



# HOUSING NEEDS ASSESSMENT OF WINNEMUCCA AND ITS SURROUNDING AREAS

*PREPARED FOR THE*

**HUMBOLDT DEVELOPMENT AUTHORITY  
WORKFORCE HOUSING COMMITTEE**  
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**Housing Needs Assessment of Winnemucca  
and its Surrounding Areas**

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## **Housing Needs Assessment of Winnemucca and its Surrounding Areas**

### **Introduction**

Humboldt County is currently experiencing a crisis in housing affordability and availability.

Between 2000 and 2007, the population of the County grew by almost 2,000 residents (1,946) or approximately 702 households. However, housing production failed to keep pace with population growth. Only 195 units were added to the County's housing inventory during this seven-year period, most of it in the last three years.

The state of housing in 2008 in Humboldt County is in stark contrast to 2000, at the end of the last economic downturn in the mining areas of Nevada. In 2000, Humboldt County and the City of Winnemucca exhibited extremely high housing vacancy rates. 17.6% of housing units in the County (1,221 units) and 16.6% in the City (544 units) were reported as vacant in 1999, at the time of the last decennial Census. The point-in-time vacancy rate in the 2000 Census was 291.4% higher than the vacancy rate in 1990 in the City of Winnemucca and 141.3% higher than the vacancy rate in Humboldt County. This data provides a cautionary tale of overbuilding and abandonment that has been emblematic of rural Nevada.

The housing stock in Humboldt County and the City of Winnemucca is older than the State as a whole and Elko County nearby. It also consists of a disproportionate share of manufactured housing, much of it added during the last economic boom in the late 1990s. Based upon County Assessor data, manufactured housing units made up almost half of the County's housing stock in 2007 (49.2% or 3,341 units). The number of manufactured housing units on the tax rolls actually declined this decade, the result of abandonment, and perhaps in reaction to the over-building that occurred in the unincorporated areas in the late 1990s. For instance, the median sale price of a manufactured housing unit in 2000 in Humboldt County was a very low \$40,000, far below the actual cost of the unit and attendant site improvements. The manufactured housing market has only recently recovered, with median home sale prices of \$115,000 in 2007. On a positive note, the percentage of manufactured housing units on permanent foundations, treated as real property by the County Assessor, has increased every year in Humboldt County, from 19.6% in 2002 to 28.4% in 2007.

The last 20 years has witnessed almost no new multi-family housing production in Humboldt County. A recurrent theme in our one-on-one interviews and in the Employer Survey was the sheer lack of available rental housing in Winnemucca, at any price. Almost half the current multi-family housing units in the County (240 out of 546 total units, 44.0%) are in subsidized rental housing developments in Winnemucca, which are also heavily over-subscribed. Every affordable housing development in the City has no vacancies and long waiting lists. And while owners have done an excellent job



maintaining this valuable resource for the community, there have been no new units added to the inventory since 2000.

As of this writing, home prices are rising and rental housing is extremely scarce. Between 2000 and 2007, the cost of a single-family home in Humboldt County increased by 68.0%, from \$100,000 to \$168,000. The median listing price of a single family home in early 2008 was \$239,900, or a 139.9% increase from 2000, well out of reach of most working families in Humboldt County. During this period (2000-2008), median family income in Humboldt County increased by only 18.9%.

Based upon HUD Fair Market Rent (FMR) data, the median rent for a two-bedroom unit in Humboldt County is currently \$745, up from \$603 in 2000, or a 23% increase. In 2007, we estimate that the hourly wage required to afford a 2-bedroom unit in Humboldt County was \$13.79. This is well above the hourly wage of many Humboldt County occupations, including retail and service employment and agriculture.

This crisis in affordability has a disproportionate impact on low-income households. In 2000, the last year that cross-tabulated data was available, almost half of very low-income renter households in Humboldt County (46.4% or 258 households) had a “housing cost burden” as defined by HUD, meaning that they expended more than 30% of their gross income of shelter costs. This percentage was even higher in the City of Winnemucca—56.2% or 205 households. We expect that the percentage and number of families struggling to make their rent in 2008 is much higher than 2000, the result of lack of new inventory and increasing rents. The percent of very low-income ownership households with a housing cost burden in 2000 was comparable: 52.1% or 298 ownership households in the County. These low-income homeowners are at greater risk of foreclosure, or of being forced to sell or abandon their property in economic downturns.

