

Regional Fair Housing and Equity Assessment (RFHEA) 2025

Clark County
City of Las Vegas
City of Henderson
City of North Las Vegas
City of Boulder City
City of Mesquite

HAS YOUR RIGHT TO FAIR HOUSING BEEN VIOLATED?

If you feel you have experienced discrimination in the housing industry, please contact:

Silver State Fair Housing Council: A private, nonprofit agency providing a comprehensive program of fair housing outreach, education, and enforcement services.

(888) 585-8634 toll-free/(702) 749-3288 Southern Nevada

Relay Nevada 711

Website: www.ssfhc.org

Email: fairhousing@ssfhc.org

Nevada Equal Rights Commission: State agency enforcing state fair housing laws; receives and investigates bona fide claims of housing discrimination.

(702) 486-7161 Southern Nevada

NV Relay 711 or (800) 326-6868

Website: www.nvdetr.org/nerc.htm

U.S. Department of Housing and Urban Development: Regional Office in San Francisco Federal agency enforcing the federal Fair Housing Act; receives and investigates bona fide claims of housing discrimination.

(800) 347-3739

(415) 489-6564 TTY

Website: www.portal.hud.gov/hudportal/HUD



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EXECUTIVE SUMMARY

This Regional Fair Housing and Equity Assessment (RFHEA) helps to meet the obligation to affirmatively further fair housing, which is a requirement of recipients of funding from the US Department of Housing and Urban Development (HUD). Clark County and the cities of Boulder City, Henderson, Las Vegas, North Las Vegas, and Mesquite (collectively, the Jurisdictions) have collaborated on this RFHEA to meet this requirement. HUD suggests that an analysis of impediments be conducted every five years, preferably in conjunction with a five-year Consolidated Plan process.

This RFHEA provides:

- An overview of laws, regulations, conditions, and other possible obstacles that may affect an individual's or household's access to housing.
- A comprehensive review of laws, regulations, and administrative policies, procedures, and practices, and an assessment of how they affect the location, availability, and accessibility of housing; and
- An assessment of conditions, both public and private, affecting fair housing choice.

The Jurisdictions completed its previous Analysis of Impediments to Fair Housing in 2020 with a set of action steps it planned to carry out over the next five years. It should be noted that the Jurisdiction's ability to carry out those action steps were impacted by the global COVID-19 pandemic, which was first diagnosed in the United States in January 2020. During this time, states of emergency were declared and the federal and state governments enacted safety measures such as shutting down large gathering places and limiting the movement of residents. These restrictions remained in place in varying degrees over the years following the initial outbreak of COVID-19 in the United States and resulted in significant impacts on the economy, particularly on the housing market and socio-economic indicators. These impacts are still seen today as discussed throughout this plan.

Definitions

Below are terms frequently used throughout this report:

Affirmatively Further Fair Housing (AFFH) means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means addressing significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically

concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. See 24 CFR § 5.151

Low to Moderate Income generally refers to individuals or households whose incomes fall below 80% of the area median income (AMI), with further subdivisions

Protected Characteristics are defined at the Federal and State levels and are discussed in Section IV of this report.

Racially/Ethnically Concentrated Area of Poverty (R/ECAP) is a neighborhood (census tract) that has a poverty rate of 40 percent or more and a racial or ethnic concentration where 50 percent or more of the tract is composed of minority residents.

Background on Fair Housing Planning Requirements

For decades, HUD has required participants of HUD programs, such as states, local governments, insular areas, and public housing authorities (PHAs), to engage in Fair Housing Planning. Such planning has previously consisted of the Analysis of Impediments to Fair Housing Choice (AI) and the Assessment of Fair Housing (AFH) and was done in connection with other types of planning required by program requirements, such as the consolidated plan, annual action plan, and PHA plan.

On February 9, 2023, HUD published in the Federal Register a Notice of Proposed Rulemaking (NPRM) entitled “Affirmatively Furthering Fair Housing.” Comments on the rule were accepted through April 2023, however, that rule was withdrawn in January 2025. In the absence of a new rule, HUD’s 2021 Interim Final Rule (IFR) remains in effect until further notice.

HUD’s 2021 Interim Final Rule, “Restoring Affirmatively Furthering Fair Housing Definitions and Certifications,” requires program participants to submit certifications that they will affirmatively further fair housing in connection with their consolidated plans, annual action plans, and PHA plans. In order to support these certifications, the IFR creates a voluntary fair housing planning process for which HUD will provide technical assistance and support.

The IFR also rescinded the 2020 Preserving Communities and Neighborhood Choice rule, which caused program participants to certify “compliance” with a regulatory definition that is not a reasonable construction of the Fair Housing Act’s mandate to affirmatively further fair housing. With the IFR, HUD put itself and its program participants back in a position to take meaningful steps towards improved fair housing outcomes. The IFR does not require program participants to undertake any specific type of fair housing planning to support their certifications.

On March 3, 2025, HUD issued an interim final rule to repeal the 2021 interim final rule, including any parts of a previous 2015 AFFH Rule incorporated therein, and the 1994 requirement to produce an analysis of impediments to fair housing where such requirements appear in regulation or guidance. Thus, if implemented, this interim rule returns to the original understanding of what the statutory AFFH certification was prior to 1994—a general commitment that grantees will take active steps to promote fair housing. Grantee AFFH certifications will be deemed sufficient provided they took any action during the relevant period rationally related to promoting fair housing, such as helping to eliminate housing discrimination. This interim final rule does not reinstate the obligation to conduct an analysis of impediments or mandate any specific fair housing planning mechanism; program participants must continue to affirmatively further fair housing as and to the extent required by the Fair Housing Act. Final comments on the interim rule are due by May 2, 2025.

HUD has implemented the AFFH mandate in other ways, such as through its collection of certifications from program participants, provisions regarding program design in its notices of funding opportunity (NOFOs), affirmative fair housing marketing and advertising requirements, and enforcement of site and neighborhood standards.

Understanding Fair Housing and Impediments to Fair Housing

In light of the various pieces of fair housing legislation passed at the Federal and State levels, fair housing throughout this report incorporates the concept of fair housing choice and means:

A condition in which individuals of similar income levels in the same housing market have a range of choices available to them regardless of their characteristics as protected under State and Federal laws.

HUD's Office of Fair Housing and Equal Opportunity (FHEO) draws a distinction between housing affordability and fair housing. Economic factors that affect a household's housing choices are not fair housing issues per se. Only when the relationship between household income, household type, race/ethnicity, and other factors create misconceptions, biases, and differential treatments is where fair housing concerns arise.

Tenant/landlord disputes are also typically not related to fair housing. Most disputes between tenants and landlords result from a lack of understanding by either or both parties on their rights and responsibilities. Tenant/landlord disputes and housing discrimination cross paths when the disputes are based on factors protected by fair housing laws and result in differential treatment.

Within the legal framework of Federal and State laws, and based on the guidance provided by HUD's Fair Housing Planning Guide, impediments to fair housing choice can be defined as:

Any actions, omissions, or decisions taken because of the characteristics protected under State and Federal laws, which restrict housing choices or the availability of housing choices; or any actions, omissions or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of characteristics protected under State and Federal laws.

To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice.

Methodology

The following steps were taken to update the report:

- Analyze current publicly available data regarding the demographics and housing;
- Engage with community members and stakeholders via public meetings and correspondence.
- Identify impediments to fair housing choice for residents; and
- Develop strategies and actions for removing impediments and affirmatively furthering fair housing choice.
- Analysis of demographic and housing trends was completed using data from numerous sources, including the US Census Bureau's 2000, 2010, and 2020 Decennial Census data, American Community Survey (ACS) 2018 – 2022 and 2023 data, Housing Mortgage Disclosure Act Data from 2023 and other sources identified throughout the plan.

The most current data sources available at the time of drafting this report were used, however, gaps in collection, publication, and analysis of data from the primary sources have presented challenges in the current landscape of rapidly changing housing costs and inflation. These lags have resulted in differences between information presented in the data and the current experiences described in consultation with the community. Where possible, additional data sources are used to provide context of current challenges.

The community engagement process involved three stakeholder meetings and interviews as well as a digital survey. Engagement materials were distributed to service organizations who then distributed it to their served populations. Residents were highlighted for engagement, including: racial and ethnic minorities, people experiencing homelessness, people with disabilities, and people with limited English proficiency.

Stakeholders from a variety of organizations were contacted as well, including organizations that provide housing, housing services, homeless services, nonprofit social services, services for seniors, services for disabled persons, and HIV/AIDS services, as well as government agencies, advocates, emergency service providers, educational organizations, and economic development organizations.

The Community Engagement Process is further discussed in Chapter 8 on Community Outreach.

Overview of Findings

This RFHEA includes a review of both public and private sector housing market contexts within the jurisdictions to identify practices or conditions that may operate to limit fair housing choice in the region. Analysis of demographic, economic, and housing data included in that review establish the context in which housing choices are made. Demographic data indicate the sizes of racial and ethnic populations and other protected classes; economic and employment data show additional factors in influencing housing choice; and counts of housing by type, tenure, quality, and cost indicate the ability of the housing stock to meet the needs of the Southern Nevada residents.

The contextual analysis described above provides a foundation for detailed review of fair housing laws, studies, complaints, and public involvement data. The structure provided by local, state, and federal fair housing laws shapes the complaint and advocacy processes available to residents, as do the services provided by local, state, and federal agencies. Private sector factors in the homeownership and rental markets, such as home mortgage lending practices, have a substantial influence on fair housing choice. In the public sector, policies and practices can also significantly affect housing choice. Complaint data and RFHEA public involvement feedback further help define problems and possible impediments to housing choice for persons of protected classes and confirm suspected findings from the contextual and supporting data. A detailed list of key findings is included in Chapter 9.

Housing and Demographic Data Dashboard

Many of the findings identified in this RFHEA are highlighted on a data dashboard included as **Appendix A** to this plan. The dashboard includes summary data on demographics and housing factors for the State, County, and Cities of Boulder City, Henderson, Las Vegas, Mesquite, and North Las Vegas to compare how current conditions are similar and different. This dashboard serves as a high-level overview that illustrates the challenges around affordability as they relate to cost burden, housing costs, available affordable units, and income.

Overview of Impediments to Fair Housing and Actions

Based on the findings discussed throughout this plan, the following impediments were identified and goals established to address those impediments. Further detail on actions planned to implement each goal is provided in Chapter 9.

Impediments

- Barriers to accessing housing opportunities exist for those with credit history, eviction history, and criminal background concerns.
- Residents, homebuyers, and landlords have insufficient understanding of fair housing requirements and protections.
- Navigating resources and affordable housing options is challenging and prevents residents from accessing housing opportunities.
- Coordinated approaches are needed to address the housing affordability concerns in the County.
- The region lacks the number of affordable housing units needed to meet the demands of low to moderate income households.
- The region lacks the accessible units and supportive housing units needed to meet the demands of special needs households.
- Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity.
- Property turnover is resulting in displacement of residents and high costs of housing leave few options for accessing new housing that is safe, decent, affordable, and near opportunity areas.
- Eviction law in Nevada favors landlords and those who are evicted face greater challenges in securing new housing in the current market.
- Lending patterns show that low-income communities and communities of color, even those with high incomes, are more likely to be rejected for home loans.
- Lack of economic mobility further intensifies increasing housing cost burden, particularly for renters.

Goals

The following goals have been set by the Jurisdictions to address the impediments identified in this AI. Individual action steps for each goal are provided in Chapter 9 of this plan.

GOAL ONE:	PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.
GOAL TWO:	CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES.
GOAL THREE:	PROMOTE ASSISTANCE FOR THOSE FACING HOUSING INSTABILITY OR AT RISK OF HOMELESSNESS.
GOAL FOUR:	EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS.
GOAL FIVE:	CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES.

CHAPTER 1. INTRODUCTION

Purpose of the Regional Fair Housing and Equity Assessment

Like all jurisdictions that receive community development block grant funds from the U.S. Department of Housing and Urban Development (HUD), the jurisdictions covered by this analysis of impediments to fair housing— Clark County, Boulder City, Henderson, Mesquite, Las Vegas, and North Las Vegas—are obligated to affirmatively further fair housing. To fulfill this long-standing obligation to foster a genuinely free market in housing that is not distorted by housing discrimination, these jurisdictions have identified, analyzed, and devised solutions to both private and public sector barriers to fair housing choice that may exist within its borders. As is the case throughout the nation, the impediments to fair housing choice are both local and regional in nature—and the approaches to mitigate them necessarily have local and regional components.

VISION FOR SOUTHERN NEVADA

Clark County, Boulder City, Henderson, Las Vegas, and North Las Vegas are partners in Southern Nevada Strong, a regional planning effort with the purpose to build a foundation for long-term economic prosperity and community livelihood by better integrating transportation, housing, and job opportunities throughout Southern Nevada. The most recent regional analysis of impediments to fair housing for Southern Nevada was completed in 2020 following the 2015 Southern Nevada Strong regional plan.

A genuinely free market in housing undistorted by discrimination is essential to achieving this goal and reducing living costs for all Southern Nevada households. Southern Nevada Strong's 2015 regional plan showed a possible future for Southern Nevada in which:

- New growth occurs in existing neighborhoods and vacant and underused sites are redeveloped.
- Multiple modes of transportation—including walking, biking and transit—are available, safe and convenient.
- More people can live close to work because jobs, services and schools are located within easy reach of a variety of housing types for all budgets and preferences.
- Underutilized retail and industrial land along key corridors is repurposed and attracts small businesses and companies in targeted economic industries.
- Redevelopment occurs along future transit corridors, including North 5th Street, Maryland Parkway, Flamingo Road and Boulder Highway.

- The region's downtowns provide a variety of jobs and services for local residents; dense housing combined with vibrant commercial spaces; and new employment and workforce development opportunities.
- Through regional collaboration, schools are located in walkable and bikeable communities.

The 2015 Southern Nevada Strong Regional Plan identified four main challenges facing the Southern Nevada region in realizing this vision:

- Uncoordinated Growth and Disconnected Land Uses;
- Economic Volatility and Over-Reliance on Gaming, Tourism and Construction;
- Social Disparities and Vulnerable Communities; and
- Continued Growth and Changing Demographics.

The Southern Nevada Strong 2050 Plan (SNS 2050) update process began in January 2025 and will take approximately 18 months to complete. The planning process will occur in 4 phases.

The SNS 2050 Plan will include

- A Regional Housing Strategy that will help create more homes that people can afford. It will also make sure these homes are close to buses and other transportation, so people don't have to drive long distances. This will save time, money, and help the environment by reducing pollution.
- A plan for accessing economic opportunities for all Southern Nevadans by better connecting jobs and homes so it is easier and costs less to travel to work. The plan will also identify infrastructure needs and investments that can help diversify and expand our economy in things like healthcare and manufacturing, which provide good paying jobs.
- A plan to improve transportation choices to help connect jobs, homes, and services so people can travel more easily and quickly. This will help people get to work, school, and other needed services without wasting time and money on long car trips.

It is vital that the region has a clear understanding of the status of fair housing in Southern Nevada in order to make the changes necessary to achieve its vision. This report will identify where the region has challenges to fair housing and will make recommendations for change.

CHAPTER 2: PAST IMPEDIMENTS

The following chart summarizes the impediments identified in the 2020 Analysis of Impediments and provides an update on actions taken.

Clark County 2020 AI – Past Actions Update

COUNTY

Action #1 Address Lack of Knowledge of Fair Housing	
TASK	OUTCOME
Support fair housing training and education opportunities throughout the region, specifically for rental properties that will be directed to housing service providers, management companies, and rental residents.	<p><i>2020 (July 1, 2020 – June 30, 2021)</i></p> <ul style="list-style-type: none"> • SSFHC received general housing inquiries from households representing 533 residents of unincorporated Clark County, Boulder City, and Mesquite from July 1, 2020 through June 30, 2021; a 6% increase over the previous year. Assistance included counseling for bona fide housing discrimination claims, referrals to outside agencies for other housing issues, and fair housing support for housing providers and social service agencies. • Advertising in English and Spanish, SSFHC's website, Facebook posting, and SSFHC's toll-free telephone number proved to be an excellent resource for Clark County residents. • SSFHC provided fair housing information at two events: a 1 ½ hour fair housing presentation for the Las Vegas REALTORS® Property Management Committee, and a policy discussion on Homelessness and Tenant Protections hosted by the Nevada Homeless Alliance. • SSFHC also provided fair housing information in English and Spanish at two Nevada Partners first-time homebuyer seminars. <p><i>2021 (July 1, 2021 – June 30, 2022)</i></p> <ul style="list-style-type: none"> • SSFHC received general housing inquiries from households representing 533 residents of unincorporated Clark County, Boulder City,
Ensure training opportunities for rental residents to clearly inform this population on their rights and responsibilities, particularly in the area of disabilities. Ensure these trainings are offered in English and Spanish.	

	<p>and Mesquite from July 1, 2020 through June 30, 2021; a 6% increase over the previous year.</p> <ul style="list-style-type: none"> • SSFHC provided fair housing information at two events: a 1 ½ hour fair housing presentation for the Las Vegas REALTORS® Property Management Committee, and a policy discussion on Homelessness and Tenant Protections hosted by the Nevada Homeless Alliance. • SSFHC also provided fair housing information in English and Spanish at two Nevada Partners first-time homebuyer seminars. • Clark County continues to support NVHousingSearch.org, the housing locator database of the Housing Division. Households seeking rental property can use the resource and Clark County Social Service works with the NVHousingSearch to develop lists of permanent supportive housing for the most vulnerable populations. <p><i>2022 (July 1, 2022 – June 30, 2023)</i></p> <ul style="list-style-type: none"> • Clark County funding supported six trainings for housing providers: Silver State Fair Housing (SSFHC) conducted three ABCs of Fair Housing for Real Estate and Property Management Professionals, two Basics of Fair Housing trainings via Zoom, and one Ensuring Equal Housing Opportunity training. • SSFHC provided fair housing information at numerous community events: a Back-to-School event in partnership with Nevada Partners, La Oportunidad, Moapa Valley Community Resource Fair, Outreach event at Cora Coleman Senior Center, Senior Wii Bowling Tournament at Desert Breeze Community Center, Family Fun Fair, a tabling event at the Clark County Government Center, NAREB Fair Housing Day, and the Juneteenth Festival.
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	<ul style="list-style-type: none"> • SNRHA continues its housing counseling and homeownership programs to assist low-income families in being fiscally responsible and guiding those who dream of owning a home of their own. Over the last year, 78 PH residents completed financial literacy training. <p><i>2023 (July 1, 2023 – June 30, 2024) Draft</i></p> <ul style="list-style-type: none"> • SSFHC provided fair housing training for real estate licensees, property managers, HOA managers and Board members • SSFHC provided fair housing information at numerous community events. • Clark County funding supported six trainings for housing
Action #2 Address Disproportionate Housing Problems and Economic Barriers	
TASK	OUTCOME
During the grant allocation process give special consideration to rental housing development which includes at least 10% accessible units and single-family housing which includes universal design.	<p><i>2020 (July 1, 2020 – June 30, 2021)</i></p> <ul style="list-style-type: none"> • The Family Self-Sufficiency (FSS) program had 450 voluntary slots, and 462 participants from the Public Housing (PH) and the Housing Choice Voucher (HCV) programs. FSS combines case management, education, job training, and ongoing support to aid each family in making positive changes in their lives. • SNRHA recently renewed and began its Resident Opportunity and Self-Sufficiency (ROSS) program which targets residents of PH for program participation in activities which lead up to independence and self-sufficiency. • SSFHC also provided fair housing information in English and Spanish at two Nevada Partners first-time homebuyer seminars. <p><i>2021 (July 1, 2021 – June 30, 2022)</i></p> <ul style="list-style-type: none"> • Projects that have been funded and are now in development include seven new
Consider the placement of developments funded by the jurisdictions so that access to opportunities for low income residents is enhanced.	
Provide homebuyer education using HUD approved counselors. Ensure training is available in Spanish and English.	

	<p>construction projects; 1501 LLC Phase 2, Donna Louise Phase 2, Tempo IV Senior Apartments, Buffalo Cactus, Decatur Pyle 9%, Hafen Village Phase II and West Sahara Senior Housing Phase II. These developments will be funded through a combination of HOME, State HOME, and AHTF monies and represent a total of 653 units of affordable housing that will come online in the next few years.</p> <ul style="list-style-type: none"> • SNRHA continues its housing counseling and homeownership programs to assist low-income families in being fiscally responsible and guiding those who dream of owning a home of their own. Over the last year, 78 PH residents completed financial literacy training, three (3) became homeowners and others have moved out into private rentals. • Housing counseling, through our certified counselors, is utilized as a part of regular programming for participants who are interested in “seeking, financing, maintaining, renting, or owning a home.” • Advertising in English and Spanish, SSFHC’s website, Facebook postings, and SSFHC’s toll-free telephone number proved to be excellent resources for Clark County residents. <p><i>2022 (July 1, 2022 – June 30, 2023)</i></p> <ul style="list-style-type: none"> • SNRHA provided Housing counseling, through their certified counselors, it’s utilized as part of regular programming for participants who are interested in “seeking, financing, maintaining, renting, or owning a home.” • SSFHC also provided fair housing information in English and Spanish at seven Nevada Partners first-time homebuyer seminars. <p><i>2023 (July 1, 2023 – June 30, 2024) Draft</i></p>
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	<ul style="list-style-type: none"> • SSFHC also provided fair housing information in English and Spanish at five Nevada Partners first-time homebuyer seminars. • SSFHC advertised in English and Spanish through their SSFHC's website, Facebook postings, and SSFHC's toll-free telephone number. • They have placed newspaper ads that allowed SSFHC to run 12 print ads in publications in Las Vegas, Mesquite, Laughlin, Boulder City, and Moapa Valley. • SSFHC conducted one three-month bus kiosk campaign, with fair housing ads placed on bus kiosks in unincorporated Clark County.
Action #3 Educate on and deter subprime lending	
TASK	OUTCOME
Offer or partner with providers to educate the community on subprime lending through financial literacy courses. Ensure courses are available in Spanish and English.	<p><i>2020 (July 1, 2020 – June 30, 2021)</i></p> <ul style="list-style-type: none"> • SSFHC processed 24 allegations of housing discrimination during FY2021; a 27% decrease. Processing of allegations included comprehensive intake with clients, investigation to identify potential respondents, assistance in filing and tracking complaints with HUD, and assistance with reasonable accommodations and modifications. • From SSFHC assisted clients in filing 11 HUD complaints. SSFHC works closely with HUD to track client complaints throughout the process and to facilitate communication with complainants.; four claims are being processed at the HUD Intake branch; two claims are pending at the HUD Investigations branch; and five claims were closed by HUD at the intake phase. SSFHC assisted an individual who filed a HUD claim prior to contacting SSFHC; and referred three additional clients to directly to HUD. Three of those claims were closed at HUD Intake. • SSFHC also provided fair housing information in English and Spanish at two Nevada Partners first-time homebuyer seminars.

	<p><i>2021 (July 1, 2021 – June 30, 2022)</i></p> <ul style="list-style-type: none"> • SSFHC processed 24 allegations of housing discrimination during FY2021; a 27% decrease. Processing of allegations included comprehensive intake with clients, investigation to identify potential respondents, assistance in filing and tracking complaints with HUD, and assistance with reasonable accommodations and modifications. • SNRHA continues to work PH sites to develop Resident Councils. There are four (4) active councils, one of which is actively working with the SNRHA/City of Las Vegas Choice Neighborhood Initiative (CNI). • Advertising in English and Spanish, SSFHC’s website, Facebook postings, and SSFHC’s toll-free telephone number proved to be excellent resources for Clark County residents. • SNRHA also continues to expand its partnerships and is working hard to continue securing grants, private donor funds, and charitable gifts that may promote household self-sufficiency, moving into homeownership, and assisting seniors to age in place. • On March 16, 2021 the County Commission approved a resolution to reduce development fees to incentivize the development of affordable housing. In doing so, Clark County declared that the intent of a development fee reduction is to target increased private sector development of housing for low to extremely low-income families. Affordable housing projects that meet criteria of a deed restricted sale or rent targeting a specific range of AMI may receive a reduction in development fees. <p><i>2022 (July 1, 2022 – June 30, 2023)</i></p> <ul style="list-style-type: none"> • SNRHA continues its housing counseling and homeownership programs to assist low-income families in being fiscally responsible and guiding those who dream of owning a home of their own.
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	<p>Over the last year, 78 PH residents completed financial literacy training.</p> <p><i>2023 (July 1, 2023 – June 30, 2024) Draft</i></p> <ul style="list-style-type: none"> • SSFHC provided property owners with information and tools to comply with fair housing law. • SSFHC provided assistance with housing discrimination claims, referrals to outside agencies for other housing issues, and fair housing support for housing providers and social service agencies. • SNRHA continues its housing counseling and homeownership programs to assist low-income families in being fiscally responsible and guiding those who dream of owning a home of their own. Over the last year, 207 PH residents completed financial literacy training.
Action #4 Address Lack of Access to Transportation Options Reducing Housing and Economic Opportunities	
TASK	OUTCOME
Explore options for coordinating transportation across the region.	<p><i>2020 (July 1, 2020 – June 30, 2021)</i></p> <ul style="list-style-type: none"> • Clark County continued discussions with Southern Nevada Strong and the Regional Transportation Commission related to Transit Oriented Development along the Maryland Parkway corridor. The RTC is exploring policies that can result in mixed income development along the corridor, so that transportation such as light rail or busses might serve seniors and other populations who will benefit from public transportation. The group has been considering the impact of Transit Oriented Development on housing in the area. • During the 2020 Program Year, staff participated in virtual meetings on the development of the Transit Oriented Development Plan and discussions related to the development of the Maryland Parkway corridor and investment in
Locate affordable housing along transportation routes.	

	<p>transportation infrastructure that could attract redevelopment in the area.</p> <p><i>2021 (July 1, 2021 – June 30, 2022)</i></p> <ul style="list-style-type: none"> • Clark County continued discussions with Southern Nevada Strong and the Regional Transportation Commission related to Transit Oriented Development along the Maryland Parkway corridor. • The Clark County Maryland Parkway Transit-Oriented Development Plan continues to engage all sectors of the community in addressing community priorities. <p><i>2022 (July 1, 2022 – June 30, 2023)</i></p> <ul style="list-style-type: none"> • The County has continued to work with the Maryland Parkway Corridor a Transit Oriented Development (TOD) Plan that was a collaborative effort between the Regional Transportation Commission of Southern Nevada (RTC), the City of Las Vegas, Clark County, stakeholders, and community members to improve transportation and spur TOD along the Maryland Parkway Corridor. The Workforce Housing Plan within the TOD Plan will focus on finding opportunities for TOD along Maryland Parkway Corridor to provide equitable access to affordable and attainable housing. <p><i>2023 (July 1, 2023 – June 30, 2024) Draft</i></p> <ul style="list-style-type: none"> • The County has continued to work with the Maryland Parkway Corridor a Transit Oriented Development (TOD) Plan that was a collaborative effort between the Regional Transportation Commission of Southern Nevada (RTC), the City of Las Vegas, Clark County, stakeholders, and community members to improve transportation and spur TOD along the Maryland Parkway Corridor. • LVMPD CIT (Crisis Intervention Team) provided transportation assistance to those community
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	<p>members struggling with mental health and substance misuse.</p> <ul style="list-style-type: none"> • Step Up provides transportation assistance and other services to further assist the needs of aged-out former foster youth.
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BOULDER CITY

Action #1 Address Lack of Knowledge of Fair Housing	
TASK	OUTCOME
Support fair housing training and education opportunities throughout the region, specifically for rental properties that will be directed to housing service providers, management companies, and rental residents.	The City of Boulder City has funded a Community Resource Liaison in collaboration with Nevadans for the Common Good and Boulder City Hospital to educate and assist citizens regarding access to social services programs including homelessness and fair housing, healthcare services, food security, mental health, substance abuse, and others. Additionally, fair housing information and resources are on the main page of our City website and on our Community Development webpage for residents to learn more about these services and to file fair housing complaints to our department.
Ensure training opportunities for rental residents to clearly inform this population on their rights and responsibilities, particularly in the area of disabilities. Ensure these trainings are offered in English and Spanish.	The city annually funds local nonprofits such as Emergency Aid of Boulder City that assist residents with emergency rental assistance. In addition to Emergency Aid Staff, the Community Resource Liaison is trained in fair housing, reasonable accommodations, and accessibility improvements to help residents navigate these topics. Program material is only available in English at this time.
Action #2 Address Disproportionate Housing Problems and Economic Barriers	
TASK	OUTCOME
During the grant allocation process give special consideration to rental housing development which includes at least 10% accessible units and single-family housing which includes universal design.	The City provides funding on an annual basis to the Nevada Rural Housing Authority to provide low interest mortgage and down payments/closing assistance in rural portions of Clark County including Boulder City. This is a multi-year commitment this organization with the 2024 contribution being over \$920,000. The city annually funds local nonprofits such as Emergency Aid of Boulder City that assist residents with emergency housing and avoiding eviction through the Community Development Block Grant (CDBG). The city is exploring diversifying our CDBG program to include a housing renovation

	program that allows for mobility and accessibility improvements for low-income and/or senior residents. Additionally, the City will be updating its Zoning Ordinance next year and will explore opportunities for universal design provisions for new residential construction.
Consider the placement of developments funded by the jurisdictions so that access to opportunities for low income residents is enhanced.	As a small community, existing developments for low-income residents are located along or near major corridors such as Boulder City Parkway, and Adams Boulevard which allow for easy access to services, employment, amenities, and other social services.
Provide homebuyer education using HUD approved counselors. Ensure training is available in Spanish and English.	The Community Resource Liaison provides resources for Boulder City residents to obtain homebuyer education through HUD approved counselors.
Action #3 Educate on and deter subprime lending	
TASK	OUTCOME
Offer or partner with providers to educate the community on subprime lending through financial literacy courses. Ensure courses are available in Spanish and English.	The Community Resource Liaison provides resources for Boulder City residents to obtain education on subprime lending.
Action #4 Address Lack of Access to Transportation Options Reducing Housing and Economic Opportunities	
TASK	OUTCOME
Explore options for coordinating transportation across the region.	The city coordinates with the Regional Transportation Commission regarding regional efforts to enhance transportation access.
Locate affordable housing along transportation routes.	The city promotes affordable housing development along existing transportation routes.

HENDERSON

Action #1 Address Lack of Knowledge of Fair Housing	
TASK	OUTCOME
Support fair housing training and education opportunities throughout the region, specifically for rental properties that will be directed to housing service providers, management companies, and rental residents.	The City of Henderson annually funds the Silver State Fair Housing Council to conduct targeted regional training. Attendees include city council members, members of the Housing Advisory Committee, city staff, grant recipients, the public housing authority, apartment managers, and others who are working with clients who have been assisted in securing subsidized housing.

