



NEVADA LEGISLATURE JOINT INTERIM STANDING COMMITTEE ON GOVERNMENT AFFAIRS

**(Section 6 of [Assembly Bill 443](#), Chapter 392, *Statutes of Nevada 2021*,
at page 2505)**

MINUTES

March 15, 2022

The third meeting of the Joint Interim Standing Committee on Government Affairs for the 2021–2022 Interim was held on Tuesday, March 15, 2022, at 9 a.m. Pursuant to [Nevada Revised Statutes \(NRS\) 218A.820](#), there was no physical location for this meeting.

The agenda, minutes, meeting materials, and audio or video recording of the meeting are available on the Committee's meeting page. The audio or video recording may also be found at <https://www.leg.state.nv.us/Video/>. Copies of the audio or video record can be obtained through the Publications Office of the Legislative Counsel Bureau (LCB) (publications@lcb.state.nv.us or 775/684-6835).

COMMITTEE MEMBERS PRESENT:

Senator Marilyn Dondero Loop, Chair
Assemblyman Edgar Flores, Vice Chair
Senator Pete Goicoechea
Senator Dina Neal
Assemblywoman Tracy Brown-May
Assemblywoman Jill Dickman
Assemblyman Andy Matthews
Assemblywoman Clara (Claire) Thomas (Alternate for Assemblywoman Selena Torres)

COMMITTEE MEMBER ABSENT:

Assemblywoman Selena Torres

LEGISLATIVE COUNSEL BUREAU STAFF PRESENT:

Jered M. McDonald, Senior Principal Policy Analyst, Research Division
Erin Andersen, Research Policy Assistant, Research Division
Steven Jamieson, Research Policy Assistant, Research Division
Heidi Chlarson, Senior Principal Deputy Legislative Counsel, Legal Division
Cathy Crocket, Principal Deputy Fiscal Analyst, Fiscal Analysis Division

Items taken out of sequence during the meeting have been placed in agenda order.
[Indicate a summary of comments.]

AGENDA ITEM I—OPENING REMARKS

[Chair Dondero Loop called the meeting to order. She welcomed members, presenters, and the public to the third meeting of the Committee. She reviewed virtual meeting and testimony guidelines.]

AGENDA ITEM II—PUBLIC COMMENT

[Chair Dondero Loop reviewed the ways to provide public comment, all of which are listed on the agenda. Public comment is limited to three minutes with an additional opportunity to provide public comment at the end of the meeting.]

Chair Dondero Loop:

Broadcast Production Services (BPS) staff, if you would like, please add the first caller.

BPS:

To make public comment for today's meeting please press *9 now to raise your hand in the queue.

Christine Saunders, Policy Director, Progressive Leadership Alliance of Nevada, and member of the Nevada Housing Justice Alliance:

Good morning, Chair, and members of the Committee. First off, I want to recognize the recent strong investments into building more affordable housing across the state, but make no mistake, this will benefit developers just as much, if not more, than tenants in desperate need of affordable homes. While housing construction is a long-term solution, there is an urgency in this moment for the state to take action and ensure that all Nevadans, in particular renters, can have a safe and affordable place to call home. While the CARES Housing Assistance Program (CHAP) was helpful during the pandemic, rental assistance is not enough to address the crisis that renters are facing. We hear from community members everyday stories of exorbitant rent increases of hundreds of dollars a month and of predatory landlords who do not maintain quality standards of living for their tenants; who try to charge fees for things like microwaves and light bulb replacement; who take numerous applications for only a single unit; and who take advantage of the no-cause eviction system. Our communities cannot thrive when our neighbors are constantly at risk of unfair displacement. Housing stability is the foundation for safety and security, children's education success, positive health outcomes, economic opportunity, and [inaudible] vibrant communities. Large rent increases and evictions are squeezing families' budgets to the brink. Even if displacement does not occur, large rent increases mean families spend more of their income on housing and less on other basic necessities like food, medicine, and utilities. Recently, local governments like the city of Reno and some Clark County commissioners have begun to discuss what their constituents need to address this housing crisis. That conversation continued to lead back to rent control and regulation of rental price gouging. Yet, local governments cannot take this action alone. We are calling on the state to enact meaningful changes to benefit tenants and ensure that all Nevada residents can maintain a safe and affordable roof over their heads. Thank you.

Chair Dondero Loop:

Thank you very much. Next caller please.

Sarah Adler, Policy Advocate, National Alliance on Mental Illness (NAMI) Western Nevada:

Good morning, Madam Chair, and members of the Committee. I join you this morning as a founder of NAMI Western Nevada and as a volunteer policy specialist with NAMI Nevada. I have worked much of my career in affordable housing. I applaud and appreciate your focus on affordable housing this morning. You have just heard and will hear from other callers that the severely mentally ill Nevadans in our state need deeply subsidized housing accompanied by case management and supportive services. This is known as permanent supportive housing or supportive housing. Many of these Nevadans are cared for as best they can by their family; they are their loved ones, but many of these Nevadans are the chronically homeless. Without stable and supportive housing, these homeless are living either on the street, in encampments, in our hospitals, and jails. In addition to the severely mentally ill there are also more than 100,000 Nevada households that are what we refer to as extremely low income—30 percent of area median income (AMI) or less. All these Nevadans need and deserve safe, dignified, and affordable housing. Over the coming year, NAMI is going to bring forward proposals for revenue streams that can create an affordable subsidy that is necessary for the bricks and mortar for the rental assistance and for the supportive services, pairing with Medicaid and our existing affordable housing programs. We appreciate your attention today, and we look forward to working with you over the coming year. Thank you.

Chair Dondero Loop:

Thank you very much. Next caller please.

BPS:

Caller 287, you are unmuted and may begin. Once more, caller with the last three digits 287, you are unmuted and may begin.

Calling out the last three digits 865. Continue, thank you.

Laura Yanez, member of NAMI Western Nevada:

I would like to thank Madam Chair and members of the Committee for allowing us to make public comment. I live in Lyon County and have been a resident of Nevada for six years. I am also a member of NAMI Western Nevada. My brother's name is Paul. He is 34 years old, and he has severe mental illness with schizophrenia and substance abuse. He has been homeless for most of his life since he was 18 years old except for once when he had housing. This housing was not supported services and the housing placement failed. He cycles in and out of jail, living on the streets in between. His jail cycling has included one term in prison due to drug-related charges. He lives off less than \$900 per month from his Social Security. He is not able to live with me or other family members due to his behaviors, as well as his paranoia about me. He is also highly exploitable and often gives all his Social Security to others and gets taken advantage of in many other ways. The solution for my brother would be permanent supported housing. The supports and structures he needs to be successful would be provided in this model. His ability to achieve recovery for the first time in his life would be further supported by this, as well. He could avoid the cycling in and out of jail and increase his safety and independence. Without this permanent supported

housing there is every chance that my brother could end up dying on the streets. I ask you to consider public supported housing in order to help other members of our community that are like my brother, as well as other families that are like mine.

Chair Dondero Loop:

Thank you for your comments.

Angela Collison, member of NAMI Western Nevada:

Good morning, Madam Chair, and members of the Committee. Thank you for this opportunity to make this public comment. I am a semiretired school psychologist who has had a successful 25-year career in California before moving to Nevada to be closer to my grandchildren in 2020. I currently live in Dayton, Nevada, and work part-time in the Lyon County School District. I am also a proud member of NAMI Western Nevada, as I am a full-time caretaker for my adult son with serious mental illness, specifically schizophrenia. Therefore, I am calling today to ask the legislators to address the critical need for permanent public supported housing for Nevadans with serious mental illness. My 33-year-old son bravely battles his illness every day. Schizophrenia is a chronic health condition characterized by periods of anosognosia, which is an unawareness of illness. This translates to periods of not adhering to his medication without support and usually includes hospitalizations, which becomes a revolving door. We recently experienced one of those episodes where my son needed to be hospitalized again. I will say that the Crisis Intervention Team (CIT) trained officers and the Mobile Outreach Safety Team (MOST) in Nevada have been exceptionally helpful to my family. After he was stabilized with medication, it was time for discharge; however, safety concerns remained for him, as well as me. This is when it dawned on me that there are no options for my son other than homelessness. There is no support between the hospital and the streets. He came back home to live with me and lost another opportunity to be supported in his independence. I am getting older, and I will not be able to sustain his current housing situation forever. I would like to offer a solution to the Committee—permanent public supportive housing for Nevadans with severe serious mental illness where housing is affordable and daily support is available from trained staff. This would provide for the health and safety of the seriously mentally ill and help break the cycle of homelessness for the chronically mentally ill. Thank you for your time.

Chair Dondero Loop:

Thank you for your comments. Next caller please.

Jessica Flood Abrass, Regional Behavioral Health Coordinator, Northern Regional Behavioral Health Policy Board:

The northern region consists of Carson City, Churchill, Douglas, Lyon, and Storey Counties. Our region has a major gap in supportive housing. Supportive housing, which you have heard, is permanent supportive housing with supportive services, and it is critical for individuals with disabilities—including mental illness and substance use—to live meaningful lives in the community. Because we have this gap, hospitals are often unable to discharge individuals with complex needs, and others experience chronic homelessness, living with serious mental illness and substance use disorders. This impacts diverse stakeholders in the community including emergency services, law enforcement, social services, hospitals, families, and community members. Because of this, the Northern Regional Behavioral Health Policy Board has identified supportive housing as a top priority and currently has a subcommittee exploring the issue. Thank you

Chair Dondero Loop:

Thank you for your comments. Next caller please.

BPS:

Thank you, Chair Dondero Loop. There are no other callers wishing to offer public comment at this time.

Chair Dondero Loop:

Thank you very much. There will be another period at the end of the meeting.

AGENDA ITEM III—APPROVAL OF THE MINUTES FOR THE MEETING ON FEBRUARY 15, 2022

Chair Dondero Loop:

We are now on to Agenda Item III, and that is the approval of minutes for the meeting on February 15. The draft minutes were made available to Committee members and the public last week. Do I have a motion to approve?

SENATOR GOICOECHEA MOVED TO APPROVE THE MINUTES FOR THE MEETING ON FEBRUARY 15, 2022.

SENATOR NEAL SECONDED THE MOTION.

THE MOTION PASSED UNANIMOUSLY.

AGENDA ITEM IV—PRESENTATION AND OVERVIEW OF AFFORDABLE HOUSING ISSUES AND ACTIVITIES OF THE HOUSING DIVISION, DEPARTMENT OF BUSINESS AND INDUSTRY

Chair Dondero Loop:

We will move on to [Agenda Item IV](#). Today's agenda is devoted solely to the topic of affordable housing. I am sure you are all aware our state faces a severe housing crisis as we start to look ahead to the 2023 Session. Today's presentation will provide members an opportunity to refresh their understanding of all these issues and engage with key players from around the state who are working to address the affordable housing issue. To begin with we are going to hear from Mr. Aichroth with Nevada's Housing Division (NHD), Department of Business and Industry (B&I). It is nice to have you with us today, and thank you for joining us virtually, and please go ahead and present when you are ready. Thank you very much.

Stephen Aichroth, Administrator, Housing Division, B&I:

Thank you, Chair Dondero Loop, and thank you members of the Committee. Thank you all for having this roundtable regarding affordable housing. You are going to hear from a whole lot of partners that we work with on a pretty consistent basis, but I am going to specify what the Division has been doing over the past couple of years, not just what we do in our blue-sky day jobs, but what we have been doing additionally in reaction to the pandemic and potentially what will happen in the future ([Agenda Item IV](#)).

Our mission is to improve lives and strengthen Nevada communities by expanding housing opportunities, building self-sufficiency, protecting the residents and industry of manufactured housing, and fostering economic development. We operate in about six different spaces traditionally, so this is where historically we have been active. I will dive into some of these areas so you get a good idea of what the Division does. You are going to hear from other folks who encompass more things in housing than we do. We are effectively the state housing finance agency. In simpler terms, we are the bank for affordable housing in the state.

Moving onto our programs, we have a home ownership program called [Home is Possible](#), which provides mortgage assistance. We do state and federal grant programs regarding housing; most are federal, but there are some state matching funds. We operate in the multifamily space creating and preserving affordable housing through the state. We also participate in [Weatherization](#) programs that are provided through us through the Department of Health and Human Services (DHHS) and the Department of Energy, federally. The Home is Possible program is broad enough; it is statewide and provides assistance up to 5 percent with down payment assistance. We have a special program, [Home is Possible for Heroes](#), which is a veterans' program, and [Home is Possible for Teachers](#), which specifies assistance to teachers in trying to increase our capacity and bringing teachers to the state. You will see the number of purchases and number of households that we have assisted over the past few years. You will see a little bump in 2020, and that bump is mostly caused by what was called the Hardest Hit program. This program was done through federal funds that enabled us to target specific zip codes and provide additional down payment assistance to those folks through the use of the Hardest Hit funds. We helped about 500 Nevada homebuyers through that program in 2020.

For our grant programs we have the HOME Investment Partnerships Program. Traditionally, we get about \$3 million from this program. This is federal money. We have the State Affordable Housing Trust Fund, and the Account for Affordable Housing Trust Fund is the match for those home funds and historically has been about \$7 million annually. The National Housing Trust Fund is another federal grant program designed for those folks who are 30 percent area median income (AMI) and less in creating units, and the Emergency Solutions Grant, which is designed for rapid rehousing prevention of homelessness, and that is typically about \$400,000 annually for that program.

We have two multifamily programs: (1) the Low-Income Housing Tax Credit (9% LIHTC); and (2) our Tax-Exempt Bonds (4% LIHTC). Both of these programs are provided to us federally through a couple of different mechanisms targeting folks who are at 60 percent and below AMI. The 9% LIHTC creates about 400 units of affordable housing annually, and this is done through a per capita issuance of tax credits, so Nevada gets roughly about \$8 to \$9 million annually for this program that we can issue in tax credits. The tax-exempt bond is done through private activity bond activities, and the state typically gets about \$340 million in private activity bond authority annually. Half of that goes to B&I; half of that goes to the local jurisdictions. It can be used for a number of different uses but primarily has been used for housing. You may have seen a recent press release that \$300 million of the 2021 cap has been provided to the NHD for the development of affordable housing.

I am going to dive into how we get properties built. You are going to hear from others behind me about how they have manifested. This is what is called a capital stack and some of you have seen this before. This is in 9% LIHTC, and there are a couple things I want you to focus on. We are creating 66 units, some at 40 percent AMI, some at 30 percent AMI. This is the program that traditionally gets us down into those lower AMI ranks. You heard in public comment about public supportive housing. This is how the state can support this

traditionally, and the reason we can go to those lower AMI rates is if you look at the capital stack, you will see that just about 70 percent is equity. That is cash into the development done through the sale of the tax credits in this program. You will see the other layers of financing. This is a layered structure of financing in the development of this housing. We must do that because we are not market rate developers. We are not going to charge market rate rents. It is going to be rents that are affordable to those at 60 percent AMI and below, so a big chunk of this comes in through those tax credits.

This is a 4% LIHTC capital stack, and the first difference that you will see is we have 200 units, but just about every one of them is at 60 percent AMI. Why is that? If you look at the blue square on the graph, it is much lower. It is about half of what we just talked about; it is 36 percent. The tax credit equity into cash that comes into the program will not allow the amount of debt to support those 30 and 40 percent AMI units. That is why it all must be at 60, and even when we do this, you will see a financing gap of roughly \$3 million. Even with the bonds that we have talked about and the equity through the sales of those tax credits, we still do not get to the \$34 million project cost of this. So, a couple of years ago the Division created the Grow Affordable Housing Program. The Division can support two new units annually through this program and with a \$3 million loan that the Division provides to get to that last little point of getting this thing to the finish line. This has allowed us to create over 3,800 units through this 4% LIHTC in the past few years.

We can also do preservation. That gap program really is designed for new construction because that is where we see the biggest gaps in the financing. Preservation retains affordability for an additional 30 years. Both programs—the 9% LIHTC and the 4% LIHTC—can be used for creation and preservation of properties. Typically, the preservation is a property that has been developed in the past 30 years. It needs help from the standpoint of the refurbishment—whether that is parking lots, roofs, appliances, energy efficiencies, or solar—of stuff that was not necessarily there when they were first built. We use both programs for the preservation of these properties.

