

Table 16: Year Structure Built
Winnemucca, Humboldt County, Elko County, State, 2000

Year Structure Built	# Humboldt	% Total Humboldt	# Winn.	% Total Winn.	# Elko	% Total Elko	# Nevada	% Total Nevada
1939 or earlier	409	5.9%	275	8.3%	1,133	6.1%	13,921	1.7%
1940-1969	1,432	20.6%	922	27.7%	3,046	16.5%	130,951	15.8%
1970-1989	2,872	41.3%	1,300	39.2%	7,885	42.7%	332,142	40.1%
1990-March 2000	2,241	32.2%	822	24.8%	6,392	34.6%	350,443	42.4%
Median Year Built	1982	n/a	1978	n/a	1984	n/a	1986	n/a

Source: US Census

As we noted in the previous section, a sizable percentage of the housing stock added in the 1990s consisted of manufactured homes—likely of a lower quality than older stick-built houses. The late 2000s has seen resurgence in home building in Humboldt County, which will result in improvements in the quality of the inventory. However, planners should investigate ways encourage the rehabilitation and replacement of older units as part of a comprehensive housing policy.

Affordable Housing Inventory

Humboldt County’s subsidized affordable housing inventory comprises 240 rental units in seven developments, all located in the City of Winnemucca. (See **Table 17.**) The total number of renter-occupied units in 2000 was 1,554. Therefore subsidized housing constitutes approximately 10.6% of the County’s total rental housing stock.

Five of the seven developments were financed through the United States Department of Agriculture Rural Development (USDA-RD) Section 515 program. Two of the developments were financed with Low Income Housing Tax Credits allocated through the Nevada Housing Division. Approximately three-quarters of the units (71.7% or 172 units) serve families; the remaining 28.3%, or 68 units, serve the elderly, age 62 and above. About two-thirds of the housing units have project-based rental assistance attached to the units, meaning that the units can serve very low-income rental households, who pay only 30% of their adjusted gross income. Affordable rental housing units therefore comprise a little less than half of all multi-family housing units (44.9%, or 240 out of 534 units) in Humboldt County.

The most recent affordable housing development in Humboldt County, Mountain View, opened in about 2000. There has also been a significant effort to maintain and upgrade the older USDA-RD properties. Humboldt Village and Sunrise Quarters, built in the mid-70s, were rehabilitated in 2003 with financing through the Low-Income Housing Tax Credit program. Funding applications are currently pending for the rehabilitation of Willowbrook I and II, which were built in the late-1980s.

Table 17: Subsidized Rental Housing Winnemucca 2008				
Project Name	Opening Date	Recap. Date	Financing	
Humboldt Village Apts. & Annex	7/20/74	2003	USDA-RD/NHD	
Mountain View	2000	n/a	NHD	
Sunrise Quarters Apartments	n/a	2003	NHD	
Willowbrook I Apts.	4/3/87	new app.	USDA-RD/NHD	
Willowbrook II Apts.	5/31/88	new app.	USDA-RD/NHD	
Willowbrook III Apts.	1/12/95	n/a	USDA-RD/NHD	
Winnemucca Manor	8/19/75	n/a	USDA-RD	
Project Name	Type	Units	Rent Assist	% units Rent Ass
Humboldt Village Apts. & Annex	Family	66	63	95.5%
Mountain View	Family	41	0	0.0%
Sunrise Quarters Apartments	Family	29	0	0.0%
Willowbrook II Apts.	Family	36	35	97.2%
Total Family	4	172	98	57.0%
Willowbrook I Apts.	Elderly	28	28	100.0%
Willowbrook III Apts.	Elderly	20	20	100.0%
Winnemucca Manor	Elderly	20	19	95.0%
Total Elderly	3	68	67	98.5%
TOTAL ALL	7	240	165	68.8%
Project Name	Wait List*	% units Wait List		
Humboldt Village Apts. & Annex	15	22.7%		
Mountain View	31	75.6%		
Sunrise Quarters Apartments	n/a	n/a		
Willowbrook II Apts.	29	80.6%		
Total Family	75	43.6%		
Willowbrook I Apts.	19	67.9%		
Willowbrook III Apts.	12	60.0%		
Winnemucca Manor	8	40.0%		
Total Elderly	39	57.4%		
TOTAL ALL	114	47.5%		

*As of February 2008

Sources: Nevada Housing Division (NHD), US Dept. of Housing and Urban Development (HUD),
US Dept of Agriculture-Rural Development (USDA-RD), Weststates Property
Management Co.