Ensure training opportunities for rental residents to clearly inform this population on their rights and responsibilities, particularly in the area of disabilities. Ensure these trainings are offered in English and Spanish.	The city annually funds local nonprofits that assist residents with securing housing and avoiding eviction. Staff from the nonprofits are trained in fair housing, reasonable accommodations, and accessibility improvements that can be made to their units. Program material is available in English and Spanish. Newly designed fair housing posters are distributed quarterly for public display at city hall, nonprofit agencies and the city's recreation and senior centers.
Action #2 Address Disproportionate Housing Problems and Economic Barriers	
TASK	OUTCOME
During the grant allocation process give special consideration to rental housing development which includes at least 10% accessible units and single-family housing which includes universal design.	The city requires that new developments have a percentage of units that include universal design features and that units constructed for senior citizens all have universal design features. Additionally, the city funds a local nonprofit to complete free-of-charge home modifications that allow for mobility and accessibility improvements. Also, the City has implemented streamlining methods such as allowing staff to complete project reviews independently versus relying on several levels of review.
Consider the placement of developments funded by the jurisdictions so that access to opportunities for low income residents is enhanced.	The city works with private developers to strategically place newly constructed developments near employers, hospitals, stores, and schools. Strategic placement of housing helps low-income residents reduce household expenses and enables families to enjoy a higher quality of life where they are better connected to their community. The City is also joining with other jurisdictions to fund the new construction of affordable units regardless of what jurisdiction the project is located in. Projects such as the Blind Center of Nevada allowed for multi-jurisdictions to share the cost of development where units are adjacent to the local nonprofit partner.
Provide homebuyer education using HUD approved counselors. Ensure training is available in Spanish and English.	The city partners with the local housing authority, local nonprofits and other community partners who provide homebuyer training taught by HUD-approved counselors. Program materials are available in English and Spanish.
Action #3 Educate on and deter subprime lending	
TASK	OUTCOME
Offer or partner with providers to educate the community on subprime lending through financial	The city partners with the Nevada Housing Division and community partners to provide free online

literacy courses. Ensure courses are available in Spanish and English.	courses that increase the homebuyer's financial literacy. Additional courses are available at a cost. Program material is available in English and Spanish.
Action #4 Address Lack of Access to Transportation Options Reducing Housing and Economic Opportunities	
TASK	OUTCOME
Explore options for coordinating transportation across the region.	The city has partnered with the Regional Transportation Commission in the Reimagine Boulder Highway Project. The project was officially implemented in 2024 and will transform 8 miles of the highway to increase pedestrian safety, alleviate traffic congestion, installation designated bus lanes, enhanced lighting, and installation of designated bike lanes.
Locate affordable housing along transportation routes.	The city has adopted the best practice of ensuring all new affordable housing developments are located near transportation routes and employment centers. This practice ensures households will see a reduction in their housing and transportation cost, while benefiting from reliable and safe transportation. Additionally factors such as proximity to local service providers and support networks are important when deciding on where to build new affordable housing. Projects such as the Blind Center of Nevada allowed for multiple jurisdictions to help fund construction and secure new housing units for residents of that specific jurisdiction.

LAS VEGAS

Action #1 Address Lack of Knowledge of Fair Housing	
TASK	OUTCOME
Support fair housing training and education opportunities throughout the region, specifically for rental properties that will be directed to housing service providers, management companies, and rental residents.	To expand fair housing knowledge within the community, the City of Las Vegas contracts with Silver State Fair Housing Council (SSFHC) to further train, educate, and investigate housing discrimination complaints. Each fiscal year, SSFHC facilitates two Fair Housing Trainings for grant subrecipients, two trainings for City of Las Vegas staff, and one accredited training for real estate and property management professionals.

Ensure training opportunities for rental residents to clearly inform this population on their rights and responsibilities, particularly in the area of disabilities. Ensure these trainings are offered in English and Spanish.	<p>To expand fair housing knowledge within the community, the city contracts with Silver State Fair Housing Council (SSFHC) to further train, educate, and investigate housing discrimination complaints.</p> <p>In fiscal years 2022 and 2023, SSFHC assisted 172 persons with Housing Discrimination Counseling and Complaint Investigation Services.</p> <p>In fiscal year 2023, six-community outreach events were completed which distributed fair housing information to City of Las Vegas residents. SSFHC also held a Public Awareness Campaign that consisted of a six-week bus campaign and placed four advertisements in local newspapers.</p> <p>For National Fair Housing Month, SSFHC hosted a Community Resource Fair for City of Las Vegas residents, interacting with approximately 70-100 participants.</p>
Action #2 Address Disproportionate Housing Problems and Economic Barriers	
TASK	OUTCOME
During the grant allocation process give special consideration to rental housing development which includes at least 10% accessible units and single-family housing which includes universal design.	<p>All housing will be built to American with Disabilities Act (ADA) standards and accessibility compliance under the Fair Housing Act.</p> <p>In addition, HOME projects will comply with Section 504 of the Rehabilitation Act of 1973. For new construction and rehabilitation of multi-family projects, a minimum of 5% of the units in the project (but not less than one unit) must be accessible to individuals with mobility impairments, and an additional 2%, at a minimum, of the units (but not less than one unit) must be accessible to individuals with sensory impairments.</p>
Consider the placement of developments funded by the jurisdictions so that access to opportunities for low-income residents is enhanced.	The City of Las Vegas, Department of Neighborhood Services has adopted, and project owners must also adopt, affirmative marketing procedures and requirements for any housing with five or more HOME-assisted

	<p>units. Affirmative marketing differs from general marketing activities in that it specifically targets potential tenants and homebuyers who are least likely to apply for the housing to make them aware of available affordable housing opportunities.</p> <p>The City recognized that Existing land Use policy did not allow for diversification of uses and it relied upon a traditional zoning code that required separation of uses such as single-family vs multi-family within neighborhoods. The City of adopted a Form Based Code and development of the code is ongoing.</p> <p>The City adopted an ordinance to add amendments to the Unified Development Code of the City of Las Vegas, which included density bonuses, height bonuses, financial incentives and prioritized review that may be available for the development or maintenance of affordable housing. Applicants seeking these incentives are required to enter into a binding agreement designating the appropriate dwelling units as “affordable” as defined for a period of no less than 30 years.</p>
Provide homebuyer education using HUD approved counselors. Ensure training is available in Spanish and English.	SNRHA continues its housing counseling and homeownership programs to assist low-income families in being fiscally responsible. Over the last year, 78 Public Housing residents completed financial literacy training.
Action #3 Educate on and deter subprime lending	
TASK	OUTCOME
Offer or partner with providers to educate the community on subprime lending through financial literacy courses. Ensure courses are available in Spanish and English.	<p>The SNRHA’s FLEX program serves Public Housing residents to grow in their financial knowledge and employability skills, while increasing their earned income and financial literacy skills.</p> <p>Neighborhood Housing Services of Southern Nevada (NHSSN) offers financial literacy courses, as well as counseling on mortgage options and barriers to purchasing.</p>

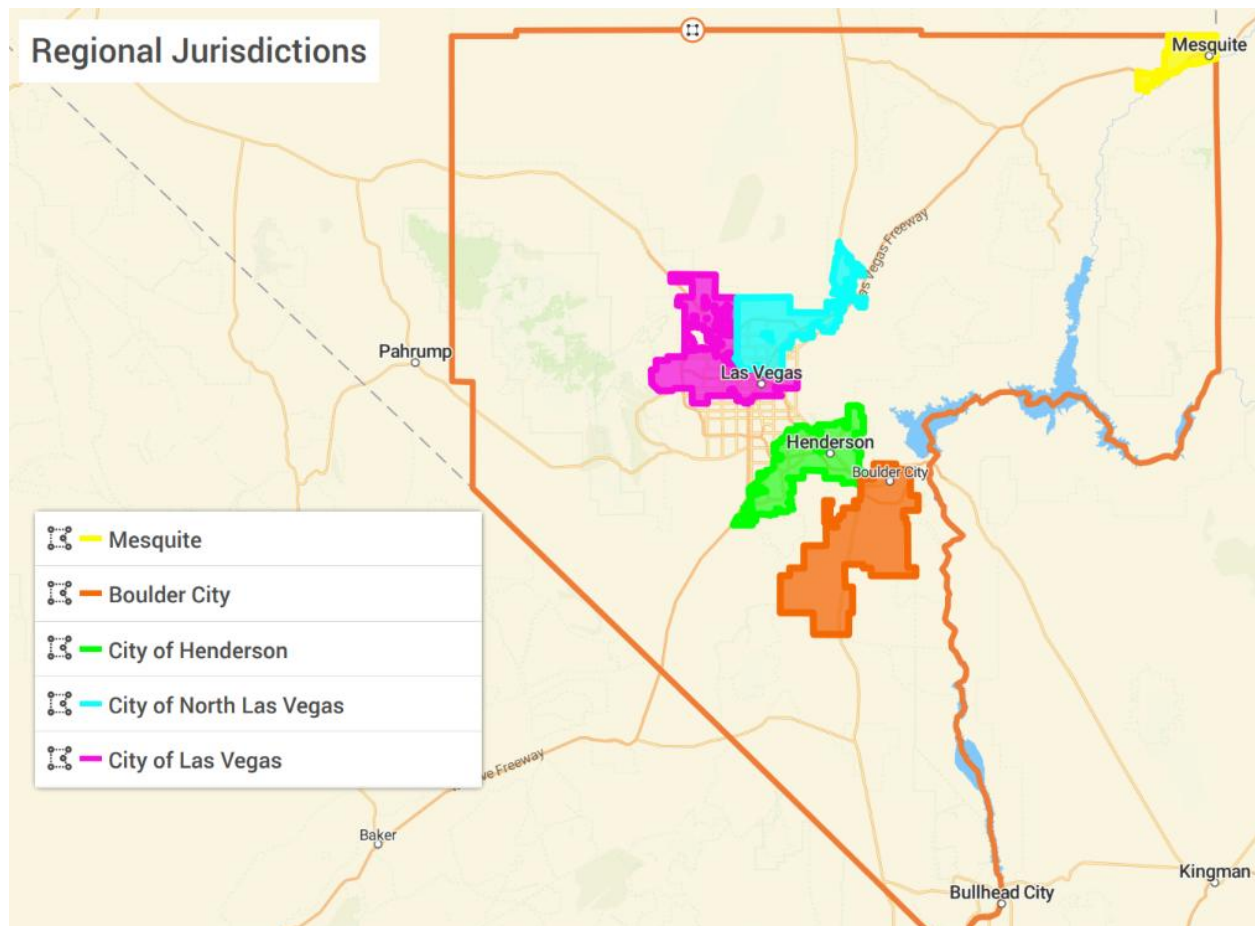
Action #4 Address Lack of Access to Transportation Options Reducing Housing and Economic Opportunities

<i>TASK</i>	<i>OUTCOME</i>
Explore options for coordinating transportation across the region.	As established in its 2050 Master Plan the city is currently working on developing transit-oriented development, (TOD), zoning areas which would allow the integration of complementary residential, commercial, and civic mixed uses, each with height, lot coverage, and dimensional standards that bring buildings closer to the street. The intended consequence of this change it to help facilitate the creation of new “missing middle” housing and higher density housing along major arterial corridors.
Locate affordable housing along transportation routes.	The City HOME applications address access and proximity to community, education, food, transportation and health services, as well as the suitability of the housing site location. Neighborhood Rehabilitation Standards require that the housing be located so that travel time and cost via public/private transportation from the neighborhood to employment, is not excessive.

CHAPTER 3: DEMOGRAPHIC SUMMARY

This Regional Analysis of Impediments to Fair Housing includes unincorporated Clark County and five incorporated jurisdictions: Las Vegas, Henderson, North Las Vegas, Mesquite, and Boulder City as seen in Figure 1 below.

Figure 1 Regional jurisdictions: Clark County, Las Vegas, Henderson, North Las Vegas, Boulder City and Mesquite



Population and Demographics

Population change is one of the most pressing issues facing the Clark County region. Fast population growth that is not accompanied by housing production can lead to an increase in housing costs that leave many people in substandard conditions, cost burdened, or at risk of homelessness. It is important to recognize these trends and attempt to address them before they cause any impediments to housing choice.

Population Growth

The jurisdictions in the region have seen incredible population growth since 2010. Only the City of Boulder City has had negative growth. The growth has although slowed down from 2000 to 2010, as shown in Table 1 below

Table 1: Population change, U.S., Nevada, Clark County, and select cities, 2010 to 2022				
	2010	2020	2022	% Change from 2010 to 2022
Clark County	1,951,269	2,265,461	2,265,926	16.13%
Nevada	2,700,551	3,104,614	3,104,817	14.97%
United States	308,745,538	331,449,281	331,097,593	7.24%
Las Vegas	583,756	641,903	644,835	10.46%
North Las Vegas	216,961	262,527	264,022	21.69%
Henderson	257,729	317,610	318,063	23.41%
Boulder City	15,023	14,885	14,868	-1.03%
Mesquite	15,276	20,471	20,659	35.24%
Source: 2010, 2020 Census (SF3), 2022 ACS 5-Year Estimates				

Population Change

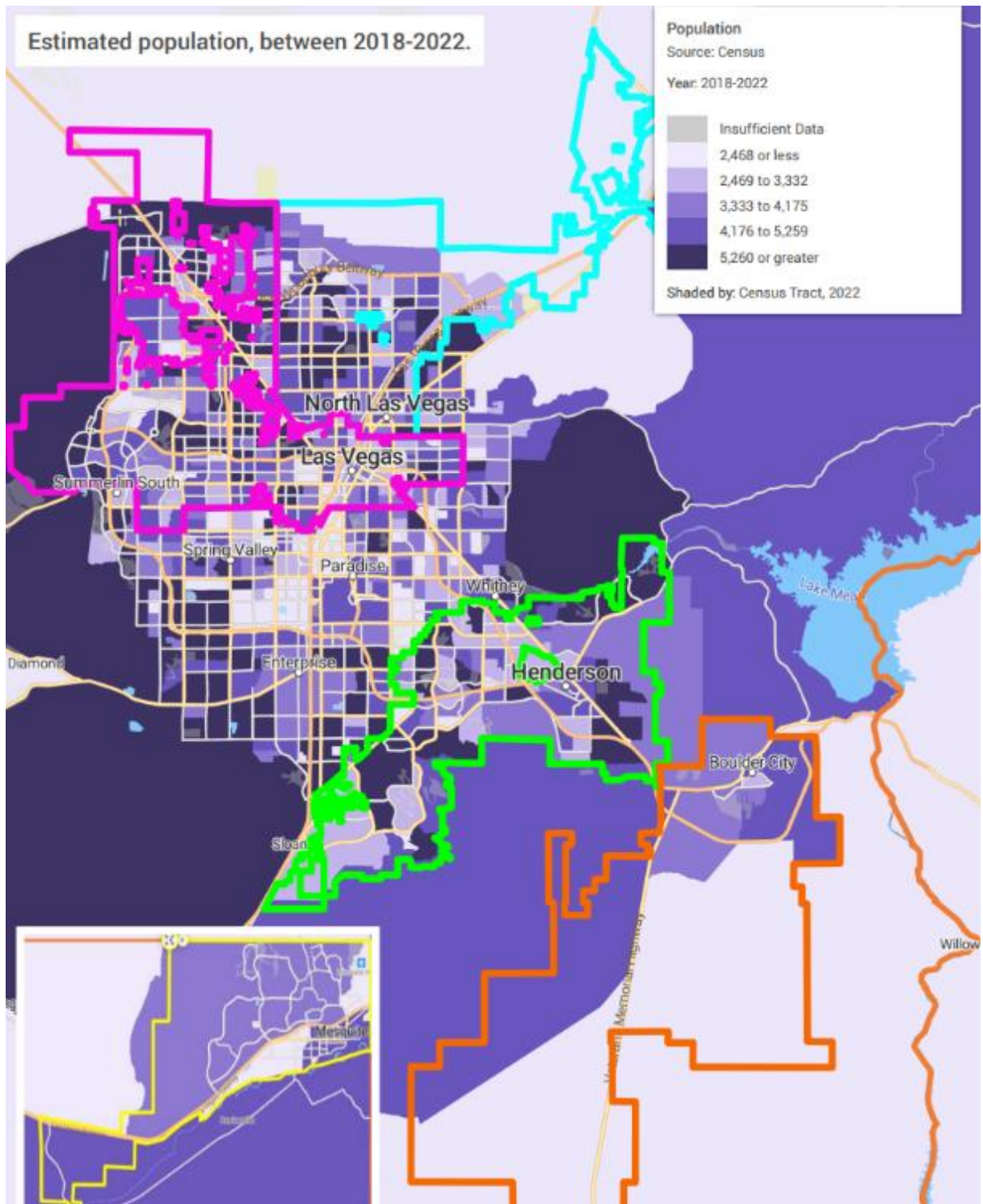
The Center for Business and Economic Research at the University of Nevada, Las Vegas predicts that Clark County will continue to see significant growth for the next 20 years, as reflected in Table 2 below. However, the growth rate will steadily decrease annually. By the end of the time period, it is forecasted that the county will only grow by approximately 10,000 per year, or about 1/5th the forecasted rate at the beginning of the time period.

Table 2: Population Change			
Year	Population Forecast	Change in Population	Percent Growth
2023	2,481,000	29,000	1.2%
2024	2,507,000	26,000	1.0%
2025	2,530,000	23,000	0.9%
2026	2,550,000	20,000	0.8%
2027	2,568,000	18,000	0.7%
2028	2,585,000	17,000	0.7%
2029	2,600,000	15,000	0.6%
2030	2,615,000	15,000	0.6%
2031	2,628,000	13,000	0.5%
2032	2,640,000	12,000	0.5%
2033	2,651,000	11,000	0.4%
2034	2,662,000	11,000	0.4%
2035	2,672,000	10,000	0.4%
Source: "Long-Term Projections for Clark County, Nevada 2018-2060," Center for Business and Economic Research, UNLV.			

The following maps in Figures 2 and 3 show the distribution of the population throughout the jurisdiction and the density within individual tracts. Generally, large population census tracts (8,000 people or more) are along the outer edges of the jurisdiction while lower population census tracts (less than 2,000) are more centrally located.

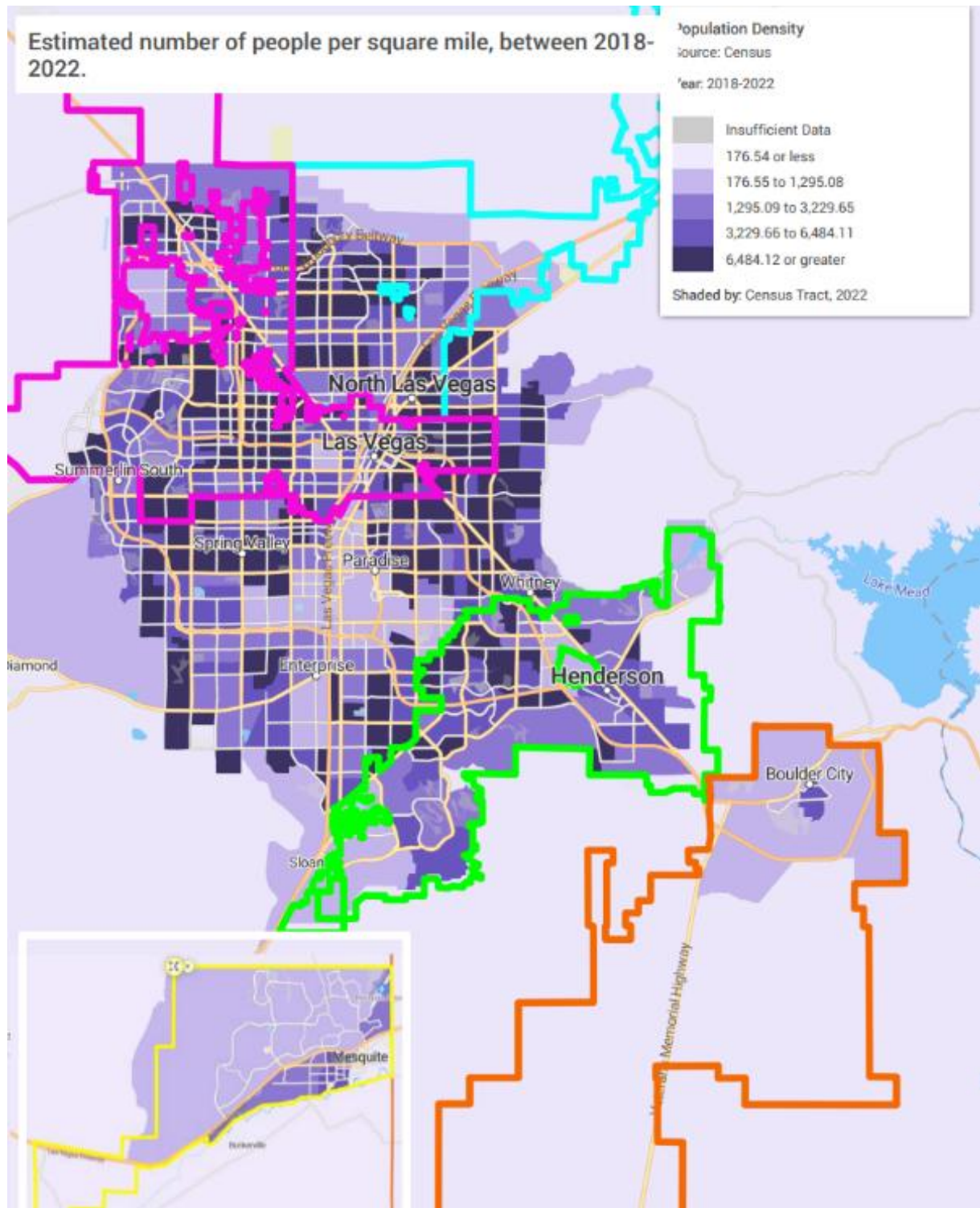
Figure 3 provides a more accurate depiction of highly populated areas in the Las Vegas Valley. While the urban environment is still thriving, there has been an increase in residents moving to the suburban areas.

Figure 2: Population



Source: 2018-2022 ACS via PolicyMap

Figure 3: Population Density



Source: 2018-2022 ACS via PolicyMap

Demographic Trends

The change in population is not the only trend that should be analyzed. The demographics of that population is also important. Community needs can vary significantly based on the age of the population, ethnicity, education, and other factors. There is no “one-size fits all” policy that will bring about the best results for all communities. It is necessary to tailor support to match particular needs.

The data dashboard at **Appendix A** provides visual representations of some of the key demographic data points discussed in this section as of 2023 ACS data.

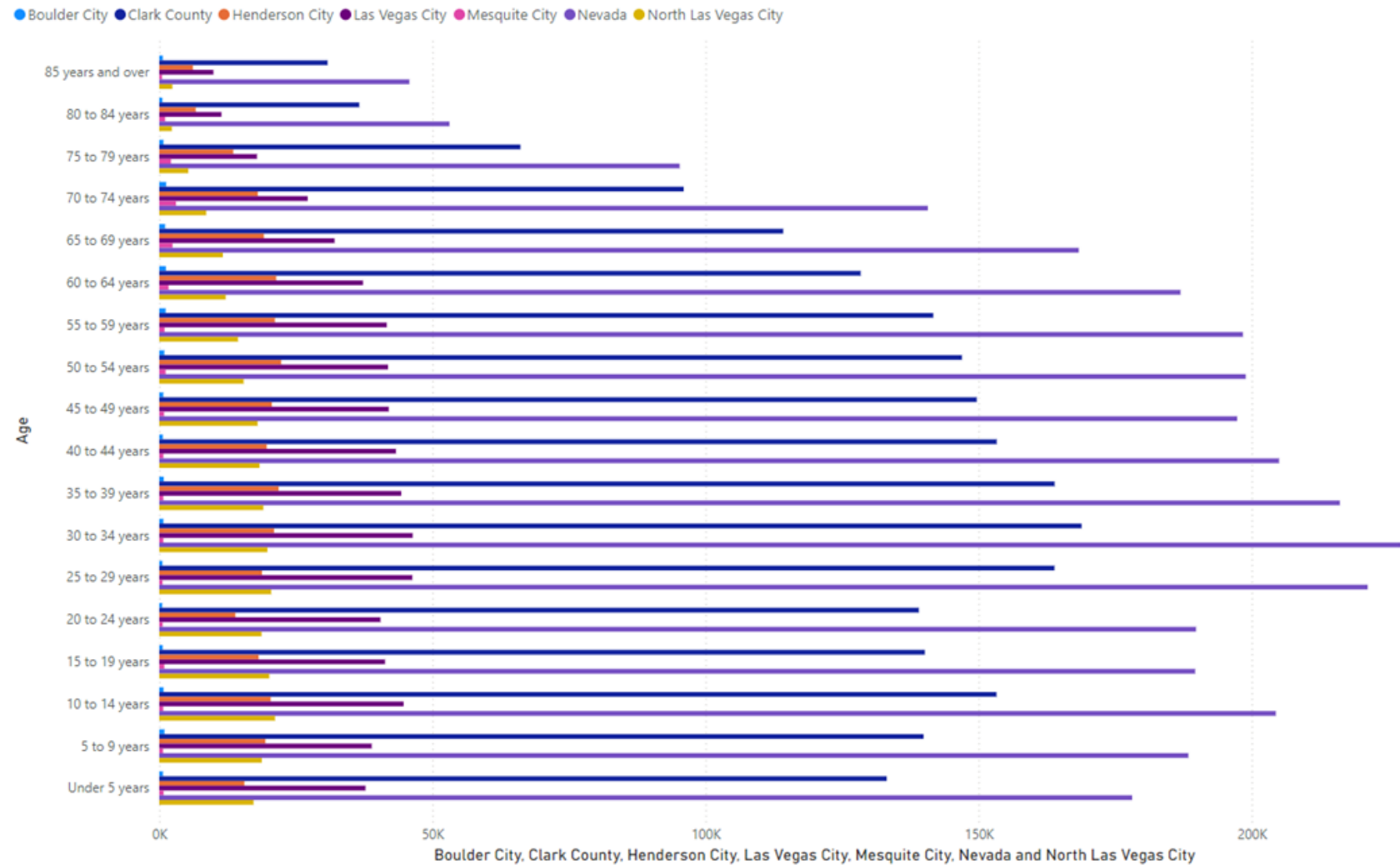
Age

Overall, the median age of the jurisdictions is going up, which beside Boulder City, has a higher trend seen nationwide. The rate of growth in Clark County, Nevada, and Boulder City are both relatively similar to the national growth rate. As demonstrated in Table 3 below, the City of Mesquite saw the largest increase in Median Age with 18.9%, growing from 52.4 years old to 62.3 years old, making it the oldest jurisdiction analyzed.

Table 3: Median age, Nation, Clark County, and select cities.				
	2010	2020	2022	% Change from 2010 to 2022
United States	37.2	38.8	38.5	3.5%
Nevada	36.3	38.6	38.5	6.1%
Clark County	35.5	38.0	37.8	6.5%
Las Vegas	35.9	38.0	38.1	6.1%
North Las Vegas	30.6	33.6	33.7	10.1%
Henderson	39.6	42.5	42.3	6.8%
Boulder City	49.9	54.3	51.1	2.4%
Mesquite	52.4	62.5	62.3	18.9%
Source: U.S. Census 2010,2020, 2022 ACS 5-Year Estimates (DP05)				

Figure 4 below shows the distribution of different age groups by jurisdictions.

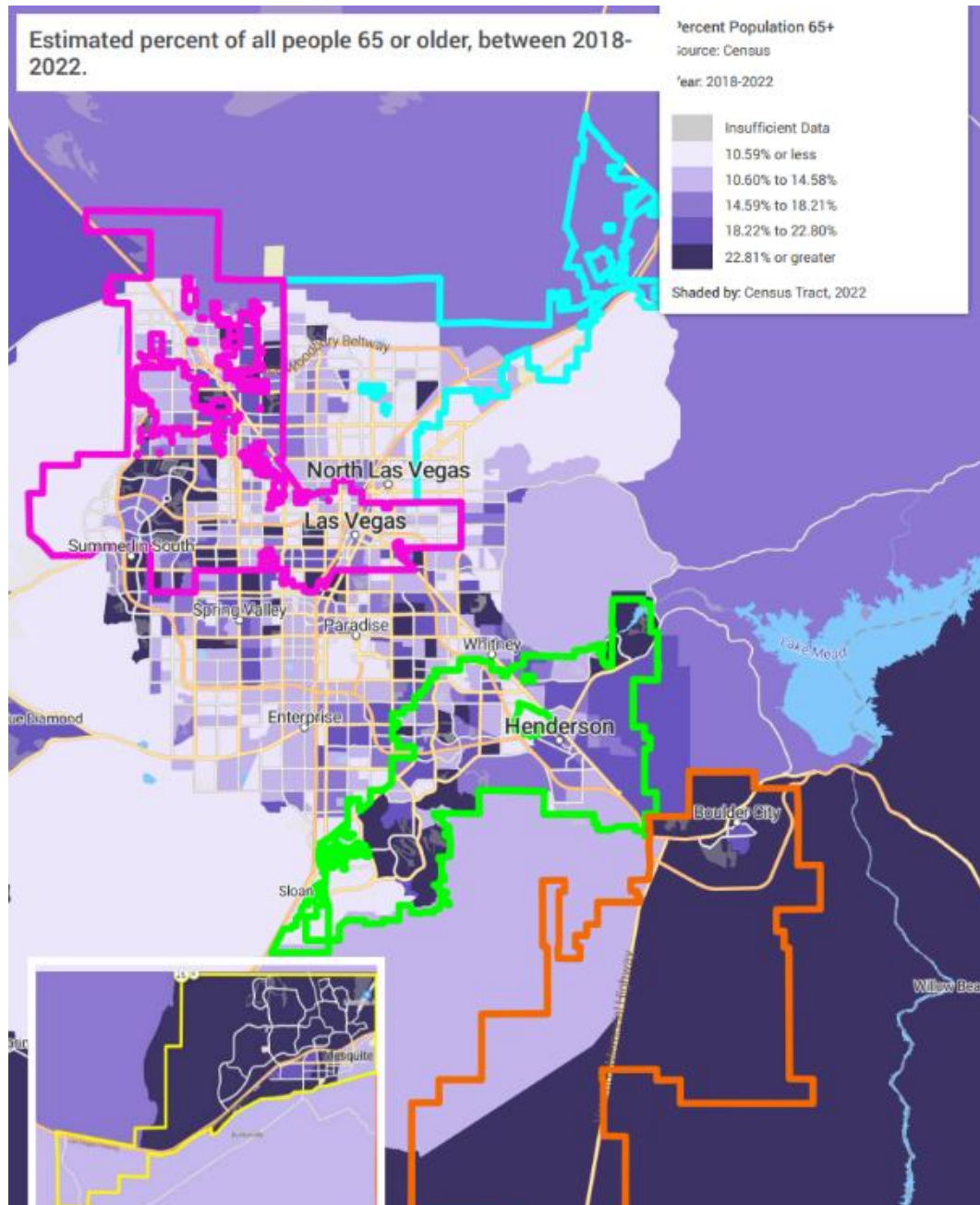
Figure 4: Distribution of Age Groups by Jurisdiction



Elderly

The region has a significant elderly population who has unique needs. As can be seen in Figure 5 below, Boulder City and Mesquite both have a relatively large population of elderly residents. 45% of Mesquite is over the age of 65 and nearly 30% Boulder City's population is over the age of 65.

Figure 5: Elderly Population



Race & Ethnicity

The United States has long been a diverse country with people of all races and ethnicities calling it home. While the country, and the Clark County region, are still majority White there has been a consistent trend towards greater racial and ethnic diversity. Since 2010, the non-White population has grown in every jurisdiction, as shown in Table 4 below. The City of Boulder City, which also has one of the oldest populations, has the most homogenous population, over 88% of the population is White.