Here is a chart of what we have done over the past three years through 9% LIHTC. The top part is new construction. You will see that in 2021, 2020, and 2019, we created 931 new units all over the state. The number of units in each of these developments is rather small, and that is because we do not have enough tax credit authority to build 200 units through this program, so these are all small, targeted, and going to be designed to serve that lower AMI population. We have rehabilitated 261 units over the past three years, and these are smaller, but they are also a little bit more rural. We find that the need in the rural communities is not necessarily more affordable housing, although there is some of that need out there, but really to preserve these units that are already existing. Through this program, over the past three years, about 1,200 units have been either created or preserved.

The 4% LIHTC is analogous to the same chart I just showed. This is what we have done in 2022. We have had a couple of meetings, so these things have been approved, and we will start construction shortly. Going back to 2021, 2020, and 2019, in the new area, we have constructed almost 2,500 units going through \$327 million in private activity bond cap authority. These are larger developments; each of these is almost 200 units and above of affordability created mostly in the urban communities. We can use it for preservation—2,700 units of preservation using almost \$350 million of bond cap authority, mostly in the urban areas. This is a better tool for preservation in the urban areas. The 9% LIHTC is a better tool for preservation in the rural areas. Through this 4% LIHTC, over 5,200 units have been either created or preserved using almost \$700 million of bond cap authority over

the past three years, so we are talking about 6,000 units done over the past 3.5 years through a pandemic.

Let us talk about the pandemic. Everything I have talked to you about so far has been our day job, what we do in blue skies. With the pandemic and the resulting economic impacts and health impacts, a number of things have been done. You should know about CHAP. Prior to any federal specific funding for rental assistance, the state, Clark County, the City of Reno, and various entities provided over \$100 million in Coronavirus Relief Funds (CRF). That was established with Clark County Social Services, the Reno Housing Authority (RHA), and the Nevada Rural Housing Authority (NRHA). These are the three entities that have provided rental assistance throughout the state, and we could not get through this money without their assistance. Once federal funding for rental assistance was provided, which was done through the Consolidated Appropriations Act ([H.R. 133 of the 116th Congress](#)), \$208 million was funneled to the state through the Emergency Rental Assistance (ERA) 1 program. As of January, per United States Department of the Treasury reporting, the state, through the entities that have received this—not just the state funding but the City of Las Vegas, Clark County, the City of Reno, and Washoe County—over 86 percent of those funds have been spent, which leads us to the next shoe that is about to drop, which is the ERA 2 funding. We have been slated to receive over \$185 million, of which we have received 40 percent. That was passed by the American Rescue Plan Act (ARPA) in March of 2021. We are working with Clark County, and we have solidified an agreement; they will begin allocating this either late this month or first part of April. Those funds go until September of 2025; although, we do not anticipate that they will last nearly that long.

There has also been a Treasury program created through ARPA, the Nevada Homeowner Assistance Fund (HAF), and 10 percent of this has immediately been provided to the state upon passage; that was about a year ago. We received Interim Finance Committee (IFC) approval of those funds in June. The initial funding was provided to the Nevada Affordable Housing Assistance Corporation (NAHAC). That is the same group that did the homeowner assistance where I showed that bump of 500 units in 2020 through the Hardest Hit funds, so they already have this relationship with Treasury. They know how to do this. That was a down payment assistance program; this is a mortgage assistance program, which they historically have done over the past ten years. We submitted our HAF plan to the Treasury in August of 2021, and it was approved in January. The balance of the 90 percent is scheduled to come before the IFC in April for approval.

We also were provided Emergency Solutions Grants (ESG-CV), and this is \$40 million provided by the CARES Act. If you go back, normal ESG was \$400,000; that was what we got in the state. Now the NHD has received \$7.8 million—\$40 million throughout the state, and the breakdowns are there for you. We have partnered with Clark County for shelter and rapid rehousing and provided monies to Henderson, the City of Reno, and Catholic charities. That money is out on the street, which is being used to prevent, prepare for, and respond to the Coronavirus Disease of 2019 (COVID-19) among the homeless and those who need homeless assistance. Those funds will be extended by the end of the summer and is the trajectory we are currently on. That is basically what we have done in response to the pandemic.

The governor has projected that \$500 million of ARPA Coronavirus State and Local Fiscal Recovery Funds (SLFRF) will be used for housing, so this is our next step. Of that \$500 million, \$300 million has been designated for new construction, and if you go back to that 4% LIHTC where the equity is created in that capital stack through the tax credits, that is a replicable model for a lot of these funds. Instead of having tax-credit equity brought into the project, you are going to have ARPA funds in the way of grants. We can also marry

it in the 9% LIHTC a little bit, but it does not play well in the tax-credit space, unfortunately, unless there are some legislative changes. What we envision is sort of a parallel path to what currently exists in those 9% LIHTC and 4% LIHTC programs. We know that 20 percent of these funds are slated for 30 percent AMI and below so that is supportive and transitional housing. That is where we like a specific focus, and we can do that by increasing that capital stack in the equity that is brought into a development and just varying the amount of debt that needs to be carried on these properties to reach these lower AMIs.

Of the \$500 million, \$130 million has been designated for affordable housing preservation. In keeping things affordable for a minimum of 30 years, we envision that this can be done through the 9% LIHTC and 4% LIHTC program; again, a parallel path specifically to help some of the folks that you are going to hear from in the public housing authority space in getting their properties back up to snuff and being preserved for the next 30 years. Thirty million dollars has been designated for home ownership opportunities and rehabilitation. For rehabilitation we envision money going out to allow elderly folks to age in place and for those with disabilities to transform their houses so that they can have some Americans with Disabilities Act (ADA) remediation—ramps, handrails, things of that ilk—through our partners, many of whom participate in the Weatherization program, and others who operate in this space. And in homeownership opportunities, we are trying to develop a program that allows low- and moderate-income folks to potentially achieve the dream of homeownership. And \$40 million has been earmarked for land acquisitions for future development, current development, or even blight removal and allowing affordable properties to be developed.

All of this can be layered with local funding. We have worked intensely over the past six months with Clark County, the City of Las Vegas, and the City of Reno who have already designated funding for housing. The Division is heavily involved with coordinating, making sure everybody is growing in the same direction with these funds, and partnering and making sure that any developments that are going to come to fruition through this process really have buy-in from all levels of the state stakeholders and jurisdictions. These funds need to be obligated by December 31, 2024, and the funds need to be expended by December 31, 2026. That seems like it is a long time out, but the reality is, in spaces that we operate in, it takes a long time to build and preserve these things. That is the end of my presentation, and I am happy to answer questions.

Chair Dondero Loop:

Thank you very much. That is a lot of information but very good information. Any of the members have questions? Senator Neal, please go ahead.

Senator Neal:

Thank you, Madam Chair. Regarding the age-in-place where you are going to use the \$30 million, are there conversations about: (1) where that is going to go within minority communities; and (2) doing a little bit more than just age-in-place? You gave limited examples about ramps and trying to establish the home where there are safety mechanisms, but what if it is age-in-place where the bathroom is no longer compatible because there is mold. These are older homes. Will there be some ability to go in and redo some portions of the house that may just need to be updated?

Mr. Aichroth:

Thank you, Senator Neal, for the questions. The good news is this money has not been allocated yet so we still can cater to what the needs may be. That would be a conversation to work with our partners in developing exactly what this is going to look like. We anticipate working with not just the folks who do our weatherization, [inaudible] the southern Nevada and Nevada rural community service agencies, but also rebuilding together habitat and find out where their needs are, where their shortages are, what they would like to see, what obstacles, and where we need to focus. They may have funding to do some of that remediation but maybe they do not have the funding to do the mold. That is where we can work in that space. We anticipate working with those groups to find out what those needs are and where they are going to go.

Senator Neal:

I definitely want to follow up with the partners because I think there is more to this. The second question is for the building of the new units and new housing, are we going to need legislation to try to prevent that housing stock from being bought up from investors that is actually for families?

Mr. Aichroth:

This is not going through the tax credit program. Well, I should not say it is not going; we envision that parallel path to the tax credit investor. If we look back to the 4% LIHTC capital stack, there will be equity. There will be some home funds because we need the property tax exemption. There might be some other layered funding, but we envision that the equity that is going to come in is going to be grant funding, and the rest will be through a commercial loan; hopefully, we can get some local community-oriented banks to provide lower rates than maybe what we will see on a national scale. Again, still to be determined, but that is where we want to focus on the potential for this. Because it is not a tax-credit property, it will not be eligible for what is called the qualified contract process where potentially somebody can leave after 15 years. The Division has put some safeguards in place so that does not occur. We anticipate that all these properties will be affordable for 30 years. They are going to have a deed restriction. They are going to have to make those commitments in order to get the funding.

Senator Neal:

Thank you, Madam Chair

Chair Dondero Loop:

Thank you very much. Additional questions? Senator Goicoechea, please.

Senator Goicoechea:

Thank you, Madam Chair. Steve, as I looked at your presentation, I realized you are working with Reno, North Las Vegas, and Las Vegas, but my real concern is the rural counties. The smaller jurisdictions do not have the organizations in place that you would see in Reno or Las Vegas, and one thing the pandemic did show us is that people became extremely transient. We have families living all over rural Nevada now in camp trailers. They started moving away with the pandemic; now they have settled in and are living there. The family in a 23-foot camp trailer is not what you call a home. These rural communities are going to struggle trying to put the infrastructure in place just to have a buildable lot let

alone go back in and rehab. When you start talking rehabbing housing stock, as Senator Neal just brought forward, it is completely different in the rural areas. When we talk about rehabbing housing stock, you are talking about their one-by-one shack construction. There is no code. They are lucky to have electricity and plumbing in them; we have people living in them who are glad to have them, but because of the pandemic, we have seen a real influx into the rurals, and they are really struggling. The town of Eureka has 300 camp trailers parked there, completely stressing the whole system. Nothing about it can be called legal, but that is where these people are stuck. My point is, how am I going to make sure these two rural communities—Elko, Churchill—are going to be able to access this program as well?

Mr. Aichroth:

Thank you, Senator. We have already had discussions specifically with NRHA and the other public housing agencies. You will probably hear some presentations from them as they are due up here shortly. You are right. It is a challenge out in the rurals. One of the reasons is our typical program is driven by investors, as Senator Neal indicated. The appetite for investors to invest in new construction—not proven construction—in the rurals is not quite as great as it is in Reno and Las Vegas. That is a hard hurdle to get over in our traditional program; we know that. Preservation—if it is a proven commodity and they know that investment is going to be capable of sustaining itself over time—is where we get the investments that come in through the rehabilitation of the properties that were listed on those charts. For this funding we have worked with Executive Director Bill Brewer at NRHA and Clark County because they are looking for it in some of their rural communities. We will be working with these local jurisdictions. We probably do need to go out once this fund is established—it does need to be legislatively approved—and visit the places that you have indicated to find out what their challenges are, where they have identified some gaps, and where we think we can work in this space. That might not be the answer you want to hear, but that is the reality of the situation.

Senator Goicoechea:

Thank you, and Madam Chair, just a point I would like to bring forward: They did an assessment in White Pine County and—I am sure, like you say, Bill Brewer will be able to address this—they need 300 doors in White Pine County alone. I talked to the City of Fallon the other day; they believe there are around less than 30 buildable lots. They had an inventory of over 300 going into the pandemic. There has been a certain movement with the pandemic into the rurals, and it has exacerbated the situation when you have only 30 available lots in the City of Fallon and you need 300 doors in the City of Ely. Some of those are our issues—staffing for our prison workers in Ely—we just cannot find an apartment. I just want to make sure we get clear across the board as we start moving some of these programs out because there are issues in the rural, not like the homeless in Reno and Las Vegas maybe, but it is still a real need. Thank you, Madam Chair. I appreciate the indulgence.

Chair Dondero Loop:

Thank you, Senator. Your points are well taken. Additional questions from the Committee? I have one. How do we reach out to these people? How do people know about the Home is Possible program for veterans or teachers? How do people know that they can get assistance? If I am living in a camper trailer as Senator Goicoechea suggested, how do I know that some of these programs may even exist?

Mr. Aichroth:

Great question. With our Home is Possible program, there is an accompanying program in the rurals called Home at Last that NRHA administers. They are very similar programs, and we commend them. We like to see them operate in that rural space. They do a great job with outreach via standard media channels. Our marketing for the Home is Possible program is a little different. We do a lot through social media. We also do it more directly to lenders to make sure they are aware of the programs as they discuss with potential homebuyers what is out there. Our traditional outreach for those programs is exactly what I just mentioned. Home ownership on the multifamily is a little tougher; usually that is done through these agencies. We advertise on nevadahousingsearch.org/affordableproperties, a database and apartment listing that we require all our tax-credit properties, and will require any ARPA-funded properties, to list there. That is a great resource for folks; it is even advertised through Nevada 211 and some other areas. I will tell you that we have a grand opening—the first one we have had in two years—for a bond project in Reno this afternoon. They are already full with what they have done; we know the demand is out there. We know that these programs really are stressed right now. The CHAP has been advertised heavily particularly down in the Las Vegas area, and the Nevada HAF, I believe, is going to submit media buys once we get the funding finalized through IFC.

Chair Dondero Loop:

Thank you very much. We know everybody is not all those things, so I like the multiple avenues. I believe that Assemblywoman Thomas has a question and then Senator Neal is up again.

Assemblywoman Thomas:

Thank you, Madam Chair. I appreciate the presentation. Regarding the program for home buyers, you mentioned that zip codes were a beneficiary of the program. I would like to know, especially with that significant bump in 2020, what were those zip codes? My concern is whether low-income communities are subject to the benefits of this program.

Mr. Aichroth:

Thank you for the question. That specific program was done through the Hardest Hit program created by Treasury. We had to work with Treasury in the determination of those zip codes, and most of them, if I recall correctly, were in Central Las Vegas, East Valley, and North Las Vegas. That is where the bulk of them were. I am sorry, but I do not recall exactly what the criteria was for those specific zip codes that were approved by Treasury. I can tell you that basically they were designed to serve low-income residents. That was the targeted area for that particular program.

Assemblywoman Thomas:

Thank you.

Chair Dondero Loop:

Thank you very much. Senator Neal and then I think Assemblywoman Dickman.

Senator Neal:

Thank you, Madam Chair. When you were doing the stacks and talking about the way the federal legislation works and the 60 percent AMI, with what is going on right now, there is a need of around 80 percent AMI and a little bit higher. We have individuals who cannot afford rent who are making \$50,000 because of the sharp increases. I thought in the last bill that Senator Julia Ratti did—maybe it was the bill in 2019—that she was trying to get that tax credit piece to move into that 80 percent. Is that correct?

Mr. Aichroth:

Yes, there was a bill that came out—[Senate Bill 473 \(2019\)](#)—that had the definitions and created different tiers of affordable housing. I think that is what you are referring. There is a tier of 120 to 80 percent, 80 to 60 percent, and then 60 percent and below. That was designed basically in conjunction with [SB 103 \(2019\)](#), which allowed jurisdictions a little more breadth in how they are going to deal with the affordable housing space. The issue that we have is everything that I have talked about from the federal end, is really designed for 60 percent AMI and below. The new funding goes to 65 percent, but really, the safe harbor is still going to be 60 percent in the rental space. For any funding that we have received federally, it is very difficult to get up to serve that 80 percent level. It is very limited, so that is, unfortunately, the tools we have to attack that specific population.

Senator Neal:

You said you have spoken to the Treasury, and clearly this is probably a role for legislators to engage in the space around trying to flex that. We are not the only state that is facing the 80 percent AMI challenge; it is interesting that the feds would not allow any kind of flexibility within their own language. I wonder if there is an opportunity for our state to give you or create an additional tool that will allow a little bit more flexibility, meaning, that if we are in a particular cash position where we can navigate or create a tool that mimics the federal, but actually gives that flexibility and maybe moves our tax credits in a different way. Is that a conversation we should be having? We have insurance premium tax, which maybe could go to commercial providers. There must be a way for us to create another tool because we cannot sit in the same position. We must, as a state, innovate in this space around the tools that you can use to get us what we need.

Mr. Aichroth:

The Internal Revenue Service (IRS) did allow what is called “income averaging” in some of these 60-percent properties that we have talked about where we could go up to 80 percent; but effectively, for every one we go to 80 percent, we have got to go 40 and then average that, so we do have a very limited space to operate in to get up to 80 percent. It is a challenge and expands to the outer edges of the rules, if you will. This is investor-driven; investors like nice, tight, sure things. The Nevada State Affordable Housing Trust Funds can go up to that 80 percent and 120 percent space. We can use those, but that is a very limited tool. We have used it more so on the other end, and there is just not that amount of funding. Historically, that has been about \$7 million, and if you go back to the charts that I showed you about how much these things basically cost, it is not a big chunk of funding.