According to local property managers, there are significant waiting lists at six of the seven subsidized rental housing complexes in Winnemucca. As of February 2008, there were 75 individuals waiting for family units, or 43.6% of the 172 units available. Among the three elderly complexes, there were 39 people, or 57.4% of the 68 units available. See **Table 17**. There is a clear need for more subsidized rental housing in the City of

Winnemucca, as well as the preservation of the existing affordable housing stock.

Table 18 indicates the number of HUD Housing Choice Vouchers (formerly known as “Section 8”) available in Humboldt County for rental assistance. Of the 30 vouchers currently in use in Humboldt County, 13 are allocated to families/individuals, 8 to elderly households, and 9 to disabled households.

Housing choice vouchers are administered by the Nevada Rural Housing Authority, based in Carson City. The Voucher pays the difference in rent between 30% of the tenants’ income and the actual rent in private market, unsubsidized housing, up to a maximum Fair Market Rent (FMR). There is a waiting list of 21 households in Humboldt County for new Vouchers.

The number of people on the waiting list for both the subsidized apartment complexes and the Housing Choice Voucher program further highlights the significant need for additional affordable housing in the Winnemucca area.

Vouchers	Total	Waiting List	Wait % Total
Family/Individual	13	12	92.3%
Disabled	9	5	55.6%
Elderly	8	4	50.0%
TOTAL	30	21	70.0%

*The Voucher pays the difference in rent between 30% of the tenants’ income and the actual rent in private market, unsubsidized housing, up to a maximum Fair Market Rent (FMR).

Source: Nevada Rural Housing Authority

Building Permits and Vacant Land

Humboldt County building permit data for single-family and multiple family housing for 1990 and from 2000 through March 2008 is presented in **Table 19**. As exhibited in the data, there were few residential building permits issued in Humboldt County from 2001 to 2003—likely the result of overbuilding in the previous decade and a slow local economy. Residential permits picked up at a modest rate between 2004 and 2007.

As noted above, residential production lagged significantly behind population growth this decade. In particular, the data shows little construction multi-family housing during the decade. From 2000 to 2007, 344 permits were issued, 264 (76.7%) for single-family homes and 80 (23.3%) for multi-family units.

According to the Regional Planning Department, there are a number of single-family projects with entitlements being built in small phases, as demand dictates. Residential

permits between 2000 and 2007 total 344 units. However, only 195 units were added to the inventory during this period.

Currently, one 40-unit, market-rate, multi-family project is under construction in the Winnemucca area. In 2007, 38 additional multi-family units were approved but are not yet in construction.

The lack of new and replacement multi-family housing in Humboldt County is likely due to low economic incentives to build such projects. Construction and development costs have increased dramatically. Rents have not risen to a sufficient level to allow new market-rate, multi-family projects to pencil.

Units	1990	2000	2001	2002	2003		
Single Family	47	6	6	8	26		
Multi-Family	28	42	0	0	0		
Two Family	0	0	0	0	0		
Three and Four Family	28	0	0	0	0		
Five or More Family	0	42	0	0	0		
Total Units	75	48	6	8	26		
Units	2004	2005	2006	2007	Total 00-07	As of Mar-08	
Single Family	47	58	61	52	46	13	
Multi-Family	0	0	0	38	42	0	
Two Family	0	0	0	2	0	0	
Three and Four Family	0	0	0	0	0	0	
Five or More Family	0	0	0	36	42	0	
Total Units	47	58	61	90	88	13	

Source: HUD State of the Cities Data Systems--Building Permit Database

And the subsidies to build new affordable multi-family housing in rural Nevada are harder to come by. The main engine for affordable rental production in the rural areas, the USDA-RD Section 515 program, was severely cut at the Federal level in the early 2000s. In particular, the rental assistance portion of the Section 515 program, which allowed rural projects to serve extremely low-income senior and family households, was phased out. The Nevada Housing Division competitive 9% Low Income Housing Tax Credit program provides only enough subsidy in the 17 rural counties to fund one approximately 40 unit project annually. And, as noted above, the last tax credit project built in Winnemucca opened in 1996.