Table 4a: Racial and Ethnic Composition		
	Clark County	Washoe County
Race/Ethnicity		
Total Population	2,265,926	486,674
White	49.90%	68.00%
Black or African American	12.00%	2.50%
American Indian and Alaska Native	1.10%	1.30%
Asian	10.20%	5.40%
Native Hawaiian/Other Pac Islander	0.80%	0.70%
Some other race	12.60%	10.70%
Two or more races	13.50%	11.40%
Ethnicity		
Hispanic	32.00%	25.50%
Sources: 2022 ACS 5-Year Estimates (DP05)		

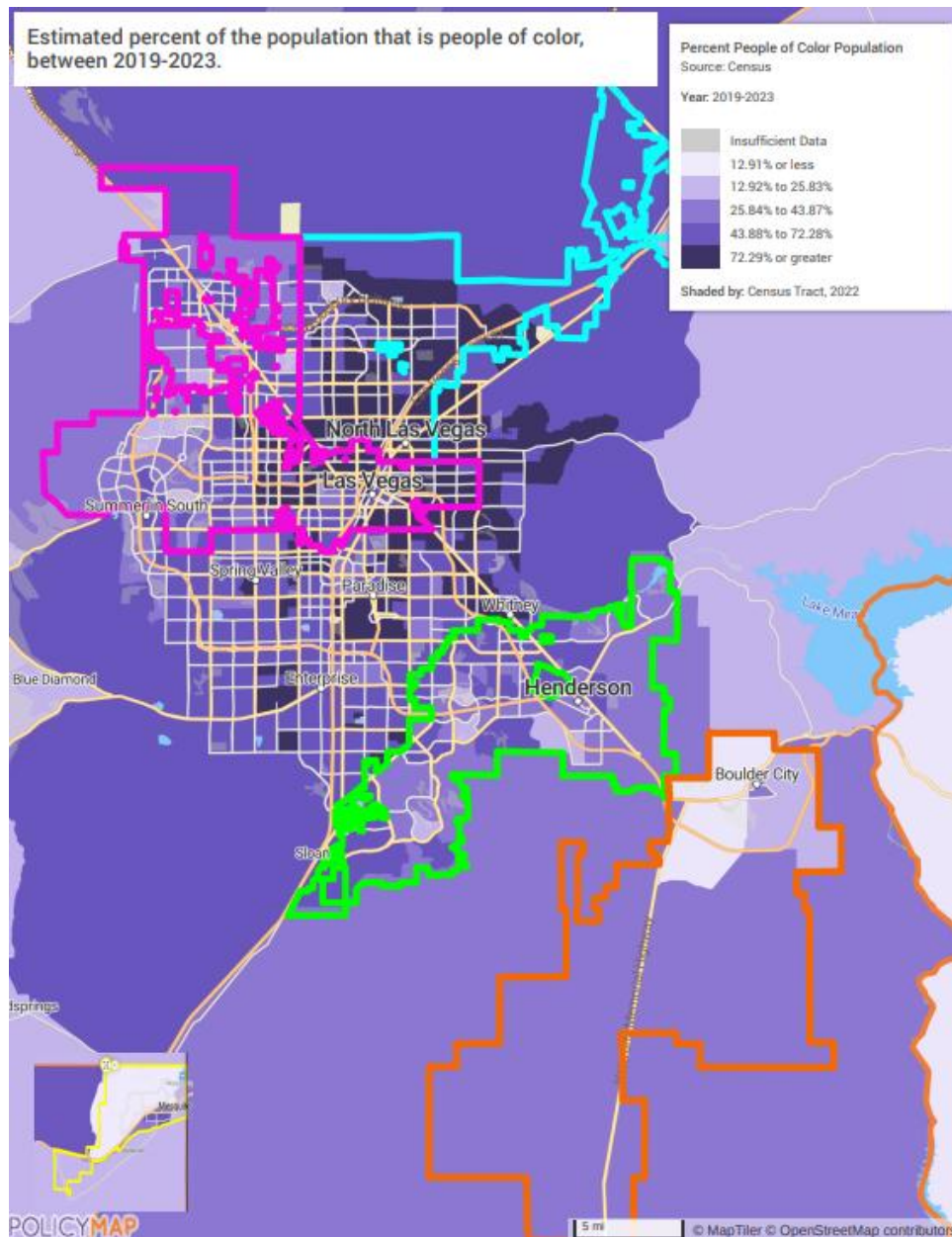
Table 4b: Racial and Ethnic Composition							
	Phoenix	Reno	Las Vegas	North Las Vegas	Henderson	Boulder City	Mesquite
Race/Ethnicity							
Total Population	1,609,456	265,196	644,835	264,022	318,063	14,868	20,659
White	59.40%	66.10%	52.00%	38.10%	66.40%	88.20%	79.40%
Black or African American	7.40%	3.40%	11.80%	22.10%	6.00%	1.40%	1.10%
American Indian and Alaska Native	2.10%	0.90%	1.10%	0.90%	0.80%	0.50%	0.90%
Asian	3.70%	6.90%	6.90%	6.70%	9.30%	1.10%	2.30%
Native Hawaiian/Other Pacific Islander	0.20%	0.80%	0.80%	0.80%	0.70%	0.00%	0.60%
Some other race	10.30%	11.20%	13.50%	14.40%	5.90%	1.70%	5.70%
Two or more races	16.90%	10.60%	13.90%	17.10%	10.90%	7.20%	10.00%
Ethnicity							
Hispanic	42.90%	23.60%	34.30%	42.20%	19.10%	9.10%	25.30%
Sources: 2022 ACS 5-Year Estimates (DP05)							

The City of North Las Vegas, which has been trending towards a younger population, is the most diverse with 61.9% of the population identifying as non-White.

Table 5: Population by race by year, Nevada, Clark County, and select cities												
	2010				2020				2022			
Area	White	Black	Asian	Other	White	Black	Asian	Other	White	Black	Asian	Other
Nevada	66.2%	8.1%	7.2%	18.5%	51.2%	9.8%	8.8%	30.2%	55.8%	9.3%	8.5%	26.4%
Clark County	60.9%	10.5%	8.7%	20.0%	44.9%	12.7%	10.5%	32.0%	49.9%	12.0%	10.2%	27.9%
Las Vegas	62.1%	11.1%	6.1%	20.7%	46.0%	12.9%	7.2%	33.9%	52.0%	11.8%	6.9%	29.4%
North Las Vegas	47.4%	19.9%	6.3%	26.5%	31.0%	22.1%	6.7%	40.3%	38.1%	22.1%	6.7%	33.2%
Henderson	76.9%	5.1%	7.2%	10.8%	63.2%	6.7%	9.3%	20.8%	66.4%	6.0%	9.3%	18.3%
Boulder City	92.3%	0.9%	1.1%	5.7%	85.8%	1.1%	1.5%	11.6%	88.2%	1.4%	1.1%	9.3%
Mesquite	83.5%	1.0%	1.8%	13.7%	75.5%	1.1%	1.8%	21.6%	79.4%	1.1%	2.3%	17.2%
Source: U.S. Census (DP-1), 2022 ACS 5-Year Estimates (DP05)												

Throughout the area, there are many census tracts with high concentrations of a non-White population. North Las Vegas and Sunrise Manor, and Winchester have a non-White population of nearly 80%. Mesquite (29.2%), Henderson (41.1%), and Boulder City (15.3%) are the only participating regional jurisdictions that have a non-White population less than 50%. See Figure 6 below for a gradient map that shows areas of non-white population concentration.

Figure 6: Minority (Non-white) Population by Census Tract



Over the years, Clark County has increased in diversity and analyzing the details of that change can provide valuable insight. As shown in Table 6, the racial groups have remained relatively consistent since 2010.

Table 6: Racial and Ethnic Composition of Clark County: 2010, 2020 & 2022						
	2010	Percent	2020	Percent	2022	Percent
Race						
White	935,955	48.0%	892,802	39.4%	900,470	39.7%
Black or African American	194,821	10.0%	275,002	12.1%	261,670	11.5%
American Indian and Alaska Native	8,732	0.4%	8,487	0.4%	8,787	0.4%
Asian	165,121	8.5%	231,972	10.2%	224,918	9.9%
Native Hawaiian/Other Pac Islander	12,474	0.6%	18,877	0.8%	16,250	0.7%
Some other race	3,719	0.2%	12,890	0.6%	12,081	0.5%
Two or more races	61,803	3.2%	124,015	5.5%	116,313	5.1%
Ethnicity						
Hispanic	568,644	29.1%	701,416	31.0%	725,437	32.0%
Sources: 2010,2020 U.S. Census, 2022 ACS 5-Year Estimates (DP05)						

The City of Las Vegas has seen a population shift that is similar to the County as a whole, as reflected in Table 7

Table 7: Racial and Ethnic Composition of Las Vegas: 2010, 2020 & 2022						
	2010	Percent	2020	Percent	2022	Percent
Race						
White	279,703	47.9%	259,561	40.4%	265,060	41.1%
Black or African American	62,008	10.6%	79,129	12.3%	73,301	11.4%
American Indian and Alaska Native	2,391	0.4%	2,291	0.4%	1,853	0.3%
Asian	34,606	5.9%	44,995	7.0%	42,931	6.7%
Native Hawaiian/Other Pac Islander	3,103	0.5%	4,204	0.7%	4,763	0.7%
Some other race	1,101	0.2%	3,855	0.6%	3,353	0.5%
Two or more races	16,985	2.9%	34,040	5.3%	32,144	5.0%
Ethnicity						
Hispanic	183,859	31.5%	213,828	33.3%	221,430	34.3%
Sources: 2010,2020 U.S. Census, 2022 ACS 5-Year Estimates (DP05)						

As seen in Table 8, the City of North Las Vegas White population has seen a steady decline from 31.2% in 2010 to 23.5%. The Hispanic population has grown from 38.8% to 42.2%.

Table 8: Racial and Ethnic Composition of North Las Vegas: 2010, 2020 & 2022						
	2010	Percent	2020	Percent	2022	Percent
Race						
White	67,687	31.2%	64,187	24.4%	62,153	23.5%
Black or African American	41,561	19.2%	56,049	21.3%	55,905	21.2%
American Indian and Alaska Native	871	0.4%	807	0.3%	806	0.3%
Asian	13,122	6.0%	16,861	6.4%	17,027	6.4%
Native Hawaiian/Other Pac Islander	1,684	0.8%	2,550	1.0%	1,895	0.7%
Some other race	377	0.2%	1,437	0.5%	1,126	0.4%
Two or more races	7,525	3.5%	13,696	5.2%	13,747	5.2%
Ethnicity						
Hispanic	84,134	38.8%	106,940	40.7%	111,363	42.2%
Sources: 2010,2020 U.S. Census, 2022 ACS 5-Year Estimates (DP05)						

In the City of Henderson, Table 9 shows that the racial groups have remained more consistent. There is a growing Hispanic population but, much like the non-White racial groups, it is far smaller than in the above jurisdictions, making up only 19.1% of the population.

Table 9: Racial and Ethnic Composition of Henderson: 2010, 2020 & 2022						
	2010	Percent	2020	Percent	2022	Percent
Race						
White	177,039	68.7%	186,109	58.6%	188,650	59.3%
Black or African American	12,471	4.8%	20,288	6.4%	18,074	5.7%
American Indian and Alaska Native	1,182	0.5%	1,253	0.4%	1,233	0.4%
Asian	18,172	7.1%	28,930	9.1%	28,336	8.9%
Native Hawaiian/Other Pac Islander	1,354	0.5%	2,225	0.7%	2,252	0.7%
Some other race	479	0.2%	1,748	0.6%	2,342	0.7%
Two or more races	8,655	3.4%	20,093	6.3%	16,368	5.1%
Ethnicity						
Hispanic	38,377	14.9%	56,964	17.9%	60,808	19.1%
Sources: 2010,2020 U.S. Census, 2022 ACS 5-Year Estimates (DP05)						

As mentioned above, the City of Boulder City is the most homogenous City in the area with over 83.9% of the population identified as white. Unlike the other areas, this City has seen its population growth go down. The Hispanic population has remained stagnant and represents only 9% of the population, as can be seen in Table 10.

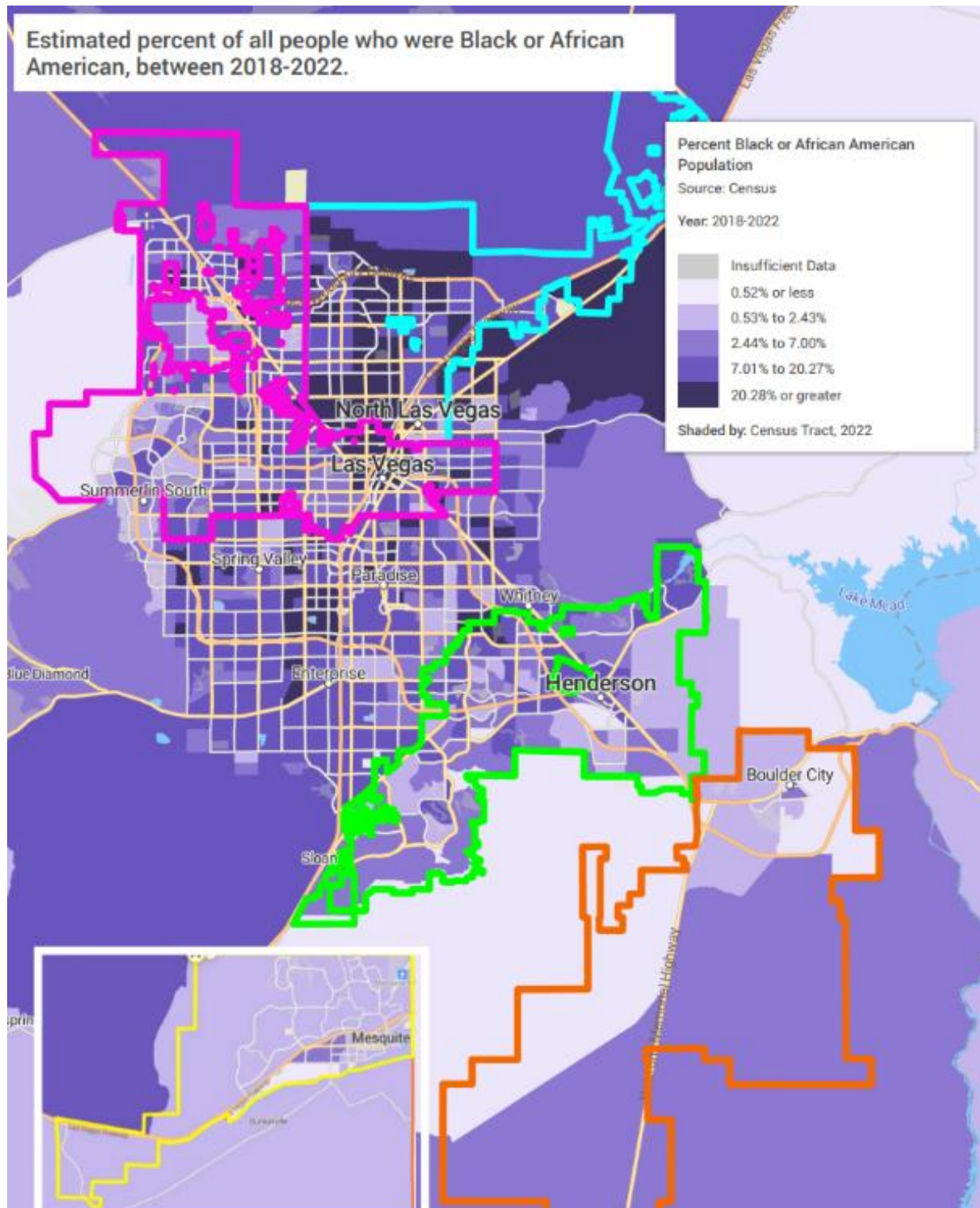
Table 10: Racial and Ethnic Composition of Boulder City: 2010, 2020 & 2022						
	2010	Percent	2020	Percent	2022	Percent
Race						
White	13,215	88.0%	12,380	83.2%	12,471	83.9%
Black or African American	114	0.8%	154	1.0%	207	1.4%
American Indian and Alaska Native	111	0.7%	77	0.5%	41	0.3%
Asian	161	1.1%	220	1.5%	161	1.1%
Native Hawaiian/Other Pac Islander	31	0.2%	15	0.1%	0	0.0%
Some other race	20	0.1%	52	0.3%	2	0.0%
Two or more races	310	2.1%	631	4.2%	631	4.2%
Ethnicity						
Hispanic	1,061	7.1%	1,356	9.1%	1,355	9.1%
Sources: 2010,2020 U.S. Census, 2022 ACS 5-Year Estimates (DP05)						

Unlike every other jurisdiction in this report, the City of Mesquite has become less diverse over the years even as the population has increased by 35%. As reflected in Table 11 below, the Hispanic population had declined in 2020 but has increased in 2022.

Table 11: Racial and Ethnic Composition of Mesquite: 2010, 2020 & 2022						
	2010	Percent	2020	Percent	2022	Percent
Race						
White	10,896	71.3%	15,453	62.1%	14,674	69.0%
Black or African American	137	0.9%	229	0.9%	204	1.0%
American Indian and Alaska Native	113	0.7%	206	0.8%	127	0.6%
Asian	265	1.7%	377	1.5%	358	1.7%
Native Hawaiian/Other Pac Islander	34	0.2%	39	0.2%	37	0.2%
Some other race	17	0.1%	2,424	9.7%	75	0.4%
Two or more races	156	1.0%	1,743	7.0%	585	2.7%
Ethnicity						
Hispanic	3,658	23.9%	4,411	17.7%	5,218	24.5%
Sources: 2010,2020 U.S. Census, 2022 ACS 5-Year Estimates (DP05)						

Figure 7 demonstrates that, throughout the jurisdiction, the northern census tracts appear to have a substantially larger Black or African American population than elsewhere. North Las Vegas has the highest percentage of Black or African American residents at 21.9%.

Figure 7: Black & African American Population by Census Tract



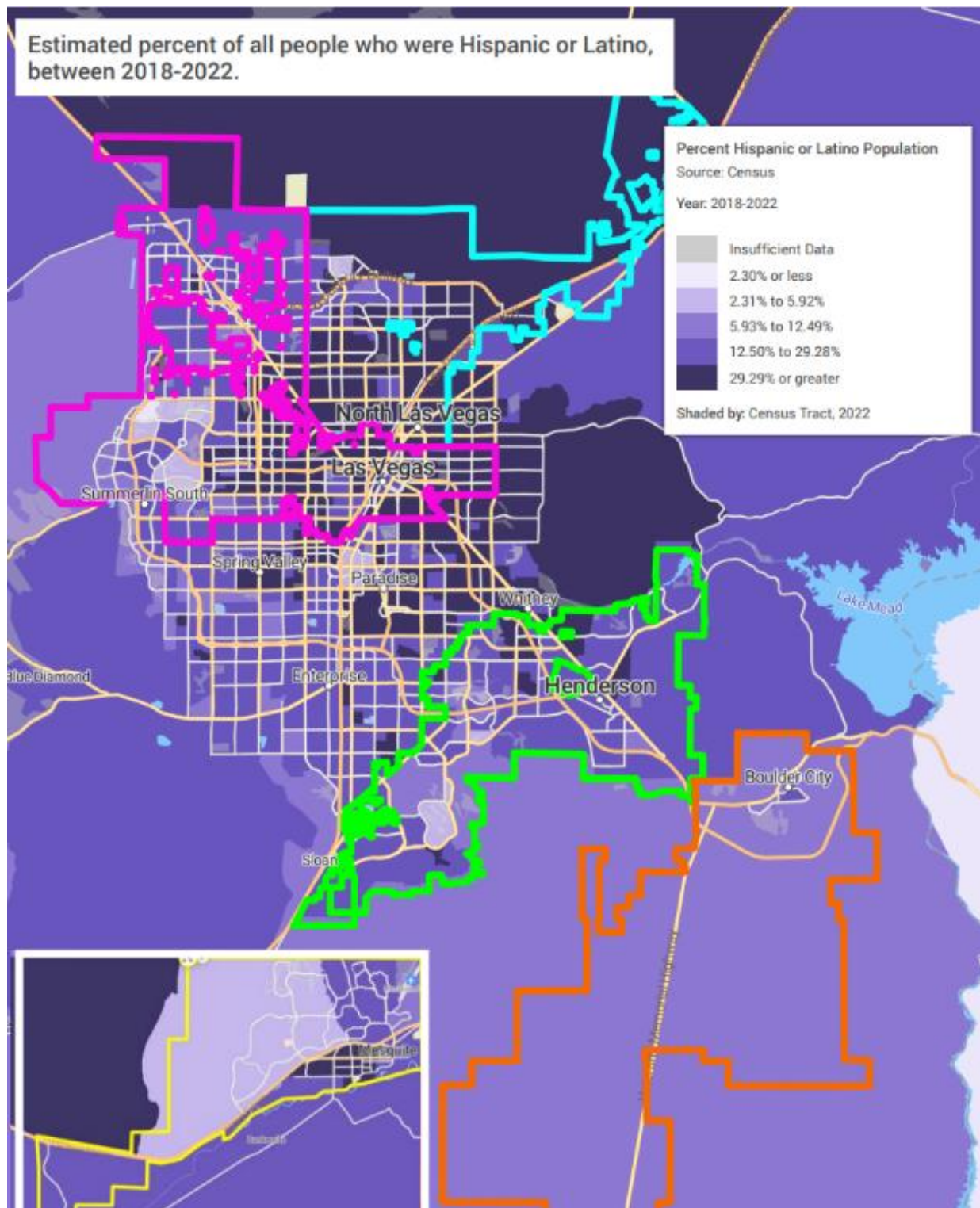
Ethnic Hispanic

As noted above, the Hispanic population has grown throughout the area. Table 12 shows that Henderson has seen the highest rate of growth, but this is likely due to the relatively large Hispanic population that has been present for decades.

Table 12: Hispanic Population in Clark County and select cities, 2010,2020 & 2022							
Area	2010	Percent	2020	Percent	2022	Percent	% Change from 2010-2022
Clark County	568,644	29.1%	701,416	31.0%	725,437	32.0%	27.6%
Las Vegas	183,859	31.5%	213,828	33.3%	221,430	34.3%	20.4%
North Las Vegas	84,134	38.8%	106,940	40.7%	111,363	42.2%	32.4%
Henderson	38,377	14.9%	56,964	17.9%	60,808	19.1%	58.4%
Boulder City	1,061	7.1%	1,356	9.1%	1,355	9.1%	27.7%
Mesquite	3,658	23.9%	4,411	17.7%	5,218	24.5%	42.6%
Sources: 2010,2020 U.S. Census, 2022 ACS 5-Year Estimates (DP05)							

As can be seen in Figure 8, the northeastern and eastern parts of the area (North Las Vegas and Las Vegas) have census tracts with the largest Hispanic populations. Out of the participating jurisdictions, North Las Vegas (41.3%), Las Vegas (34.1%), and Mesquite (23.8%) have the highest percentages of Hispanic populations.

Figure 8: Minority Hispanic Population by Census Tract



Foreign Born

Since 2010, nearly every jurisdiction has seen the proportion of their population that is foreign-born grow. According to the data in Table 13, the population of foreign born has reduced in Boulder City. Henderson County has seen the largest growth in foreign born persons.

Table 13: Population by place of birth, Nevada, Clark County, and select cities										
	2010			2020			2022			
	Total Population	Foreign Born	% Foreign Born	Total Population	Foreign Born	% Foreign Born	Total Population	Foreign Born	% Foreign Born	% Change 2010-2022
Nevada	2,633,331	508,882	19.3%	3,030,281	587,808	19.4%	3,104,817	592,273	19.1%	16.4%
Clark County	1,895,521	418,443	22.1%	2,228,866	492,617	22.1%	2,265,926	494,511	21.8%	18.2%
Las Vegas	579,786	129,367	22.3%	644,594	132,956	20.6%	644,835	134,167	20.8%	3.7%
North Las Vegas	203,951	47,603	23.3%	247,248	51,883	21.0%	264,022	55,603	21.1%	16.8%
Henderson	249,250	29,302	11.8%	309,955	42,314	13.7%	318,063	44,758	14.1%	52.7%
Boulder City	15,399	857	5.6%	16,048	964	6.0%	14,868	637	4.3%	-25.7%
Mesquite	14,608	2,077	14.2%	19,087	2,370	12.4%	20,659	2,584	12.5%	24.4%
Sources: 2010,2020 U.S. Census, 2022 ACS 5-Year Estimates (DP02)										

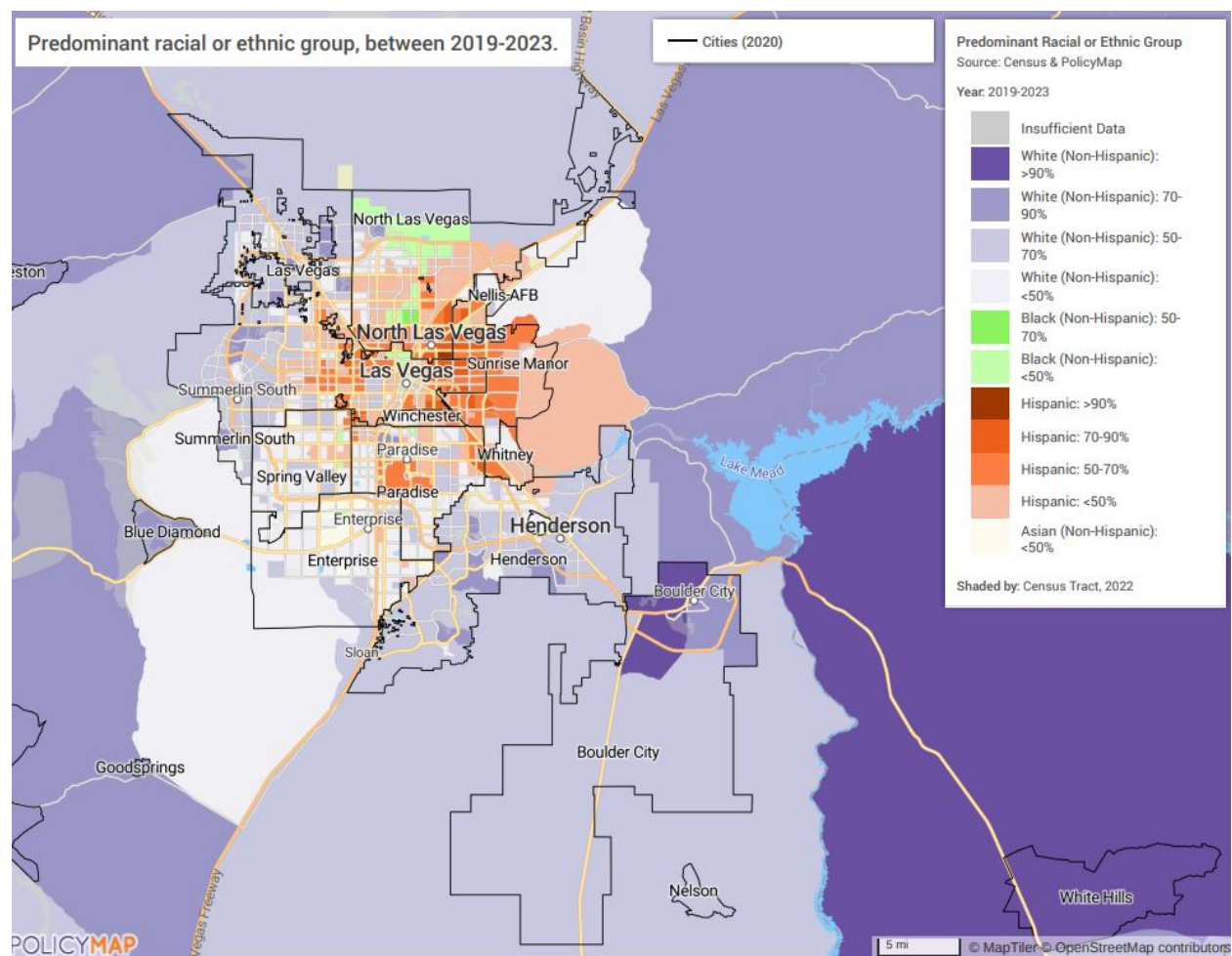
Expectedly, the number of households who speak a language other than English at home is very similar to the number of foreign-born households. The most common language spoken at home is Spanish, which is spoken by 19.3% of households in Nevada. It is also relatively common for a household to speak an Asian or Pacific Islander language in Clark County. Refer to Table 14 below for additional details.

Table 14: Language Spoken at Home, Nevada, Clark County, and select cities									
	2010			2020			2022		
	English Less than "Very Well" %	Spanish %	Asian %	English Less than "Very Well" %	Spanish %	Asian %	English Less than "Very Well" %	Spanish %	Asian %
Nevada	12.0%	18.2%	4.9%	10.6%	19.6%	5.4%	10.4%	19.3%	5.5%
Clark County	13.9%	20.4%	5.9%	12.2%	21.5%	6.5%	12.2%	21.4%	6.6%
Las Vegas	15.1%	22.9%	4.5%	11.8%	23.1%	4.6%	11.9%	23.6%	4.5%
North Las Vegas	16.0%	28.1%	4.6%	13.5%	29.2%	4.6%	13.9%	29.7%	4.7%
Henderson	4.2%	4.2%	4.5%	4.7%	9.5%	5.2%	4.8%	9.9%	5.3%
Boulder City	2.1%	2.2%	1.6%	2.2%	4.4%	0.0%	1.8%	3.9%	0.6%
Mesquite	10.1%	18.0%	0.6%	9.3%	18.7%	1.6%	8.3%	16.8%	1.7%
Source 2010, 2020, 2022 ACS 5-Year Estimates (S1601)									

Diversity

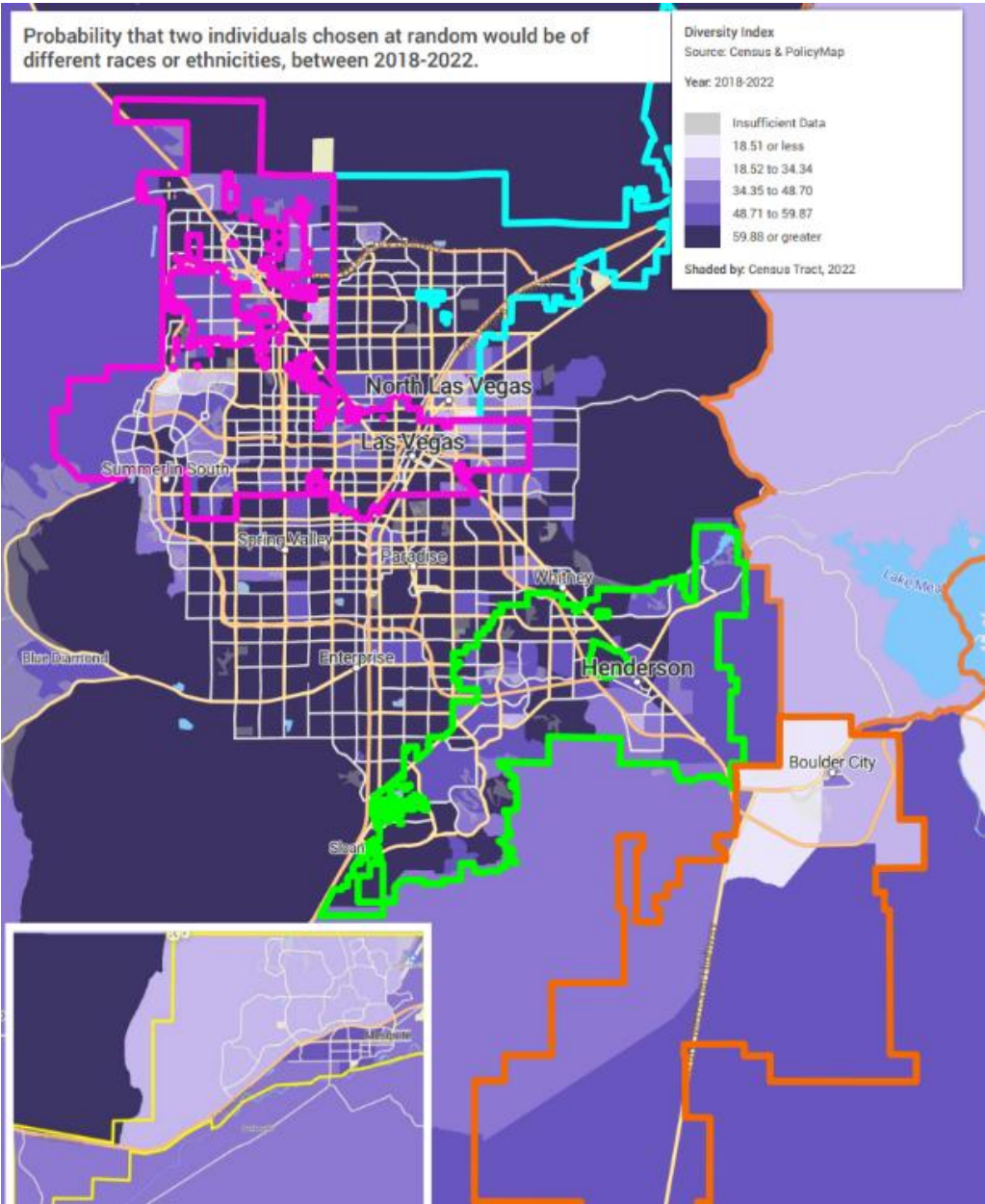
The following two maps in Figures 9 and 10 visually display different ways of showing diversity in an area. The first shows what the prominent racial or ethnic group is in a census tract and how large that group is. The map shows that there are many predominantly Hispanic areas in the central and northern parts of the county, particularly in Las Vegas, North Las Vegas, and Sunrise Valley. There are some tracts where Black households are predominant in North Las Vegas and near the Las Vegas and North Las Vegas border. Most of the tracts in the southern and eastern parts of the county are predominantly White.