Senator Neal:

Thank you, Madam Chair. I am done.

Chair Dondero Loop:

Assemblywoman Dickman, please go ahead.

Assemblywoman Dickman:

Thank you, Madam Chair. I just had a question along the lines of the Chair's question regarding getting the word out about these programs. Do you ever have situations where there are not enough qualified applicants, and you do not expend all these funds? Does that ever happen, and if it does, what happens to the funds?

Mr. Aichroth:

Thank you for the question. The home ownership space is a self-funded program through the Division; we are able to work that process. The demand has always been there; our problem is the supply. To find homes that are affordable to these folks who can qualify, we have expanded our reach in eligibility on that program and so has the federal government. We used their bond limits and things of that nature for the guidance in establishing this. Particularly up in northern Nevada, where we used to have hundreds of homes available to folks, we now have tens. Literally that is the problem. Pretty much everything that we are talking about and that has been brought up through this is the supply side. We know there is the demand. Currently, it really is a supply side issue.

Assemblywoman Dickman:

So, when you do have funds left or does that not ever happen?

Mr. Aichroth:

It has not happened yet. To answer your question, in the bond cap authority—I will go back a few years—we put together a deal that closed on December 31, I think it was in 2018, because we would have lost that bond cap authority at roughly about \$30 million on that project. When the bond cap authority is provided to the Division, we have three years. There is a three-year trajectory on it, so we are always using a first-in, first-out; we will use bond cap authority that was provided to us two or three years ago before we are going to use the current year.

Assemblywoman Dickman:

Thank you so much, and thank you, Chair.

Chair Dondero Loop:

Thank you. Any additional questions? I am not seeing any. Mr. Aichroth, thank you very much for all that information. It was really a lot, and I know that your Housing Division is full blown every day, so thank you very much for all you are doing.

AGENDA ITEM V—OVERVIEW OF RECENT LEGISLATIVE EFFORTS TO ADDRESS AFFORDABLE HOUSING ISSUES IN OTHER STATES

We will jump to [Agenda Item V](#). We are going to receive an overview of recent legislative efforts in other states. Many states across the West are in a similar situation as Nevada, and to update us on what other states are doing to address their housing situations, we have Cameron Rifkin from the National Conference of State Legislatures (NCSL). Thank you for

being with us today, Mr. Rifkin. We look forward to hearing your information, and please begin when you are ready.

Cameron Rifkin, M.S.W., Policy Associate, NCSL:

Thank you. I really appreciate you all having me here and speaking about affordable housing today. I am a policy associate with the Children and Families program at NCSL. For those who do not know, NCSL is the country's most trusted bipartisan organization serving legislators and staff for more than 40 years. We promote policy innovation, create opportunities for lawmakers to share knowledge, and ensure state legislators have a strong cohesive voice in the federal system. The NCSL does this because we believe in the importance of the legislative institution; when states are strong, our nation is also strong. We help with policy research, making connections, training, a state voice in D.C., and facilitating meetings ([Agenda Item V](#)).

The Children and Families team focuses on housing and homelessness, economic mobility, early childcare, early education, child welfare, and family law; however, NCSL tracks more than 1,400 issue areas from criminal justice, education, health care, transportation, and a wide variety of topics. We are the only organization serving all 7,000 plus legislators and the more than 25,000 legislative staff. We bring connections together with legislators and staff from both sides of the aisle to tackle and discuss difficult problems as well as find reasonable solutions. The NCSL specializes in professional development tailored specifically for legislators and staff and many of these professional development opportunities are at no cost to you or your state. Providing a state voice in D.C., NCSL advocates on Capitol Hill on behalf of all states fighting against the preemption for the [10th Amendment](#) and maintaining federalism. We have eight committees that are all very similar to the ones in each state. In addition to this, NCSL creates regular platforms for leading discussions on some of our nation's most pressing issues. Many of you may have heard of the Legislative Summit, NCSL's annual meeting. This is just one example of the meetings we put on. We are also hosting a Youth Homelessness Fellows in June, which will be colocated with several other Fellows' programs.

We can dig right into some affordable housing. As many of you know, a lack of affordable housing is contributing to an increase in homelessness. In 2019, 48.4 percent of renters were rent-burdened. Rent burden refers to households that are paying more than 30 percent of their income toward rent. In addition to this, nearly seven million affordable homes are needed nationwide for the approximately 11 million people in extremely low-income families.

We are going to dig a little bit into the specific pieces of legislation and what states are doing. In 2021, 32 states and the District of Columbia passed 184 bills related to housing and homelessness. This map depicts information pulled from our housing and homelessness database that is accessible to the public. I will also be sharing a link at the end of this presentation where you can find that database. As you can see from this map, it is all geographically spread and politically diverse. We have states such as California, West Virginia, North Dakota, New York, Kansas, and Maine representing different geographical areas as well as political ideologies. We will dig into a few specific examples a little bit later.

To back up very quickly, this was enacted legislation specifically in 2021, and then this map is depicting legislation thus far in 2022. The green states are states that have enacted D.C. bills thus far; according to our database it is about 13 bills. Legislators continued momentum from 2021, and several of those enacted bills thus far in 2022 focus on rental

assistance, mortgage financing, expanding access to shelter services, and a few other things. The orange states are states that have introduced legislation thus far that could be pending or that could be failed. Forty-two states and Puerto Rico have introduced over 800 bills already in 2022 dedicated to affordable housing and homelessness. Many of these pieces of legislation have come from Hawaii, California, Minnesota, and Arizona. While this information is currently up to date, we update our database weekly, so there is a chance that this information could very well change as of tomorrow.

Here are some potential strategies for addressing housing challenges. We know affordable housing and homelessness prevention is a complex issue, and these are just a few diverse strategies that vary by state. We have enacting rent control and providing rental assistance; building and rehabilitating affordable housing developments; bolstering homeownership programs; leveraging federal funding such as ARPA; and expanding shelter access, particularly for youth. Regarding building and rehabilitating affordable housing developments, we are seeing legislators enact legislation to work with developers to set aside affordable housing or incentivize the rehabilitation and updating a property for health and safety. Regarding ARPA funding, this has been utilized for rental assistance, homebuyer programs, utility assistance, and a variety of other strategies. Colorado specifically used ARPA funds to provide housing to families who lost housing due to COVID-19.

Here are a few examples of enacted legislation on affordable housing from 2021. We have Colorado, which allows local governments to utilize grants for the rental acquisition or renovation of hotels and motels for the goal of providing affordable housing for people experiencing homelessness ([Colorado Senate Bill 242 \[2021\]](#)). Connecticut established an Energy Efficiency Retrofit Grant Program for affordable housing ([Connecticut Senate Bill 356 \[2021\]](#)). Hawaii established an Affordable Homeownership Revolving Fund ([Hawaii House Bill 79 \[2021\]](#)) to facilitate greater homeownership opportunities. Illinois provides bridge rental subsidies for individuals at high risk of unnecessary institutionalization and high risk of overdose ([Illinois House Bill 449 \[2021\]](#)). Regarding the Colorado piece of legislation, as many of you may know, land acquisition can be a major obstacle for affordable housing. This piece of legislation from Colorado aims to diminish that barrier by converting preexisting structures into affordable housing. We will discuss trends a little bit later, but we have noticed that helping to facilitate homeownership has been a policy focus for several states over the last few years. Illinois legislation targets the most vulnerable populations and focuses on that intersection of housing and health.

A few more pieces of legislation were enacted in 2021. Kansas enacted the First-time Homebuyer Savings Account Act ([Kansas House Bill 2187 \[2021\]](#)). This has been a trend for many states. Maryland established the Appraisal Gap From Historic Redlining Financial Assistance Program ([Maryland Senate Bill 859 \[2021\]](#)) to make financial assistance available to affordable housing developers working in low-income census tracts. For those who may not know, redlining is the historical practice of delineating certain neighborhoods as risky to mortgage lenders; this particularly affected communities of color, and Maryland's legislation is aimed at mitigating these historical factors. Texas has authorized a study on expanding recovery housing in the state ([Texas House Bill 707 \[2021\]](#)). They define recovery housing as shared living environments that promote sustained recovery from substance use disorders. Utah requires the Department of Health to apply for a Medicaid waiver or state plan amendment for medical respite care for homeless individuals ([Utah House Bill 34 \[2021\]](#)). With that, I would also like to mention a Utah bill from 2019 that was enacted that encourages local communities to plan for housing for residents of all income levels, including the development of middle-income housing, in coordination with transit development to enhance employment opportunities. I will discuss transit-oriented

development as well a little bit later. Washington provides for an additional revenue source for eviction prevention and housing stability services ([Washington House Bill 1277 \[2021\]](#)).

While those were enacted pieces of legislation from 2021, we are also going to look at some pending legislation thus far in the 2022 Legislative Session. Alabama has introduced a bill to extend the ability to create a first-time and second chance homebuyer savings account and to allow deposits for up to ten years ([Alabama House Bill 171 \[2022\]](#)). This is another example of legislation focused on helping to facilitate homeownership. California is hoping to enact the Veteran Housing and Homeless Prevention Bond Act ([California Assembly Bill 411 \[2022\]](#)). Florida is hoping to authorize counties and municipalities to approve any residential development project on parcels zoned for commercial or industrial use ([Florida Senate Bill 962 \[2022\]](#)); this piece of legislation is an example of what we have noticed in more states designating specific authorities or powers to counties and municipalities in regards to affordable housing development. Indiana hopes to establish the Student Hunger and Homelessness Study Committee ([Indiana House Bill 1028 \[2022\]](#)) to study the prevalence of homelessness, housing insecurity, and food insecurity among students at state colleges and universities; this piece of legislation is really focused on the intersection of education, hunger, and housing.

To continue with some more pending legislation thus far in 2022 dedicated to housing and homelessness, Minnesota is hoping to expand the existing programs to provide homelessness prevention assistance to families with minor children ([Minnesota House Bill 3210 \[2022\]](#)). Nebraska has appropriated federal funds specifically for housing ([Nebraska Legislative Bill 940 \[2022\]](#)). New York requires affordable housing units to be equally distributed throughout building projects ([New York Assembly Bill 1740 \[2022\]](#)). Oregon is hoping to create credits against income taxes for purchasing publicly supported housing in order to retain affordable housing ([Oregon House Bill 4043 \[2022\]](#)). South Carolina, like Florida, is allowing counties and municipalities to adopt voluntary inclusionary housing strategies and to increase the availability of housing ([South Carolina House Bill 3938 \[2022\]](#)). Minnesota is a unique piece of legislation as it is a bit more focused on prevention rather than mitigation or treatment of homelessness. States have seen an influx of ARPA funds, and many policymakers have dedicated this funding for affordable housing and homelessness prevention initiatives, such as Nebraska LB 940. In addition, New York legislation has the goal of avoiding warehousing, affordable housing, or the separation of affordable housing within developments, so they are hoping to require that they be distributed throughout the new development projects.

We are going to discuss a few trends. You have seen examples from a few different states of enacted and pending legislation, and overall, these are some big trends that NCSL has noticed. There have been several administrative updates such as creating commissions to study and report housing issues and streamlining processes to make things more efficient. Development and funding could be anything from land trusts, density bonuses, or tax incentives—anything to increase funding and the development of affordable housing. Other legislative trends include eviction prevention; mortgage and financing assistance, such as the first-time homebuyers programs that we mentioned from a few different states; workforce development and training opportunities—legislators have focused on how employment opportunities can help secure stable housing and the intersection of employment and housing; housing for veterans; and as mentioned earlier, transit-oriented development. Transit-oriented development is focused on constructing affordable housing near transit lines, such as subways or buses, to help facilitate employment and economic mobility. Our transit-oriented development can help provide better access to health care, childcare, food, and other necessary resources. We have definitely seen a focus of policymakers on this specific type of development.

There are some additional NCSL resources. We have the [Housing and Homelessness Database](#), the [Economic Mobility Database](#), the [Evictions and the Pandemic](#) podcast, a webpage dedicated to the [Youth Homelessness Overview](#), and a webinar with some guest speakers regarding the [American Dream](#) and exploring upward economic mobility. We also have several policy newsletters including one from the Children and Families team to which you can subscribe. I submitted this PowerPoint, so in case you need some further links or resources, they should be readily available. I will also have my contact information available, as well. Our Housing and Homelessness Database is all encompassing, so it covers pending, enacted, introduced, and failed legislation—everything under the sun. The Economic Mobility Database is specifically enacted legislation only, so if you notice that one has only a few pieces of legislation, that is why; it is only focused on what has been enacted thus far.

Additionally, we hold a summit every year. The Legislative Summit is the nation's largest bipartisan gathering of state legislators and staff. It is a great opportunity to meet and attend robust policy discussions, skills training, and significant networking opportunities with colleagues from around the country. The Summit will be August 1 through 3 in Denver; registration will open in April. We do not have the exact registration date at the moment; we are working with our communications team, and as soon as we have more information or a date, we will get that to you as soon as possible. We also have the Youth Homelessness Fellows. The first part of that is later in June, and the second part will be in September; if you are interested in either of these, please feel free to reach out.

That is the end of my presentation. Please do not hesitate to reach out with any questions or concerns. If they are outside of my repertoire or the Children and Families program, I would be happy to refer you to the correct folks. Please feel free to reach out with any questions, concerns, interest in summit, or interest in the Fellows' program. That is a general overview of recent legislative trends regarding affordable housing over the last few years. Thank you again for having me.

Chair Dondero Loop:

Thank you so much for being here, and it was really good information. I always like to hear about other legislation in other states. Any questions or comments from the Committee? Senator Neal.

Senator Neal:

I had a question on the Utah legislation. You mentioned 2019 where they were attempting to focus on middle income. What were their successes or struggles? Have they been able to impact that area?

Mr. Rifkin:

That is a wonderful question. I do not have the evaluated data right in front of me, but I would be happy to look into that and get back to you with more information. I do know that it was successful in terms of some bipartisan support, and it did pass a couple of years ago. I would be happy to look more in terms of the evaluation and where it went from there.

Senator Neal:

Thank you.

Mr. Rifkin:

Absolutely. Thank you, Senator.

Chair Dondero Loop:

Additional questions? I do not see any right now. Mr. Rifkin, we know where you are if we need you and have your contact information. Thank you very much. It was very good information.

AGENDA ITEM VI—UPDATES ON THE ACTIVITIES OF REGIONAL HOUSING AUTHORITIES

Chair Dondero Loop:

We will move onto Agenda Item VI. Under this agenda item we will turn our attention to the regional housing authorities: the Southern Nevada Regional Housing Authority (SNRHA); RHA; and NRHA will all present to us.

A. SOUTHERN NEVADA REGIONAL HOUSING AUTHORITY

Chair Dondero Loop:

We will start with SNRHA. Joining us today are Lewis Jordan, Fred Herron, and Frank Stafford. So, thank you very much and go ahead when you ready.

Lewis Jordan, Executive Director, SNRHA:

Good afternoon. Frank Stafford will do our presentation, but I just wanted to say that we are glad to be at this table as one of, if not the largest, provider of affordable housing in our state. We want to be a more active partner and collaborator in the affordable housing business in the state of Nevada. There are a few things that I have noted as priority. One is making sure there is a proper distribution of vouchers based on the size of our organization. Clark County has grown exponentially over the last 20 to 30 years. Look at the 13,000 Section 8 vouchers that we have in our region as it compares to the 2.3 to 2.4 million people that we serve, versus Chicago—where I was the CEO of the Housing Authority at one point—who has close to 2.7 million people and 50,000 vouchers. We are hoping that through our collective strength as a state, we can encourage a greater sense of voucher distribution. Additionally, I am using tools, like project-based vouchers and collaborative tools, to encourage developers in our region to work with SNRHA to increase our actual number of units, as well as having a very strong focus on landlord partnerships. We want to have more vouchers, obviously. We understand the connections that we need to have with our landlord community and making sure that our families have a place to stay.

The final thing regarding priorities is services for our residents. We want to make sure that we can connect our residents to services—job training, education, all those things that help move people from where they are to where they want to be. We are not just a housing provider; we should be a provider of helping people change lives and change communities. I am excited to be here at the helm of the agency, and I am looking forward to working closer with all of you as we collectively look to provide the maximum amount of affordable housing and those services that go along with housing here in the great state of Nevada. I will turn it over to our modernization director, Frank Stafford, who will walk through a short presentation. Thank you all.