### **Housing Needs Assessment**

In response to this crisis in housing availability and affordability in Winnemucca, the Humboldt Development Authority Workforce Housing Committee (HDA WHC) commissioned a Housing Needs Assessment study. The purpose of the Assessment is to provide the HDA WHC and the local jurisdictions with immediate and reliable information about the housing conditions in the City of Winnemucca and its surrounding areas in order to guide future land use, infrastructure and public services planning. The Assessment addresses the following questions:

- What are the current demographic and economic trends in the City of Winnemucca and its surrounding area that have an impact on housing?
- What are the greatest housing needs across the area?
- What are the barriers to addressing those needs? and,

- Where are there opportunities for expansion of housing programs? What type of programs?

The study touches on a wide variety of housing issues in Winnemucca, including:

- Economic Conditions—boom and bust cycles, abandonment, proximity of housing to jobs;
- Affordability—percent of income towards shelter costs, location of affordable rental units, housing appreciation, energy costs, availability of public subsidies;
- Housing Conditions—substandard housing, code enforcement, policies related to mobile home use, availability of rehabilitation funds, weatherization;
- Barriers to Homeownership—access to mortgage capital, affordability, down payment assistance, credit issues;
- Supportive Housing—aging in place, homelessness, barrier-free housing, access to services; and,
- Barriers to New Housing Development—availability of BLM and other land, land use and zoning practices, property tax policies, access to public subsidy, and manufactured housing opportunities.

### **Organization of Report**

The Housing Needs Assessment report includes a wealth of qualitative and quantitative data on the state of housing in Humboldt County. The report is organized as follows:

- Chapter I: Summary of Findings—Chapter I provides a short executive summary of the data and recommendations presented in the Report.
- Chapter II: Demographic, Economic and Housing Data—In Chapter II, we review housing and demographic trends in Humboldt County and their implications for housing planners. The data summarized in Chapter II comes from a variety of sources including: U.S Census; Nevada State Demographer; Humboldt County Assessor; Nevada Department of Employment, Training & Rehabilitation; HUD State of the Cities Database; and local home sale and rental data. In addition to common population and housing statistics, we also calculate rental housing and homeownership affordability and changes over time. This chapter also provides information on the amount and type of subsidized housing in Humboldt County.
- Chapter III: Key Informant Interviews—As part of the Assessment, we carried out one-on-one interviews and focus groups with over 20 individuals knowledgeable about the Winnemucca housing market and its impact on the local

community, including realtors, property managers, developers, general contractors, planners, public officials, bankers, social service providers, and local employers. The qualitative information in this analysis is designed to supplement the extensive quantitative data analysis on housing and demographic trends contained in other sections of the Housing Needs Assessment report.

- Chapter IV: Employer Survey— We also carried out a web and mail survey of local employers in order to better understand the impact of the local housing market on Winnemucca area businesses. The Employer Survey was sponsored by the Humboldt County Chamber of Commerce and the Humboldt Development Authority and was sent to the 277 members of the CoC. We received more than 50 responses to the survey. Chapter IV presents the finding of this survey.
- Chapter V: Recommendations— Finally, Chapter V includes policy recommendations for the HDA WHC and local governments to consider as they carry out future housing planning.

### **Acknowledgements**

We would like to thank the many residents of Humboldt County—over eighty in all—who took the time to fill out a survey or take part in a focus group or interview. We very much appreciate your insights and candor about Winnemucca and the local housing market. We would also like to thank the members of the Humboldt Development Authority Workforce Housing Committee for its research guidance and for review of the draft Report.

#### Humboldt Development Authority Workforce Housing Committee

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*Housing Needs Assessment of Winnemucca and its Surrounding Areas*  
*Introduction*

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The Report was prepared by Praxis Consulting Group, LLC. Julie Harris wrote the demographic and housing data analysis section of the report, based on tables prepared by John Torrence. The Employer Survey chapter was written by John Torrence.