Figure 9: Diversity – Prominent racial or ethnic group by census tract



The next map in Figure 10 displays the Diversity Index, which is a score that measures how likely it is that two individuals chosen at random will be a different race or ethnicity. Areas with low scores tend to be more homogenous while those with high scores are more heterogenous. Unsurprisingly, the areas that showed high concentrations of one race or ethnicity have lower scores and the other areas are more diverse.

Figure 10: Diversity Index



Disability Status

As the population ages, the disability rate in a community starts to go up. Residents who reported having disabilities (includes self-reported disabilities and formal medical diagnoses) often have unique housing needs and may have reduced opportunities to earn an income. As can be seen in Table 15 below, the disability rate by age in Clark County is similar to the rate in the state as a whole. Nearly 50% of residents over 75 years and over have a disability. This elderly population is likely on a fixed income and may need support to maintain or secure safe and stable housing.

Table 15: Disability and Age for Clark County and Nevada, 2022				
Age	Nevada		Clark County	
	With a Disability	Percent of Age Group	With a Disability	Percent of Age Group
Under 5 years	1701	0.96%	1,172	0.88%
5 to 17 years	28,877	5.65%	20,788	5.45%
18 to 34 years	47,858	6.91%	34,696	6.78%
35 to 64 years	148,041	12.47%	106,697	12.21%
65 to 74 years	78,625	25.62%	53,789	25.74%
75 years and over	90,791	47.32%	62,605	47.35%
Source 2010, 2020, 2022 ACS 5-Year Estimates (S1810)				
Data note: Disability status for the civilian non-institutionalized population 5 years and over.				

Since 2010, the disability rate has gone up modestly in the County and in each City, as reflected in Table 16

Table 16: Disability status for Nevada, Clark County, and selected cities, 2010, 2020, 2022							
	2010		2020		2022		
	Estimate	Percent	Estimate	Percent	Estimate	Percent	
Nevada	283,182	10.60%	375,254	12.50%	395,893	12.90%	2.30%
Clark County	191,293	9.90%	267,031	12.10%	279,747	12.50%	2.60%
Las Vegas	64,757	11.20%	81,159	12.80%	82,228	12.90%	1.70%
North Las Vegas	16,854	7.90%	25,749	10.60%	30,650	11.80%	3.90%
Henderson	23,933	9.30%	37,556	12.20%	38,183	12.10%	2.80%
Boulder City	-	-	2,386	15.20%	2,199	15.10%	-
Mesquite	-	-	3,686	19.40%	3,852	18.70%	-
Source 2010, 2020, 2022 ACS 5-Year Estimates (S1810)							
Data note: Disability status for the civilian non-institutionalized population 5 years and over.							
Data note: % Change from 2010 to 2022 is by change in percentage.							

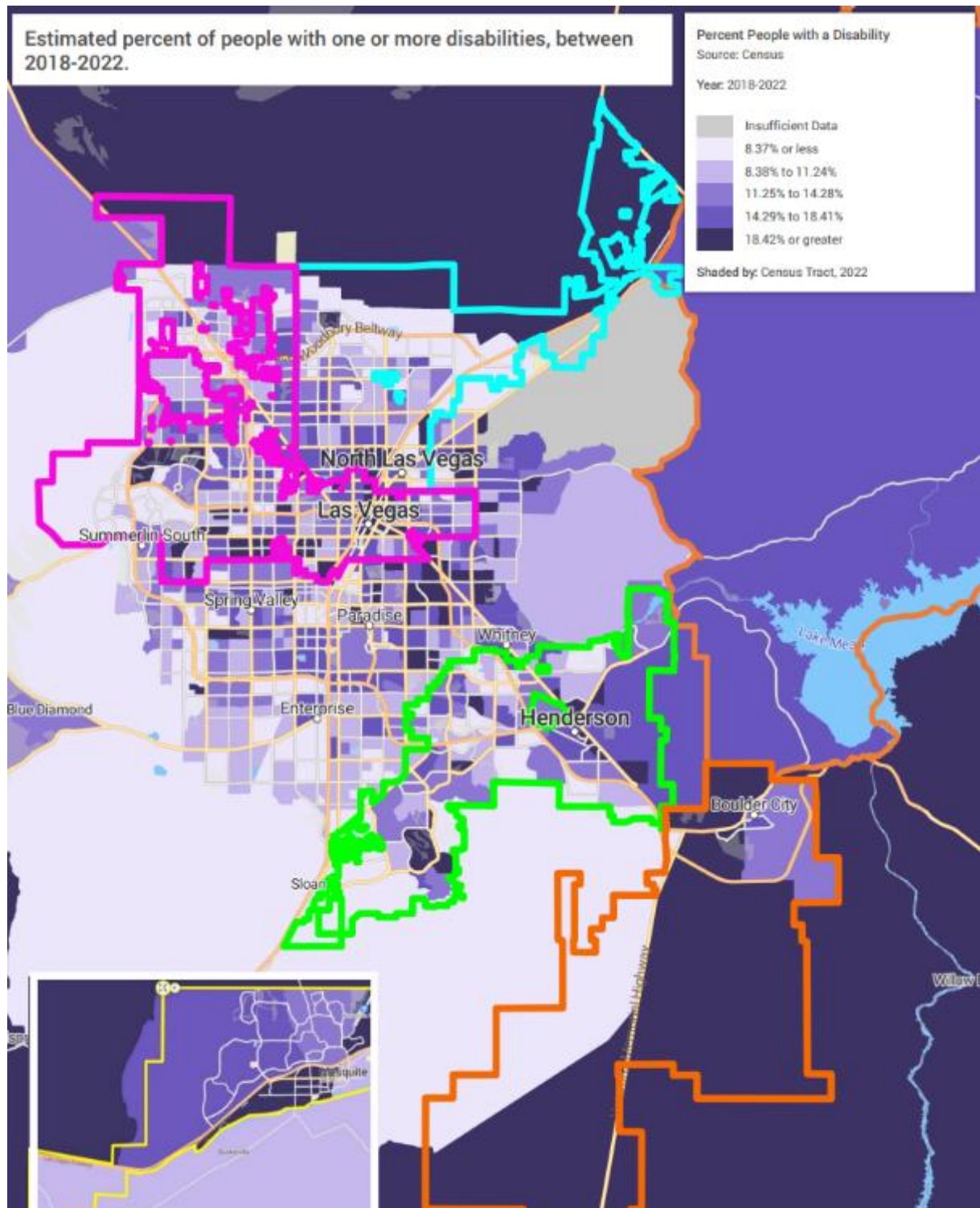
When comparing the disability rate by race between Clark County and Nevada in Table 17, we see very similar statistics. For each group, the disability rate in the County is within 1.1% of the statewide rate.

Table 17: Disability by Race, Clark County and Nevada				
	Clark County		Nevada	
	Estimate	Percent of Group	Estimate	Percent of Group
Race				
White	159,207	14.3%	250,682	14.6%
Black or African American	37,647	14.1%	39,608	14.0%
American Indian and Alaska Native	2,804	12.0%	5,483	13.7%
Asian	23,163	10.1%	26,044	9.0%
Native Hawaiian/Other Pac Islander	2,129	12.2%	2,570	12.0%
Some other race	25,746	9.1%	31,998	8.9%
Two or more races	29,051	9.6%	39,508	10.0%
Ethnicity				
Hispanic	62,778	8.7%	79,961	8.0%

Source: 2022 ACS 5-Year Estimates

As demonstrated in Figure 11, there is not a strong geographic concentration of persons with disabilities in Clark County. Tracts with relatively high rates (18% or more) and relatively low rates (under 9%) are often found next to each other. Unsurprisingly, the North Las Vegas area appears to have lower disability rates, particularly in the north, and Boulder City has higher rates.

Figure 11: Disability by Census Tracts



Income

Since 2010, Nevada and the Clark County area have both seen median incomes rise. Currently, the City of Henderson has the highest MHI by nearly \$14,000. Mesquite has had the most increase in MHI. Additional information can be found in Table 17 below.

Table 17: Median Household Income in 2022, Nevada, Clark County, and select cities				
	2010	2020	2022	
	Estimate	Estimate	Estimate	%Change 2010-2022
Nevada	55,726	62,043	71,646	28.6%
Clark County	56,258	61,048	69,911	24.3%
Las Vegas	54,334	58,377	66,356	22.1%
North Las Vegas	59,256	60,972	71,774	21.1%
Henderson	68,039	75,430	85,311	25.4%
Boulder City	62,171	62,792	76,402	22.9%
Mesquite	44,221	59,206	69,146	56.4%
Source 2010, 2020, 2022 ACS 5-Year Estimates (\$1901)				

In general, the MHI in the area is not heavily dependent on geography. Census tracts with a relatively low LMI (less than \$50,000) are found throughout the County, as are higher income census tracts (\$100,000 or more). Figure 12 shows there is a slight trend towards higher incomes in the northwest and southeast, but it isn't highly correlated.

Figure 12: Median Household Income

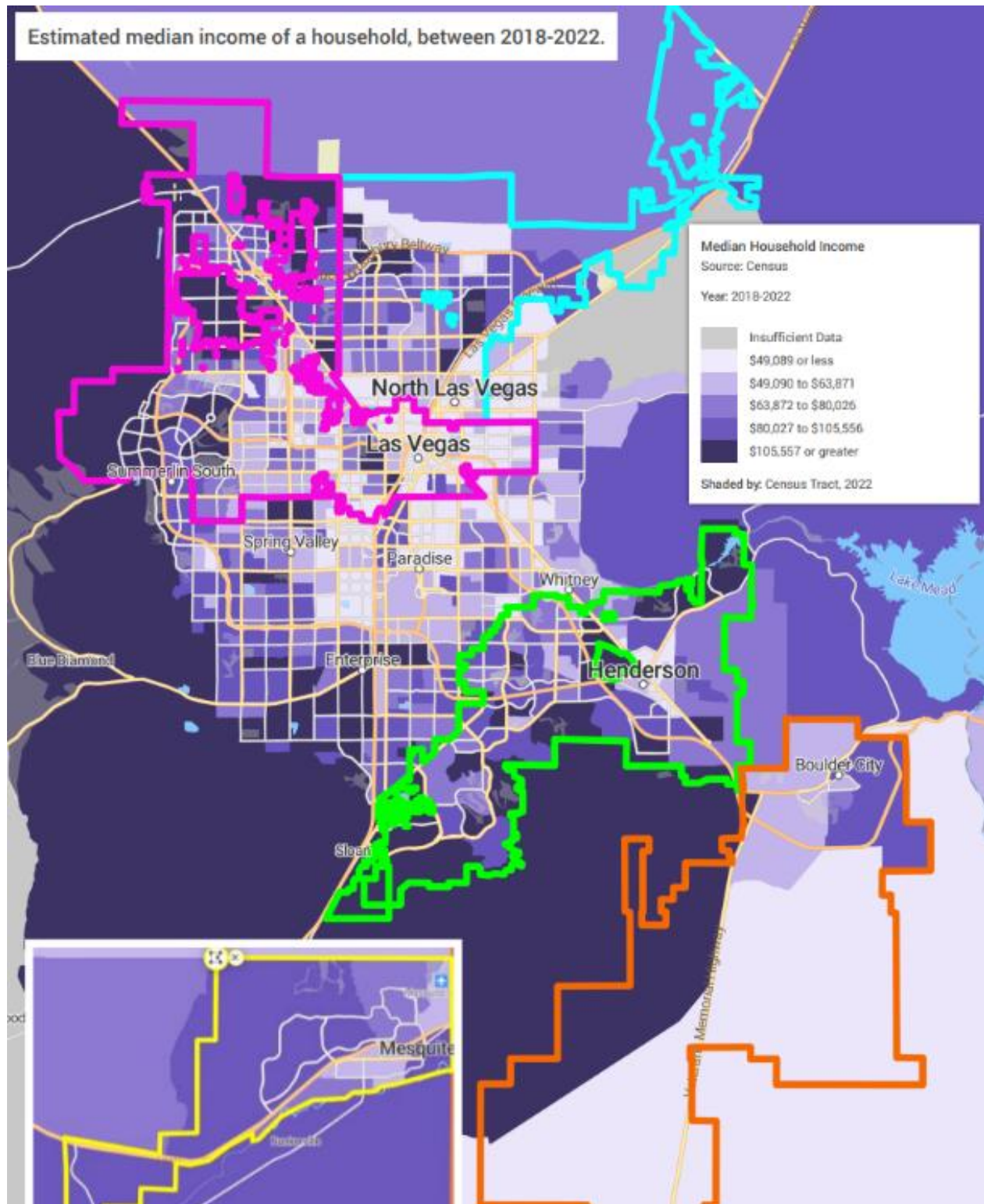


Figure 13, which displays a map of the poverty level by census tract, paints a clearer picture of potential economic segregation or reduced opportunities based on where a household lives. High poverty areas (20% or higher) are much more concentrated in the central parts of the County and up through the northeast. Conversely, low poverty areas (5% or less) are more common along the outer edges in the south, west, and northwest.

Figure 13: Poverty Level

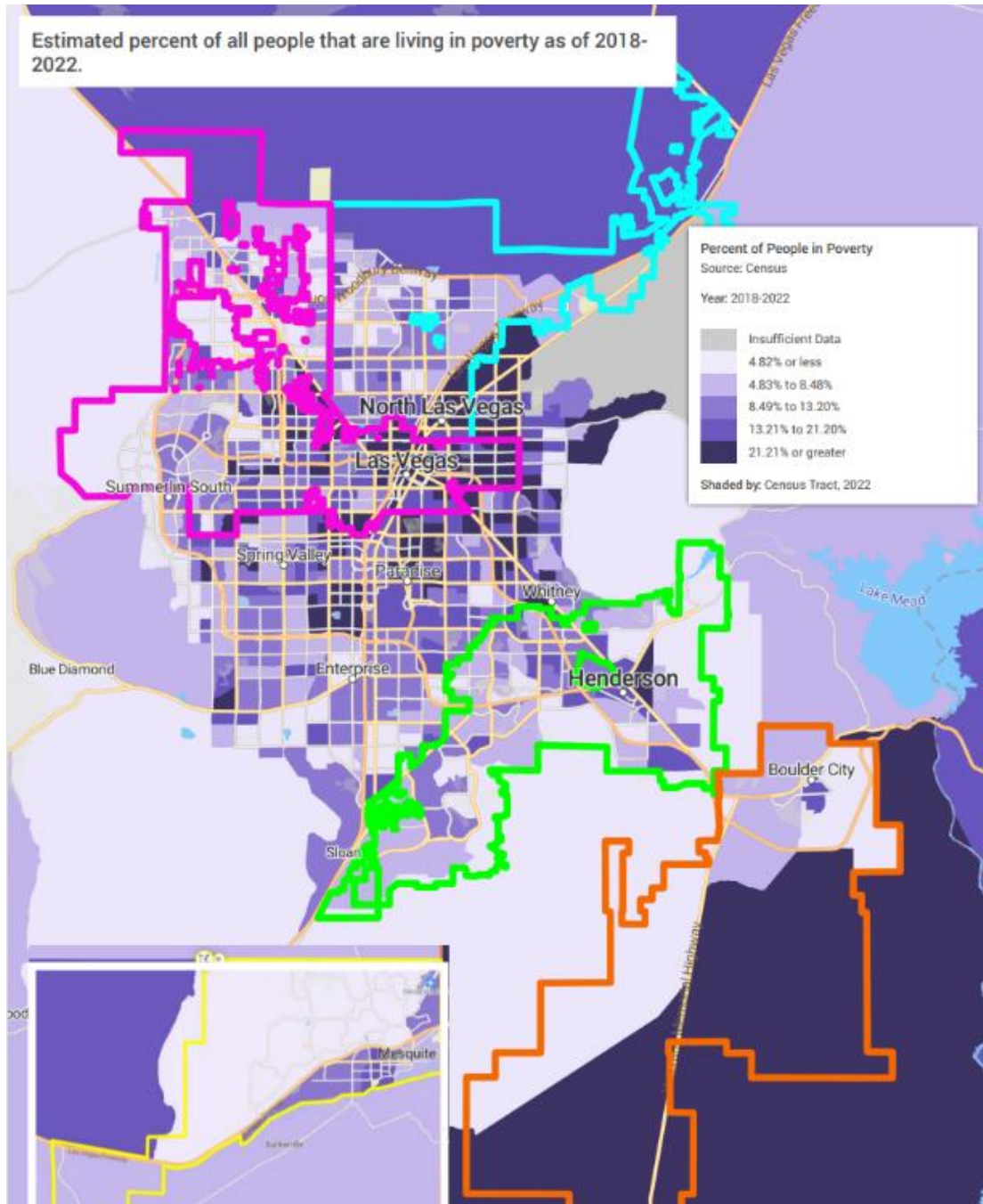
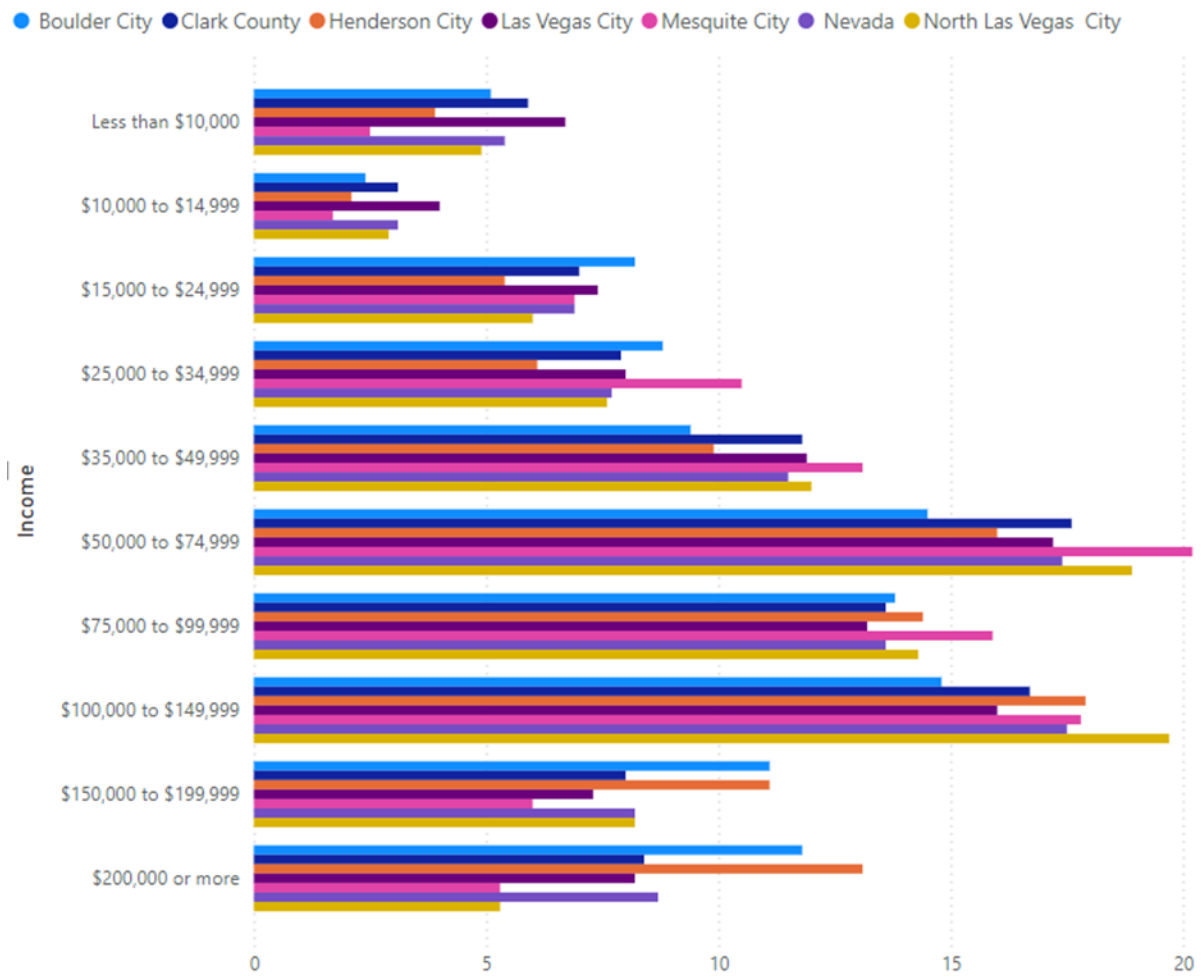


Figure 14: Household income in 2020, Nevada, Clark County, and select cities



The Center for Business and Economic Research and the University of Nevada, Las Vegas provides economic forecasts for Clark County for a variety of indicators. Table 18 shows that all economic indicators are predicted to grow with the Price Index growing the most, by over 70%. Real disposable income is expected to grow more slowly than other indicators by 59%.

Table 18: Economic Forecast in Clark County from the present to 2040			
Variable	2030	2040	% Change 2018-2040
Personal Income	\$133.56	\$165.36	60.9%
Disposable Personal Income	\$119.64	\$147.47	59.7%
PCE – Price Index (w/ housing price)	\$149.98	\$190.64	70.2%
Real Personal Income (w/ housing price)	\$118.69	\$147.18	60.2%
Real Disposable Personal Income (w/ housing price)	\$106.32	\$131.26	59.0%
Source: “Long-Term Projections for Clark County, Nevada 2018-2060,” Center for Business and Economic Research, UNLV.			

Overall, the per capita income is forecasted to grow more quickly than the population. Table 19 shows that by 2040, the population is expected to grow 18.3% while the per capita income by 35%. The largest growth period is expected to be between 2030 and 2040 when the per capita income will grow by nearly \$1,000 per year, or twice the growth rate between 2020 and 2030.

Table 19: Forecast of Change of Income in Clark County from the present to 2040			
Variable	2030	2040	% Change 2018-2040
Disposable Personal Income (real)	\$119.64	\$147.47	59.7%
Population	2,6004,50	2,715,900	18.3%
Per Capita Income	\$46,007	\$54,299	35.0%
Source: “Long-Term Projections for Clark County, Nevada 2018-2060,” Center for Business and Economic Research, UNLV.			

Median Income by Race/Ethnicity

Unfortunately, it is often the case that there is a correlation between a person's median income and their race or ethnicity. Throughout the area Black or African-American residents earn less than any other racial or ethnic group, as seen in Table 20. Generally, Asian and White residents have the highest median income by race or ethnicity, sometimes by a significant amount.

Table 20: Median Income by Race/Ethnicity in Clark County and select cities in 2022							
	Nevada	Clark County	Las Vegas	North Las Vegas	Henderson	Boulder City	Mesquite
Race							
White	77,786	76,444	75,692	78,899	90,321	77,079	69,015
Black or African American	48,022	47,413	40,883	57,637	62,119	-	-
American Indian and Alaska Native	55,913	59,883	47,144	65,833	61,061	-	-
Asian	80,103	79,622	76,851	90,792	84,004	-	56,250
Native Hawaiian/Other Pac Islander	69,207	68,560	61,909	89,306	59,107	-	-
Some other race	60,751	59,944	55,374	67,178	69,069	-	51,422
Two or more races	71,400	70,077	66,162	72,607	85,503	77,377	74,018
Ethnicity							
Hispanic	64,732	63,457	58,010	68,893	81,483	97,604	70,333
Source: 2022 ACS 5-YR Estimates (S1903)							

Poverty

Table 21 illustrates that the current poverty rate and change in poverty rate since 2000 varies between jurisdictions. The City of North Las Vegas' poverty rate grew by only 2%, however they had the highest poverty rate in 2000 and currently have the second highest. The City of Boulder City had the greatest increase in poverty rate (65.7%) but still maintains one of the lowest poverty rates in the area.

Table 21: Poverty Rate			
	2010	2020	2022
Nevada	11.9%	12.8%	12.7%
Clark County	11.7%	13.4%	13.4%
Las Vegas	13.1%	14.9%	14.7%
North Las Vegas	12.2%	12.7%	11.9%
Henderson	7.3%	8.0%	8.1%
Boulder City	8.2%	11.3%	10.6%
Mesquite	11.9%	7.7%	9.8%
Source 2010, 2020, 2022 ACS 5-Year Estimates (S1701, B17001)			

Poverty and Race

Much like median income, poverty and race are often related in a community. Nationwide, the poverty rate for Black or African American residents is higher than any other race or ethnicity. On the other end of the spectrum, the poverty rate for Asian households is generally less than any other race or ethnicity, often less than 10%. County wide, this trend is the consistent with 25% of Black or African American residents being in poverty. American Indian and Alaska Native and some other races are both also above 20%, though American Indian and Alaska Native represent a smaller portion of the population. See Table 22 below for additional detail.

Table 22: Poverty Level by Race/Ethnicity in Clark County and select cities in 2022							
	Nevada	Clark County	Las Vegas	North Las Vegas	Henderson	Boulder City	Mesquite
Race							
White	10.6%	11.0%	11.8%	10.9%	7.4%	10.9%	6.9%
Black or African American	20.8%	20.8%	25.4%	14.4%	10.5%	17.8%	22.1%
American Indian and Alaska Native	20.5%	18.9%	23.4%	14.7%	18.4%	10.3%	0.0%
Asian	9.8%	10.1%	11.2%	6.0%	9.2%	12.2%	15.9%
Native Hawaiian/Other Pac Islander	13.4%	13.8%	15.4%	7.1%	7.3%	-	76.2%
Some other race	17.1%	17.7%	18.5%	14.6%	9.7%	19.7%	25.7%
Two or more races	13.2%	13.5%	13.7%	11.2%	8.9%	4.2%	18.3%
Ethnicity							
Hispanic	15.5%	16.1%	17.7%	14.0%	9.3%	21.0%	17.3%
Source: 2022 ACS 5-YR Estimates (S1701)							

Household Composition

As demonstrated in Table 23, there is a noticeable difference in the household composition across jurisdictions. The City of Mesquite has the lowest average household size at 2.25 while North Las Vegas has the highest at 3.31. This trend is due to the younger demographics in North Las Vegas, which may include families, while the older residents of Mesquite are less likely to have children still living at home.

Table 23: Average household size of occupied housing units by tenure in 2022, Clark County and select cities							
	Nevada	Clark County	Las Vegas	North Las Vegas	Henderson	Boulder City	Mesquite
Average Household Size	2.64	2.7	2.65	3.15	2.54	2.37	2.27
Owner occupied Units	2.71	2.78	2.71	3.23	2.61	2.3	2.23
Renter occupied Units	2.54	2.6	2.58	3.02	2.41	2.57	2.42
Source: 2022 ACS 5-YR Estimates (DP04, S1101)							

According to Table 24 below, the most common household composition throughout the area is a married family household with between 44% and 58% of households across all jurisdictions. The next most common household composition is non-family households, which is least common in North Las Vegas. Single adult households (both male and female) are much more common in North Las Vegas, however, and least common in Boulder City and Mesquite.