Chair Dondero Loop:

Thank you very much and welcome to Nevada. Mr. Stafford, when you are ready, go ahead please.

Frank Stafford, Director of Development Modernization, SNRHA:

Good morning. We also have our Chief Administration Officer, Fred Herron. We are going to go through our presentation of how we intend to address the aging public health portfolio as well as develop new housing in the southern Nevada area ([Agenda Item VI A](#)).

The SNRHA was formed by consolidating the three public housing developments in southern Nevada, which is the Las Vegas Housing Authority, the former Clark County Housing Authority, and the former Housing Authority of North Las Vegas. The agency currently has about 2,149 public housing units that are spread over 19 developments. We have also 890 project-based voucher units in 10 developments, and we have an affordable housing program that has an additional 1,043 housing units, which includes mobile home parks. The Agency currently has over 13,000 rental vouchers. Additionally, we have developed units through partnerships either through the assistance of vouchers or building affordable housing, which has created an additional 600 units in southern Nevada for affordable housing.

One of the challenges we have been facing is our agent portfolio, which we mentioned before, that has roughly \$225 million of repairs according to our latest physical needs assessment that was completed. Our affordable housing inventory needs roughly another \$50 million in repairs. That is quite a bit of money that we would have to come up with to try to get our inventory up to par. There is also an extreme housing shortage. Our current waiting list has about 64,000 applicants, and if you look at the amount of vacancies we fill per year, it would take another 60 years just to eliminate what we currently have on a waiting list at this point. As far as the funding we get from the United States Department of Housing and Urban Development (HUD) for these improvements, the main fund would be our capital fund, which is about \$3.5 million in an average year. As you can see, that is a severe shortage to do the amount of work that we need to do just to maintain our portfolio. Unfortunately, now we are seeing very high construction costs in this uncertain market. There is also a limited labor market out there and with the increase in materials, labor costs, and time delays it is a struggle to try to get all the upgrades needed. Our customers deserve funding to get these upgrades done. We would like to have all our properties upgraded so they are energy efficient. We provide other features for our residents such as outdoor recreation activities; walkability features; features for the physically challenged; and services for safety, security, health, and education.

In order to tackle these, we have been looking at this for quite some time. Back in 2014 we conducted a portfolio assessment on all of our properties. At that time, we had about 1,700 units identified to upgrade through various programs that HUD had made available to us. We have been tackling that process and have completed over 540 preserve units through the Rental Assistance Demonstration (RAD) program, and we also created 177 new units during that period. That would be new affordable housing throughout southern Nevada. We have quite a bit of access to increase the housing shortage here in southern Nevada. We currently have 50 acres of vacant land in our bank, and we could use that land to develop affordable housing. We have a development team in place that has completed numerous LIHTC, as well as conventional development projects. We are looking to create more partnerships with other affordable housing developments so that, if possible, we can increase the number of units and decrease the time it will take to get those units put online.

I mentioned that one of the tools we have used in the past is the RAD program; that is a program that HUD implemented where we could take older housing developments that are in severe need of upgrades, and we can leverage the funds by LIHTC. That makes the units go from a regular public housing assistance unit to a project-based voucher unit.

We also have a large number of Faircloth units that we could use to create additional public housing. Let me explain Faircloth units. Some years back, probably in the late 1990s, we demolished quite a few of our public housing units, and HUD allowed us to maintain those units in a land bank per say, and we can build back public housing units to match the number that we have, which is about 800 or so. The only problem is getting the funding that is needed to develop those types of units. There were other programs that HUD made available to us, such as the Section 18 Demolition program, which is similar to RAD, where we could create project-based voucher units. We are looking at funding that is available like bonds as well as public and private financing.

I will show some of the recent work that we have done to either increase the number of affordable houses or preserve the ones that are aging. The Wardelle Street Townhouses development was just completed in February of 2021. That was done with the 9% LIHTC as well as home funds from the City of Las Vegas and Clark County. This property is unique in that we utilized some of the Faircloth units that we had to build 20 public housing units, and we used project-based vouchers for another 37 units, so it is a total of about 57 units on the project. It is a true mixed income and mixed finance, and we always keep our AMI at 30 to 50 percent or below for our properties.

One of the other features with the Wardelle Street Townhouses was that we developed a partnership with the City of Las Vegas. The parcel we had out there was about seven and one-half acres, so we set aside one and one-half acres for the City of Las Vegas. We provided that land to them, and they built a Strong Start Academy at Wardelle, which is an early childhood education and health center. Not only does it provide services to the community but also services to our families in Wardelle. That is one of the partnerships of which we are very proud.

We have the Archie Grant Park development. This was a preservation, and it was done at the same time we were doing Wardelle. It was formerly 125 public housing units that we converted over to project-based vouchers. All those units are still at the 30 to 50 percent AMI or below. It was done with 9% LIHTC as well as home funds, Federal Home Loan Bank funds, and our capital fund that we have in our development department.

In the prior year we completed a 100-unit preservation at Espinoza Terrace in one of our developments located in Henderson, Nevada. That project had 9 percent tax credits in it, and we got home funds from Clark County and the City of Henderson, and we maintained the AMI on those as well. That one was completed roughly two years ago in January 2020.

We did the Rose Gardens development. That was codeveloped with Nevada HAND, Inc., a partnership between the two entities. This was a unique project; this was an old public housing unit that was in severe need of repair. We built 120 new units in this partnership; it was a one-for-one replacement. Once that was completed in November 2018, we took all the residents from the old development, moved them across the street, and we demolished the old buildings, which is another six acres of land or so that we have to develop a new affordable housing.

In upcoming development, we applied for another RAD application that was approved by HUD to redevelop the James Down Towers project using 4% LIHTC, as well as bonds and

our capital fund. This project is sitting next door to a current Nevada HAND development. We hope to start construction on this one in October of this year and have everything fully complete and occupied by the end of December 2023. With the construction of this development, we are not going to displace any of the families; we will be doing the work while the building is partially occupied. It will be like a domino effect where we will shut down 50 units at a time, completely rehab those, and then we will move people from the next wing over to the new ones that are developed and continue that process until all 200 units have been completed.

We were recently awarded a Choice Neighborhood Initiative (CNI) planning grant from HUD to look at developing not only the 235-unit Marble Manor family development in the historic westside of Las Vegas, but also look at doing a modernization revitalization of that community. We are looking to work with the City of Las Vegas [HUNDRED Plan](#). Even though the two plans will be separate, there will be some items that we will be working on in parallel, and the City of Las Vegas is also a partner with us on that grant. This is a huge property that covers 35 acres. We are looking to double the amount of affordable housing units on this lot if the financing comes through as well as provide other needed services for the community and families that we serve.

In conclusion, the SNRHA continues to take steps to preserve our aging public housing as well as build affordable housing units. We will be looking at all tools that are under our disposal, and hopefully ARPA funds could be added to that mix because we have the land; we have the units; and we are ready to move forward. Thank you for your time. Are there any questions?

Chair Dondero Loop:

Thank you so much. I appreciate that presentation and the time. Any questions from the Committee? Senator Neal, please go ahead.

Senator Neal:

Thank you, Madam Chair. I had a question on the Marble Manor piece. I was listening to what you were saying, what you were going to do at the one on Alta, which is build 50 and then allow them to move into the space as each of the 50 units is redeveloped. I did not hear that for Marble Manor. Another part of my question is associated with Marble Manor; you had 1,300 pages for that modernization that I read; there is a project on the east side, and then there is a project on the Marble Manor side, and the mixed-use development seems to be different. The project on the east side, which is in Councilwoman Diaz's seat, seems to be more compatible with probably how the community is going to grow. I believe I saw in the plans for Marble Manor a movie theater and some other things, and I do not understand what is going on. It seems that how it was being structured might out fund the people who were supposed to move back in and draw in other individuals versus the ones who we are removing in order to upgrade it and revitalize it. I am curious about how that particular design at Marble Manor came into play with the kinds of activities that were designed to go inside that space.

Mr. Stafford:

Speaking from the SNRHA and development modernization who will be overseeing that particular project, we have not at this time developed a plan or design for that particular project. We have a developer on board, Brinshore Development, who provided more of a schematic with their request for proposal (RFP) about two years ago, but nothing has been

done with that. We have not even come to the table with any type of design. The only thing we know for sure is that there will be one-for-one replacement for the 235 families on that site, those 35 acres. Everybody that we relocate will have the right to return. The units will remain public housing at the same AMI. We will be building additional units on the project, which could have higher AMIs, but they will all be affordable, so there is no plan in place at this particular time, at least nothing that I have seen.

Mr. Jordan:

I think what maybe spoken of.

Senator Neal:

Can I clarify really quick?

Mr. Jordan:

Yes, please.

Senator Neal:

On your website there is a 2022 plan, and it says "2022 Housing Plan." I do not know how to view that, but that is the one I am referring to that is 1,300 pages, and I took the time to read it a month ago. What is that plan on the website?

Mr. Stafford:

I would have to look into that and respond to you.

Mr. Jordan:

I would like offer some clarity if I can. Prior to the CNI grant that Frank mentioned we received, the SNRHA brought on a developer in Brinshore, and there were some early stages of visioning, and as I understand some [inaudible] around what is possible with this redevelopment. A lot of that was around visioning new information; would we like to see this and that? Not to suggest that any of that has been scrapped, but this CNI opportunity creates a new day for us to come together and take a real look at this to see what exactly we can do. What does the community want, and what is in the best interest of the community? Obviously, you saw what you saw, but the reality is that nothing is in play right now. The two-year planning grant will give us an opportunity to shape and even reshape some of the things that have happened thus far. If we do it collectively and collaboratively as a community, it positions us in two years to be eligible for a \$30 to \$50 million implementation grant. We will take a look at the website, and if there is something out there that is suggesting something that we are saying is not quite accurate, we will remove it, and we will give clarity. But it is important to know that there is nothing in stone right now around that development because what we are doing in conjunction with the 100 plan and revitalizing the historic west side is we are going to spend the next two years as a community planning on what we think we can and will do, which will make us eligible to be probably one of three or four housing authorities around the nation to receive that \$30 to \$50 million planning grant. Does that offer a little more clarity?

Senator Neal:

It does. I was going off that document because it seemed to be the latest. It was also a document that I showed Councilwoman Diaz, and she also seemed to be confused. It is on the website; this is what I am going by. If I am trying to educate myself on what you guys do, the only thing I can do is read what you have. I was trying to understand where you guys were going in terms of market-rate housing, lifting the neighborhood—specifically in the Marble Manor one and two annex—trying to really understand what that market-rate meant in that document, and trying to understand how that was transforming that neighborhood because market rate is not the same as 60 percent AMI. That blend and how that is blended is a balancing act because it is one of the cheapest areas of land. I was concerned with how that approach was going to take place and how it was going to be scaled to allow the individuals who live there to benefit from that revitalization.

Mr. Jordan:

Absolutely. We will do that together; we will do it collectively with your support and your recommendation as well as those of your constituents. I can assure you that there is nothing in play, and I can also assure you that we are going to address that misleading document on the website immediately.

Mr. Stafford:

I think the plan that you referring to is the Agency Plan of 2022, which we update on an annual basis. That plan shows basically our entire portfolio. It lists all the projects, so if we have to shift to do a certain one, everything is listed when we are trying to get our HUD approvals to move forward, but it should not have specifics on what we are doing. Those are just properties that we intend to develop.

Senator Neal:

I am going to leave it there, but I read it, and I know there was specific detail. I was trying to find my page in my notes because when you search the document it does not say Marble Manor; you cannot search it by Marble Manor. It is literally by the upcoming projects, and there was a specific paragraph that broke down the ideas for that area, and it included some advanced ideas, so maybe it is worth another look. I printed that page because it was a significant, big document, and I took a mental note of the page to compare the east side to the Marble Manor. Maybe you guys should take another look at it in the actual written paragraph where it is being discussed. I think it is in the 800s, but I cannot find the piece of paper where I had the note on that actual page number, but I know it was not in the early 500s.

Mr. Jordan:

Senator, we will take a look. If it is something that is not offering the amount of clarity that is needed—I want to be very clear—that is needed to continue to build trust in this process, the agency, and our ability to provide affordable housing for the families in that community, then obviously, this is something that we need to address, and we will.

Senator Neal:

Thank you, and thank you, Madam Chair.

Chair Dondero Loop:

Thank you, Senator. I appreciate the Senator's questions; I think they are really important, and it is important to get some clarification on that. I am familiar with those areas as I was born and raised here, and I have traveled this city. Any additional questions? I do not see any, so thank you very much for being with us today

OK next we will go to the Reno Housing Authority (RHA). If you are ready, we would love to hear from you.

B. RENO HOUSING AUTHORITY

Heidi McKendree, Interim Executive Director, RHA:

Good morning, Madam Chair, and Committee members. Thank you for giving me the opportunity to tell you the story of RHA and what we do for Nevadans every day ([Agenda Item VI B](#)). The Housing Authority of the City of Reno was created in 1943. We expanded in the 1970s and have acted as the Regional Housing Authority for Washoe County for nearly 50 years. We are a quasi-governmental nonprofit entity. The federal government provides program subsidies, but our own business activities support much of our overhead. We have been designated as top performer by HUD for more than 20 years. In 2013, HUD awarded the RHA the Moving To Work designation. Based on our performance in fiscal responsibility, we were 1 of only 39 agencies selected to receive the designation at that time. We are currently the only housing authority in the state of Nevada with this designation. What it means is that HUD relies on us to develop and test innovative affordable housing policies that can and have been adopted across the nation.

Each pin on the map you see is either a home or apartment complex that we own. The RHA is the largest affordable housing provider in Washoe County, and because we exist, more than 9,000 Nevadans have a safe, secure place to call home.

Like many other housing authorities there are two sides to RHA: (1) our HUD-funded operations; and (2) our below market rate activities. Public housing is one of the original federal programs designed in 1937 to provide affordable housing to low-income families. Our RHA's eight public housing complexes comprise over 750 units and are well maintained and safe. Each of these complexes has a resident council that helps plan community events and self-govern. These councils give residents a sense of community and cooperation. Our RHA is beginning the process of determining which of our eight public housing sites are good candidates for our RAD conversion, which is a HUD-sponsored program that allows public housing authorities to reposition their aging public housing stock to a more stable funding platform of rental assistance while being able to perform the necessary rehab needed to keep the housing viable for the future.

Another of our HUD-funded programs is our Rental Assistance Voucher program. This program includes the Housing Choice Voucher (HCV) program, which is more prevalent and well-known in public housing, and it is often referred to as Section 8. Through RHA's rental assistance programs 3,000 households have a voucher that subsidizes their rent and allows them to live wherever they would like in Washoe County, whether that is near family and friends or closer to medical care and schools. Of these 3,000 vouchers more than 500 have a special purpose, earmarked specifically for veterans, former foster youth, victims of domestic violence, and homeless individuals. These special-purpose vouchers are provided in conjunction with our partnerships with the Veterans Affairs (VA), Health Plan of Nevada, Volunteers of America, and many more. Each of these voucher recipients participates in

ongoing case management to ensure they receive the wraparound services they need to become more and more self sufficient.

Through federal funding we also provide subsidies to the Eddy House, a local nonprofit specifically helping former foster youth and other youth aged 18 to 24 who are experiencing homelessness. The RHA helps subsidize the drop-in housing offered onslaught by Eddy House in downtown Reno.

Not only do we house people, but through our [Workforce Development program](#), we help youth and adults realize the path to self-sufficiency. We have built strong community partnerships to help clients gain education and better paying jobs as well as break the cycle of poverty and build generational wealth through homeownership. As an example of the success of our Workforce Development program, I would like to tell you about Anna. Anna was a public housing resident who came to us thinking she had no job skills. She was not able to maintain employment for more than a few months. Through our program we helped her create small attainable goals that got bigger and bigger. Fast forward to today and Anna has worked full time for the past three years with Nevada Jobconnect. Next week she is going to graduate from our workforce development program with more than \$21,000 that she has saved in an RHA escrow account. She plans on using that money for a down payment to buy her own home. She is off public housing assistance and supporting herself and her family.

In addition to our Workforce Development program, RHA has a similar [Youth Workforce Development](#) program, which provides help to young people residing in public housing with college preparation planning, career planning, resumé writing, financial literacy, leadership skills, and so much more. Teens who complete this program and graduate high school can walk away with \$20,000 to use for college, trade school, a reliable vehicle, or to help their family. Through these programs RHA and our community partners are working together to help break the cycle of poverty. Our self-sufficiency programs work, and they change lives.