Zoning is also an important barrier to multi-family housing production in most communities. We note here that very little vacant land in Winnemucca and Humboldt County is zoned multi-residential. Based upon County Assessor data, there are only 6.04 acres, or 0.5% of all vacant residential land, zoned for multi-family housing in the City of Winnemucca. In all of Humboldt County, there are only 353.04 acres zoned multi-family, 0.1% of the vacant residential acreage. Relaxing land use restrictions to allow for higher densities in the City of Winnemucca, may encourage the development of more multi-family rental housing. (See **Table 20**.)

Table 20: Vacant Residential Land--Zoned Single Family and Multi-Residential Humboldt County and Winnemucca 2007		
	2007	% of 2007
Humboldt County		
Vacant Residential Parcels	5,781.00	100.0%
Zoned Single Family	5,759.00	99.6%
Zoned Multi-Residential	22.00	0.4%
Vacant Residential Acreage	290,194.22	100.0%
Zoned Single Family	289,841.18	99.9%
Zoned Multi-Residential	353.04	0.1%
Winnemucca		
Vacant Residential Parcels	373.00	100.0%
Zoned Single Family	352.00	94.4%
Zoned Multi-Residential	21.00	5.6%
Vacant Residential Acreage	1,193.05	100.0%
Zoned Single Family	1,187.01	99.5%
Zoned Multi-Residential	6.04	0.5%

Source: Humboldt County Assessor

Rental Housing Rates

Although median gross rents increased between 1990 and 2000, income gains typically outstripped increases in median rent, so the percent of household income spent on rent remained fairly stable from the beginning to the end of the decade. This is partly the

result of the dramatic downturn in the local economy by 1999, the date of the last decennial Census.

Table 21 portrays the change in median rent and in rent as a percent of income for Humboldt and Elko Counties, Winnemucca, and the State. Median rent in Humboldt County increased \$82 from \$449 in 1990 to \$531 in 2000, compared to the city of Winnemucca with an increase of \$136 from \$364 to \$500. The percent of household income spent on rent in the County increased slightly from 18.4% to 19.0% whereas the percent dropped from 20.7% to 19.2% in the City.

County	1990		2000		% Chg \$ 90-00	% Chg % Hhld Inc 90-00
	\$	% of Hhld Inc	\$	% of Hhld Inc		
Humboldt County	\$ 449	18.4%	\$ 531	19.0%	18.3%	3.3%
Winnemucca	\$ 364	20.7%	\$ 500	19.2%	37.4%	-7.2%
Elko County	\$ 435	21.9%	\$ 583	21.2%	34.0%	-3.2%
State of Nevada	\$ 509	26.8%	\$ 699	26.5%	37.3%	-1.1%

*Gross rent is the monthly amount of rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc).
Source: US Census

Current rental data in rural Nevada is very hard to track. For the purposes of this study, we relied upon two sources—listings from a local realtor, and the HUD Fair Market Rent, which is published annually and is used to set Housing Choice Voucher rental payments to private landlords.