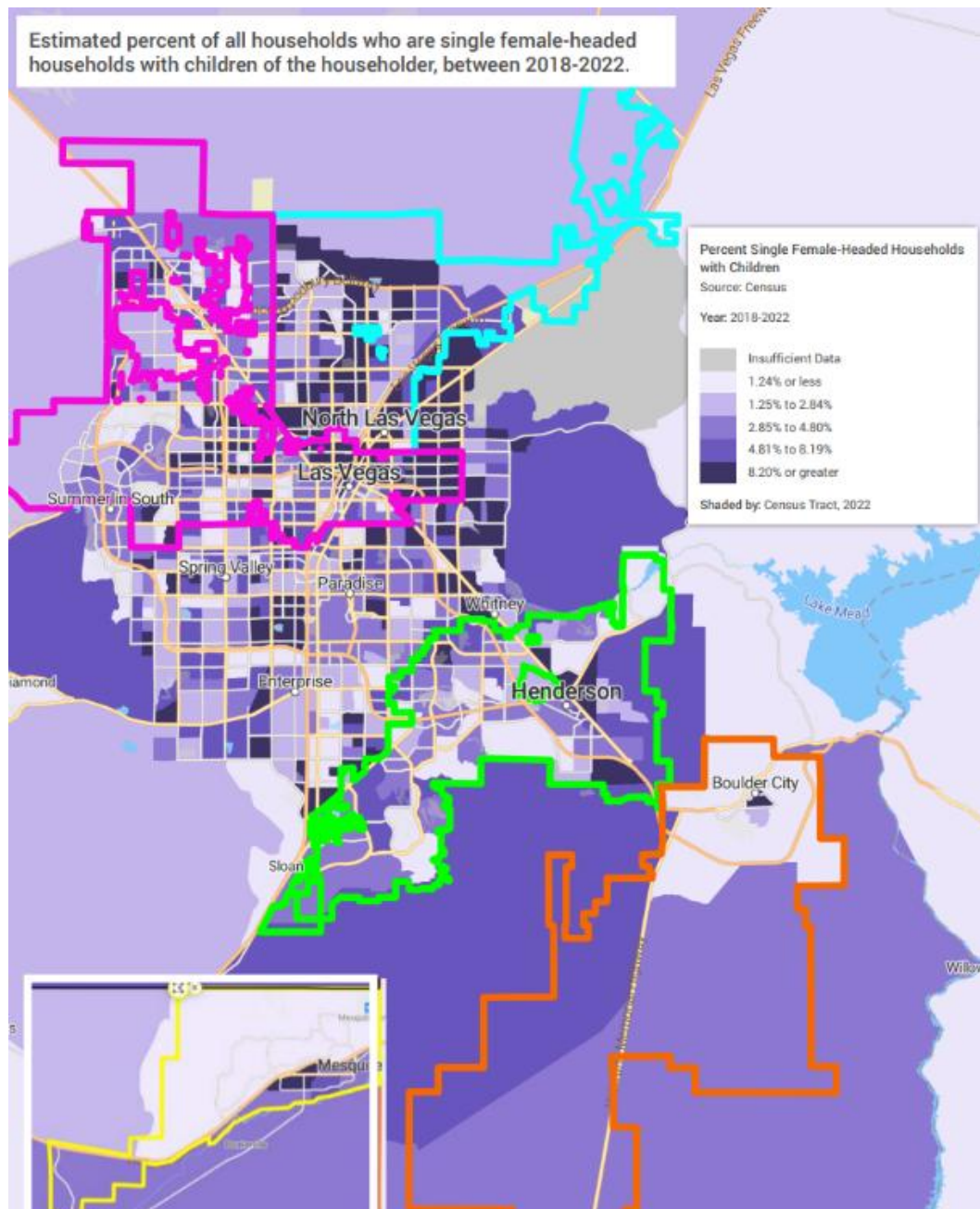
Table 24: Household composition in 2022, Clark County and select cities									
	Total HH	Married Couple Family HH	% Married Couple-Family HH	Single Male Adult HH	% Single Male Adult HH	Single Female Adult HH	% Single Female Adult HH	Non-Family HH	% Non-Family HH
Nevada	1,163,671	514,327	44.2%	77,817	6.7%	150,470	12.9%	421,057	36.2%
Clark County	832,367	358,509	43.1%	57,188	6.9%	116,737	14.0%	299,933	36.0%
Las Vegas	240,462	99,589	41.4%	15,906	6.6%	34,313	14.3%	90,654	37.7%
North Las Vegas	83,188	39,752	47.8%	6,105	7.3%	15,132	18.2%	22,199	26.7%
Henderson	124,626	61,774	49.6%	6,927	5.6%	13,248	10.6%	42,677	34.2%
Boulder City	6,127	3,109	50.7%	151	2.5%	668	10.9%	2199	35.9%
Mesquite	9,048	5,254	58.1%	410	4.5%	598	6.6%	2,786	30.8%
Source: 2022 ACS 5-YR Estimates (S1101)									

Table 25 shows that the likelihood that a household has a child less than 18 years of age has declined significantly since 2010 in Las Vegas. Henderson and Mesquite has increased significantly.

Table 25: Households with own children under 18 years, Nevada, Clark County, and selected cities										
	2010			2020			2022			
	Total HH	HHs with Children	% HHs with Children	Total HH	HHs with Children	% HHs with Children	Total HH	HHs with Children	% HHs with Children	% Change from 2010-2022
Nevada	979,621	304,819	31.1%	1,130,011	302,429	26.8%	1,163,671	307,722	26.4%	0.95%
Clark County	695,701	221,596	31.9%	809,026	221,664	27.4%	832,367	225,593	27.1%	1.80%
Las Vegas	211,975	69,907	33.0%	237,308	64,866	27.3%	240,462	64,223	26.7%	-8.13%
North Las Vegas	61,966	27,299	44.1%	76,223	27,228	35.7%	83,188	27,959	33.6%	2.42%
Henderson	98,205	28,392	28.9%	120,735	30,859	25.6%	124,626	32,700	26.2%	15.17%
Boulder City	6,223	1,303	20.9%	6,556	1,166	17.8%	6,127	1,252	20.4%	-3.91%
Mesquite	6,098	1,126	18.5%	8,182	1,155	14.1%	9,048	1,250	13.8%	11.01%
Source 2010, 2020, 2022 ACS 5-Year Estimates (S1101)										

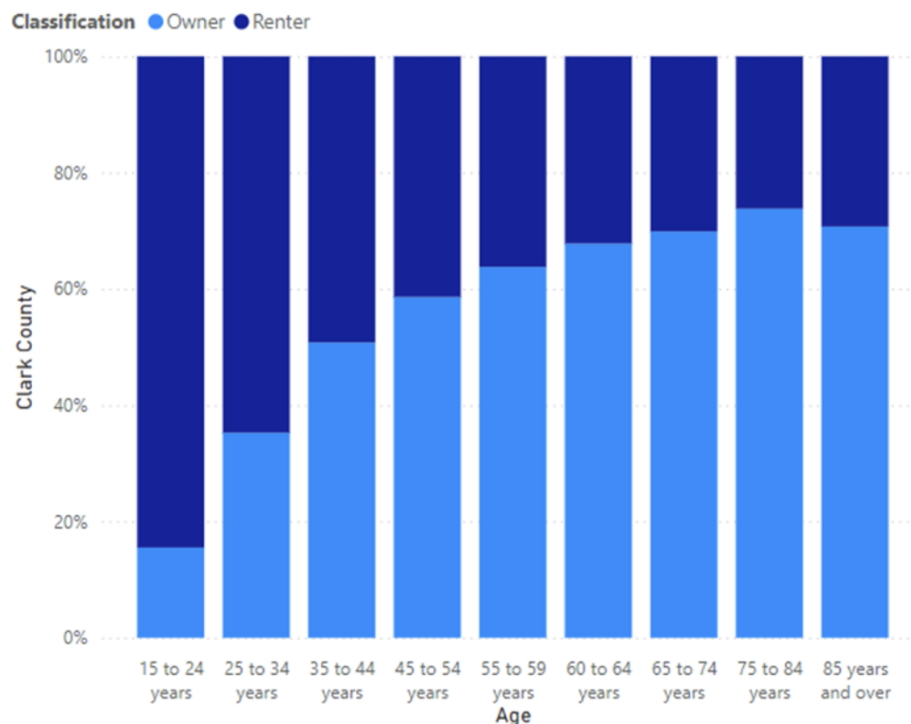
Single-female head of households with children are often the most at risk demographic for homelessness or substandard living. Throughout Clark County there are many census tracts where 20% or more of the households are single-female head of households with children, as can be seen in Figure 15. This household type seems somewhat more common in the central and northeast part of the area. Focused policy and programs that promote and open access to fair and affordable housing is vital for the County to reach these households.

Figure 15: Single-female head of households with children



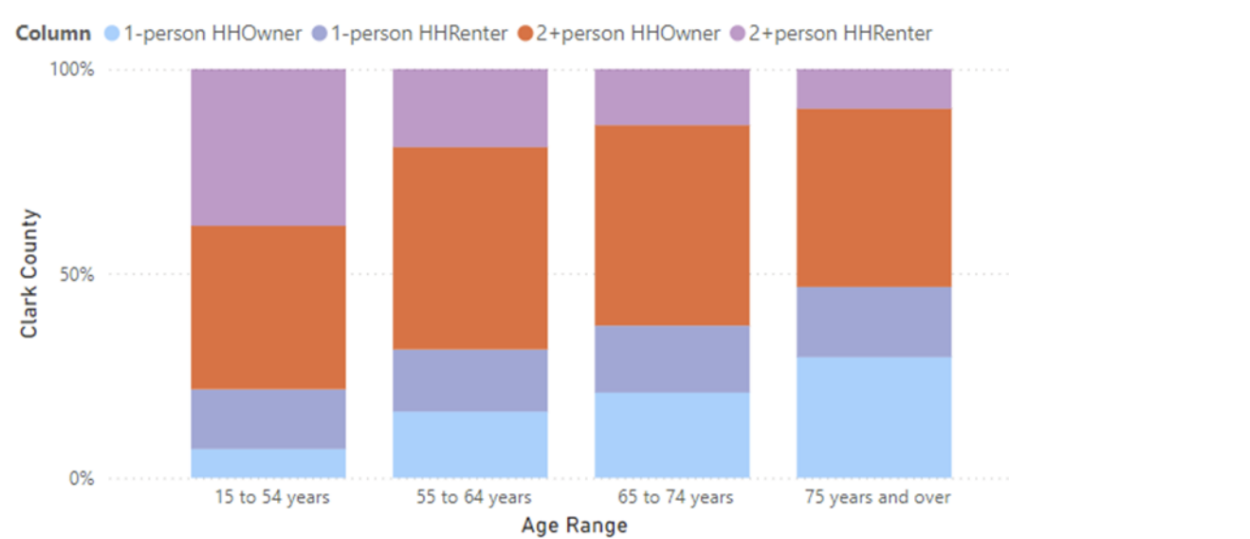
In general, residents grow increasingly likely to be home owners as they age. Figure 16 shows that the rate of homeownership is over 50% for all age groups over the age of 45. When residents reach approximately the age of 85 the rate of homeownership starts to decline.

Figure 16: Households by tenure and age of householder in 2022, Clark County



The chart found in Figure 17 shows the tenure demographic change that happens after residents become 55 years old or older. Before 55, the largest group is renters in 2+ household homes. As the population gets older the prevalence of multi-person homes decreases and single person homes become more common. Homeownership rates also increase significantly.

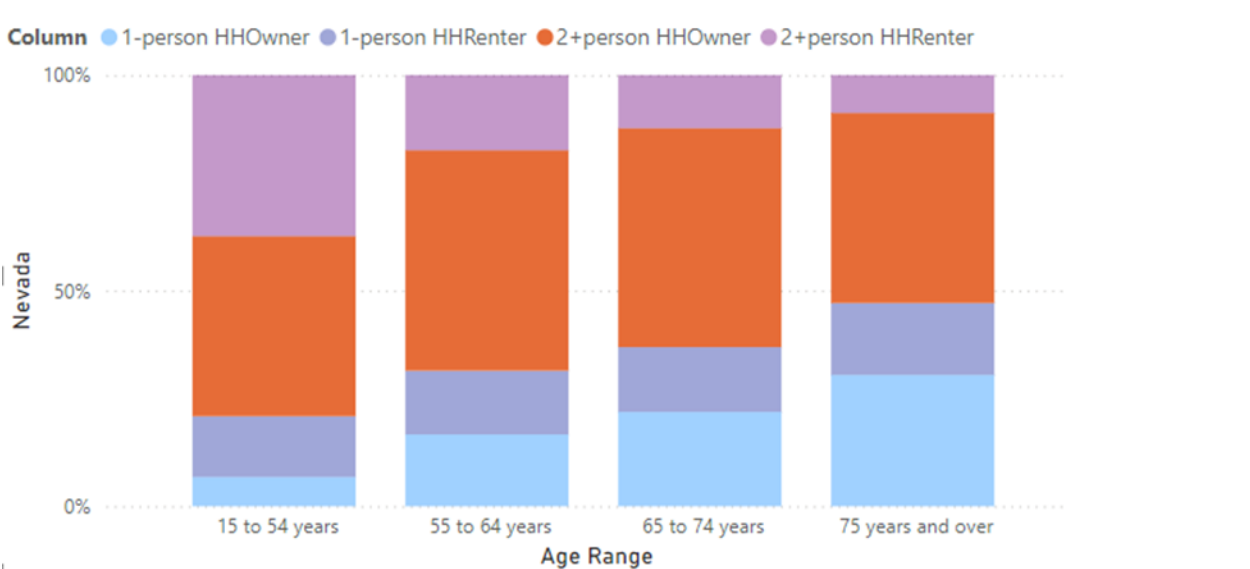
Figure 17: Tenure by household size and age of householder in 2022, Clark County



Source: 2022 ACS (B25116)

In the state as a whole there is a similar shift in tenure and household size. According to the chart in Figure 18, older residents are more likely to be in 1-person households with rates of homeownership increasing after 55.

Figure 18: Tenure by household size and age of householder in 2022, Nevada



Source: 2022 ACS (B25116)

As shown in Table 26, the homeownership rate has decreased since 2010 except for Boulder City and Mesquite. The City of Las Vegas has the highest rental rate at 45.2% while Mesquite has the lowest at 21.3%.

Table 26: Homeownership rates, Nevada, Clark County, and select cities						
	2010		2020		2022	
	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
Nevada	60.1%	39.9%	57.1%	42.9%	58.4%	41.6%
Clark County	58.2%	41.8%	54.8%	45.2%	56.2%	43.8%
Las Vegas	57.7%	42.3%	53.4%	46.6%	54.8%	45.2%
North Las Vegas	63.4%	36.6%	59.8%	40.2%	61.2%	38.8%
Henderson	67.6%	32.4%	64.3%	35.7%	65.2%	34.8%
Boulder City	73.8%	26.2%	70.6%	29.4%	74.2%	25.8%
Mesquite	62.7%	37.3%	76.1%	23.9%	78.7%	21.3%
Source: 2010, 2020, 2022 ACS 5-YR Estimates (DP04)						

Like many economic indicators, race and ethnicity appears to be correlated with homeowner status. Table 27 shows that, throughout Clark County, Black or African American and Native Hawaiian/Pacific Islander residents have lower homeownership rates than other racial or ethnic groups. White and Asian residents consistently have higher rates of homeownership. Mesquite stands out for the incredibly high homeownership rate among White residents and low rate among all other groups.

Table 27: Homeowner Status by Race/Ethnicity in Clark County and select cities in 2022							
	Nevada	Clark County	Las Vegas	North Las Vegas	Henderson	Boulder City	Mesquite
Race							
White	63.1%	57.0%	58.7%	43.6%	72.5%	90.7%	87.1%
Black or African American	9.5%	12.6%	13.1%	24.1%	6.2%	1.4%	0.6%
American Indian and Alaska Native	1.3%	1.0%	1.1%	0.8%	0.8%	0.1%	0.7%
Asian	7.7%	9.5%	6.6%	6.6%	8.2%	0.6%	1.5%
Native Hawaiian/Other Pac Islander	0.6%	0.6%	0.7%	0.7%	0.5%	0.0%	0.7%
Some other race	8.6%	9.5%	10.0%	11.5%	4.6%	1.4%	3.1%
Two or more races	9.2%	9.7%	9.8%	12.8%	7.2%	5.7%	6.4%
Ethnicity							
Hispanic	22.1%	24.3%	25.8%	33.0%	14.3%	6.8%	14.7%
Source: 2022 ACS 5-YR Estimates (S2502)							

Veterans

Many communities across the country are beginning to address the unique needs that face many veterans. With the War on Terror beginning nearly 18 years ago and subsequent military enlistment/turnover figures, the number of veterans continues to grow. In Clark County, veterans are much more likely to have a disability than non-veterans, as indicated in Table 28. However, most economic indicators show that veterans are more stable than non-veterans. The median income for veterans is over \$15,000 higher than non-veterans and both the poverty rate and unemployment rate is lower for veterans. This is likely due to the benefits of serving in the military such as the GI Bill and VA resources that are available.

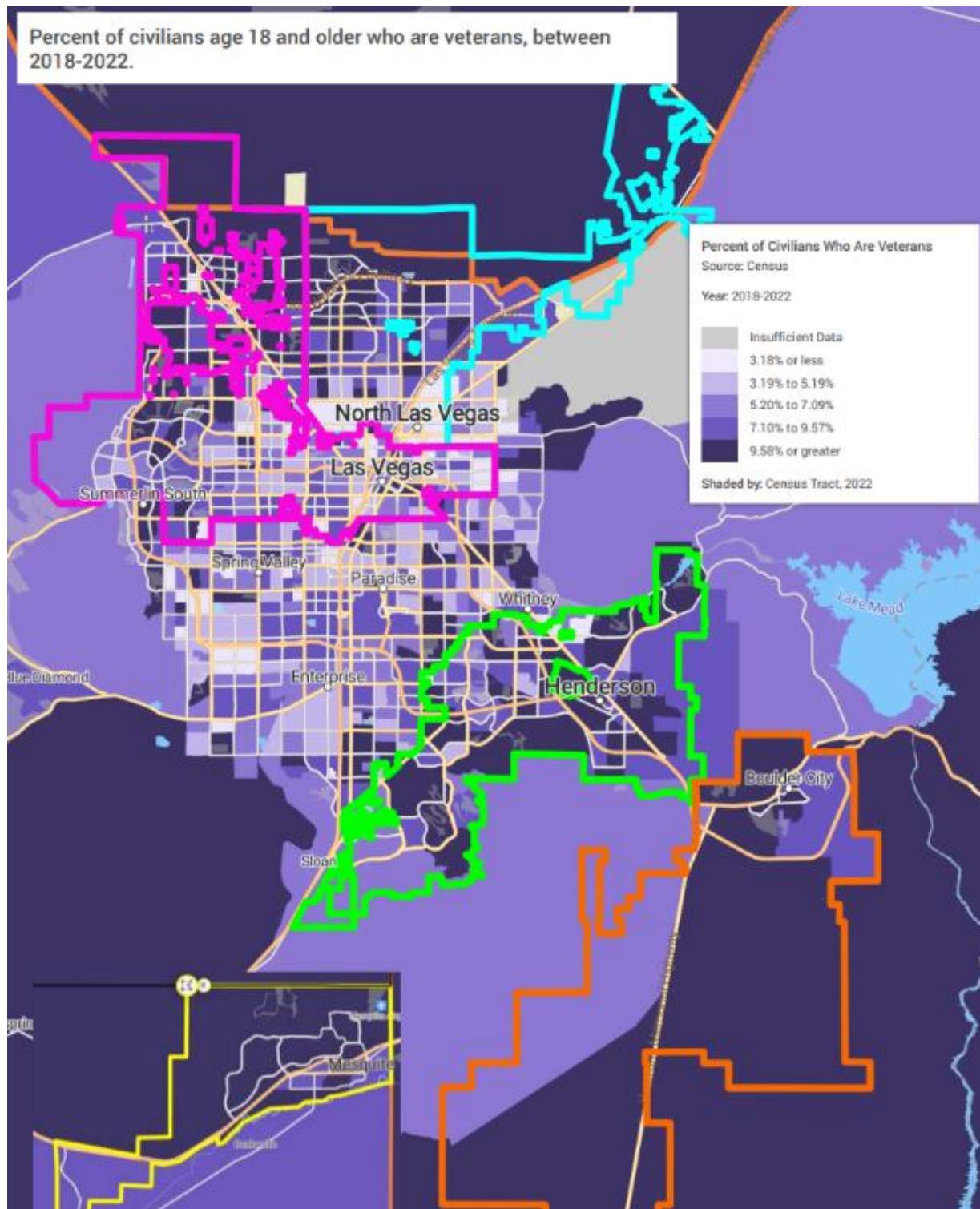
Table 28: Veterans Economic Status in Clark County in 2022		
	Veterans	Non-Veterans
Civilian population over 18 years old	140,263	1,601,107
Median Income	51,095	35,143
Labor force participation rate	75.8%	76.8%
Unemployment rate	5.5%	7.6%
Below poverty in the past 12 months	8.1%	12.3%
With any disability	29.8%	13.6%
Source: 2022 ACS 5-YR Estimates (S2101)		

Clark County is home to a large number of Nevada's veterans. As such, the economic indicators displayed in Table 29 for County veterans are very similar to veterans in the state as a whole. The difference between the two jurisdictions is less than 1% for each indicator.

Table 29: Veterans Economic Status, Clark County vs State Comparison, 2022		
	Veterans (Clark County)	Veterans (Nevada)
Civilian population over 18 years old	140,263	203,118
Median Income	51,095	50,314
Labor force participation rate	75.8%	75.3%
Unemployment rate	5.5%	5.2%
Below poverty in the past 12 months	8.1%	8.2%
With any disability	29.8%	30.5%
Source: 2022 ACS 5-YR Estimates (S2101)		

Veterans in Clark County tend to be more heavily concentrated in census tracts along the outer edges of the County, as portrayed in Figure 19. In both the Boulder City and in the northwestern areas of Las Vegas there are tracts where over 10% of the population are veterans. Given the demographics of Boulder City, it is a reasonable hypothesis that the veterans in that area are from the Korean and Vietnam-era veterans while those near the base are from the Wars in the Gulf.

Figure 19: Veteran Concentration



CHAPTER 4. HOUSING STATUS

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPS)

The non-white population in Clark County in 2022 was 60.26% of the total population, which is about a 16% increase since 2017. Figure 20 below shows that Las Vegas and North Las Vegas have higher concentrations of minority residents than other areas of the County. The darkest shaded areas highlight the areas where minority concentration is over 70%.

To assist communities in identifying racially/ethnically concentrated areas of poverty (R/ECAPS), HUD has developed a definition that involves a racial/ethnic concentration threshold and a poverty test. R/ECAPS must have a non-white population of 50% or more and census tracts must have 40% or more of people living in poverty. Figure 21 below highlights the R/ECAP areas in Clark County. These areas are shaded in blue with diagonal lines overlaying the area.

Figure 20: Estimated percent of the population that is people of color, 2018- 2022

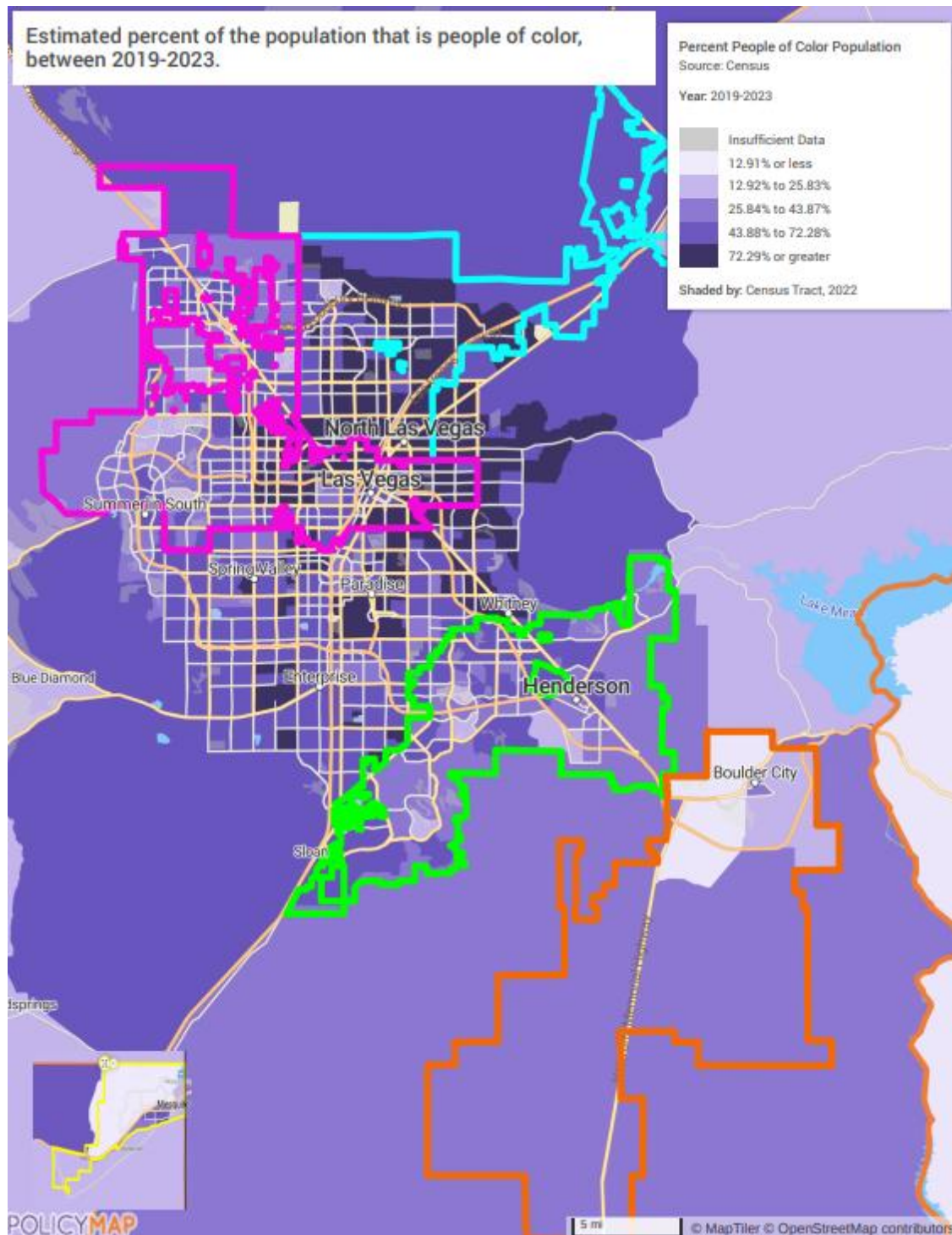
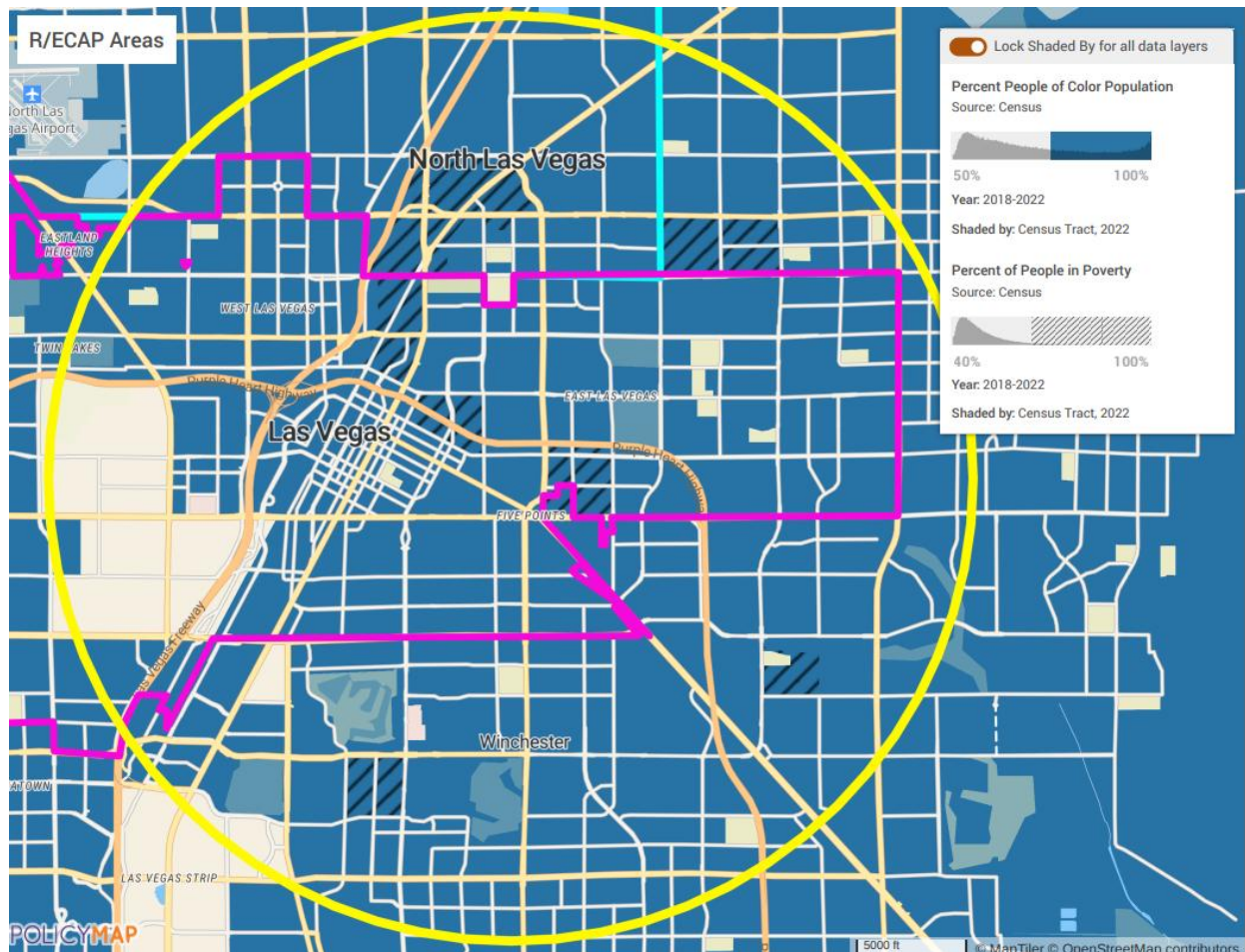


Figure 21: Racially/Ethnically Concentrated Areas of Poverty (R/ECAPS), 2018- 2022



Current Housing Conditions

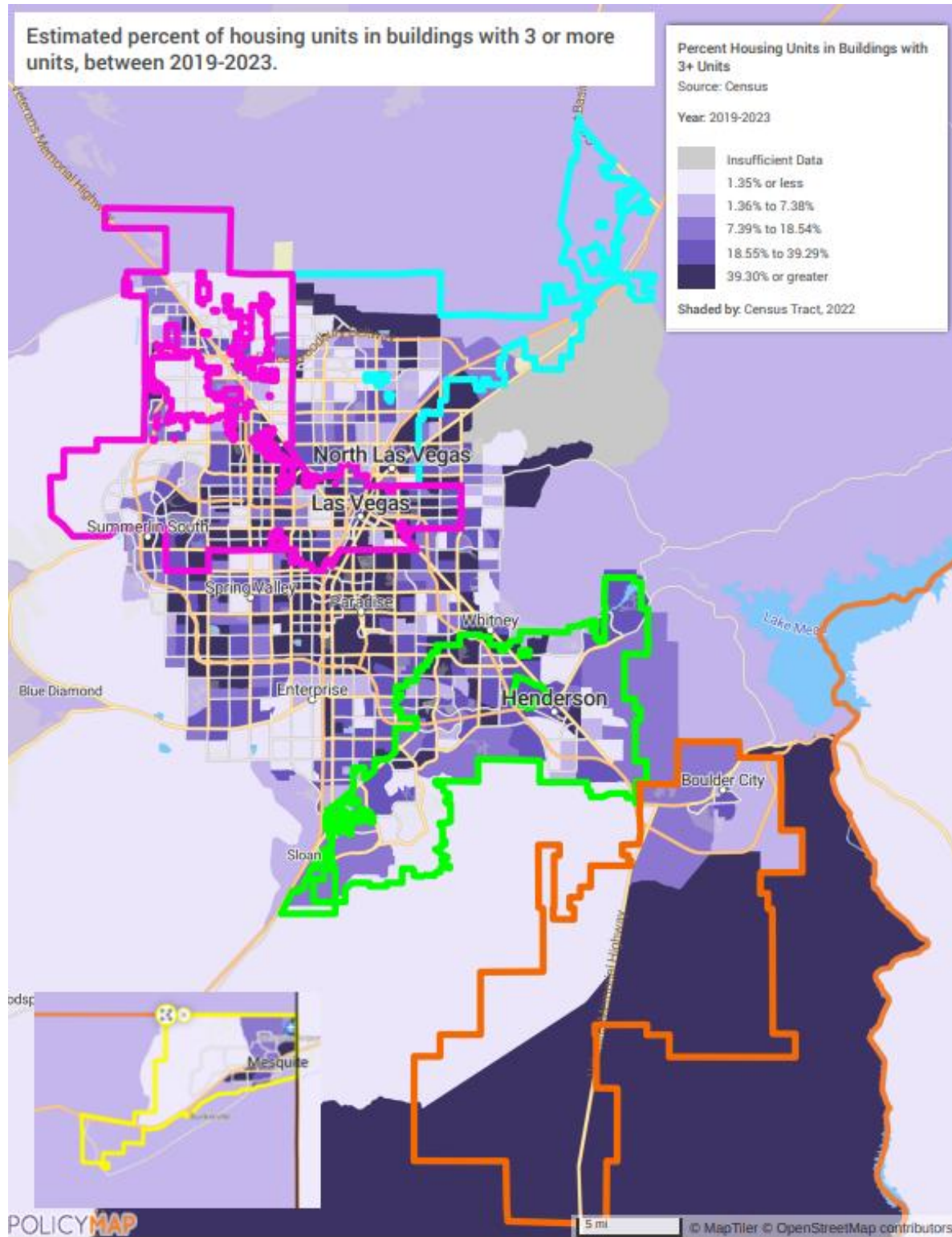
Housing Unit Type

The most common housing type in Clark County is the 1-unit, detached structure. These units make up nearly 60% of the current housing stock. The 1-unit, attached structure saw the most growth between 2018 and 2023 (1.6%). Properties with 20 or more units saw a 1.4% growth between 2018 and 2023. Buildings with 3-19 units, mobile homes, and boat, RV, and van home types saw a decrease in both the number of properties and the total percentages in the county. See Table 30 below for additional information.