In addition to our HUD-funded programs, the RHA also has a robust below market-rate housing strategy. The RHA brings more than \$60 million to Washoe County every year through federal programs alone, but through our below market-rate activities, we have grown our entire affordable housing portfolio to do so much more than for what we are federally funded. Through these below market-rate activities, we have built or purchased more than 500 units of housing that we rent well below market rents. Every single one is rented below market rent. In addition to offering these units to low-income families not on our federally funded programs, we also use them as a step up for our residents. Residents living in public housing or going through our Workforce Development program can move into these homes that are in great neighborhoods. These families slowly ease into the market-rate rental market by residing in these units and eventually get off housing assistance altogether and can move to market-rate units. In fact, right now, 144 households currently live in our single-family homes and receive no housing assistance whatsoever. They have risen up and will soon move on, and new residents can take advantage of the same programs. The RHA provides them not just a house but a path forward.

Our newest community opened 19 months ago to house seniors living on a fixed income. The Willie J Wynn complex is a beautiful place to live. It serves dozens of low-income seniors, many of whom were previously homeless. The RHA provides onsite case management services and coordinates with local health care providers to provide onsite vaccination and dental clinics. The food bank regularly visits, as do other community partners. This was a 9% LIHTC property, and the Nevada Housing Division helped us with the property.

Another one of our below market-rate activities includes acting as the distribution arm of city, county, and state COVID-19 relief funds. These funds help those affected by COVID-19 and are directly responsible for keeping thousands of families, seniors, and persons with disabilities from becoming homeless. Because of your trust in us, we managed to distribute \$25 million to Washoe County residents in less than 19 months. By September 2022, we will have distributed \$36 million to Nevadans impacted by COVID-19. We thank you for putting your trust in us and that we were able to administer this program.

In addition to administering COVID-19 relief funds, our HUD-funded programs, and managing hundreds of below market-rate units, in 2020, the RHA helped the city of Reno purchase nine acres of land to develop the Cares Campus, a shelter that provides temporary housing and resources for up to 900 homeless individuals in the region. Washoe County has recently taken over the operation of the shelter; however, RHA still owns 4.75 acres adjacent to the Cares Campus. In December 2021, the RHA had just taken possession of its nearly five acres when we were approached by the county to help. Bitter cold temperatures were expected and people living in tents at the nearby safe camp were at risk. What they needed was emergency shelter before two winter storms hit. Within a week of being asked, we were able to open two of the larger heated buildings on our side of the property and allow those folks living in the safe camp to move in and have safe shelter. They do remain there, and they will remain there through the winter.

Today RHA is in negotiations with the county to purchase RHA's five acres to expand its work with the Cares Campus. Money received from the sale of the property will be used to fund RHA's next affordable housing property.

On the horizon for RHA is Dick Scott Manor. Using land given to us by the City of Reno, RHA is in the design phase of Dick Scott Manor. The project is set to house up to 24 homeless veterans through a partnership with the VA and is scheduled to break ground within the next six months. All residents of Dick Scott Manor will receive case management services through the VA. The location of this project is ideal for seniors and disabled veterans. It is a block away from the Washoe County Senior Center, public transportation, and less than two miles from the local grocery store, pharmacy, and hospital. Funding for construction of the Dick Scott Manor is coming from ARPA funds recently allocated to RHA by the city of Reno. Our partnerships with local jurisdictions are vital in helping RHA move affordable housing forward in Washoe County.

The RHA is also in the process of trying to purchase the Bonanza Inn. The Bonanza Inn is a closed motel in downtown Reno and has the potential to house more than 110 residents. It is near employment, medical care, and public transportation. It is in the downtown core, which has seen hundreds of old weekly motels—which is housing of last resort for most—torn down in the last several years. If we are able to buy this property, we will serve the right population in the right location. The City of Reno has also allocated \$6 million of ARPA funds to help us purchase and renovate this site.

The Sundowner, which is right next door to the Bonanza, could give a home to up to 400 people. There are 14 stories of housing in this building with four more floors that offer community space. The RHA would love to see the Sundowner become an affordable housing fixture in downtown Reno and is exploring ways to see that happen.

The RHA, as the rest of the state, has had his challenges. Over the last five years one bedroom apartment prices in Reno have jumped almost 91 percent from a median of \$668 a month in 2017 to \$1,275 in 2022. Home prices have also surged, hitting a record high median price of \$570,000 in the Reno-Sparks area just last month. Land is also at a

premium with very little developable land in Washoe County near public transportation, employment, grocery stores, pharmacies, all of which are of the utmost importance to our residents. The RHA is exploring land acquisitions for future development. As everyone likely knows, the cost of building materials and labor makes projects even more difficult to build. As a government entity using federal funds, RHA pays prevailing wage to its contractors. This helps bolster the local economy in ways that other developers are not able. As always, funding for new preservation of affordable housing is an ongoing challenge. The RHA is actively putting together proposals for new and preservation projects and will be applying for state ARPA funds to assist us in completing those projects.

At the Reno Housing Authority all we do is affordable housing. We have been here since 1943 and will be here in 2043 and beyond. I would sincerely like to thank you for letting us present today and give you a little information about what we are doing in the future. I am happy to answer any questions that you may have.

Chair Dondero Loop:

Thank you very much. Great information. Any questions? Assemblywoman Brown-May.

Assemblywoman Brown-May:

Thanks for the opportunity to ask questions. Ms. McKendree, thank you for that great presentation. You talked a little bit about workforce development and Jobconnect, and I am curious if you could give us more detail. Are you specifically working only with Jobconnect? Are there other job developers? How do you walk alongside someone looking for housing in their job development space?

Ms. McKendree:

We work with them through our Workforce Development program. We work with our current clientele whether they are Section 8 voucher holders or whether they live in public housing; we get them connected with as many local resources as we can, addressing the barriers that they are currently having. Jobconnect is just one of the partners that we utilize, but really what we want to try and do is look at all the barriers. So if we are seeing somebody who is maybe having some mental health issues, we try and hook them up with some counseling and address those barriers so that employment becomes a more attainable option.

Assemblywoman Brown-May:

Follow-up, Madam Chair?

Chair Dondero Loop:

Please, go ahead.

Assemblywoman Brown-May:

Thank you very much, Ms. McKendree, for that great explanation. So it sounds like you have case management that goes along with the housing assistance program. Is that what I am hearing you say?

Ms. McKendree:

We do. It is a voluntary program; any of our residents who are interested in the Workforce Development program are able to participate. One of the flexibilities that moving to work designation gives us is a little bit of funding flexibility; we are able to really support the Workforce Development program, understanding that we are trying to move people forward towards self-sufficiency. Our Workforce Development program has case management; they are that coach who walks somebody through that point where they decide if they want something more. We help them identify what that "more" is and then set small attainable goals as they move along, and then ultimately get them towards self-sufficiency.

Assemblywoman Brown-May:

Thank you for that detail. Thank you, Madam Chair.

Chair Dondero Loop:

Thank you very much. Those were some of my questions, as well. Additional questions from the Committee? Not seeing any, we will close that presentation.

Chair Dondero Loop:

Nevada Rural Housing is here. Mr. Brewer, go ahead when you are ready.

C. [SIC] RURAL HOUSING AUTHORITY

William (Bill) Brewer, Executive Director, NRHA:

Thank you very much, Chair. I appreciate this opportunity to visit with the Committee this morning. I am sure you cannot really understand how wonderful it is to see housing as an important agenda for our legislators, and we really do appreciate that. I will begin with what we have been keeping our mind on, which is our mission to promote, provide, and finance affordable housing opportunities for all rural Nevadans ([Agenda Item VI C](#)). We have been supporting our rural communities throughout Nevada as best we can by making access to affordable housing and homeownership a reality for thousands of Nevadans wherever we can.

There have been some big wins in housing in recent history. Housing is crucial to economic development, and it is great to be at the big table with housing. The relationships, partnerships, and collaborative discussions around housing and within the housing community are more prevalent and stronger than ever. I have been around this business for a long time, and it is wonderful to see. As Steve Aichroth mentioned, there has been a \$300 million investment of bond cap allocation to housing by B&I. This is historic and wonderful to see. We are grateful to the state for making this kind of investment. Steve also mentioned there is a \$500 million proposed investment by the governor of ARPA dollars in housing. We know that this recommendation still needs the approval of the IFC, but we are excited to see how all housing is impacted for the long term by this, and we are ready. We thank the state for taking this giant step.

Before I get too deep, I want to talk specifically about our activity and what we have been up to before we get into program numbers. I want to share with you the truly important part and that is who we have been serving: this is the Christie family in Winnemucca. Brian and Samantha are gainfully employed. She works in property management; he is a welder. They never thought homeownership was in their future due to things like down payment

and credit challenges. They worked for nearly two years with one of our approved lenders who assisted them through credit repair and connected them with the Home at Last program. They are now paying a mortgage for a home that will help ensure they can plant their roots in the community they love, all while building equity and potential generational growth. Homeownership is how you do that.

Another opportunity is this letter we received from an individual who received ERA through the CHAP program. It reads in part:

Thank you and your staff for helping out on my darkest hours in 2020 and this year 2021. I was so lost. My partner of 12 years died in June, and our silky, a beloved pet, died four months before. Everything happened like a domino effect. Your rent relief has made me realize I must go on and be resilient and strong. I start a full-time job on the 16th of August with benefits. Thanks for helping balance my life.

This is a comment from one of our Weatherization clients. Weatherization is the program where we help homeowners improve the insulation value of their homes and reduce their utility bills. This client in Storey County received assistance through this federal program. It provides upgrades and repair services to qualified households, many of them are seniors, so that they can have save energy and have cost efficient homes. "It is so amazing to have this wonderful program available."

Another is a program participant who is going off the Section 8 program in April:

As a single mom my life was nothing but a struggle. After I was accepted into your program our lives would be changed forever. My precious daughter did not have to grow up in daycare. I was able to raise my daughter who is now 22 and a year away from getting her master's degree in social work. All because of how she grew up, she wants to pay it forward. I pray whoever gets my slot appreciates you all as much as we have.

Great stuff is what comes out of these programs. We can show you a lot of good numbers—and I do have some numbers for you—but this is why we do what we do—to really help these families.

Our homeownership programs have assisted over 10,000 rural Nevadans since 2006. In 2020, during the height of the pandemic, we assisted 1,000 families and again in 2021, another 600. In our HCV program we have almost 1,400 vouchers available to rural Nevada and another 150 in the mainstream voucher program going to work again throughout rural Nevada to assist households in obtaining affordable housing. In the COVID-19 program, as Mr. Aichroth mentioned, we have funded 1,200 almost 1,300 households with \$7.5 million throughout rural Nevada. In terms of real estate development, NRHA owns and operates 637 multifamily units throughout rural Nevada, along with seven single-family homes. Our Weatherization program served 111 households this past year.

We are looking forward to the opportunity to add some inventory to rural Nevada. We are also working on a plan for frontier community development. What is a frontier community? That is a small rural program, even smaller than most people consider when they think of rural. These communities are all well under 5,000 population and at least 50 miles from the nearest hub community. We are looking at developing programs and projects using ARPA funding and having access to affordable homeownership tools throughout rural Nevada. The ARPA funding has the potential to help us increase access to affordable homeownership.

Weatherization is in this bucket of opportunities, bringing more funding to those aging in place. Our agency will continue its work at the federal level to advocate for voucher expansion opportunities. You may have seen that the federal government passed its budget, and in that budget is a great addition of additional vouchers so that Nevada receives as many as other communities do. As an example, the population of Nevada is roughly 3 million; the population of Chicago is roughly 3 million. Chicago gives about 50,000 vouchers; Nevada gives a grand total through all three agencies of about 20,000. The HUD formula has not changed in at least 40 years, and some states like Nevada that have grown rapidly in the last 20 to 30 years really need to catch up. That is one thing we are working on as much as we can.

There are a few things that keep me up at night. One is inflation. As you know, inflation is a major concern throughout the economy right now. It is especially a concern in affordable housing. I am deeply concerned that inflation is going to eat in deeply to the wonderful funding that has been made available because of the increased costs that we are seeing. As an example, we are planning a 60-unit project in Mesquite, Nevada. That project has increased in cost by over \$3 million just in the last 100 days. It really makes it very difficult then to meet those needs of rural Nevadans as its costs increase. As a stumbling block in economic development—without adequate housing, economic development will be stymied. Those people coming to town need a place to live. There are examples throughout rural Nevada where companies have come to town, they have looked around, were interested in locating their business here but could not find housing for their people. One of the things that really keeps me up at night, which was intimated by Senator Goicoechea, is our bandwidth, and not only bandwidth in rural Nevada, but our bandwidth with the NRHA. Our capacity to help all of the rural communities is limited. We only can do so many things at once, and there is a lot that needs to be done. I wish we could do more.

Spoiler alert—it is not all about the dollars. We need to enhance opportunities for rural Nevadans to obtain housing. One of the things we can do is get locals the tools they need to do this—things like linkage fees and density and zoning changes—and we need to make sure we are really thinking strategically about our housing stock and how we need to diversify to fill the needs of our communities. We need to preserve the affordable housing stock that we have now. The Legislature passed a bill in this last session that is a great tool in that regard; I appreciate that. That data is the key to all of this. How do we know what the communities need if we do not have the data? Right now we are partnering with Nevada Housing Coalition and the folks at University Nevada, Reno to gather updated housing study information that will help inform decision-making in the rurals and going forward.

Is there hope? Of course, there is hope. One of the things we cannot afford to do is to lose focus. We need to keep this unprecedented focus on housing. It has always been an issue. It has just come to the forefront in recent years, and we need to keep this momentum going. This happens through strategic discussions, relationship building, and all of the work that is being done right now. What can you do as a legislative body? Feel free to use us. This small presentation is just a taste of what we know is working. We are here to provide information on the complexities of housing like finance and compliance and that kind of fun stuff. I will leave you with an even bigger ask of helping build that community will for housing. Our communities can only thrive if the people who work and live in Nevada can also thrive. Everyone. Building will starts with understanding. Affordable is not a dirty word. Affordability is for all of us. It has a dirty connotation in some circles, but we need to overcome that. Affordability is a big issue for everyone. As Mr. Aichroth noted earlier, median housing prices, home prices are out of reach for many working Nevadans right now. This is my contact information. I am happy to answer any questions you may have. Feel free to contact me directly, and we would be glad to keep the dialogue going.

Chair Dondero Loop:

Thank you, Mr. Brewer, wonderful information. I want to thank you for those personal letters that you shared; I really appreciate that personal touch. It is nice to know that we are helping those folks. I have driven every inch of this state, and I recognize the differences in our communities. Other questions or comments for Mr. Brewer? Senator Goicoechea, please go ahead.

Senator Goicoechea:

Thank you, Madam Chair. Good morning, Mr. Brewer. Looking at funding that is available, I am familiar with some of the needs. I know the City of Fallon really needs some infrastructure; they need a digester. Clearly in the previous conversation we were talking about how most of these homes would be invested or built, but if you do not have the infrastructure in place—White Pine County is really struggling with the infrastructure—will there be the ability to access some of these dollars and meet some of those infrastructure needs that will allow these communities then to move forward and entice that developer to come and build?

Mr. Brewer:

Thank you, Senator. I totally agree with you. That is a challenge in rural Nevada, no question about it. Some communities have done a great job of looking forward and building their infrastructure capacity. Winnemucca is a good example; they are poised to be able to add a number of housing units to their community while other communities like Pahrump or Fallon, as you just mentioned, are really challenged in that regard. Personally, we are hoping for some federal assistance to enhance the rural infrastructure to make it possible to do that building. But because of where we are at, the current push may go to some of those communities that are already set up to be able to handle that housing.

Senator Goicoechea:

If I may, Madam Chair, just a quick follow-up. Then you are telling me it is going to take a new program, or at least a different program, to have money available to have access for these infrastructure needs.

Mr. Brewer:

Most likely it will, Senator Goicoechea, just because of the cost of those matters. We are talking a lot of money. The States Department of Agriculture (USDA) has some great programs that can help those communities meet those needs, but it is a long game, and those communities hopefully would be starting right now to work with the USDA and their legislative leaders to get that funding.

Senator Goicochea:

Thank you, Mr. Brewer. I appreciate it. I was hopeful that maybe we could use some of this ARPA money or something like that to plug some of those holes, but your advice is to look somewhere else. Thank you, sir.