Table 22 highlights the median monthly rent in the Winnemucca area as of February 2008, provided by Humboldt Realty, LLC. The data includes both apartments and for-rent single-family homes. It is assumed that most of the rents are net market rents with little or no utilities included. For the 54 listings (includes one to four bedroom units), the median net rent is \$550. In order to compare these rents with the 1990 and 2000 US Census median gross rents, a utility allowance of \$128 is added to the median. A utility allowance is the cost of a reasonable amount of utilities as determined by the local Housing Authority for the Housing Choice Voucher Program. For this analysis, the allowance included gas heat, gas water heating, and all electricity. The resulting gross median rent (shelter plus utilities) is \$678 in 2008, \$178 more per month (36% increase) than the median rent for Winnemucca in 2000. For Humboldt County the median gross rent increased \$147/month (28%) since 2000. Median gross rents in 2008 for one-bedroom units are \$540 and \$615 for two-bedroom units.

We believe the above published rents may significantly underestimate the actual rents currently being charged in Winnemucca. First, several of the Humboldt Realty listings come from subsidized housing complexes, where the rents are by definition below market. Second, based upon our key informant interviews, we learned that the newer and/or well-maintained apartments are renting at much higher rates, with high demand for new units. For example, two-bedroom apartments are renting at \$750-\$850 per month, \$250+ higher than the \$500 median net rent for a two-bedroom seen in **Table 22**.

The relatively low rents may be an indication of the poor quality of a sizeable portion of the existing rental housing stock in Winnemucca, which includes older apartment developments, transient motels, and manufactured/mobile home rentals outside the City. In some cases, the size, amenities and conditions of the units do not justify higher rents.

Table 22: Rental Listings Winnemucca Area, February 27, 2008				
Units*	Number of Units	Median Net Rent**	HUD Utility Allowance***	Median Gross Rent****
One Bedroom	15	\$450	\$90	\$540
Two Bedroom	15	\$500	\$115	\$615
Three Bedroom	23	\$650	\$141	\$791
Four Bedroom	1	\$650	\$174	\$824
Total Units	54	\$550	\$128	\$678

*Includes existing and new multiple family and single family housing
 **Assumes net market rent, ie, no or limited utilities included.
 ***The cost of a reasonable amount of utilities as determined by HUD for the Housing Choice Voucher Program. Includes gas heat, gas water heating, and electricity.
 ****The total/gross rental cost--shelter and utilities.
 Source: Humboldt Realty, LLC, US Dept. of Housing and Urban Development (HUD)

The US Department of Housing and Urban Development (HUD) Fair Market Rents (FMRs) is another source of rental rates for Humboldt County. (See **Table 23**.) The FMR is based upon the gross rent as calculated in the decennial Census, updated annually based upon annual economic indicators.

Table 23 shows the FMRs for two-bedroom units in Humboldt County from 2000 to 2008. The 2008 FMR was \$745, 23.5% higher than the 2000 FMR of \$603. As noted in Table 3, Median Family Income from 2000 to 2008 only increased by 18.9% over this same period. Therefore rent levels outpaced income over the last 8 years, suggesting a higher housing cost burden for renters in Humboldt County.

Table 23: HUD Fair Market Rents*--Two Bedroom Units Humboldt County 2000-2008					
Humboldt County	2000	2001	2002	2003	2004
Monthly Rents	\$603	\$610	\$629	\$653	\$671
Humboldt County	2005	2006	2007	2008	% chg 00-08
Monthly Rents	\$671	\$693	\$717	\$745	23.5%

*Monthly rent HUD willing to pay for rental housing through the Housing Choice Voucher Program, a rental assistance program that allows participants to live in private market, unsubsidized housing. Fair Market Rents (FMRs) are gross rent estimates. They include the shelter rent plus the cost of all tenant-paid utilities, except telephone, cable, or satellite television service, and internet service

Source: US Department of Housing and Urban Development (HUD)

Rental Housing Affordability

Tables 24 and 25 highlight data on rental housing affordability, specifically statistics on those households who pay high percentages of their incomes on rent. Again, since this data comes from the 1990 and 2000 Census, it probably understates current housing affordability significantly.

As seen in **Table 24**, 21.0% of Humboldt County's households in 2000 paid 30% or more of their income on rent.⁴ Of these households 5.5% spent 50% or more of their income on rent, considered a severe rent burden by HUD. These statistics for Humboldt County are somewhat lower than those for the city of Winnemucca and Elko County. The State's statistics are significantly higher.