Table 30: Properties by Type in Clark County from 2018 to 2023					
Type	2018	Percent	2023	Percent	Percent Change
1-unit, detached	537,075	58.8%	577,159	59.9%	0.1%
1-unit, attached	43,272	4.7%	60,794	6.3%	1.6%
2 units	11,391	1.2%	11,255	1.2%	0.0%
3 or 4 units	64,281	7.0%	63,754	6.6%	-0.4%
5 to 9 units	77,658	8.5%	60,561	6.3%	-2.2%
10 to 19 units	56,238	6.2%	49,508	5.1%	-1.1%
20 or more units	96,541	10.6%	115,878	12.0%	1.4%
Mobile homes	26,096	2.9%	23,246	2.4%	-0.5%
Boat, RV, van, etc.	833	0.1%	1,316	0.1%	0%
Total	913,385	100%	963,471	100%	--
Source: 2018, 2023 ACS (B25024)					

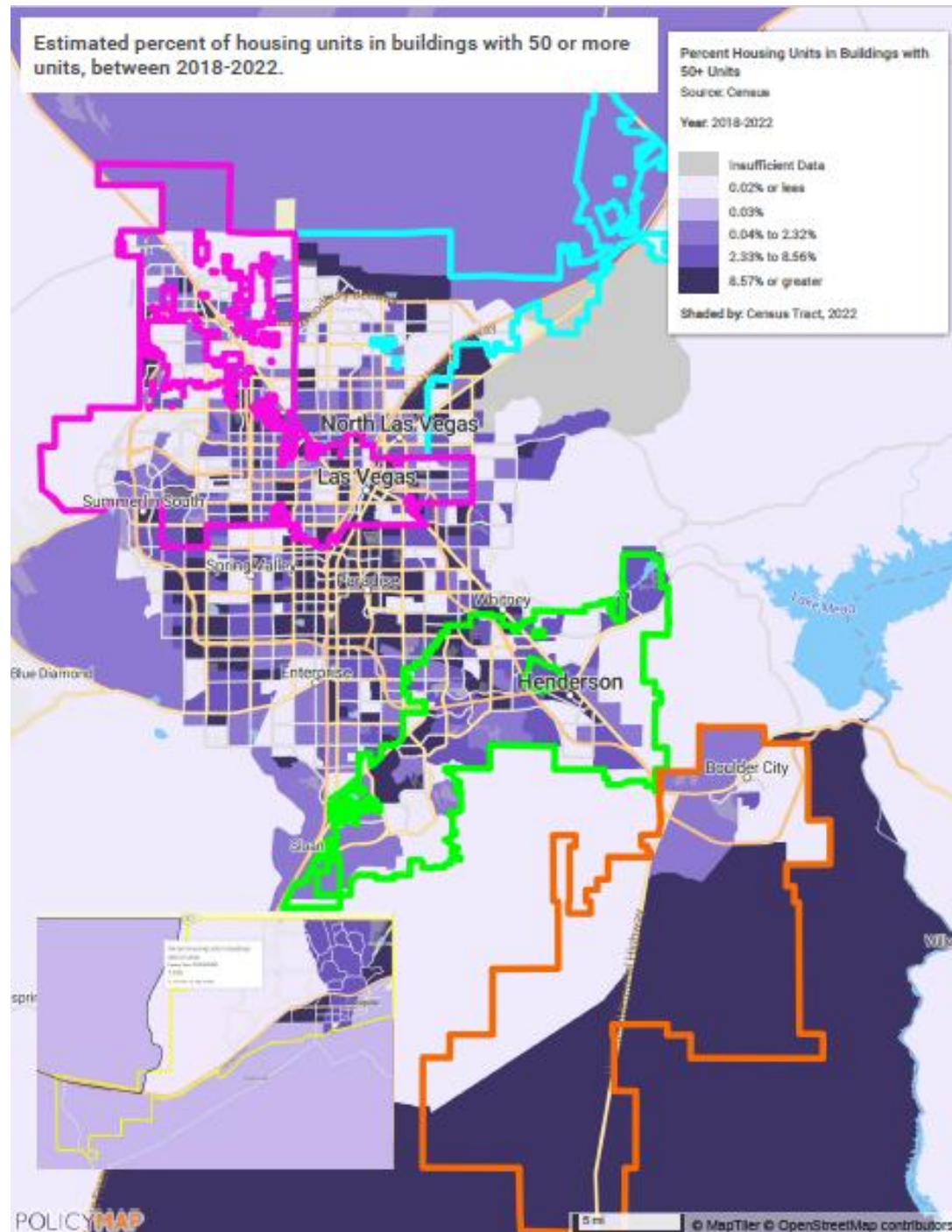
Multi-unit housing structures (buildings with 3 or more units) are commonplace throughout the County. The downtown areas have a higher concentration than most other areas, as can be seen in Figure 22.

Figure 22: Percent of Multi-Unit Housing Structures (3+ units)



Large multi-unit structures (+50 units) are uncommon in most of Clark County. However, where they exist they are mostly found in the downtown and central southern tracts. In these tracts, 20% or more of all housing units are found in these large multi-unit buildings. See Figure 23 that shows the areas where high percentages of units in large multi-family buildings of 50 units or more.

Figure 23: Percent of Large Multi-Unit Housing Structures (50+ units)



Housing Unit Size

Between 2000 and 2017, Clark County saw a trend of increasing home sizes, as reflected in Table 31. Since then, smaller homes have seen increases while buildings with 3-5 units have all seen decreases. Although housing units with 5 rooms have decreased in percentage, the total number has increased since 2017 and is still the most common housing unit size in the County with 19.5% units. Housing units with 3 rooms is the only household unit type that decreased in both total number and percentage between 2017 and 2023 – this type saw the largest decrease of –1.6%. Units with 8 or 9 rooms saw the largest increase between 2017 and 2023. The median number of rooms increased by 4.1% between 2017 and 2020 and has increased by another 3.9% since then.

Table 31: Housing Units by Size in Clark County from 2000 to 2023							
Rooms	2000	Percent	2017	Percent	2023	Percent	Percent Change (2017-2023)
1 room	19,739	3.5%	25,050	2.9%	34,186	3.5%	0.6%
2 rooms	39,653	7.1%	30,827	3.5%	40,599	4.2%	0.7%
3 rooms	71,118	12.7%	100,886	11.5%	95,571	9.9%	-1.6%
4 rooms	97,332	17.4%	164,605	18.8%	168,743	17.5%	-1.3%
5 rooms	117,914	21.1%	182,972	20.8%	187,456	19.5%	-1.3%
6 rooms	97,359	17.4%	155,691	17.7%	174,737	18.1%	0.4%
7 rooms	58,188	10.4%	95,886	10.9%	103,243	10.7%	-0.2%
8 rooms	32,644	5.8%	59,984	6.8%	77,068	8%	1.2%
9 or more rooms	25,852	4.6%	61,716	7.0%	81,868	8.5%	1.5%
Median (rooms)	4.9		5.1		5.3		3.9%
Source: 2020 Census, 2017-2023 ACS (DP04)							

Housing Conditions

The year a house is built is heavily correlated with whether it is in substandard condition. Older homes are more likely to need regular maintenance to provide a safe and secure living environment for residents. When looking at the age of a home an important factor is whether it was built before 1978. Prior to 1978 lead-based paint was used in many homes and the presence of that paint can cause significant health problems for residents, particularly for children, the elderly, and those with compromised immune systems. Seniors or those on a fixed or limited income oftentimes cannot afford to maintain their home or to make necessary safety accommodations. As costs of materials for new builds continue to rise, rehabilitation assistance for low-income families and those on fixed incomes such as seniors and those with disabilities will be an important tool in allowing them to maintain their housing and lessen the risks of homelessness.

2023 American Community Survey data reports that only about 17.1% of all housing units in Clark County were built prior to 1980. Table 32 below shows that Boulder City has the oldest housing stock with 49.5% of its housing stock built before 1980 followed by Las Vegas with 22.3% of its housing stock built before 1980. Figure 24 shows that the central downtown areas have older housing units compared to the surrounding areas. Figure 25 reflects this, with darker shaded areas highlighting higher concentrations of housing units built prior to 1980 – most are located in Las Vegas and South of Las Vegas.

Table 32: Year Unit Built in Clark County and Select Cities												
Year Unit Built	Clark County		Boulder City		Mesquite		Henderson		Las Vegas		North Las Vegas	
	#	%	#	%	#	%	#	%	#	%	#	%
2020 or later	46,535	4.8%	18	0.3%	175	1.50%	8,854	6.0%	10,520	3.9%	8,828	9.10%
2010 to 2019	130,013	13.5%	160	2.3%	2,257	19.50%	26,293	17.9%	29,038	10.7%	12,858	13.20%
2000 to 2009	275,978	28.6%	734	10.4%	4,771	41.30%	43,169	29.4%	57,827	21.4%	39,138	40.10%
1990 to 1999	220,420	22.9%	1,213	17.1%	3,377	29.20%	42,595	29.1%	69,870	25.8%	19,432	19.9%
1980 to 1989	126,121	13.1%	1,459	20.6%	536	4.60%	14,077	9.6%	42,958	15.9%	4,583	4.7%
1970 to 1979	93,860	9.7%	2,009	28.4%	223	1.90%	6,099	4.2%	28,293	10.4%	4,989	5.1%
1960 to 1969	40,612	4.2%	434	6.1%	90	0.80%	1,550	1.1%	17,789	6.6%	3,705	3.8%
1960 or earlier	29,932	3.2%	1,058	15.0%	122	1.00%	3,981	2.7%	14,452	5.3%	3,974	4.1%

Source: 2023 ACS (DP04)

Median Year Built

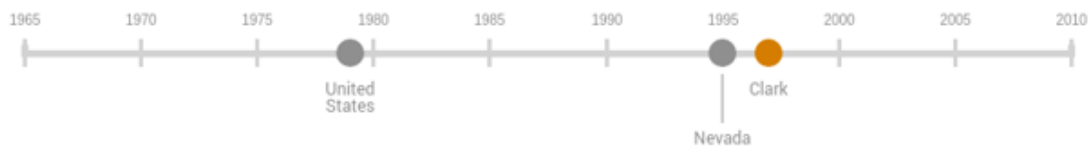


Figure 24: Median Year Built

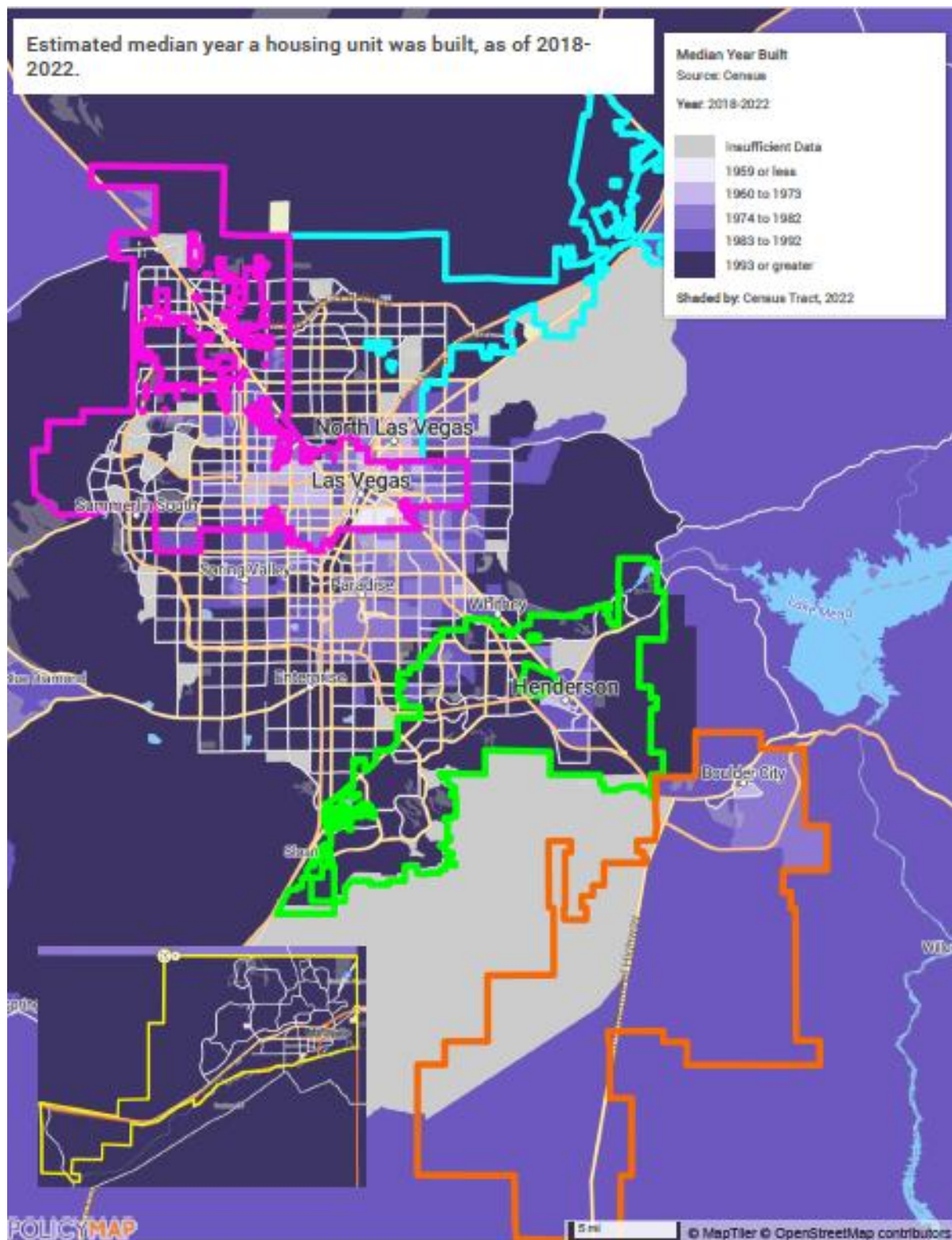
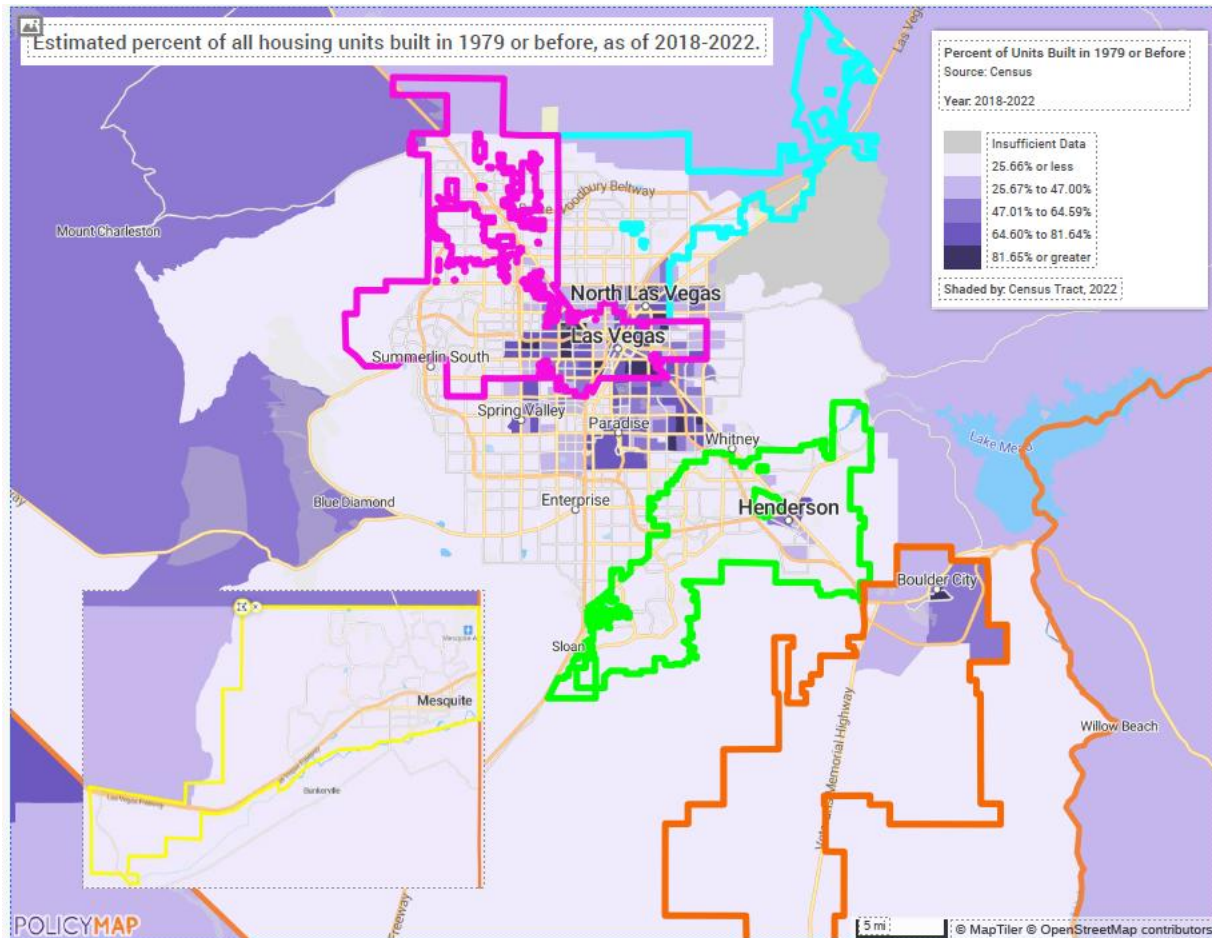


Figure 25: Housing Units Built Prior to 1980



Housing Occupancy

As shown in Table 33, since 2017, the only household size to increase was the 3-person household unit, and only by 0.2%. All of the other household sizes saw a decrease in the percentage of total units but grew in total number. 2-person households have remained the most common household size since 2000 and was 33.1% of households by 2023. The 2-person household saw the largest percent decrease between 2017 and 2023 with -1.5%, followed closely by the decline of 4-person households at -1.3%.

Table 33: Occupancy in Clark County from 2000 to 2023

	2000	Percent of Total	2017	Percent of Total	2023	Percent of Total	Percent Change (2017-2023)
Total Occupied Units	512,253	100%	749,858	100%	880,604	100%	
1-person household	125,473	24.5%	211,490	28.2%	253,701	28.8%	-0.4%
2-person household	175,189	34.2%	244,194	32.6%	291,093	33.1%	-1.5%
3-person household	82,923	16.2%	115,728	15.4%	137,466	15.6%	0.2%
4-or-more-person household	128,668	25.1%	178,446	23.8%	198,344	22.5%	-1.3%

Source: 2000 Census (H013, SF1), 2013-2017, 2023 ACS (S2501)

As demonstrated in Table 34, the vacancy rate in Clark County saw a decrease of -6% between 2017 and 2023, following the approximately 6% increase seen between 2000 and 2017. This is a decrease in vacancy by nearly 45,000 housing units bring overall vacancy rates in line with the rate in 2000. All cities in Clark County had less than a 5% vacancy rate as of the 3rd quarter in 2024.

Table 34: Vacancy Rate in Clark County from 2000 to 2023							
	2000	Percent	2017	Percent	2023	Percent	Percent Change (2017-2023)
Total Units	559,799	100%	877,617	100%	880,604	100%	
Vacant Units	47,546	8.5%	127,759	14.6%	82,867	8.6%	-6.0%
Source: 2000 Census (H006, SF3), 2013-2017 ACS (DP04)							

Race and ethnicity are often linked to a household's economic situation. Residents who have lower incomes or less economic stability are less likely to be homeowners. According to the data in Table 35, close to 70% of Black residents are renters while only 35.1% of White residents and 31.1% of Asian residents are renters. Hispanic residents are more likely to be homeowners than Black residents but not as likely as White or Asian residents – about half of all Hispanic residents are homeowners.

Table 35: Housing Tenure By Race/Ethnicity in Clark County, 2023					
Race	Total	Owner-Occupied	Percent Owner	Renter-Occupied	Percent Renter
White	455,130	295,306	64.9%	159,824	35.1%
Black	111,862	38,166	34.1%	73,696	65.9%
Asian	90,467	62,279	68.8%	28,188	31.2%
Ethnicity					
Hispanic	214,687	109,968	51.2%	104,719	48.8%
Total	880,604	509,177	57.8%	371,427	42.2%
Source: 2013-2017 ACS (B25003, B25003A, B25003B, B25003D, B25003I)					

Housing Costs

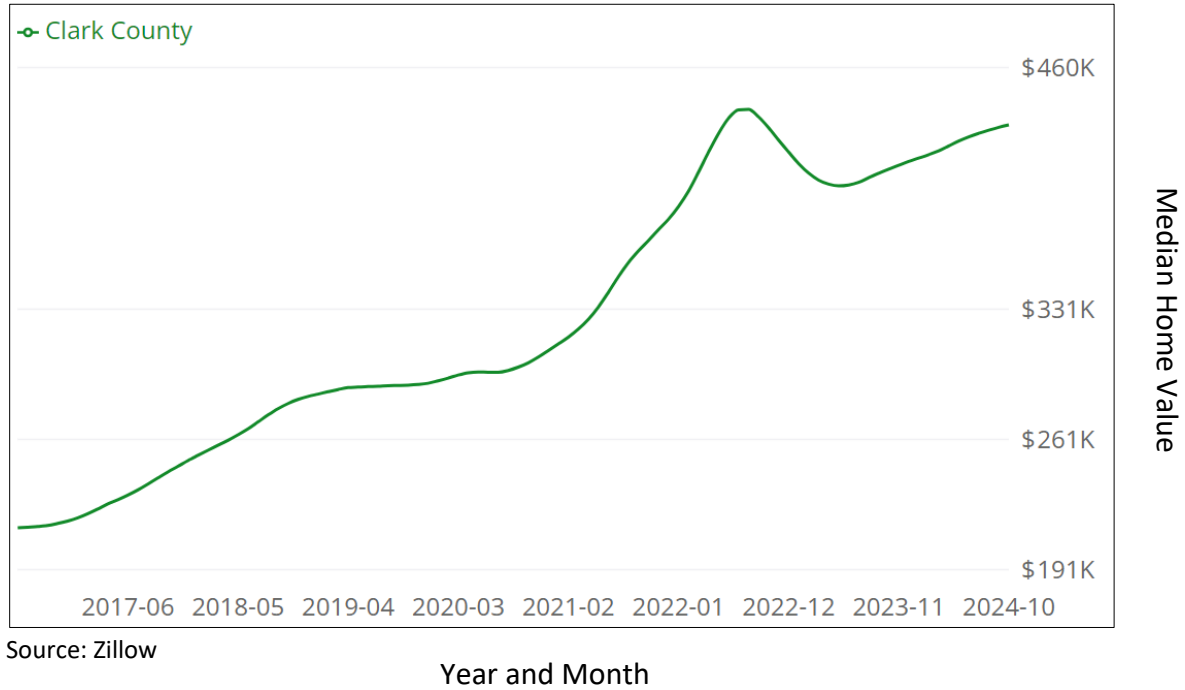
Owner Occupied Housing Costs

Since 2010, the overall average home value has increased throughout the region, however, some periods saw decreases. Between 2010 and 2017, the home value decreased in every location by at least -11.9%. However, between 2017 and 2022, the median home prices rose significantly in all locations resulting in an overall increase since 2010. Clark County's median home value rose by 73.7% between 2017 and 2023. North Las Vegas had the largest increase in median home value at 89.3%. According to Zillow, in August of 2022 the average home value reached a high of \$438,481 before decreasing slightly in early 2023. Since then, the median home value has been increasing and reached \$430,112 in October of 2024. Figure 26 below illustrates median home value trends in Clark County over recent years. The yellow columns in the chart compare the change in median home value and income between 2010 and 2022 showing that home values have outpaced increases in income in all jurisdictions except Mesquite. The data dashboard at **Appendix A** provides year-to-year percentage changes in home values for the Jurisdictions as compared to income and rents for further illustration of value fluctuations.

Table 36: Average Home Value from 2010 to 2022

Municipality	2010	2017	2022	Percent Change			Percent Change Median Income
				2010-2017	2010-2022	2017-2022	2010-2022
Clark County	\$257,300	\$212,300	\$368,800	-17.5%	43.3%	73.7%	24.3%
Las Vegas	\$251,300	\$209,700	\$365,300	-16.6%	45.4%	74.2%	22.1%
North Las Vegas	\$236,400	\$179,700	\$340,200	-24.0%	43.9%	89.3%	21.1%
Henderson	\$311,600	\$266,200	\$427,900	-14.6%	37.3%	60.7%	25.4%
Boulder City	\$314,000	\$241,600	\$410,100	-23.1%	30.6%	69.7%	22.9%
Mesquite	\$232,100	\$204,400	\$333,400	-11.9%	43.6%	63.1%	56.4%
Source: 2000 Census (DP4, SF4), 2010, 2017, 2022 ACS 5-year estimates (DP04)							

Figure 26: Median Home Value, Clark County, 2017- 2024



Figures 27 and 28 below show both the median home values throughout the County and the percent change of home values. Although all areas have seen an increase in home values over the last 5 years, Las Vegas and North Las Vegas have seen higher rates of growth. The cities of Henderson and Boulder City saw lower increases in home value but they still have higher home values than areas closer to downtown.

Figure 27: Median Value of Owner-Occupied Housing Units, 2018- 2022

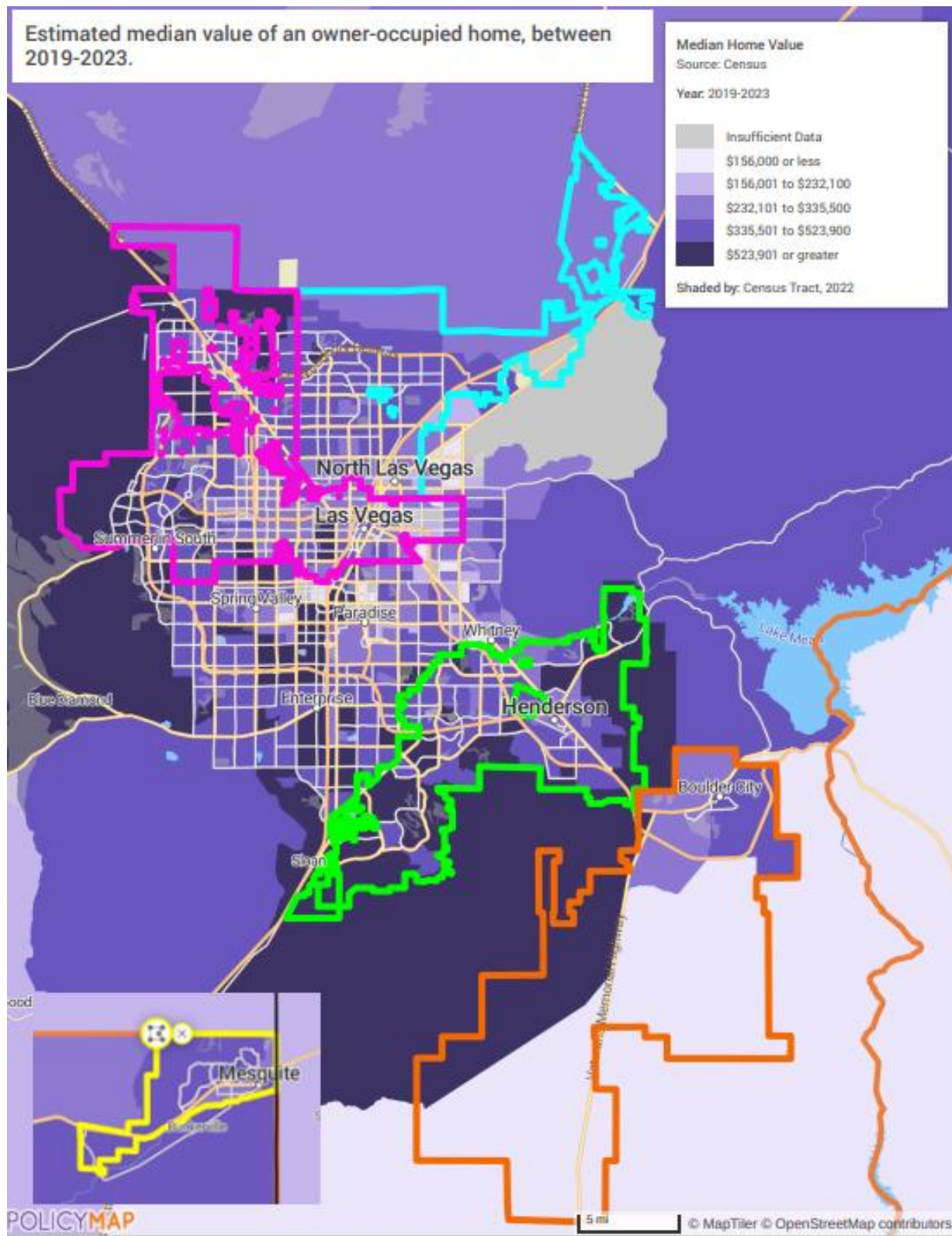
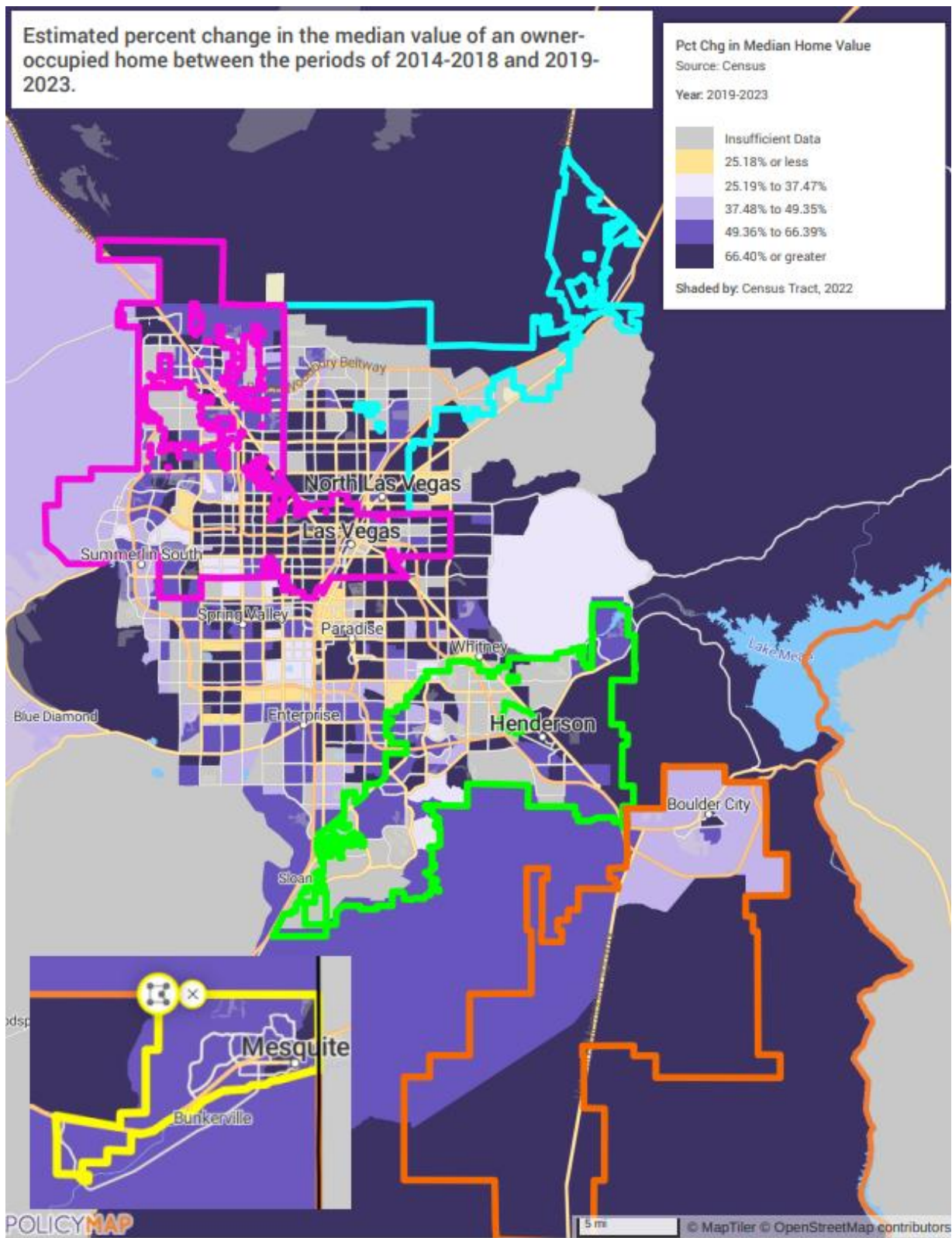


Figure 28: Percent Change in the median value of homeowner housing units



Renter Occupied Housing Costs

The median rental prices have also continued to increase throughout Clark County since 2017, according to ACS data displayed in Table 37. Between 2010 and 2017, Boulder City was the only selected municipality that had a significant increase at 23.9%. Mesquite saw a -7.9% decline in rental prices during this same period, and all other municipalities remained relatively stable. Between 2017 and 2022, all selected municipalities saw increases in median rent prices. Between 2017 and 2022, North Las Vegas saw the highest increase in rents at 23.3%, following a period of no change between 2010 and 2017. Mesquite had the lowest increase in rental prices between 2017 and 2022 but still saw a 13.5% increase. The highest median rent in the area in 2022 was North Las Vegas, followed closely by Henderson. The lowest median rent in the area in 2022 was Mesquite. All municipalities have seen an overall increase in median rent prices between 2010 and 2022 due to the increasing cost of housing, especially in recent years. Boulder City's median rent saw the highest increase during this time at 45.2%. The yellow columns in the chart compare the change in median contract rent and income between 2010 and 2022 showing that rents have largely stayed on track with increases in income except in Boulder City and North Las Vegas where rents have outpaced income. The data dashboard at **Appendix A** provides year-to-year percentage changes in rents as compared to income and home values for further illustration of cost fluctuations.