Chair Dondero Loop:

Thank you very much, Senator. Additional questions or concerns from anyone? Senator Neal, please.

Senator Neal:

Thank you, Madam Chair. I have two questions. The NRHA has a footprint in the south, but it is within two programs: the Home at Last and the Weatherization. What portion of funding is actually dedicated to the southern part of the program, specifically North Las Vegas?

Mr. Brewer:

Thank you, Senator. Our homeownership program, which does work in rural Clark County, is available to anyone who wants to use the program. As Mr. Aichroth mentioned, we are not limited by a specific funding pool in our homeownership program, so we can serve as many people who need the program. As folks apply, we serve them in southern Nevada. Based on just the raw number of folks who we help, about one-third of our program goes to folks in southern Nevada. We have a Weatherization program in southern Nevada that is funded through the state with federal dollars, and that program is designed to serve folks in North Las Vegas and northern Clark County. About \$10 million funnels into that program each year.

Senator Neal:

I was looking at your Home at Last, and you have a list of developers. Certain developers—I am going to carefully say this—have a history of building fast and quick, and yet those homeowners have gotten down payment assistance. Is there some kind of relationship between the NRHA to help those homeowners who may have received assistance if they are starting to have cracking or different things in their homes because that developer built that property?

Mr. Brewer:

Great question. Our program is a financing program. We do have relationships with some of the builders but only in a financing capacity. Where those homeowners have issues with homes that arise after they have moved in, unfortunately, there is little we can do beyond what the counties or the city has already done in terms of enforcing the codes on those builders. I know that is not the greatest answer in the world, but we just do not have the mechanism to be able to reach out and assist with that.

Senator Neal:

Thank you. Thank you, Madam Chair.

Chair Dondero Loop:

Additional questions or concerns? Not seeing any, thank you very much, Mr. Brewer. Once again, that was really great information, and I appreciate that because we do have rural communities all over the state not just in the north. I appreciate you being here today and thank you for your time.

AGENDA ITEM VII—PRESENTATION ON AFFORDABLE HOUSING SOLUTIONS AND SUPPORTIVE SERVICES IN SOUTHERN NEVADA

Chair Dondero Loop:

We will move onto [Agenda Item VII](#), and we will have a presentation from Mr. Swenson and Ms. Edwards with Nevada HAND who will be able to discuss affordable housing solutions

and supportive services in southern Nevada. Thank you for being here and for your patience as we work through our agenda. Please go ahead when you are ready.

Waldon (Wally) Swenson, Vice President of Corporate Affairs, Nevada HAND, Inc.:

Thank you, Madam Chair, and members of the Committee for the opportunity to discuss affordable housing solutions and support services, as well as just give an overview of Nevada HAND and the services we provide throughout southern Nevada. It is wonderful to see the engagement and the emphasis that is being placed on identifying housing issues to determine the best course forward in what we do as a community. For all of you and the leaders across the state, as the largest nonprofit housing developer in the community, I want to say thank you from myself, Arielle, and from our whole Nevada HAND's team.

Today we are going to present an overview about our nonprofit, the work we do in the community with an emphasis on the supportive resident services programming that we provide at all 35 of our Nevada HAND communities. Then we will discuss the state of affordable housing in Nevada and what we believe are viable solutions to the affordable housing crisis in our state ([Agenda Item VII](#)).

Nevada HAND is a nonprofit affordable housing organization. We are dedicated to four primary things: the financing, development, construction, and management of high-quality affordable apartment communities throughout southern Nevada. Across and throughout our organization we are constantly working to provide positive living environments where healthy engaged residents can improve their economic status and take pride in their communities and the homes in which they reside.

We were founded in 1993 as a developer. Except for those first initial years, we have brought new properties to the community every year. We have been growing ever since our founding in 1993. We broke ground on our first affordable housing community in 1997, and our first property officially opened in 1999. Many of you are familiar with that property at Stewart Pines right at Stewart Avenue and 14th street in downtown Las Vegas. In 2003, we established our supportive Resident Services department. This team has an onsite presence at every one of our communities and provides those critical connections and referrals and resources for the 8,000 residents that we serve.

Another highlight is in 2007 we opened Silver Sky Assisted Living. This was the first affordable assisted living community in our state's history. In 2018, our [Boulder Pines Community Campus](#) opened. This is our family property. Approximately 800 residents live at this community, of which over 500 are under 18 years of age. The reason we highlight this is because the work we do would not be possible without community partnerships. We have two onsite partnerships at Boulder Pines. One is with the [Boys & Girls Club of Southern Nevada](#) where we have an onsite 10,000-square foot clubhouse for residents to access and utilize; and the other is with Lutheran Social Services where we have a food pantry and social services that are provided. We broke ground this past year—many of you may have seen in the news—and just last month we started leasing the family units of our new Decatur Commons property. It is our largest multifamily to date. It is 480 units—240 for family and 240 for seniors.

Our mission as a nonprofit is to improve the lives of low-income individuals by providing affordable housing solutions and supportive services. By providing opportunities and support for our residents for our four pillars of resident services—which is economic stability, health and wellness, education, and community engagement—our residents are provided with opportunities and resources to reach their full potential.

When looking at our property portfolio today, there are over 8,000 Nevadans who live in a Nevada HAND community. There are three types of housing that we serve: independent family, independent senior, and assisted living. You can see the breakdown of the number of communities for those three groups. Those 8,000 individuals and families live in just over 4,700 units that we currently have.

Here is this little heat map. If you head to our website, you can see the interactive aspect of this, but all 35 of our communities are located in southern Nevada. We have them in Henderson, Las Vegas, North Las Vegas, and Clark County. With that I will turn it over to Arielle to tell us a little bit about HAND Senior Living.

Arielle Edwards, Government Relations Manager, Nevada HAND, Inc.:

Nevada HAND assisted living is one of the fastest growing long term care options for aging seniors. Nevada HAND is the only organization to offer affordable assisted living communities in the state. At our Silver Sky and Silver Sky at Deer Springs communities we provide 180 apartment homes for our residents. The communities are designed for those who need support and services but do not require a nursing home level of care. Our teams are comprised of professionally trained medical technicians, dieticians, and other service staff who extend around-the-clock care to ensure comfortable living in communities that are affordable, all-inclusive, and unique. Our assisted living communities offer a wide range of services. We offer minimal to extensive assistance with activities of daily living such as bathing, dressing, personal hygiene, medication management, meal service, transportation, housekeeping, laundry services, life enrichment, community life, and coordination of care with various health-related entities. Residents are not charged a fee when their care requirements change.

For our current properties we are ensuring that the state has stable high-quality housing regardless of income level, and we are ensuring that our communities' collective growth in economic vitality is strong here in southern Nevada. There are absolutely tools in the toolbox I can utilize to create affordable housing solutions, but the most important thing that needs to be done to close the gap between the affordable housing need and the current housing stock is to build more housing. We currently have three projects underway: 705 units of new construction in our Decatur Commons and Rome Pines Senior projects and 240 units in Nevada HAND's Desert Pines are currently being rehabbed.

When talking about our annual economic impact, on several levels, we are an economic engine for our community. We are established and trusted by national organizations and our peers. Our annual economic impact includes over \$100 million in current construction into the southern Nevada community. Over 1,200 jobs are created every year from building our affordable communities. The additional reoccurring impact of building 100 apartment units includes \$2.6 million in local income, over \$500,000 in taxes and other revenue for local governments, and approximately 50 local jobs. With an average rent across our portfolio of \$733 a month, our residents are able to save \$25 million a year and free up their income for other critical necessities, such as nutritious food, health care, education, and more. So these rent savings are putting more dollars back into our local economy.

Our Nevada HAND residents' average annual income is about \$28,000 for families, \$21,000 for assistant living residents, and \$18,000 for our senior living in our independence senior communities.

Mr. Swenson:

Yes, we are a developer, but we do not just create homes. Our communities are coupled with life changing and community enriching supported resident services. Our supportive Resident Services team provide supportive services, programs, and resources to ensure that our residents have the tools and opportunities to live well. Our tagline is "more than a home" because that is what we provide to our residents. It is more than a home, and it comes with these resident services. Our resident services is founded on four pillars that were created to create these pathways for success for all 8,000 of our residents. Every Nevada HAND property has an onsite staff member who is dedicated to meeting the individual needs of our residents. Our team is actively involved in conducting collaborative assessments with every resident to help them access programs and services that most effectively meet their individual needs. Our onsite resident services coordinators start with engagement and building rapport by conducting outreach to residents, and then they complete annual reviews and offer continuous follow-up throughout the year. They are really focused on ensuring that residents can maintain stable housing and creating a sense of community.

Within our education pillar we offer programs and activities that promote educational attainment, lifelong learning, and life skills. A few examples of those are homework clubs, anti-bullying workshops, resumé and interview skill training, and computer classes to name a few of the few dozen that we offer.

Within our health and wellness pillar we offer programs and activities intended to enhance the overall physical, mental, and social well-being of our residents. Some examples are dental services, mobile health services, Medicare assistance, vaccines, immunizations, nutrition and food stability assistance, and insurance and benefits reviews. I could talk for the next five minutes and list things, but for the sake of time, please ask questions at the end if you would like.

The goal of the programs that we offer for economic stability is really to increase financial literacy and self-efficacy. Some examples are utility assistance, direct service applications, transportation assistance, saving strategies, financial coaching, and budgeting sessions.

Community engagement is a core pillar of what we try to build into our properties, into our communities, and with our residents. We encourage social participation to reduce isolation by promoting community and neighborhood engagement. Some examples that we did last year are back-to-school fairs; resident planning meetings; mentoring and role modeling; providing community gardens where we work hands-on with residents to get them out to have their own little plot on the property for their own community garden; outreach and collaboration service providers; and other community nonprofits. None of the work we do would be possible without the support and collaboration with our partners.

The last two years have been a little unusual. It really did affect our Resident Services team and the work that we deliver at each site, but in 2021, we were able to deliver 8,200 commodity food packages. Over 3,100 residents participated in activities to reduce socialized isolation; 4,500 seniors rode our shuttle buses that we provide through our transportation services, and over 7,000 seniors visited our onsite food pantries. We believe that a good example of our resident services working effectively is the fact that over the past three years 10 percent of our family residents who left from renting with Nevada HAND on the family side went on to go and purchase their first home. With housing prices where they are now, we do not see those numbers continuing, but it shows that when Resident Services enters somebody's life, that is the potential of where things could go. Yes,

we have to build ourselves out of this crisis, but when that happens, it also frees up a unit for someone else to move into.

One of the things I would regret if I did not mention is that through our supported Resident Services we lessen the burden on public agencies. Our health and wellness initiatives reduce emergency room visits. Our engagement services help decrease crime rates in our community. Our support of local education opportunities and the services that we provide to school-age children help them come to school rested, fed, and ready to learn. Our Resident Services programming has a lasting and profound impact on our residents, our neighborhoods, and the entire community. The work that we do would not be possible without our community partners, not only our fellow nonprofit community partners, but also many of us on the call here today—the Nevada Housing Division, the Nevada Housing Coalition, and the SNRHA.

Access to quality affordable housing is a key element to a strong and secure Nevada. What is affordable housing? Many of us have mentioned it here, but I think it is always a good thing to talk about. According to HUD, *affordable housing* is defined as “housing in which the tenant is paying no more than 30 percent of their income for housing costs plus utilities.” The definition of affordable housing was established by the Nevada State Legislature and was amended in 2019 to include those tiers that Steve mentioned early on. The NRS language says that individuals earning up to 120 percent of the AMI qualify for affordable housing.

This is the grim news. We have all used the word “crisis,” and I think it is the appropriate term to use. We are in an affordable housing crisis in our state. We have a significant shortfall of quality affordable homes. Recent data from the National Low Income Housing Coalition (NLIHC) shows Nevada has a shortfall of over 84,000 units of affordable units. Renters make up 45 percent of our state, which is a large percentage if you look across the 50 states. They bear the brunt of the shortfall in affordable homes. The average rent for a one-bedroom apartment is now around \$1,500 a month. I will tell you that at Nevada HAND, we receive hundreds of phone calls every day, and if we are ever in the media, that number goes into the thousands through phone calls and emails from individuals and families who are looking for housing. They are desperate. We do not have any vacancies and that is where we stand right now.

We source a lot of our data from NLIHC. Many households in Nevada are severely cost-burdened. They spend more than half of their income on housing, and these households are likely sacrificing other necessities like healthy food and health care to pay rent. To experience unstable housing situations often leads to evictions, and that is what we are seeing in our data.

Before we get into a lot of solutions, I want to mention that we have strong elected officials who recognize the severity of this issue. Being on this call is just one example of the many things that have been done to address this issue. Our elected officials are willing and seek out feedback, advice, and collaboration from not only Nevada HAND but our other community partners to find solutions to address this crisis. Bill Brewer and Steve Aichroth highlighted many of the investments in affordable housing that all of you and many additional elected officials have made to our state—the \$300 million investment in bond cap allocation, the Home Means Nevada initiative, which will invest \$500 million towards affordable housing solutions to lower the cost of housing and help people stay in their homes and create good paying jobs.

I want to thank all of our elected officials for the critical and essential funding that has already been made through the pandemic. I know that it is going to be a priority moving forward. During COVID-19, those resources allowed our Resident Services team to work with our 8,000 residents with application assistance for rental assistance and help them obtain over \$1.5 million in rental assistance, which led to them remaining adequately housed. In 2020 and 2021, not a single Nevada HAND resident got evicted for nonpayment of rent. I know there were laws and things like that in place, but that would not have been made possible without that rental assistance for the long term through to today. Local governments like Clark County, City of Las Vegas, City of Reno, and others have announced portions of their federal relief dollars will be directed towards housing projects. Clark County is allocating \$150 million in relief dollars to affordable housing while the Las Vegas City Council voted to direct 20 percent of its \$131 million in relief dollars towards housing. In the unprecedented funding with ARPA dollars we have the opportunity to make a dramatic impact in affordable housing and the crisis that we currently face.

For solutions, Steve and Bill touched on a lot of these. I second everything they said. Everything they said, we at Nevada HAND believe to be the situation as well. I will reinforce a few of the tools in the toolbox and a few of the resources that they mentioned. Housing Choice Vouchers and project-based Section 8 vouchers are two of the tools that can help us address our most glaring needs. As a local nonprofit, we are extremely excited about SNRHA hiring Executive Director Lewis who we just heard from. We heard Mr. Jordan talk just a minute ago about the emphasis and the importance of voucher distribution, and as a developer, that is music to our ears. We believe that expanding the use of project-based Section 8 vouchers could dramatically help alleviate the crisis that many of our most vulnerable residents face. One of the many reasons that project-based Section 8 vouchers are a valuable tool is because they are recognized by lenders as income. That is significant because lenders will underwrite it as a steady source of income that can support debt and create a better funding environment for future affordable housing developments.

When it comes to HCVs, we are working with our Congressional Delegation to advocate for Nevada to receive more Housing Choice Vouchers. Bill, you took my stat about the Chicago and Nevada comparison, but I am glad you did because it is literally the best one. When the formula on the federal side is what you got last year, and you have an out migration of residents leaving a state like Illinois, but so many people moving to Nevada, per capita we are not receiving an equitable amount of vouchers. So, there is some federal work that can be done to make that more equitable and bring more vouchers to the state.

We are building as fast as we can as a nonprofit, but normal funding and tax structures limit how many projects Nevada HAND can develop in a year. Steve touched on this, not specifically with Nevada HAND, but as something that all developers face. We have been able to build these affordable high-quality sustainable communities through LIHTC program, as well as home funds and various local state and federal allocations. Many of you from our conversations talk about that “lasagna financing” that comes together to allow these deals to pencil and actually get shovels in the ground.

Expanding funds is imperative if we want to lesson this shortfall and close the gap. The key components to enable these deals to come to fruition are zoning, financing, and land availability. Senator Cortez Masto’s leadership with the Southern Nevada Economic Development and Conservation Act ([S. 567 of the 117th Congress](#))—or the Lands Bill as many of us know it—will protect two million acres of public land while allowing Clark County to develop affordable housing and responsibly plan for population growth projections.

In 2021, during COVID-19, we identified three goals early on: (1) make sure our residents are cared for; (2) keep our staff employed and paid; and (3) embrace the fact that our residents are depending on us. We were able to finance, construct, rehab, or begin construction on over 800 affordable apartments this past year.