## **Housing Needs Assessment of Winnemucca and its Surrounding Areas**

### **Chapter I: Summary of Findings**

The purpose of this chapter is to provide a stand-alone, bulleted summary of the findings of the Report, organized by chapter as follows: Demographic, Employments and Housing Data, Key Informant Interviews, Employer Survey, and Recommendations. The information is repeated in the chapters to follow.

#### **Demographic, Employment and Housing Data**

In Chapter II, we review demographic, employment and housing trends in Humboldt County and their implications for affordable housing planning and development in the County. For comparison purposes, we have included selected data for the State of Nevada and Elko County.

#### Population Characteristics

- *Population* – Between 1990 and 2000, Humboldt County grew by 3,086 people to 16,106 people, a 23.7% increase. It is estimated that an additional 1,319 people will reside in the county by 2010 for a total of 17,425, an 8.2% increase. Similarly, between 1990 and 2000, the city of Winnemucca increased by almost 1,000 people, a 16.1% gain. During this decade, the County population increased at a quicker pace than the City (23.7% versus 16.1%). Much of this new growth occurred just outside the City boundaries, in the Grass Valley area.
- The 2007 population of Humboldt County is estimated at 18,052. The State Demographer actually projected a decline of 627 persons between 2007 and 2010. The 2010 population projections, however, were published in July 2006. At that time the 2007 projection for Humboldt County was 17,402, 650 less than the estimate of 18,052 published in 2007. It is therefore possible that the Humboldt County 2010 projection of 17,425 is low.
- *Race/Ethnicity* – Between 1990 and 2000, the greatest increases in minority groups as a percentage of the population in both the State and in Humboldt County were in the Hispanic and Asian populations. The Hispanic/Latino population is the largest ethnic group in the County, 19.3% of the population in 2005. By 2010 the percentage is expected to increase to 21.0%. In 2005, 23.3% of the State's population was Hispanic/Latino, projected to climb to 27.8% by 2010.

- *Income* – Humboldt County’s HUD Median Family Income (AMI) for a family of four currently stands at \$66,100, which is an 18.9% increase since 2000, while Elko County’s AMI increased 11.4% to \$66,500.
- *Household Size* – The household size increased slightly in Humboldt County from 2.76 to 2.77 and more significantly in Elko County from 2.79 to 2.85. The City of Winnemucca remained stable at 2.60 persons per household.
- *Age* – In Humboldt County there was a 30% increase in both the number of children and elderly people. In the city of Winnemucca, however, there was a higher growth rate among elderly residents. Elko County shows a larger percentage increase in the under-18 age group.

As a percentage of the population, Humboldt County has seen a 1.1% increase in the <18 population from 30.3% in 1990 to 31.4% in 2000. The percent of the population age 65+ has increased more slowly in the County from 7.3% to 7.5%. In the city of Winnemucca, 30.2% of the population was <18 years in 2000 and 9.0% was age 65+.

- *Disability* – The percent of the population in Humboldt County with a physical disability alone accounted for 6.7% of the population over age five, equating to 995 people. In Winnemucca, the percentage is lower at 4.9%, 325 people. Based upon this data, and again, on our one-on-one interviews with key informants, we believe that there is a great need for more barrier-free housing to serve this population in Humboldt County.

#### Employment Characteristics

- *Employment* – Humboldt County’s employment base is primarily in the natural resources and mining industry (24.2%) followed by trade, transportation and utilities (19.2%), government (18.5%) and leisure and hospitality (15.0%).
- *Unemployment* – In 2007, the United States unemployment rate was 4.6% compared to the State at 4.8%, 3.9% for Humboldt County, and 3.5% in Elko County. First quarter 2008 unemployment rates are averaging 4.7% for Humboldt County, 4.3% for Elko County, 5.8% for the State, and 4.9% nationwide.