Table 37: Median Contract Rent							
Municipality	2010	2017	2022	Percent Change			Percent Change Median Income
				2010-2017	2010-2022	2017-2022	2010-2022
Clark County	\$1,036	\$1,048	\$1,222	0.1%	17.9%%	16.6%	24.3%
Las Vegas	\$999	\$1,024	\$1,174	2.5%	17.5%	14.7%	22.1%
North Las Vegas	\$1,140	\$1,140	\$1,463	0.0%	28.3%	28.3%	21.1%
Henderson	\$1,188	\$1,184	\$1,446	-0.3%	21.7%	22.1%	25.4%
Boulder City	\$795	\$985	\$1,154	23.9%	45.2%	17.2%	22.9%
Mesquite	\$886	\$816	\$926	-7.9%	4.5%	13.5%	56.4%
Source: ACS 5-year Estimates (B25058)							

Figure 29 shows the distribution of rental prices throughout Clark County, with the darker shaded areas indicating higher rent prices. Central tracts have generally lower median rents than tracts along the edge of the Las Vegas Valley. Henderson has higher median rent prices spread throughout the city, while North Las Vegas, Las Vegas, and Boulder City see higher rental prices concentrated in certain census tracts. Figure 30 shows the estimated percent changes in median rental prices throughout the County. Mesquite had some census tracts that saw increases between 70-80%. All municipalities had census tracts with higher increases (shaded by darker purple colors) and areas of lower increase (shaded by lighter purple or yellow), but very few tracts saw decreases.

Figure 29: Estimated median rental prices

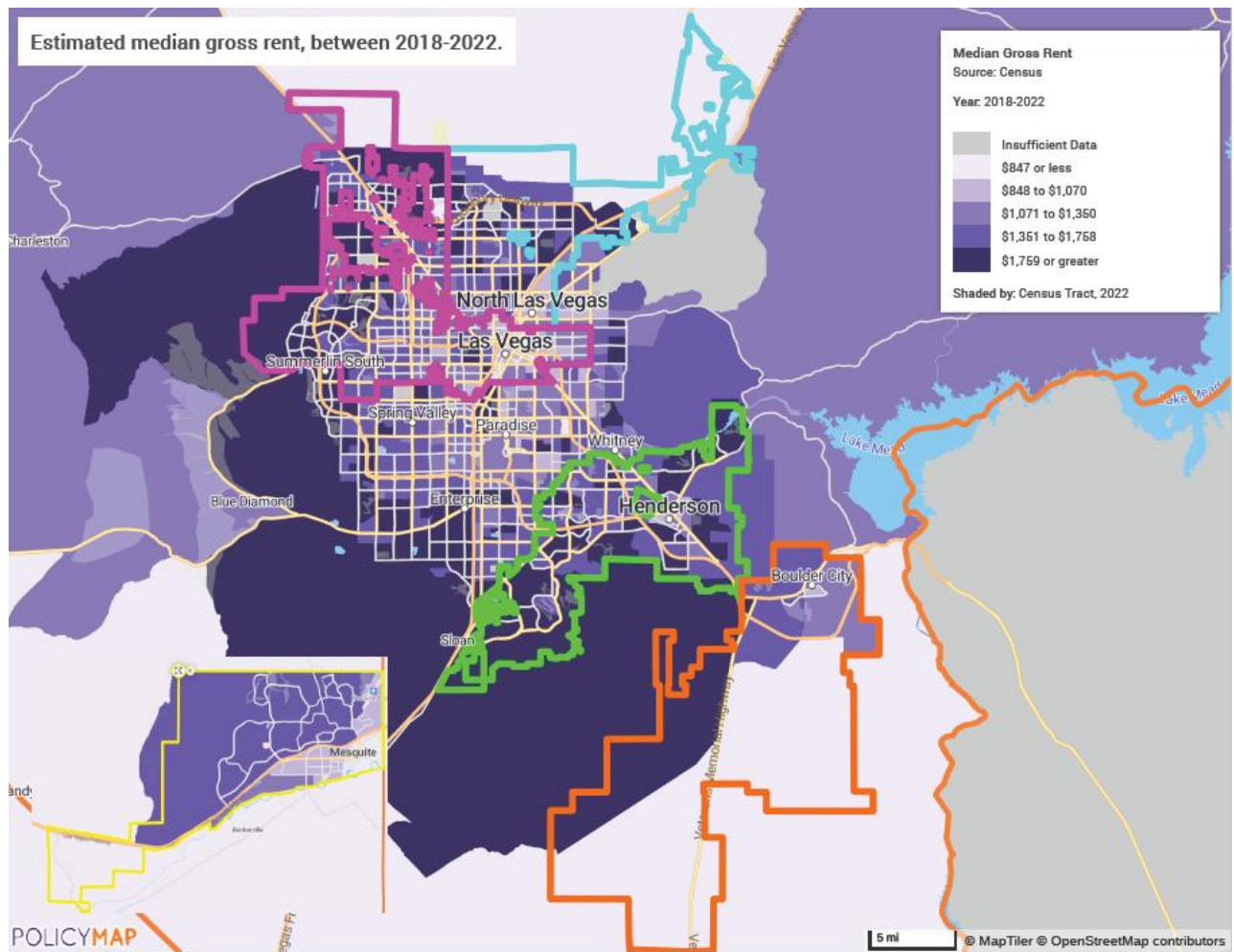
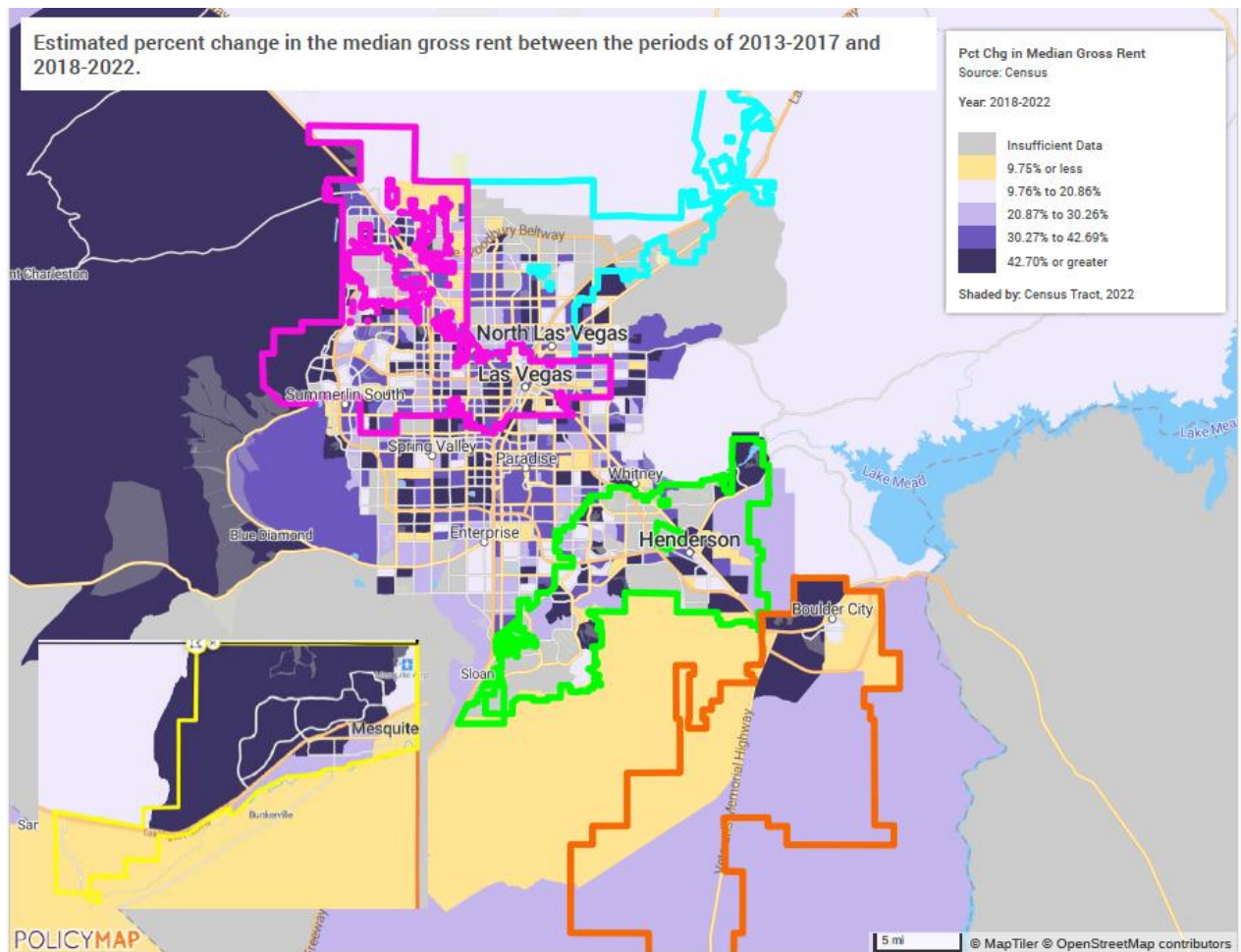


Figure 30: Estimated percent change in median rental prices



Housing Affordability

Homeowners

In Clark County in 2023, there were 108,124 homeowner households with a mortgage that were cost burdened by paying over 30% of their income towards housing costs. Table 38 shows that a little over one-quarter of these residents pay over 35% of their income towards housing costs.

Table 38: Selected Monthly Housing Costs of Owners with a Mortgage in Clark County		
	Estimate	Percent
Total	335,880	100%
Less than 20.0 percent	145,495	43.3%
20.0 to 24.9 percent	47,647	14.2%
25.0 to 29.9 percent	34,614	10.3%
30.0 to 34.9 percent	22,100	6.6%
35 percent or more	86,024	25.6%
Not computed	2,567	--
Source: 2023 ACS (DP04)		

Homeowners without a mortgage are less likely to be cost burdened than homeowners with a mortgage. However, according to ACS data in Table 39, there are still 20,867 of these homeowners that are cost burdened, or 12.5% of homeowner households without a mortgage.

Table 39: Selected Monthly Housing Costs of Owners without a Mortgage in Clark County		
	Estimate	Percent
Total	166,921	100%
Less than 10.0 percent	89,825	53.80%
10.0 to 14.9 percent	25,002	15.0%
15.0 to 19.9 percent	15,601	9.3%
20.0 to 24.9 percent	9,453	5.7%
25.0 to 29.9 percent	6,173	3.7%
30.0 to 34.9 percent	4,197	2.5%
35 percent or more	16,670	10.0%
Not computed	3,809	--
Source: 2023 ACS (DP04)		

Figures 31 and 32 below show the distribution of homeowner households throughout the County, as well as the percent change over the last 5 years. Most areas of the Clark County experience cost burden. The darker purple shaded areas indicate census tracts with a higher concentration of cost burdened homeowner households. The northern border of North Las Vegas shows that almost 50% of homeowner households are cost burdened. Between 2017 and 2022, the larger dark blue shaded census tract in Mesquite saw just over a 75% increase in cost burdened homeowners and the smaller darker blue shaded tract on the eastern edge saw an estimated 94% increase in cost burdened homeowners.

Figure 31: Estimated percent of cost-burdened homeowner households

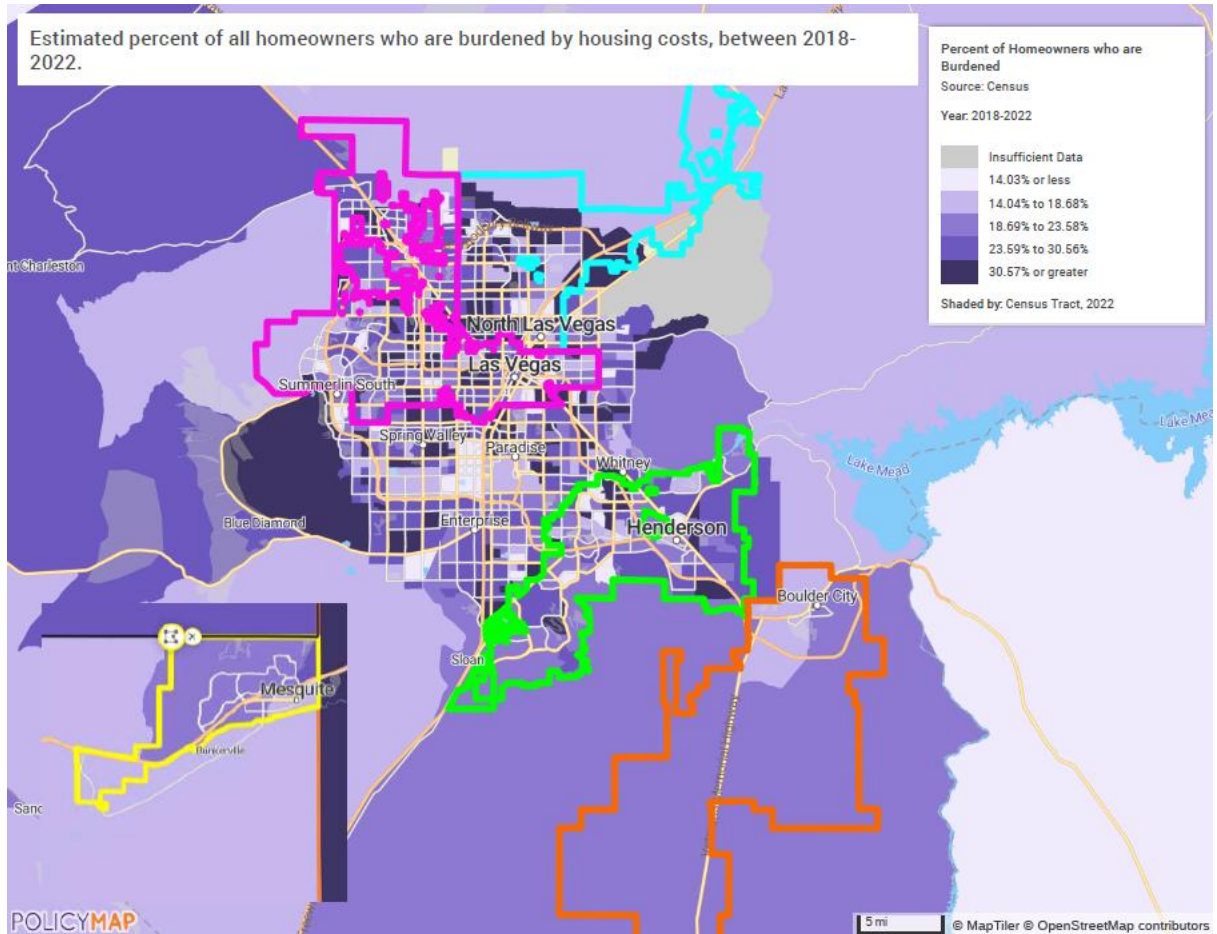
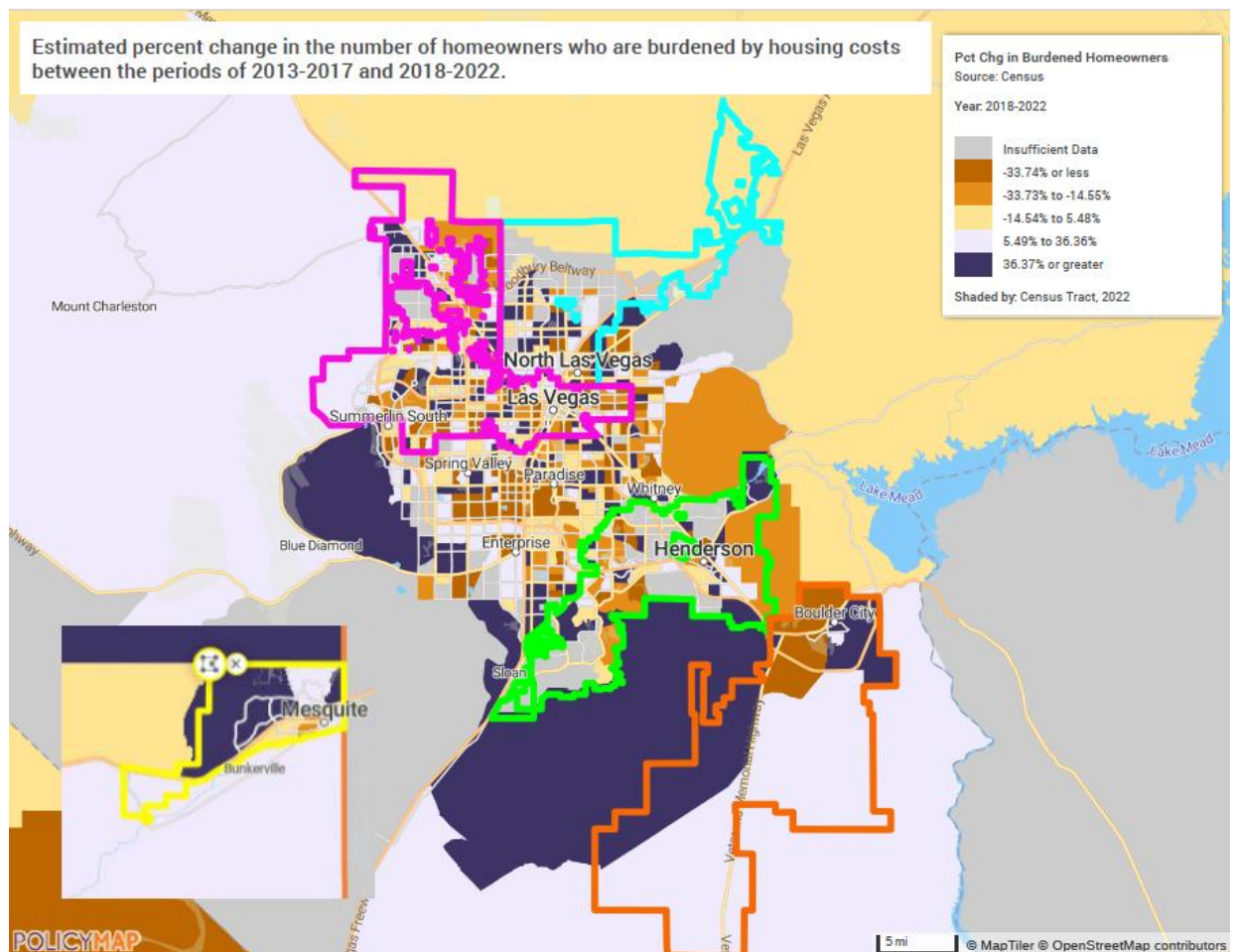


Figure 32: Estimated percent change of cost-burdened homeowner households



Renters

Renter households are much more likely than homeowner households to be cost burdened in Clark County. As shown in Table 40, nearly 60% of all renter households in 2023 were cost burdened. Nearly 50% of households were cost burdened and paying more than 35% of their income towards housing costs. Figures 33 and 34 below show that cost burdened renters are spread throughout the County, with the darker shaded areas indicating a higher concentration. All selected municipalities also had census tracts that had large increases in the percent of cost burdened renter households between 2017 and 2022, indicated by the dark blue shaded areas.

Table 40: Selected Monthly Housing Costs of Renters in Clark County		
	Estimate	Percent
Total	349,374	100%
Less than 15.0 percent	25,617	7.30%
15.0 to 19.9 percent	35,584	10.2%
20.0 to 24.9 percent	42,096	12.0%
25.0 to 29.9 percent	39,243	11.2%
30.0 to 34.9 percent	33,795	9.7%
35 percent or more	173,039	49.5%
Not computed	22,053	--
Source: 2023 ACS (DP04)		

Figure 33: Estimated percent of cost-burdened renter households

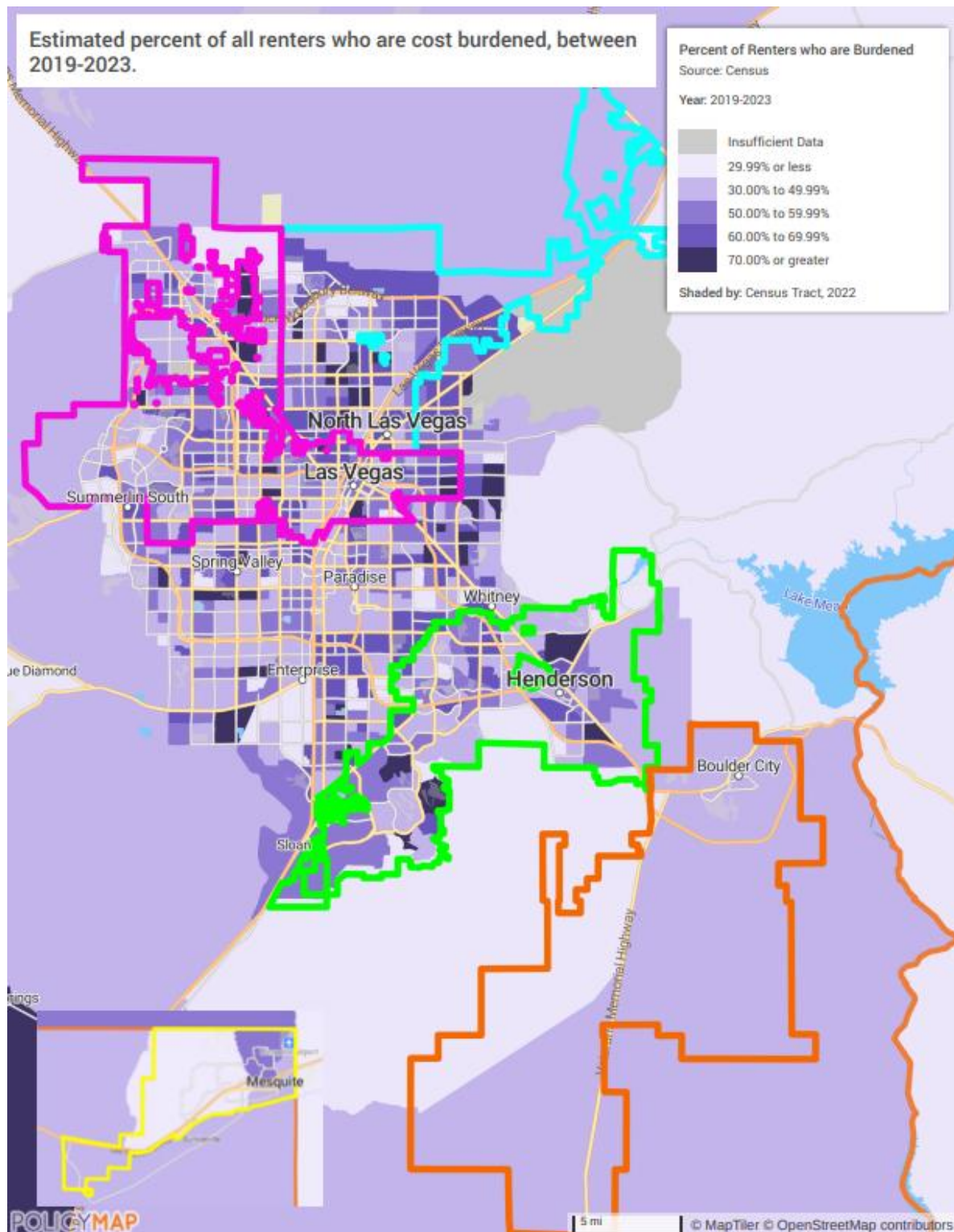
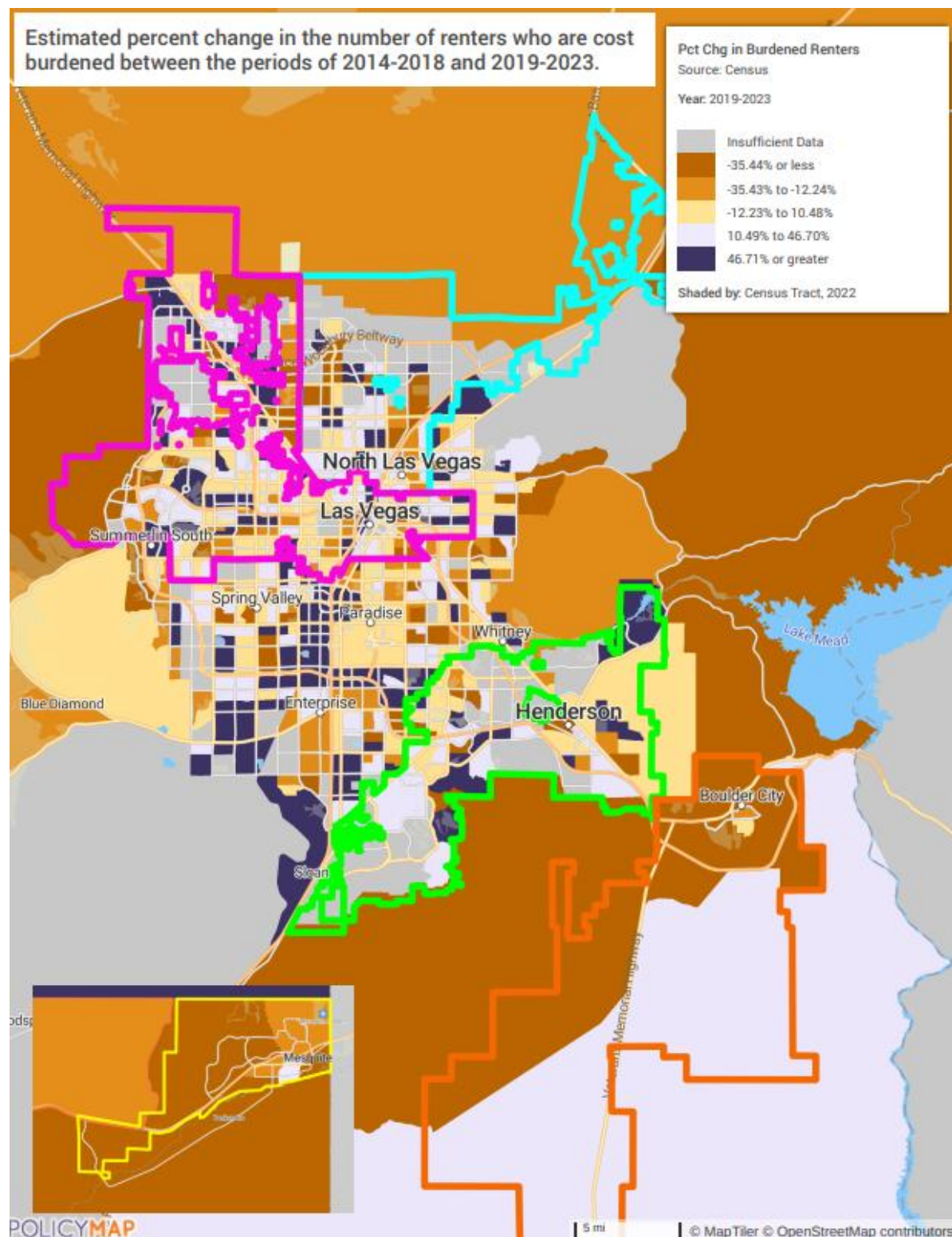


Figure 34: Estimated percent change of cost-burdened renter households



Public Housing Status

The Southern Nevada Regional Housing Authority (SNRHA) is the public housing and voucher agency for Clark County, Las Vegas, Henderson, North Las Vegas, and Boulder City. SNRHA was created in 2010 as a consolidation of several different housing authorities within the Las Vegas Valley. They were created into one with the hopes of better serving the residents and of benefiting from a single management and funding system. Table 42 below shows the number of public housing and vouchers in use as reported by SNRHA. Table 42 shows the characteristics of residents, and Tables 43a and 43b show the race and ethnicity of residents respectively.