You can reach out to Arielle and me directly to tour Nevada HAND community. You can head to our website, subscribe to our monthly newsletter, *The Neighborhood*, and follow us on social media. I want to thank you all for the opportunity to discuss affordable housing, our nonprofit organization, and potential solutions moving forward. I am happy to participate in any conversations that any of you would ever like to have, and with that, I will open up to questions. Back to you, Madam Chair.

Chair Dondero Loop:

Thank you very much. Once again, really valuable information. Any questions from the Committee? Assemblywoman Brown-May, please go ahead.

Assemblywoman Brown-May:

Thank you, Madam Chair. Thank you for the great presentation, Mr. Swenson and Ms. Edwards. I have a question relative to the accessibility for some of your residents. First, I have to congratulate you on the really great work that Nevada HAND does here in southern Nevada—the number of communities as well as the number of people being served there and the case management that walks alongside them. I am curious to know if you have information pertaining to residents or renters who would perhaps utilize a home and community-based services waiver. What is the accessibility for folks with disabilities in your rental communities? Do you have that statistic at all? The second follow-up would be in your assisted living communities. Is it specific to age requirements and seniors or is it ability level and supports needed?

Mr. Swenson:

For the first one, I do not have the statistic off the top of my head. What I will add is family communities are open to adults and children. I am not sure about the waiver, but let me find that information, and I will email it over to you. On the family side, to qualify, your income has to be two and one-half times the monthly rent. It is a sliding scale rent, and it varies by unit type and property; limits are set on average median income. The senior side is open to 55 and older. Their minimum income has to be two and one-half times the asking monthly rent; and same as the family, it varies by unit type and property. It is confusing and complex. I will get you the answers to your question regarding the waiver.

On the assisted living side, for our eligibility screening process, our license administrators and our staff conduct screenings and review prospect eligibility for various long-term care funding programs. Funding options for seniors are home and community-based waiver programs—Medicaid, VA aid and attendance, HCV, Section 8, and then long-term care insurance. When qualifying, we always follow Section 42 of the IRS tax code regulations, as these are built with tax credits as well. A one-person household maximum is \$33,000 and must have a monthly income of \$2,700. A two-person maximum annual income is \$37,000. There are no asset limits. I do not have this readily available, but when I send you and the Committee an email, I will send you some more information to answer both those questions.

Assemblywoman Brown-May:

Thank you, Mr. Swenson. I think you did answer them both based upon what I know with regard to the population that I was inquiring about. The waiver participants typically would probably not meet the income requirement, and a person with a disability under a Home and Community Based Services (HCBS) waiver program would be under the age of 55, typically, so I think you did answer my questions.

Mr. Swenson:

Sorry, it is not my area of expertise.

Assemblywoman Brown-May:

No worries. I was just curious to know if we had an opportunity to access affordable accessible housing in a different way. Thank you.

Chair Dondero Loop:

Additional questions? I am not seeing any. Mr. Swenson and Ms. Edwards, thank you very much for your presentation today. I appreciate getting the information via email from you and thank you for what you are doing for our community.

AGENDA ITEM VIII—PRESENTATION ON STRATEGIES AND GOALS TO ADDRESS NEVADA’S AFFORDABLE HOUSING SHORTAGE

Chair Dondero Loop:

We will go to [Agenda Item VIII](#), and that is our final presentation of the day from the Nevada Housing Coalition. We have Christine Hess with us today, and it is a pleasure to see you again. Please, go ahead when you are ready.

Christine Hess, Executive Director, Nevada Housing Coalition:

Good morning, Madam Chair, and members of the Committee. While I express my excitement and optimism about affordable housing, I usually like to start these conversations to acknowledge that we have too many Nevadans in crisis right now because they do not have access to affordable housing, and that is not okay. So, as I am energetic and grateful for this opportunity, I know we cannot work fast enough, but I really feel hopeful for the future of affordable housing in Nevada right now. You all are a key part of that. We are at a pivotal point to really change the trajectory of affordable housing and reach a point where we have affordable housing for all Nevadans in the future, not today at this moment when we need it, but I think we are on the right track.

First off, the Nevada Housing Coalition is a statewide nonprofit ([Agenda Item VIII](#)). I am not here on the front lines. I do take calls and help people; however, I am here to serve all of you and the amazing leadership and partners you heard from this morning to make sure you have all the resources and tools you need, and that we all need, to get the job done because this takes all of us; there is not any one of us who is responsible. We do that through advocacy at the state and federal level, and we are in contact with our Congressional delegates and their staffers because so many of our resources come from the federal level. Additionally, I am going to talk about a new initiative we have, but I want to point out we just released a new resource on our website, [Nevada Affordable Housing 101](#). Steve was talking about the capital stack, whereas I go through the data. If some of you

want to get a little more informed, it is a cool resource that Enterprise Community Partners, a national nonprofit organization, and also Charles Schwab Bank put together for us internally, for our members, and for stakeholders at large. All these players that you have had here are really great partners in the affordable housing space.

So big question—what is our goal for affordable housing? I would say an equitable recovery and prosperous future for all Nevadans. Our recovery is well underway, but it is feeling different for Nevadans, and that depends on your level of housing security or insecurity as so many are feeling. To really reach our potential as a state, we have got to address the disproportionate impacts of the pandemic but also the housing crisis that existed before the pandemic. How do we get there? With innovative solutions, unprecedented investments, and bold leadership. All of these catch phrases can be found in some fundamental practices. I would suggest that the strategies to reach our goal of an equitable and prosperous future for all Nevadans and housing security would be through data, collaboration, and the development and implementation of sound policies and practices.

Regarding the affordable housing spectrum—I want to acknowledge that RHA's program really addresses the spectrum and how their residents move across—from 0 percent AMI to 120 percent AMI is what we are talking about when we talk about affordable housing. I love Nevada HAND's statistics that 10 percent of some of those residents who have received services are exiting into homeownership. All our dreams are that we are moving along because that provides economic mobility and opportunities for future generations.

Absolutely, affordable housing needs and challenges are statewide, and I want to assure this Committee that the Nevada Housing Coalition definitely has an eye and focus on the rural voice as well as our urban centers. For your information, Bill Brewer sits as chair on my board of directors, so certainly there is emphasis there. I have also connected with regional development authorities because housing is economic development. Across the state I have been listening, and I participate actively on a task force with the Western Nevada Development District, so I certainly want to make sure that we are talking about the rural.

I am not going to spend a lot of time going into this data; you can take a look at the [National Housing Conference Paycheck to Paycheck](#) database. It is really important that we talk about who affordability impacts. When I hear us talk about our childcare shortage or difficulties or I hear us talk about education or bus drivers or some of our economic drivers, let us be clear that in order to really impact those sectors, we must address affordable housing. Affordable homeownership is out of reach for our workers. Certainly, we can rent as a step along the spectrum to get to affordable homeownership, but as you can see, hardworking Nevadans are living paycheck to paycheck, and affordable housing is out of reach. These jobs that I happen to pull down represent about 30 percent to 80 percent AMI, and these are workers that we depend on for our communities and our future in Nevada.

I want to highlight cost burdens. I really appreciated Senator Neal's comments about 80 percent of our middle-income Nevadans definitely struggling, but I do want to show that our greatest cost burdens—and a lot of it is due to our shortage in affordable housing—are felt in our extremely low-income and very low-income population. Mr. Rifkin at NCSL talked about 48.4 percent of renters being cost-burdened. In Nevada, over 90 percent of people in 0 to 30 percent AMI are cost-burdened. By the way, going back to that other slide, those are childcare workers. Those are people in our workforce. It is also our seniors and those with disabling conditions on fixed incomes. Nevada has an extreme shortage at or below 50 percent AMI. We want to also support efforts all the way up to 120 percent of AMI, but as we build—we will show you we are definitely supporting build—our inventory of

affordable housing, we will start to free up units for more of our middle-income families as well, so there are opportunities ahead.

This is something that is important, and I am keeping an eye on. I love that the Division does an awesome job with reporting and compiling information. This gives you a snapshot of our current affordable housing supply because we all need to have eyes on it. We have about 36,000 units available, and I think Wally at Nevada HAND, one of our largest nonprofits and one of our greatest partners for affordable housing in this state, mentioned the 84,000 number. That 84,000 number is the shortage at the 30 to 35 percent level where we have 1,100 units as a state. There are lots of reasons for that; it is our hardest and most expensive-to-build housing because it requires deep subsidies. Some of that population and our neighbors are supported in the assisted unit component, too, but that is an area that we can have strategic focus on. To hear the Division prioritizing 20 percent of new development of ARPA fund, should the IFC approve it, that is exciting for us. That is making a difference and a dent, and we have not done that as a state. That is why I am excited about affordable housing right now.

I also wanted to share this chart I put together based on the information from the [*Annual Housing Progress Report*](#), which is something that our larger jurisdictions report back to the Division every year. You can see the trends, and what you will also see is we have been pretty flat—not because Nevada HAND, Ovation, our big developers, and Green Street Vintage up here in the north are not working hard—but because we are also losing units out of our inventory. We just cannot build them fast enough. To double down and invest in long-term assets is extremely important. Remember, the long-term assets when we build affordable housing are impacting families and generations for decades, so it really is an investment of our dollars.

There is no silver bullet. Mr. Brewer said it perfectly—it is not all about money. I wish it were; that would make life a little easier. There are lots of different solutions that are going to come to the table and lots of different partners, and the Nevada Housing Coalition is very committed to engaging all of these partners. I want to give a shout-out to this body, Government Affairs, and Vice Chair Flores; thank you for your patience and awesomeness last session for listening to a lot of housing bills. Rest assured, we are going to see that again in the Senate and Assembly side. But you have been busy in the Legislature, and these bills—a few I listed from the last few years—are in action now. We are seeing affordable housing utilize these new tools and policies to move forward.

The Nevada Housing Coalition is working with our partners and stakeholders, and when I say that, I mean the Housing Division, our housing authorities, private developers, nonprofit developers, nonprofit advocates for affordable housing, landlords, realtors, and all the people coming together for the solution, because that is what we need in order to really solve and work our way out of this crisis. These are some of the things that we are working on with our local governments to address what can be done now to help deploy these funds more quickly and effectively. I could go into a longer list or go into depth in these, but I just wanted to give these to you for your information. We are active in some of these areas. Right now I am putting together a preservation roundtable in the south to bring us all together to be strategic about not losing our existing affordable housing, so all of it is literally in action and it is exciting.

Invest \$500 million. I am not going to go into detail. We heard from the Housing Division and Mr. Aichroth around this Home Means Nevada initiative. We fully support this initiative and the buckets of funding. I would be happy to answer questions. I will say the governor's recommendation is in line and consistent with the recommendation that the Housing

Coalition put forward for the \$500 million investment. That recommendation was developed from May through September so a lot of time was put in—well, in the pandemic that could be five years—for affordable housing. We are really excited to support this and make sure the funds are deployed, and we will be monitoring them as well. Assemblywoman Thomas, I want to address when you talked about whether we are making sure they get to the right zip codes. The Housing Coalition worked with the Guinn Center early in the chat process to look at which zip codes were receiving the rental assistance. The good news is Clark County was hitting the right zip codes most in need, and we did that comparison with the Urban Institute Emergency Prioritization Index. We could not get the data for the other areas; there was not enough good data for the volume. I can follow up with that information.

I wanted to point out another exciting opportunity, and the timing is great of how we can leverage, potentially, ARPA funds, but even the \$300 million supporting our commitment of our bonding authority for affordable housing. In 2019, we approved the 1915i Tenancy Support Services, and it has been moving. Last fall they worked through a plan. Right now we are at a point where we are just waiting. I am not exactly sure where it is, but we are just waiting for it to move to a public hearing. Once we submit this to the Center for Medicaid and Medicare services, this can provide the funding to come alongside the housing that serves our most vulnerable population. You heard Nevada HAND talk about their Resident Services; the supportive services necessary for some of these more vulnerable populations are more intensive, and this is funding that can come alongside and really help support that housing at 0 to 30 percent AMI and keep residents stably housed.

We are working hard with the Nevada Housing Policy Committee, and I would be happy to talk a little bit more. I very much appreciate the overview by NCSL. The Housing Coalition works especially with our Mountain State partners and partners here in the West to hear what is working for them, but we also are scanning what is going on across the country and sharing that with all our partners, so that was really a great opportunity.

Another area where you will see the Housing Coalition in a supportive role and capacity building role is—this was just announced—we received a \$500,000 grant from the Federal Home Loan Bank of San Francisco. That is in large part to the hard work and advocacy efforts of Senator Cortez Masto's office leaning into the Federal Home Loan Bank of San Francisco for investments in affordable housing in Nevada. Right now, we compete with California and Arizona, and we just have not been seeing the funding. One of the first things we are going to do is build our capacity for development, affordable housing finance and construction in the state, and permanent supportive housing. I will also administer a project catalyst fund, and then we will see a Nevada-targeted fund come out from the Federal Home Loan bank. That is why I am very excited about affordable housing.

Madam Chair and Committee members, thank you so much for your time in this opportunity. I am happy to answer some questions. I did not touch on the policies that we are working on, but if that is helpful, I can talk about how we work through that. Thank you.

Chair Dondero Loop:

It is okay. We have had a busy morning, and there has been lots of information. Any additional questions from the Committee? Senator Goicoechea, please.

Senator Goicoechea:

Thank you, Madam Chair. How would some of these rural communities go about connecting with you? The point I want to make to the Committee is that what is going on in rural

Nevada today, even though they will make do in the camp trailers where they are living, it is not sustainable where we are. Unfortunately, at some point, they will end up moving back into the urban areas, and then they are in those areas living on the streets, or, if they have a decent job, they will be crowding out other renters in that area. I am just trying to get ahead of the curve a little bit. I am not sure, as we look again with Mr. Brewer and some of the other presenters, if there is the ability to head this off. Mr. Brewer was very clear that Winnemucca has done a great job, and they are ahead of the game with most of the other rural communities, Elko and Lamoille, communities I represent as well, but other local governments are struggling. How are we going to get there? We need to make sure they get the message on what they have to do to flatten this curve. Thank you.

Ms. Hess:

Senator Goicoechea, thank you so much for that. First of all, everybody can reach out to me, and everybody who knows me knows I am going to give them time. I can tell you, like I said, I have reached out through the regional development authorities and have had excellent conversations with them. I am also planning a tour in rural Nevada to make sure that we are having those conversations. The capacity building initiative is an opportunity; it is going to be low cost—or no-cost buy-in—for our local governments to build some capacity of their own as well to understand affordable housing and know how that works to potentially access some catalyst funds for some things that they have on their back burner or front burner. I also want to say I grew up in a farm town in northwest Wyoming, 6,500 people. I am so glad you recognize camp trailers. Camp trailers without utilities are not quality dignified housing. That is a rural version or cold-weather version of homelessness, and that is not okay, and so we do have to do better, and I am definitely here for our rural Nevadans that need help.

Senator Goicoechea:

If I may follow up, Madam Chair. I know Mr. Brewer said it was not about the money, but truly in some of these rural communities they need the money. Thank you.

Chair Dondero Loop:

Thank you very much. I think that you are right and the whole perspective from the camp trailer issue. I was a little shocked earlier when you said how many there were set up in Eureka, so thank you very much for that. Senator Neal.

Senator Neal:

Thank you, Madam Chair. I am super happy that Senator Goicoechea is bringing up these issues in the rural because there are some parallels in the south regarding what we consider adequate housing, or housing that has aged out to the point where it needs to be rehabilitated, or folks who are living in homes that are literally falling down around them. In particular, there needs to be some kind of remediation or justice around homes that are literally sinking because of water withdrawal, which caused fault lines and the exacerbation of the foundation of their house. Those homeowners do not have anywhere to go. Knowing in our housing environment, once you make the investment that we are calling the American Dream, that investment typically happens only one time unless you gain wealth in order to get an additional asset. So, the house that you have is the only house that you have—it should have adequate lighting and the walls should not be cracking, among other different thing. Those are invisible communities that should also be focused on, such as Windsor Park in North Las Vegas; I worked with Boyd Law to do a documentary on Windsor Park. What is more common for that neighborhood is that people think they just

need to move. Well, it is not that easy just to move. The same for the folks who decided to get a camper. You are trying to figure out how to keep a roof over your head. People may be retired and not have money, yet we act like those communities are not a part of that larger need, and a larger part of the land bank conversation should be trying to get them situated and give them the roof that they deserve. Some of those dollars—not all, but some—from the \$500 million investment that we have should at least be allocated to treat those communities and try to give them what they had that was destroyed.