### Housing Characteristics

- *Vacancy Rates* – Vacancy rates have changed significantly since 2000, reflecting the recent surge in mining activity in Humboldt County. Although updated statistical data for overall housing units is not available, information from Winnemucca realtors and property managers reveals that the current inventory of for-purchase and for-rent housing is relatively low.
- *Housing Units* – Humboldt County population increased by 1,946 persons from 2000 to 2007, or a 12.1% increase. With an average household size in Humboldt County of 2.77, there was an increase of approximately 702 households during this period. However, only 195 units were added to the County's inventory during this period, representing a 3.0% increase in the housing stock.
- *Owner Occupied and Rental Occupied Housing Units* – Homeownership rates in Humboldt County increased from 67.3% to 73.2%, resulting in 1,143 additional homeowners by 2000. Homeownership in Winnemucca increased from 62.2% to 66.6% over this period, for a total of 390 new homeowners.
- *Housing Types and Age* – Mobile homes comprised 42.3% of the housing stock in Humboldt County (2,943 units) in 2000. Single-family, detached units comprised 45.7% of the housing stock (3,175 units) in 2000, compared with 50.6% in Elko County and 52.3% in the State of Nevada as a whole. Multiple-Family/Other units comprised only 12.0% of the total housing stock in Humboldt County (or 836 units), compared with 18.9% in Elko County and 38.1% across the State.
- Between 2000 and 2007, there was only a 3.0% increase in the number of housing units in Humboldt County, much lower than the 37.9% increase in the 1990s. The vast majority (183 units) of new residences were single-family detached, for a 6.9% gain over 2000. The largest percentage gain was among multi-family housing at 8.1% with 40 units added. Declines were seen in the number of manufactured homes and single-family attached residences. A similar overall pattern is evident in the city of Winnemucca. The number of manufactured homes, however, dropped more significantly (-110 units, -16.8%), offset by 131 new single-family detached residences.
- Humboldt County, and particularly the City of Winnemucca, suffer from a relatively aged housing stock as compared to Elko County and the State as a whole. Based upon 2000 Census data, the median year of structures in Humboldt County was 1982, over 25 years old. This is compared to 1984 for Elko County and 1986 for the State. The median age housing structure in the City of Winnemucca was 1978, or 30 years old. In fact, over one-third (36.0%) of the housing stock in the City in 2000 was built before 1970, compared to 22.6% in Elko and 17.5% for the State.



- *Affordable Housing Inventory* – Humboldt County’s subsidized affordable housing inventory comprises 240 rental units in seven developments, all located in the City of Winnemucca. 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.
- *Building Permits* – From 2000 to 2007, 344 permits were issued, 264 (76.7%) for single-family homes and 80 (23.3%) for multi-family units.

### Rental Housing Affordability

- *Rental Housing Rates* – 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.
- From 2000 to 2008, the HUD Fair Market Rents for a two-bedroom unit in Humboldt County increased from \$603 to \$745, or 23.5%. 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.
- *Rental Housing Affordability* - 21.0% of Humboldt County’s households in 2000 paid 30% or more of their income on rent. Of these households 5.5% spent 50% or more of their income on rent, considered a severe rent burden by HUD.
- *Percent of Renter Household With Any Housing Problems* – Between 1990 and 2000, the percentage of renter households with any housing problems increased in Humboldt and across the State. Humboldt County showed an almost five percentage point gain from 24.9% in 1990 to 29.8% in 2000. Winnemucca was comparable in 2000 at 30.1%.

Between 1990 and 2000, the percentage of very low-income households with any housing problem increased from 57.6% to 67.2%, or over two-thirds of very low-income households. The percentage with any housing problem in the City of Winnemucca was lower in 2000 at 62.0%.

- *Wages Needed to Afford Apartment Rents* – In 2007, we estimate that the hourly wage required to afford a 2-bedroom unit in Humboldt County was \$13.79. This is well above the hourly wage of many Humboldt County occupations, including retail and service employment and agriculture.

