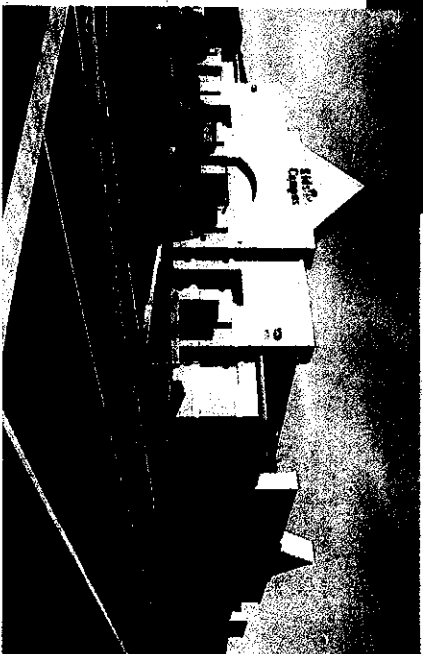
Developed by Nevada HAND using a construction loan from Nevada State Bank

274 family units

Funding Sources:

Clark County HOME/LIHTF	\$ 155,000
Low Income Housing Tax Credits	\$ 950,007
Clark County Private Activity Bonds	\$4,840,000
Las Vegas Private Activity Bonds	\$7,082,000
Developer Equity	\$6,817,500

A pool, wading pool, playground area and scattered barbecues ensure families have many opportunities for fun and neighborly interaction. Nevada HAND included a childcare facility at Apache Pines, which is operated by Kids' Campus.

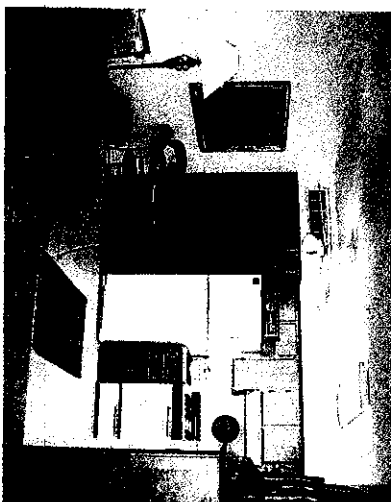


It takes a team...

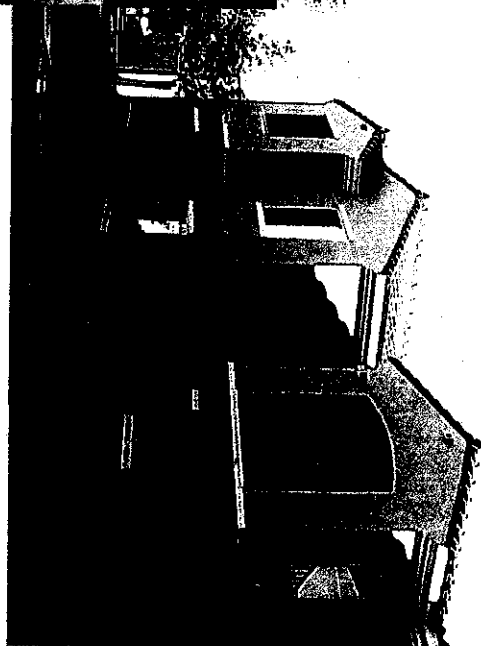
Clark County has assisted in the development of affordable and special needs housing, not only in the unincorporated county but also in the incorporated cities. This includes local jurisdictions that are part of the Clark County HOME Consortium - Las Vegas and North Las Vegas - and others that also undertake affordable housing activities - Henderson, Boulder City and Mesquite.