Ms. Hess:

Yes, Senator Neal, such an important conversation. I will tell you in the conversations I have had with the Division, and I just did a roundtable with the Division and the governor, the \$30 million home ownership bucket is what they talked about, too. We definitely support that as well—our aging single-family stock or single-family stock also needs rehabilitation. As I listen to NCSL talk about all the programs we are seeing around the country, that one there, I have not heard in a lot of different states. I think it is awesome, and it is what we need in Nevada here, as you point out. So as far as I have been hearing, and again we are at the table listening and advocating, those are going to be uses.

Senator Neal:

That is good to know. I definitely need to follow up with you then because this is one of the spaces that I am advocating in. It is also a space where I am running into an intergovernmental roadblock regarding what they feel is the value of those residents and what outsiders feel they deserve. I am in a position where even if it is impossible, that does not mean that I stop fighting for individuals. You shoot for the mountain and see if you get it.

Chair Dondero Loop:

Thank you, Senator Neal. I know we have a lot of need out there and it is hopefully not going to get any worse as prices escalate. Additional questions or thoughts for Ms. Hess before we move from this discussion? Thank you very much for being with us today. I appreciate your time and what you are doing for our state as I do all our presenters. I am sure we will be touching base with you soon at some point. Thank you.

AGENDA ITEM IX—PUBLIC COMMENT

[Chair Dondero Loop reviewed the ways to provide public comment, all of which are listed on the agenda, and public comment is limited to three minutes.]

Chair Dondero Loop:

BPS, when you are ready, we are ready.

BPS:

Thank you, Chair Dondero Loop. To take your place in the queue to deliver public comment for today's meeting, please press *9 now. Once again, that is *9 to take your place in the queue.

Kathy Bakst, resident of Carson City, Nevada:

Good morning, Madam Chair, and members of the Committee. Thank you for this opportunity. I have lived in Carson City, Nevada, for 45 years and raised four sons here. I am a founding member of NAMI Western Nevada. I am a retired elementary school, and I am presently caregiver and a full-time guardian of my middle son Jamie. I am here today to ask the Legislature to address the need of permanent supportive housing for Nevadans living with severe mental illness. My son Jamie is 39 years old. He has worked for ten years and was a business owner; however, now Jamie suffers from schizophrenia and co-occurring addictions. He is medication compliant and participates in an Clinical Program for Assertive Community Treatment (PACT) and peer support groups. He lives on \$834 a month from Social Security Disability income. He cannot take care of himself due to his illness; he would most likely be living on the streets if I did not take care of him and become his guardian. He cannot parent his two daughters ages 8 and 17. His illness is not curable with medications or therapy, of which he does both.

Schizophrenia is a permanent brain disorder. He has been hospitalized five times since he was 15. The psychiatric care he received at Northern Nevada Adult Mental Health Services (NNAMHS) and Carson Tahoe Behavioral Health have been excellent. The MOST team supported by the Carson City Sheriff's Department has helped Jamie in a crisis on countless occasions. The officers and social workers in MOST—all crisis intervention team (CIT)-trained staff—are amazing with my son and me. Jamie has lived in seven state-run group homes in Reno and Sparks. They were horrible; they are all now shut down. Six years ago, I brought Jamie back to Carson City to live with a part-time caregiver in his apartment. I help him 20 hours a week and spend \$1,300 a month for Jamie's caregiver. I am 72 years old and cannot do this forever.

The solution for Jamie and many others like him is permanent supportive housing where the housing support systems and job training build a person up and make them a more productive part of Nevada's community. This housing exists in many states in the United States. This would benefit all of Nevada's citizens as there are hundreds of mentally ill people who would be off the streets and out of Nevada's jails and hospitals. Thank you.

Chair Dondero Loop:

Thank you for sharing your story. Next caller please.

Heather Carpenter, resident of Reno, Nevada:

I founded and run the Independent Initiative Nevada Basics in the Reno area. I am reaching out to the Nevada Legislature today on the issue of affordable housing. It is my opinion that the only way to achieve truly affordable housing is to work toward the decommodification of housing and formally recognize housing as a human right. I believe the benefits of decommodifying basic human needs are self-evident and would therefore like to propose some solutions for consideration.

First is to adopt statewide rent control. This may look like preventing landlords from raising rents without proof of substantial upgrades to the property that exceed basic maintenance. Rent increases would not increase by more than 1.05 times the amount and may only occur once every 12 months, regardless of occupant change. This could also involve applying a maximum rent rate that is indexed to the property tax cap value. Additionally, governing bodies may begin tracking property vacancies and institute fines on properties that are left idle for more than three months. Properties that are vacant for one year or more and

without development plans on record with a firm completion date may result in property ownership reverting to the community without compensation to previous owner.

Another concept to consider is formally recognizing the conflict of interest that exists when government decision-makers are invested in commodified housing. I would like to see an enforcement of recusals on boards, committees, council members, et cetera., so that they are not allowed to vote on matters that stand to materially benefit them.

The State of Nevada may also create a loan program for renters looking to buy primary residences at low interest rates; however, that is under the assumption that these loans would not be serviced by a for-profit organization. The State of Nevada may institute a program to build and maintain public housing. This initiative should at no point be contracted out to profit-seeking organizations. Funding may be derived from vacancy fines, ending subsidies to landlords, and modifying tax codes. Public housing rents may be indexed to one-fourth the occupant income after the occupant has established a regular income rate aligned to the AMI.

Another item for consideration is property management companies and other profit-seeking institutions or individuals with two or more housing units should be required to divest from Nevada property. Failure to divest could result in ownership being transferred to the residents without compensation or to the community at large. I would like to see a prohibition of all future speculation in the Nevada housing market.

I do have a few more items, but since we are already running out of time, I would like to refer you to the email that I sent in support of this statement ([Agenda Item IX A](#)). Thank you very much for your time.

Chair Dondero Loop:

Thank you very much. Next caller, please.

BPS:

If you are just joining us and would like to offer public comment on today's meeting, please press *9 now to take your place in the queue. Once more that is *9 to take your place in the queue to deliver public comment for today's meeting.

Doralee Martinez, Nevada Disability Peer Action Coalition:

Good afternoon, Madam Chair Marilyn Dondero Loop, and the rest of the Committee. I would like to echo what the first caller was saying with the son named Jamie. It is impossible to earn twice as much income as the rent for people who are earning [inaudible] in order to move into those complexes. So, when you say accessible housing for all, please keep people with disabilities in mind. Significant disabled folks and those who are able-bodied and can work have different needs, but we really do need housing. A lot of people were affected by the pandemic and thank God for the Taxi Assistance Program (TAP) program. My organization was able to help those folks get in touch with that program, so I thank you. Please, we will work together and see if we can come up with a great solution, especially since during Governor Sisolak's State of the Union address he said that he is going to allocate several millions of dollars towards housing. When you all do a bill or a law, please keep us in mind, the people with a disability. Thank you so much and have a blessed rest of your day.

Chair Dondero Loop:

Thank you very much. Next caller please.

Meghan O'Farrell, resident in Reno, Nevada:

I wanted to call in to agree with the comments that Heather Carpenter made about the decommodification of our housing. I wanted to share some stories about my experience with the housing crisis in Nevada. I have lived in Nevada my entire life. I am a third generation Nevadan. I grow food for our community for a local nonprofit farm, and I cannot afford to live in my town. I pay almost 50 percent of my income to my housing. I have had to move three times in three years. The most recent house that I lost the landlords refused to lengthen our lease after it expired because we complained about their violation of our tenant rights, and they raised their rent by double the price. I am now paying double what I was paying before to live in my new place, and I will more than likely have to move again or default on my payments because I cannot sustain paying double the rent that I was paying that was already unaffordable.

The conversation I do not believe we are having as a community right now is the greed that is happening to make money off housing. Housing is a basic human right and we deserve to have access to it. We are community members who contribute to the greatness that is our state. We deserve to have access to shelter, and the greed that is happening right now to keep people from accessing shelter is abhorrent. We have local governments, both city and county, who are failing their communities by supporting developers who bring in housing projects that actually exacerbate the problem. So, when you say that we need to build more housing, I disagree. I think the problem is that we have plenty of housing stock, but we have too much greed to access it. We need to have strict rules on housing. No one should own more than one house. Housing is not a commodity; it is a basic human right, and I believe that we need to have access to it for all.

I encourage you to support initiatives to help promote the accessibility of housing to everyone who needs it, including the callers who recommended disability supportive housing. We need to take care of our community and support the most vulnerable people in our areas, and building more housing and creating more sprawl is another infliction on the indigenous communities who are losing access to their land. We do not have enough water to contribute to this expansive growth. It is just going to cause more problems for us in the future. We need to have conversations about the greed that is happening in our communities, and we need to get housing into community support. Thank you for your time.

Chair Dondero Loop:

Thank you very much. Appreciate your comments. Next caller, please.

Brooke Page, Nevada Director, Corporation for Supportive Housing (CSH):

Good afternoon, Madam Chair Dondero Loop, and members of the Committee. Thank you for the opportunity to provide public comment on permanent supportive housing or supportive housing as we describe it at CSH. I am a Nevada native and based in North Las Vegas. My organization, CSH, advances solutions that use housing as a platform for the services to improve the lives of people who have complex barriers to housing like those with disabilities from the callers that you have heard from. Our organization helps state and local governments maximize public resources in order to build healthy communities. We are here in Nevada to help develop and sustain supportive housing statewide by helping to identify who needs supportive housing and help align the funding resources necessary to create the

supportive housing that is needed, to align the capital dollars, the operating sources, and the supportive services to make the projects [inaudible] We also help build capacity and train our supportive housing providers, developers, and property managers on how to design quality supportive housing as well as support our jurisdictions with the strategies necessary to ensure that these developments are meeting quality supportive housing standards.

Supportive housing refers to that non time-limited affordable housing that is coupled with intensive voluntary services that are necessary for individuals and families who would be homeless without the assistance and would be unable to maintain their housing without the services. Supportive housing in dedicated single-site housing developments is not very common in Nevada, but it could be a tool to address individuals and families who experience chronic homelessness, people with chronic mental health disorders, families that are involved in the child welfare system, as well as transition age youth, and people who are exiting the justice system, all of which need affordable homes.

Access to wraparound services for individuals and families and supportive housing is critical for their long-term success. Services can include mental health care, treatment for substance use disorders, and physical health care and tenancy support. Resources for services is critical. Christine Hess from the Nevada Housing Coalition mentioned the Medicaid resources like the 1915i Tenancy Support Services benefit could be a major tool to help us address this need.

In closing, this is such an important opportunity for Nevada to seize supportive housing through the influx of resources. We are here as a support to the state to help this intervention come to pass. Thank you for your time ([Agenda Item IX B](#)).

Chair Dondero Loop:

Thank you very much. Next caller, please.

Donna Bath, Chair, White Pine County Main Street Housing Committee:

Good morning, Madam Chair. Thank you for allowing me to comment today. I sincerely appreciate being able to listen to your meeting this morning, as we have been working on the critical need for housing in White Pine County for quite some time. In 2019, we completed a housing needs assessment, and it showed the need then was approximately 100 single-family homes and 125 apartments. Fast forward to today with the mining industry expansion, Ely State Prison needs, our hospital, schools, BLM and forest service, sheriff's office, and our local businesses, we have an immediate need for a minimum of 300 apartments and at least 100 additional single-family homes. As you can see, our needs continue to rise and compound every year.

White Pine County has an extremely low unemployment rate of about 2.3 percent, and we have immediate critical needs for employees at every one of the entities I mentioned. There are people from outside our community who want to come and live here to fill those positions, but there is absolutely nowhere for them to live. We have visiting doctors sharing homes; prison workers and others are sharing local motel rooms, camp trailers, and substandard living units. They live this way until they cannot continue, and they move on to another community. We currently have only six houses listed by our local realtors, and most of them have too much rehab needed to make them marketable. We had a family lose their entire belongings last week because of substandard housing and faulty wiring. They had nowhere else to live and that is where they ended.

Senator Goicoechea was correct that White Pine County and other rural communities are experiencing housing and economic development obstacles due to the extreme need for infrastructure improvement. We have about 97 percent of government-owned land in our county, so we are living off about a 3 percent tax base. It makes it difficult for us to obtain and keep up with our infrastructure. Our housing committee has further identified some needs for changes in the requirements for contractors wanting to work in rural Nevada versus urban Nevada, and we strongly feel that establishing reciprocity agreements for contractors in neighboring states would also help. We sincerely appreciate all of the attention to this critical issue, and we offer any assistance we can provide. Thank you.

Chair Dondero Loop:

Thank you very much for your comments. Next caller, please.

BPS:

If you just joined us recently and would like to offer public comment for today's meeting, please press *9 now to take your place in the queue.

Thank you, Chair. It appears there are no other callers who should offer public comment at this time.

Chair Dondero Loop:

Thank you very much. I appreciate your help with that. Mr. McDonald, did we have some written public comment?

Mr. McDonald:

Yes, thank you, Chair. I wanted to make note of a few pieces of public comment we received before the meeting from Steven Cohen, Sierra Jickling, and Dawn Lyons. Those are on our website already so you can take a look at those, and any letters that come in during the meeting or shortly after, we will be adding those to the website as well. Thank you.

Prior to the meeting, the following individuals submitted written public comment for the record:

- Steven Cohen, Nevada resident ([Agenda Item IX C](#));
- Sierra Jickling, resident of Reno, Nevada Agenda ([Agenda Item IX D](#));
- Dawn Lyons, Executive Director, Nevada Statewide Independent Living Council ([Agenda Item IX E](#));
- Donald (Don) O. Williams, member of NAMI Western Nevada ([Agenda Item IX F](#));
- Stacey Alaribe, resident of Sparks, Nevada ([Agenda Item IX G](#)).

Chair Dondero Loop:

Thank you very much for helping us with the meeting. Are there any comments from the members before we adjourn? Seeing none, our next meeting right now is scheduled for Tuesday, April 19. This concludes our business for today. Thank you all for being here and taking part in this meeting and powering through instead of taking a lunch break so that we can get done. Thank you to staff and BPS. Have a nice afternoon.

AGENDA ITEM X—ADJOURNMENT

There being no further business to come before the Committee, the meeting was adjourned at 12:53 p.m.

Respectfully submitted,

Erin Andersen
Research Policy Assistant

Jered M. McDonald
Senior Principal Policy Analyst

APPROVED BY:

Senator Marilyn Dondero Loop, Chair

Date: _____

MEETING MATERIALS

AGENDA ITEM	PRESENTER/ENTITY	DESCRIPTION
Agenda Item IV	Stephen Aichroth, Administrator, Housing Division, Department of Business and Industry (B&I)	Microsoft PowerPoint Presentation
Agenda Item V	Cameron Rifkin, M.S.W., Policy Associate, National Conference of State Legislatures	Microsoft PowerPoint Presentation
Agenda Item VI A	Frank Stafford, Director of Development Modernization, Southern Nevada Regional Housing Authority	Microsoft PowerPoint Presentation
Agenda Item VI B	Heidi McKendree, Interim Executive Director, Reno Housing Authority	Microsoft PowerPoint Presentation
Agenda Item VI C	William (Bill) Brewer, Executive Director, Nevada Rural Housing Authority	Microsoft PowerPoint Presentation
Agenda Item VII	Waldon (Wally) Swenson, Vice President of Corporate Affairs, Nevada HAND, Inc., and Arielle Edwards, Government Relations Manager, Nevada HAND, Inc.	Microsoft PowerPoint Presentation
Agenda Item VIII	Christine Hess, Executive Director, Nevada Housing Coalition	Microsoft PowerPoint Presentation
Agenda Item IX A	Heather Carpenter, resident of Reno, Nevada	Written Public Comment
Agenda Item IX B	Brooke Page, Nevada Director, Corporation for Supportive Housing	Written Public Comment
Agenda Item IX C	Steven Cohen, Nevada resident	Written Public Comment
Agenda Item IX D	Sierra Jickling, resident of Reno, Nevada	Written Public Comment

AGENDA ITEM	PRESENTER/ENTITY	DESCRIPTION
Agenda Item IX E	Dawn Lyons, Executive Director, Nevada Statewide Independent Living Council	Written Public Comment
Agenda Item IX F	Donald (Don) O. Williams, member of Nevada Alliance on Mental Illness Western Nevada	Written Public Comment
Agenda Item IX G	Stacy Alaribe, resident of Sparks, Nevada	Written Public Comment

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