### Ownership Housing Affordability

- *Ownership Housing Affordability* – 15.6% of Humboldt County’s and 18.0% of Winnemucca’s owner households in 2000 paid 30% or more of their income on housing costs. Of these ownership households, 3.3% in the county and 3.6% in the city spent 50% or more of their income on housing, considered a severe housing burden by HUD.
- *Percent Owner Households With Any Housing Problems* – In Humboldt and Elko Counties the percentage of owner households with any housing problems increased— with Humboldt County rising from 21.8% in 1990 to 28.0% in 2000.
  - A substantial number of those owner households in Humboldt County with incomes at 50% or less of HUD’s AMI have housing problems. Between 1990 and 2000, the percentage of very low-income households with any housing problem increased over five percentage points from 56.3% to 61.9%.
- *Owner-Occupied Housing Values* – Humboldt County’s home values were lower, than the State averages, at \$74,000 in 1990 and \$117,400 in 2000, the increase was more than the State at 58.6%. Winnemucca’s home values increased even more dramatically, rising 67.3% from \$74,100 in 1990 to \$124,000 in 2000.
- From 2000 to 2007, single-family home sale prices rose a notable 68.0% from a median of \$100,000 to \$168,000. The 2008 data shows a median asking price of \$239,900 for single-family homes, 42.8% higher than the 2007 median sales price. So, while the 2008 median sales price will probably be lower than the current asking price, we still expect a significant increase in home sale prices this year.
- From 2000 to 2007, the median sales price of manufactured homes almost tripled (187.5%) from \$40,000 to \$115,000. The asking price for manufactured homes in 2008 is \$137,750, 19.8% over the 2007 median sales price.
- *Homeownership Affordability Gap* – Homeownership in the Winnemucca area became less affordable from 2000 to 2007. A household earning 80% of area median income in 2007, or \$49,040, would need a subsidy of about \$10,244 in order to afford median priced single family home at \$168,000.
- *Annual Income Needed to Afford a Home* – The annual income needed in 2007 to afford a single-family home in Humboldt County was \$64,695. The income needed to afford a manufactured home in 2007 was \$47,665. The median annual income for employees in all occupations Humboldt County in 2007 was \$34,944, about one-half of the income needed to purchase a single-family home without a significant burden.

### **Key Informant Interviews**

In February 2008, we carried out one-on-one interviews and focus groups with individuals knowledgeable about the Winnemucca housing market and its impact on the local community including realtors, property managers, developers, general contractors, planners, public officials, bankers, social service providers, and local employers.

The hour-long interviews and focus groups were organized as follows. First, we asked participants to list what they saw as the greatest housing need or problem in the Winnemucca area. We also asked them how housing availability and affordability has an impact on the economic health and growth prospects of the community. Interviewees were then asked to identify any barriers to addressing housing needs in the Winnemucca area and to recommend strategies for addressing housing needs. Twenty-three key informants took part in either an in-person interview or a focus group. Below is a summary of the findings of Chapter III.

### Housing Needs

#### *Rental Housing*

- All of those we interviewed spoke of the lack of available rental housing in the community, at any price.
- Interviewees said that there are long waiting lists for apartments in the subsidized developments. There is a need for more affordable units on the ground.
- Interviewees thought that there is also a need for more market-rate apartments in the community, targeting working households who are above income for subsidized housing, but cannot afford to buy.
- The high demand for rental housing and limited supply has resulted in higher rents in the last couple of years. Participants said that rents are increasingly out of reach of low-income households and service employees. And, what is available is of poor quality.
- Newcomers and short-term employees have to wait six months to a year to find permanent housing. They are increasingly finding housing in motels in Winnemucca. One interviewee estimated that about half the motel units in town are currently being used as weekly rentals.

- Employers observed that long-time residents, particularly those in service employment, are often stuck in their current housing. They cannot move to a larger unit as their family grows. We heard instances of doubling-up and overcrowding—of young adults forced to move back in with parents, because of limited housing options. We also heard anecdotally of long-time residents leaving the area because of the lack and cost of housing.
- This lack of affordable and available rental housing has its social costs—children living in motels or overcrowded housing, domestic violence, crime. Planners also pointed to the problem of illegal RV hook-ups and tent camping within the City boundaries.

### *Ownership Housing*

- There appears to be an adequate supply of ownership housing in the Winnemucca area; but much of the new stock is priced out of reach of first-time homebuyers and middle-income residents.
- Interviewees see a need for more housing in the \$160,000 to \$175,000 range, which would be affordable to households at or below 80% of area median income. They offered a number of suggestions for how to get to this target price, including small lot development, manufactured housing, reduction in development standards, use of free or low cost BLM land, and use of government subsidy to underwrite the cost of housing and/or infrastructure.
- While rural Nevada has been immune to date to the epidemic of foreclosures occurring in Clark and Washoe County, it is now more difficult in Winnemucca to qualify for a mortgage. Many low- and moderate-income residents of Winnemucca have credit problems that, even in the best of times, would make obtaining a mortgage difficult.