HELP of Las Vegas Apartments
Bonanza and McKnight
Las Vegas, Nevada
(under construction)



Vintage Desert Rose Senior Apartments
Jones and Vegas
Las Vegas, Nevada



Developed by Community Services Agency Development Corporation in partnership with USA Properties Fund

184 units for seniors

Funding:	
Clark County HOME	\$200,000
Las Vegas HOME	\$300,000
Clark County Private Activity Bonds	\$1,915,000
Las Vegas Private Activity Bonds	\$3,863,600
State of Nevada Private Activity Bonds	\$2,821,400
Low Income Housing Tax Credits	\$3,701,825

Developed by HELP of Las Vegas
75 units for homeless veterans, includes supportive services

Funding:	
Clark County HOME	\$500,000
Las Vegas HOME	\$210,000
Low Income Housing Tax Credits	\$4,050,000
Deferred Development Fee	\$250,000
HELP Homeless Services Corp. Loan	\$485,104
Supportive Housing Grant (for services)	\$585,102

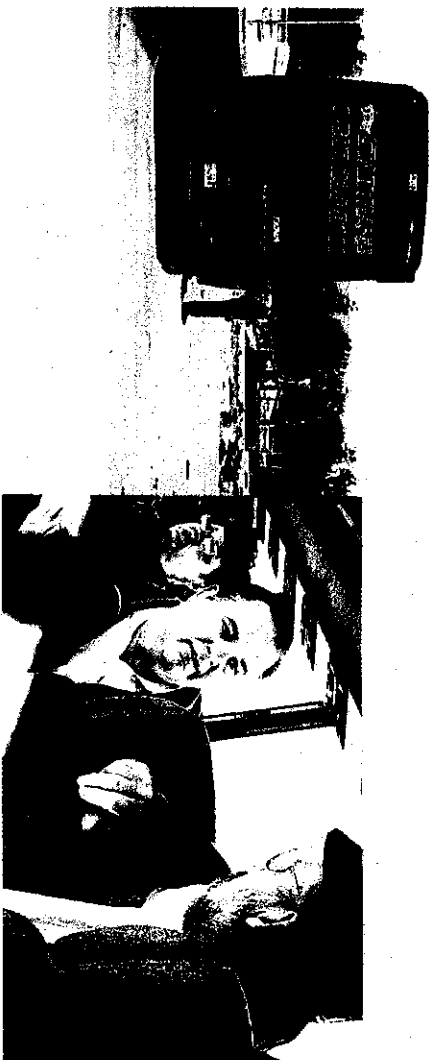
A variety of funding sources must be tapped - federal and state housing grants, private foundations, the Federal Home Loan Bank - to make affordable housing development financially feasible. By pooling funds, local jurisdictions can leverage limited local funds to provide the financial piece that closes the gap and makes these developments a reality.

building it together

Private Activity Bonds constitute the largest funding source for affordable rental units. Since 1994, Clark County has provided almost \$93 million in bonds to develop 4,564 units. In recent years, Private Activity Bonds have been leveraged by other funding sources, such as HUD's HOME Program, in an effort to increase the percentage of a development's units offered at rental rates low enough to be affordable for people at very low incomes.

Clark County works closely with the State of Nevada Housing Division which invests State bonds into the Clark County Private Activity Bond projects and also undertakes the complex sale of the bonds on the open market. The State Housing Division is the sole source for Low Income Housing Tax Credits in Nevada, which they allocate and monitor. They also provide over \$2 million in State HOME and Low Income Housing Trust Funds (LIHTF) annually to leverage the Federal HOME dollars received by the Clark County HOME Consortium. The LIHTF funds also provide the required 25% match to Federal HOME funds.

Clark County could not effectively administer any of these programs without the technical assistance of both the State of Nevada Housing Division and the US Department of Housing and Urban Development.



CDAC Board Member discusses proposed project with Nevada HAND president Michael Mullin while touring proposed project sites. Each year, the CDAC members take a Saturday to visit proposed projects and land. The CDAC members have an opportunity to ask applicants questions concerning their proposed projects. These bus tours are a crucial element in the review process to ensure that federal and state housing funds are used responsibly and maximized to the fullest extent.

Annually, housing development organizations apply for HOME and LIHTF funding from Clark County. A 36-member citizens committee, the Community Development Advisory Committee or CDAC, meets several times, tours the potential sites, reviews applications and recommends high quality housing development projects to the Clark County Board of Commissioners.