⁴ HUD considers those renter households paying more than 30% of their income on rent to have a "high rent burden" and those paying more than 50% of their income on rent to have a "severe rent burden". For low-income households, this burden is even greater, since there is less disposable income left after rent to cover other essential living expenses.

County/City	1990		2000		% Chg # Renters 90-00	% Chg % Renters 90-00	2000*	
	# 30% + Renters	% of Renters	# 30% + Renters	% of Renters			# 50% + Renters	% Renters
Humboldt County	248	17.5%	322	21.0%	29.8%	19.7%	85	5.5%
Winnemucca	143	14.8%	233	23.7%	62.9%	60.5%	62	6.3%
Elko County	1,051	26.3%	1,146	25.0%	9.0%	-5.1%	462	10.1%
State of Nevada	83,011	39.7%	114,455	39.1%	37.9%	-1.5%	49,693	17.0%

* 50% data only available for 2000

Source: US Census

From 1990 to 2000 as housing affordability improved with the rise in incomes, the percent of households who paid 30% or more on rent increased in both Humboldt County and Winnemucca, from 17.5% to 21.0% for the county and 14.8% to 23.7% in the city. Both Elko County and the State saw a decline during the same time frame. Data for those households that spent 50%+ of their income on rent is not available for 1990. As noted above, we believe the percentage of households in 2008 with a high housing cost burden is even greater.

Table 25 displays renter households in 1990 and 2000 whose incomes are 50% or less of HUD's Area Median Income (AMI). Further, it shows how many of these especially at-risk households pay more than 30% of their income on rent. In Humboldt County, the proportion of renter households with incomes at 50% or less of HUD's AMI increased in the 1990s from 27.4% to 36.7% in 2000. In all, 556 households in Humboldt County in 2000 had incomes at or below 50% of area median income and met the HUD definition of "very low income" household. This means that while incomes went up in the 1990s, a sizeable percentage of households were left behind.

This population tends to pay a significant proportion of their disposable income on housing costs. In 2000, nearly half of these very low-income households in Humboldt County paid more than 30% of their income on rent. Between 1990 and 2000, the percentage of very low income households with a 30%+ rent burden increased from 41.9% to 46.4%. Winnemucca was even higher in 2000, with 56.2% of very low-income households (or 205 households) paying more than 30% of their disposable income on rent. No data is available for the City for 1990.

Table 25: Rental Housing Affordability					
Households With Incomes 50% or Less of HUD AMI					
Paying >30% of Income on Rent					
Humboldt County, Winnemucca, Elko County and State					
1990 and 2000					
Hholds with Inc 50% or < HUD AMI					
County	1990		2000		% Chg 90-00
	#	% of Hhld	#	% of Hhld	
Humboldt County	384	27.4%	556	36.7%	44.8%
Winnemucca	n/a	n/a	365	38.3%	n/a
Elko County	1,398	34.2%	1,522	32.5%	8.9%
State of Nevada	61,655	30.0%	92,989	31.7%	50.8%
Paying >30% of Hhold Inc on Rent					
County	1990		2000		% Chg 90-00
	#	% of Hhld	#	% of Hhld	
Humboldt County	161	41.9%	258	46.4%	60.2%
Winnemucca	n/a	n/a	205	56.2%	n/a
Elko County	794	56.8%	842	55.3%	6.0%
State of Nevada	48,192	78.2%	70,509	75.8%	46.3%

Source: HUD State of the Cities Database (CHAS)

As discussed earlier, vacancy rates have a direct correlation with housing affordability. Rents tend to go down when vacancy rates increase. Inversely, a low percentage of housing units that are vacant typically signal an increase in rents.

In the 1990s there was a modest increase in rent affordability as incomes grew faster than rents. Generally, incomes in the 2000s have not kept pace with increased rental rates, making rental housing less affordable in recent years. In light of the low vacancy rates and higher rental rates in Humboldt County in the last few years, we expect the percentage of households paying more than 30% or 50% of income on rent to have increased significantly.