### *Manufactured Housing*

- According to interviewees, there was significant overbuilding in the manufactured housing sector during the last economic boom period in the mid-1990s. Much of this development occurred outside the City in Grass Valley, on large lots with individual wells and septic.
- Respondents said that it is more difficult to obtain financing for manufactured housing than it was during the last boom period. Buyers are more wary of investing in this housing type, because of the potential for wild fluctuations in value, as compared with stick-built homes.

- We also heard from interviewees about the environmental impact of sprawl in the 1990s, much of it related to the growth in manufactured housing in Humboldt County. They discussed the need for better land use planning to accommodate future growth.

#### *Senior and Disabled Housing*

- Key informants pointed to the need for more housing options for senior and disabled households. Those who cannot wait for assisted housing, because of long waiting lists, or afford home health care, are forced to move out of county for services—away from familiar surroundings and friends and family.
- Respondents pointed to the lack of downsizing options in Winnemucca for older adults living on their own in single-family homes. They also discussed the need for more barrier-free housing in the community for physically disabled residents and to promote aging in place.

#### Impact on Local Economy

- Most of those we interviewed thought lack of housing made it more difficult to recruit new workers to Winnemucca, particularly in low- to moderate-wage jobs.
- Those employers that draw primarily from the local resident population did not see housing as a particular barrier to growth. Most of their employees seemed to be housed—perhaps struggling with higher rents or overcrowding. The most oft-cited issue facing local employers was the competition for employees with high-paying jobs in the mines.
- Some saw current housing conditions as a fact of life in eastern Nevada, with its boom / bust economic cycles. There is no reason to respond with new policies or programs, because the situation will correct itself in time.
- Others thought Winnemucca had reached a watershed. Some interviewees believed that there is a “steady state” need for more housing in Winnemucca, both rental and ownership housing. The demand for units, particularly “quality, stick-built housing,” is strong enough to withstand the next economic downturn.

#### Barriers to Addressing Housing Need / Recommendations

Finally, we asked key informants to identify specific barriers in the Winnemucca area to addressing the housing needs called out above. Here, responses fell into three broad categories: Development Barriers, Financing Barriers, and Public Policy Barriers.

#### *Development Barriers/Recommendations*

- Development barriers included the cost of infrastructure improvements and hook-

up fees and the limited pool of skilled trades in Winnemucca, which contributes to high construction costs.

- Some we interviewed thought that the City and County could reduce the cost of housing development by relaxing site development standards—for instance, allowing for a modified (drive over) curb in place of a standard concrete “L” curb or reducing the length of driveway extensions.

#### *Financing Barriers/Recommendations*

- Financing barriers raised by interviewees included credit problems, which prevent low- and moderate-income homebuyers from obtaining a mortgage, changes in the national economy and housing market, and the general mismatch between the cost to create new housing and the income levels of those in need of housing in Winnemucca.
- Interviewees spoke of the need for more financial literacy education in the schools, and of credit counseling and homebuyer training for first-time buyers.
- The direct cost to build and finance new housing exceeds the means of most local residents. Without some form of public subsidy, some interviewees noted, the market will not be able to address local housing need. Interviewees recommended that the Workforce Housing Committee investigate Federal, state, and local subsidy programs in order to achieve affordability in housing.

#### *Public Policy Barriers/Recommendations*

- Respondents felt that there is a need for more public education in Humboldt County about who lives in subsidized housing and the link between affordable housing and economic development. Interviewees thought that by making housing a universal issue—affecting friends, family, and neighbors—it would reduce the stigma associated with multi-family or subsidized housing in rural Nevada.
- Interviewees also thought that City and County government should take a more pro-active role in promoting affordable and multi-family housing development, by securing gap financing to make affordable or work force housing projects feasible, identifying infill sites in the downtown appropriate for multi-family housing, examining impact fees as they relate to infill, multi-family projects, and exploring the use of the property tax exemption allowed under NRS 361.082 as one additional tool to leverage new investment in the community.

## **Employer Survey**

In March 2008, we carried out a web and mail survey of local employers in order to better understand the impact of the local housing market on Winnemucca area businesses. The Employer Survey was sponsored by the Humboldt County Chamber of Commerce and the Humboldt Development Authority and was sent to the 277 members of the CoC. We received more than 50 responses to the survey. Below is a summary of the findings of Chapter IV.

- Employers indicated a significant need for more affordable and workforce housing in Humboldt County. When asked, “How would you rank affordable and workforce housing among the many competing needs in your community?” more than 4 in 10 (42.6%, 23 of 54) ranked it a “1” on a scale of 1 to 5, with “1” meaning a “high priority” and “5” a “low priority.” Almost two-thirds (63.0%, 34 of 54) ranked affordable and workforce housing either a “1” or “2.”
- According to employers, the types of housing most needed in Winnemucca are “Rental housing at affordable rates” (82.7% [43 of 52] ranked this housing type a “1” or a “2,” with “1” meaning “most needed”) and “Entry-level homeownership opportunities” (80.8%, 42 of 52). Other cited housing needs in the Winnemucca area included, in order of declining priority: “Housing (all types) within a short driving distance of Winnemucca” (61.5% [22 of 52]); “Housing for mid- to senior-level management employees” (39.6% [21 of 53]); “Manufactured housing opportunities” (30.8% [16 of 52]); and, “Short-stay (6 months or less) employee housing (28.9% [15 of 52]).
- The two most significant perceived barriers to addressing the housing needs in the community were “the ‘boom and bust’ economic cycles in the Winnemucca area” (75.4% [40 of 53] of respondents ranked this a “1” or “2.”) and “the price of construction and/or availability of contractors in community” (50.9% [27 of 53]).
- Employers stated that the cost and availability of housing in Winnemucca has an impact on their businesses, particularly on smaller businesses of less than 10 employees. Among all employers, 55.6% (30 of 54) answered “yes” to the question “Does the cost or availability of housing in the Winnemucca area have an impact on your business?” 29.6% (16 of 54) answered “no,” and 14.8% (8 of 54) answered “don’t know.” The spread between “yes” and “no” responses for smaller businesses was 36.4%, compared to 9.5% for larger businesses, suggesting that the cost and availability of housing has a greater perceived impact on smaller businesses.
- According to respondents, the cost and availability of housing has a specific impact on their business’s ability to “Attract new employees to the Winnemucca area” (49.0%, [26 of 53] respondents ranked this either a “1” or “2), “Expand, in response to new opportunities” (39.6% [21 of 53]), and “Retain existing employees” (28.3% [15 of 53]).

- Finally, we asked employers for recommendations on ways that the community could address its housing needs. The responses fell into three categories: “Reducing development standards and red tape,” “Promoting housing development,” and “Attracting more public resources to Winnemucca and rural Nevada for affordable and workforce housing.”

### **Recommendations**

In the final chapter of the report, we provide a series of recommended actions for the Humboldt Development Authority and its Workforce Housing Committee (HDA WHC) based upon the information collected in the previous chapters. Many of the proposed actions come directly from the comments of those interviewed and surveyed for this needs assessment report.

As noted by interviewees, when entire segments of the workforce cannot afford housing, there are repercussions for the entire community. Interviewees thought that by making housing a universal issue—affecting friends, family, and neighbors—it would reduce the stigma associated with multi-family and subsidized housing in rural Nevada. A diverse inventory of housing is part of the basic infrastructure of a healthy community.

Interviewees also thought that City and County government should take a more proactive role in promoting affordable and multi-family housing development. They pointed out that the private market is not working properly to provide a range of housing options in the community.

The recommendations in Chapter V are as follows:

1. Educate public officials and the general public about affordable housing and the link between affordable housing and economic development
2. Promote infill development and higher densities in the downtown area
3. Explore single-family home rehabilitation as a revitalization strategy
4. Explore opportunities to attract new multi-family development to Winnemucca
5. Explore downpayment assistance and below-market rate financing for first-time homebuyers
6. Expand financial literacy training and homebuyer counseling
7. Explore the use of free and/or low-cost Bureau of Land Management land available through the Southern Nevada Public Lands Management Act



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8. Explore the use of Land Trusts to preserve the affordability of housing for future generations
9. Develop innovative policies to improve the quality of manufactured housing developments in Humboldt County
10. Explore ways to reduce energy costs in housing