Table 41: SNRHA PHA Management

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of unit vouchers in use	0	0	2,731	9,995	64	9,271	312	230	78

Table 42: Characteristics of SNRHA Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	10,350	12,552	10,322	12,605	10,410	10,851	
Average length of stay	0	0	5	5	0	6	0	2	
Average Household size	0	0	2	2	3	2	1	3	
# Homeless at admission	0	0	3	9	0	5	0	4	
# of Elderly Program Participants (>62)	0	0	981	1,863	7	1,749	72	7	
# of Disabled Families	0	0	496	2,357	8	2,118	140	34	
# of Families requesting accessibility features	0	0	2,731	9,995	64	9,271	312	230	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 43a: Race of SNRHA Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	1,188	3,203	20	2,834	165	121	49
Black/African American	0	0	1,397	6,533	39	6,201	137	104	27
Asian	0	0	83	113	3	104	4	1	0
American Indian/Alaska Native	0	0	25	64	1	58	4	1	0
Pacific Islander	0	0	38	82	1	74	2	3	2
Other	0	0	0	0	0	0	0	0	0

Table 43a: Ethnicity of SNRHA Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	542	1,073	14	997	23	23	10
Not Hispanic	0	0	2,189	8,922	50	8,274	289	207	68

CHAPTER 5. FAIR HOUSING IN THE PRIVATE SECTOR

Home Mortgage Disclosure Act Data Analysis

Statewide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan (by Census tract, state, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board; have a home or branch office in one or more metropolitan statistical areas (MSA); or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: 1) the value of the home purchase or refinancing loans exceeds 10 percent of their total loan originations or equals or exceeds \$25 million; 2) they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or 3) they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation but must be considered in light of other factors.

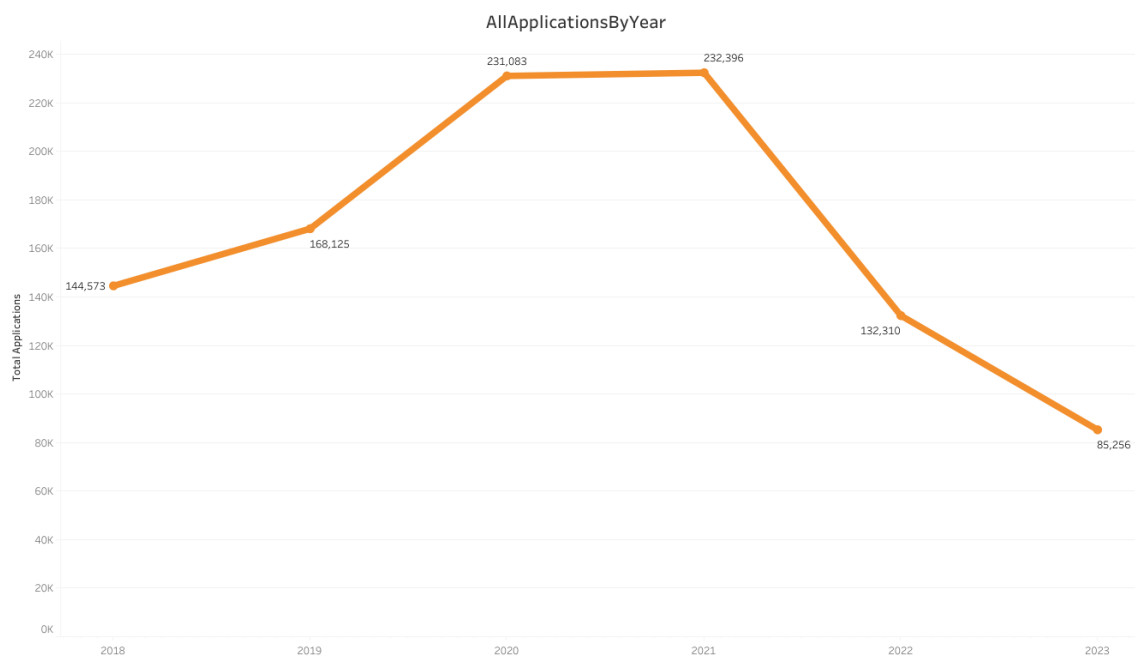
For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the Federal Financial Institutions Examination Council (FFIEC), “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data.

The following analysis is provided for the Clark County summarizing 2023 HMDA data (and data between 2018 and 2023) where applicable. When specific details are included in the HMDA records, a summary is provided below for loan denials, including information regarding the purpose of the loan application; race of the applicant; and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process. Individual lending analyses for Boulder City, Henderson, Las Vegas, Mesquite, and North Las Vegas are included in **Appendix B**

2023 County Overview

According to Figure 35, there were approximately 85,256 applications in 2023 within Clark County for home loans to purchase, refinance or make home improvements for a single-family home (not including manufactured homes).

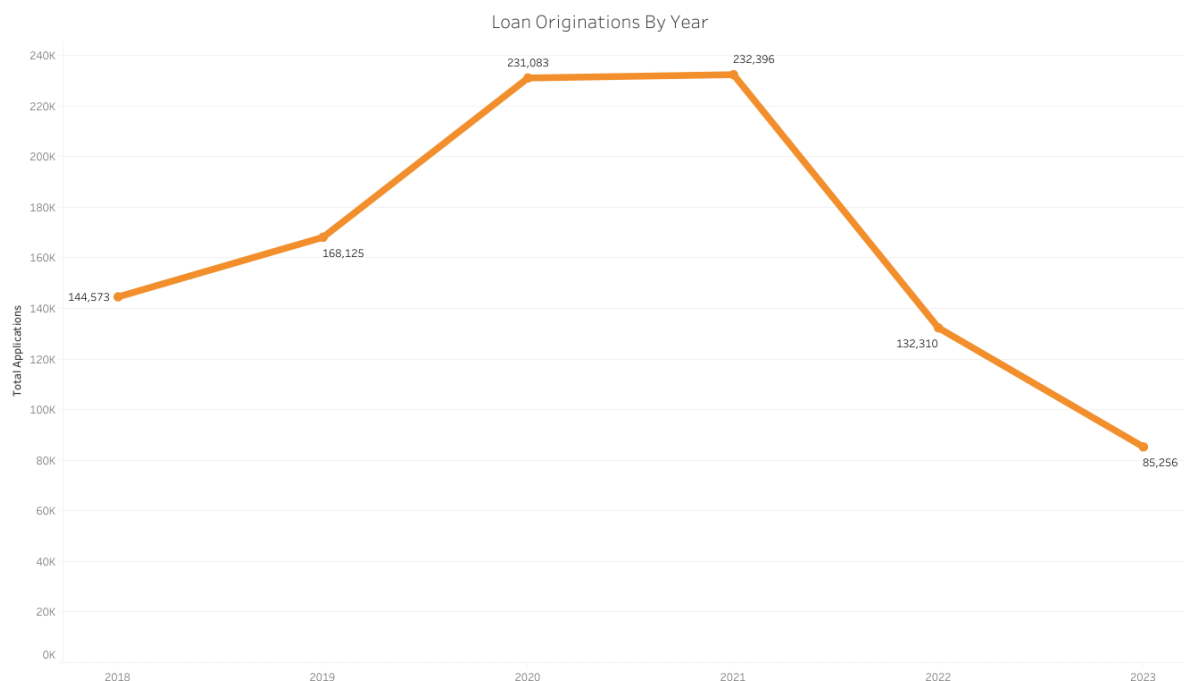
Figure 35: Total Applications for Single-Family Home Loans, 2018- 2023



Source: 2018-2023 HMDA: Total Applications

Of those applications, nearly 41,245 (48%) were approved and originated. This represents a decline from prior years – Figure 36 shows the peaks were 2020 and 2021. The loan originations have declined to approximately 31% from its peak in 2021 and approximately 62% in 2023. The 2022 to 2023 rate of decline is 38% which is almost similar to the national decline of 34.5%.

Figure 36: Loan Originations by Year, 2018- 2023



Source: 2018-2023 HMDA: Loan Originations

Of the remaining 44,071 applications, approximately (34%) of all applications were denied. The top three application denial reasons within the county were debt-to-income ratio (37%), Credit History (23%) and Collateral (13%), representing about 74% of the County's total denials. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of the approximately 28,923 applications that were not originated or denied were closed for one reason or another, including: 1) the loan was approved but not accepted by the borrower; 2) the application was closed because of incomplete information or inactivity by the borrower; or 3) in many instances the application may have been withdrawn by the applicant.

Table 44: Disposition of Application by Loan Type and Purpose, 2023				
Single Family Homes (excluding manufactured homes)				
	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	32,089	9,695	7,805
	FHA	12,396	3,563	68
	RHS/FSA	89	1	0
	VA	6,332	2,612	4
Loan Originated				
	Conventional	18,238	4,290	3,092
	FHA	6,372	1,195	23
	RHS/FSA	40		
	VA	3,386	816	1
Application approved but not accepted				
	Conventional	874	320	188
	FHA	219	59	0
	RHS/FSA	12	0	0
	VA	108	55	0
Application Denied				
	Conventional	2,533	2,060	3,328
	FHA	961	789	10
	RHS/FSA	10	0	0
	VA	374	525	2
Application withdrawn by applicant				
	Conventional	4,774	1,728	592
	FHA	1,431	755	20
	RHS/FSA	15	1	0
	VA	931	653	0
File closed for incompleteness				
	Conventional	515	910	455
	FHA	96	435	13
	RHS/FSA	0	0	0
	VA	60	356	1

Source: 2023 HMDA

A further examination of the 15,148 denials within Clark County during 2023 indicates that approximately 29% were applicants seeking to do Other Purpose, 22% Home Purchase, and 22% Home Improvement on existing mortgages for owner-occupied, primary residences.

Table 45: Denial Reason Totals by Purpose, 2023

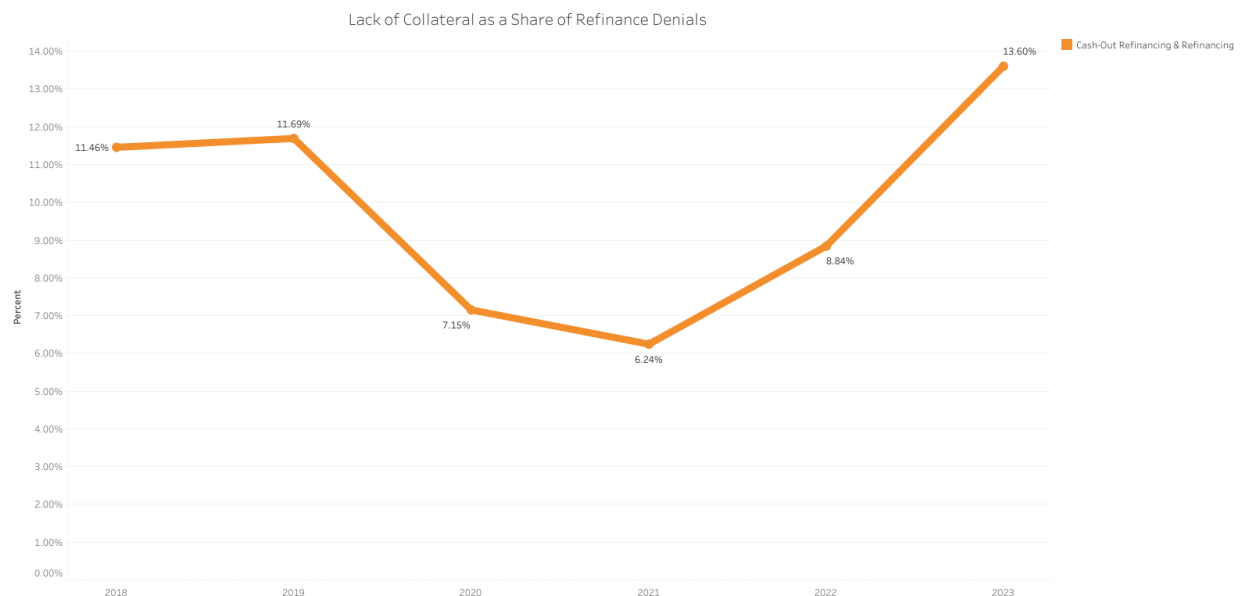
Denial Reason Desc	Cash-Out Refinancing	Home Improvement	Home Purchase	Other Purpose	Refinancing	Total	%
Collateral	341	432	546	599	118	2036	13.44%
Credit Application Incomplete	306	154	368	338	63	1229	8.11%
Credit History	529	1071	518	1274	182	3574	23.59%
Debt-to-Income Ratio	825	1212	1548	1701	336	5622	37.11%
Employment History	31	11	120	16	4	182	1.20%
Insufficient Cash	48	2	238	6	23	317	2.09%
Mortgage Insurance Denied	1	0	1	0	0	2	0.01%
Other	302	345	316	439	128	1530	10.10%
Unverifiable Information	98	112	307	103	36	656	4.33%
Total	2481	3339	3962	4476	890	15148	
%	16.38%	22.04%	26.16%	29.55%	5.88%		

Source: 2023 HMDA

The top three application denial reasons within the county were debt-to-income ratio (37%), Credit History (23%) and Collateral (13%), representing about 74% of the county’s total denials. Majority of Home Purchase and Refinance denials were due to debt-to-income ratio.

Typically, homeowners seeking to refinance their existing home mortgage can use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this could indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option. These homes are commonly referred to as “under-water” or the borrowers are “upside-down” in their mortgage. Shown in Figure 37 below, the lack of collateral as a share of refinance denials has declined since the peak of the housing crisis, suggesting that the number of “under-water” homes in Clark County are increasing again since the lows of 2020 and 2021.

Figure 37: Lack of Collateral as a Share of Refinance Denials, 2018- 2023



Source: 2018-2023 HMDA

Home Purchase Lending in Clark County

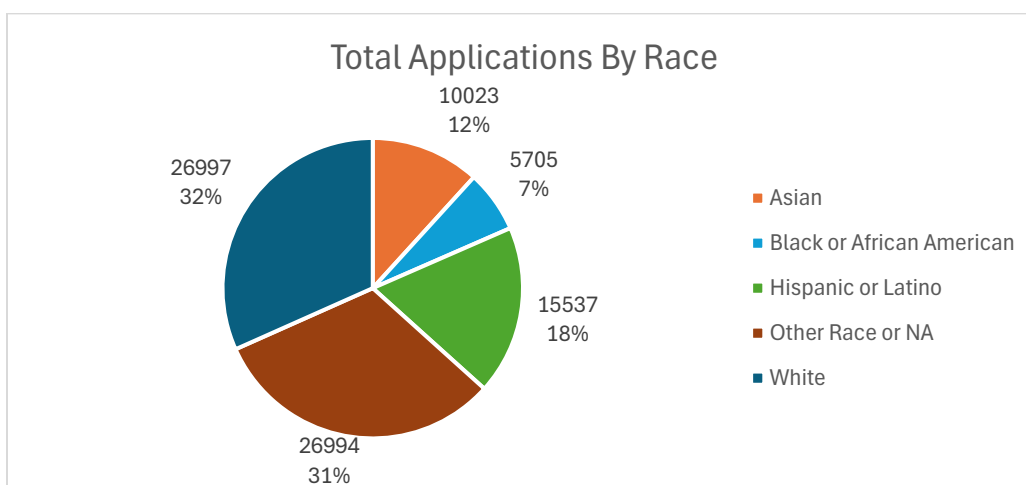
Of the 50,906 home purchase loans for single family homes that originated in 2023, approximately 63% were provided by conventional lenders, lower than the national conventional home purchase share of 73%. The remaining 37% of home purchase loans in Clark County were provided by federally backed sources such as the Federal Housing Administration (FHA), the Farm Service Agency (FSA) and the Department of Veterans Affairs (VA), as shown in Table 46 below. Non-conventional loans have relatively lower down-payment requirements in comparison to conventional lenders.

Table 46: Home Purchases by Type, 2023			
	Originations	Share of Total	Approval Rate
Conventional	32,089	63.04%	56.84%
FHA	12,396	24.35%	51.40%
RHS/FSA	89	0.17%	44.94%
VA	6,332	12.44%	53.47%
Total	50,906		

Source: 2023 HMDA

The share of applications and percentage of loan application denials for traditional home purchase loans in Clark County varies by race/ethnic groups. The largest applicant group in 2023 were White applicants (32%) followed by Other Race applicants (31%) and Hispanic applicants (18%). Black or African American applicants represented 7% of all home purchase applications, shown in Figure 38 below. White applicants were least likely to be denied for conventional single-family home purchases at a rate of 17%, followed by Asian applicants at 21%. Black and Hispanic applicants denial rate was highest at 23%.

Figure 38: Total Applications by Race, 2023



Source: 2023 HMDA

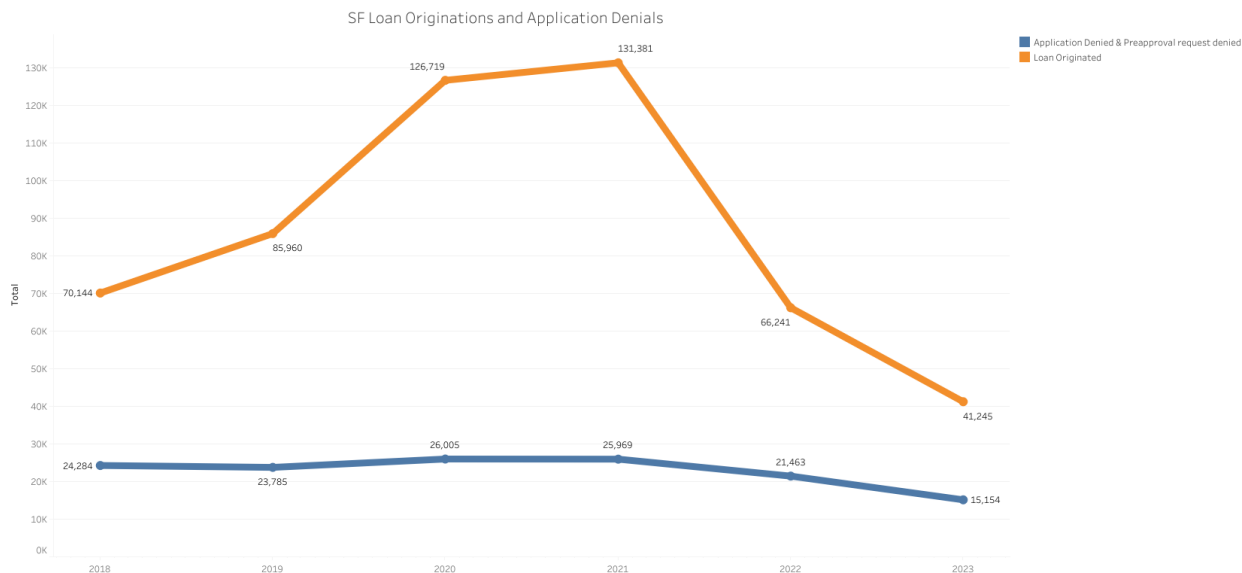
Clark County’s Single-Family Lending Market, 2018-2023

The following section will examine HMDA data for Clark County between 2018-2023.

Highlighted below in Figure 39, the number of single-family loan originations in Clark County followed a dynamic, though broadly downward trajectory between 2018-2023. At the onset of the housing boom due to low interest rates, originations increased 47% between 2019 and 2020, followed by a decrease of another 50% between 2021 and 2022. The decrease was due to higher interest rates. The originations further decreased by 37% from 2022 and 2023.

In contrast to originations, the number of application denials within Clark County demonstrated similar behavior. In 2020 and 2021, the denial rate was 20.52% and 19.77% respectively. In 2022 and 2023 as loan originations decreased, the application denials increased with 32.40% and 36.74%.

Figure 39: Single-Family Loan Originations and Application Denials, 2018- 2023

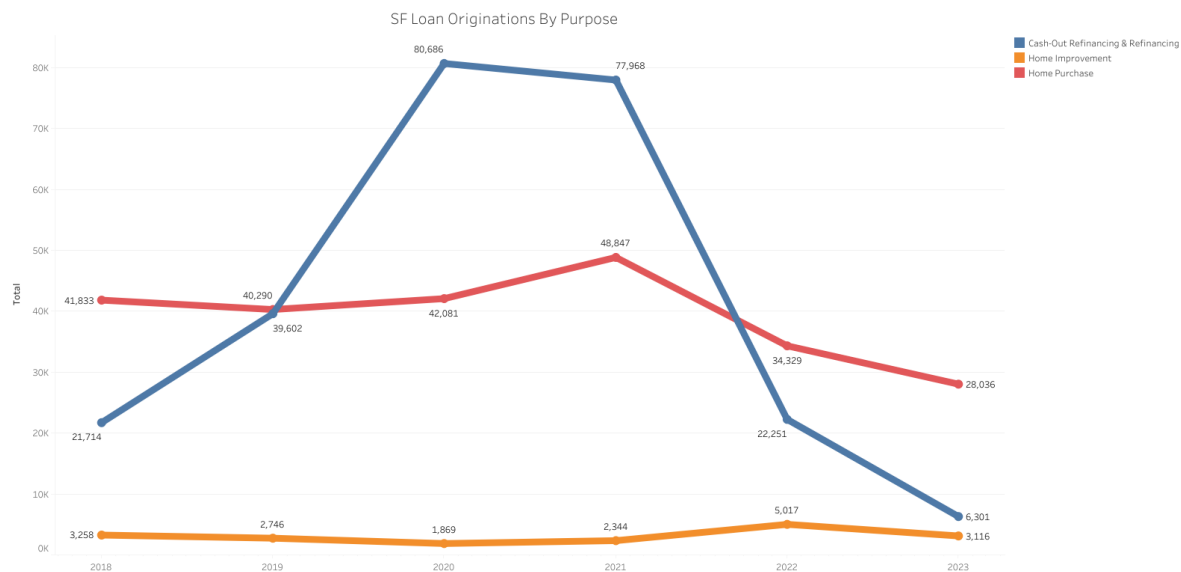


Source: 2018-2023 HMDA

Shown below in Figure 40, much of the year-to-year fluctuations in total originations that occurred between 2018 and 2023 were the result of refinancing originations. Refinancing was the dominant loan for all years examined with the exceptions of 2022 and 2023. Refinance loans grew significantly between 2018 and 2021 as interest rates were broadly low (discussed further below). In 2021 the US 30 YR conventional loans were around 3% and gradually increased to

nearly 7% in mid-2023. As of 2023, home purchases and refinances comprised 68% and 15% of the county's total originations respectively. Home purchases have steadily declined in 2022 and 2023.

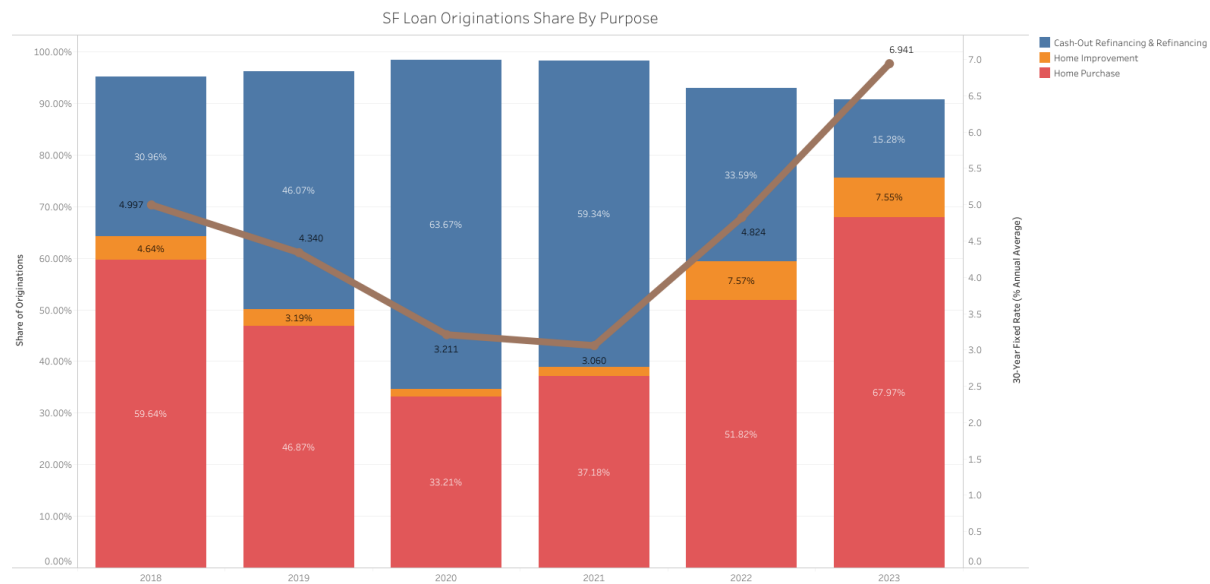
Figure 40: Single-Family Loan Originations by Purpose, 2018- 2023



Source: 2018-2023 HMDA

The share of refinance originations in Clark County appears to move generally with the 30-year fixed rate mortgage average (shown below in Figure 41). For example, in 2020 when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest share in absolute and percentage terms of all data years analyzed. Similarly, when interest rates rose between 2021 and 2023, the share of refinance originations fell from 59.34% to 15.28%. The increase in the annual average of the 30-year fixed mortgage rate between 2018 and 2023 is consistent with Clark County's reduction in the number of refinance loan originations over the same time period.

Figure 41: Single-Family Loan Originations Share by Purpose, 2018- 2023

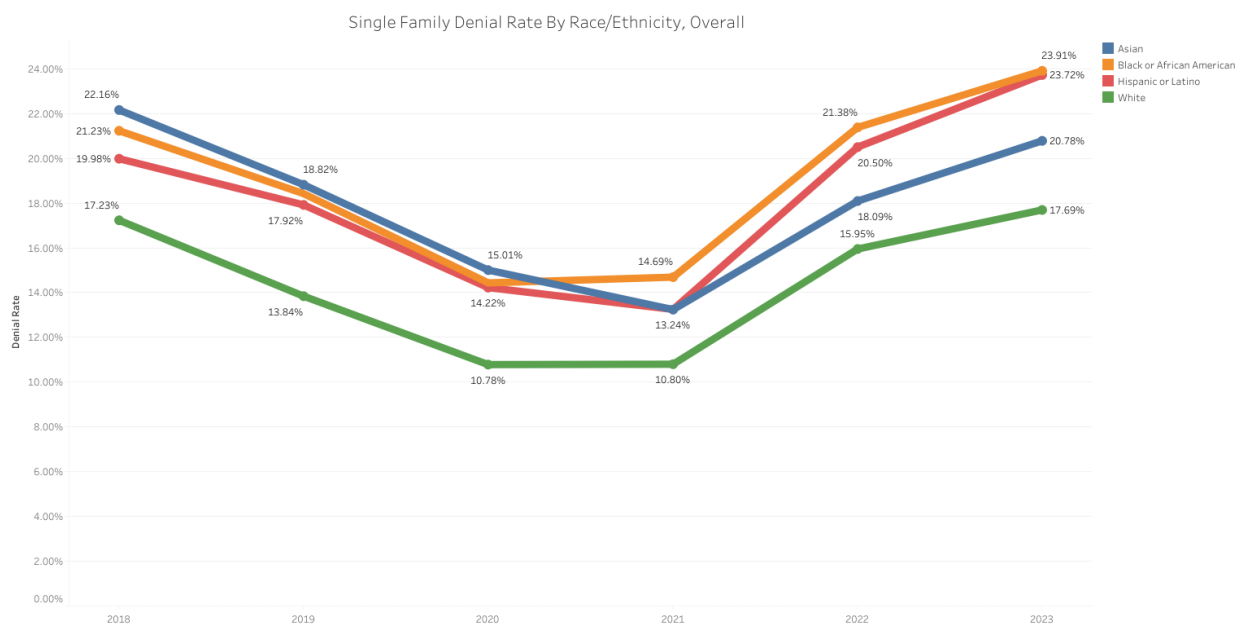


Source: 2018-2023 HMDA

Income, Race, and Single-Family Loan Denials in Clark County

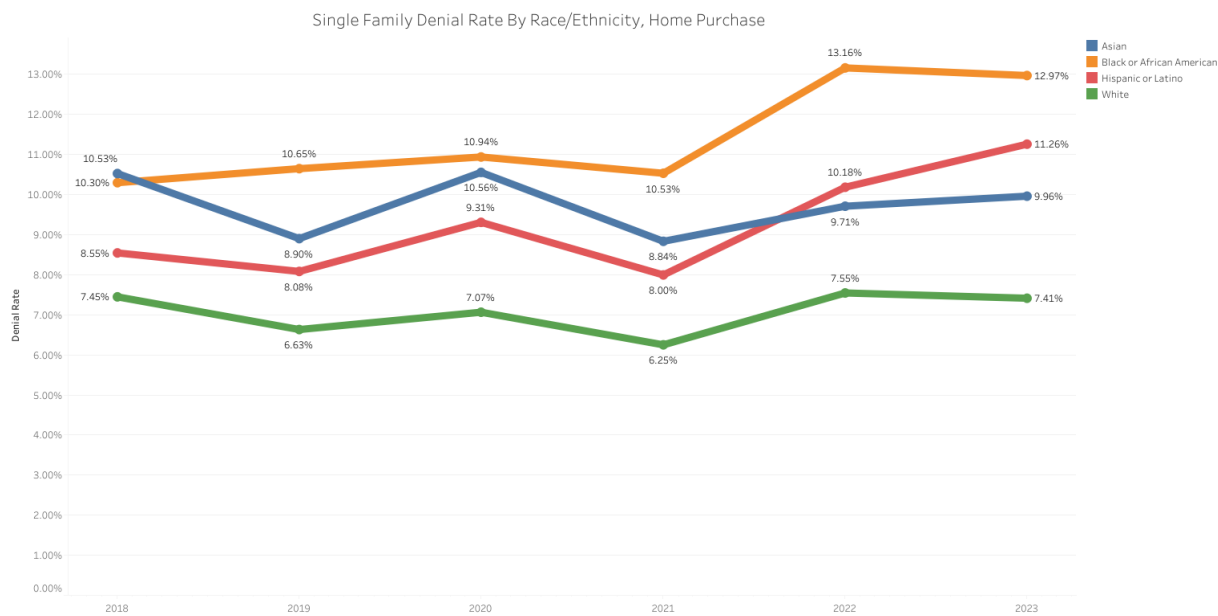
Denial rates for single-family loans in Clark County over time vary by race and ethnicity. The charts in Figures 42- 44 below indicate that between 2018 and 2023, White and Asian applicants were less likely to be denied relative to Blacks and Hispanics. Additionally, Black and Hispanic applicants were the most likely to be denied relative to other groups for all years analyzed. In addition to the overall denial rate, this pattern is evident in both home purchase and refinance loans.

Figure 42: Single-Family Denial Rate by Race/ Ethnicity, Overall, 2018- 2023



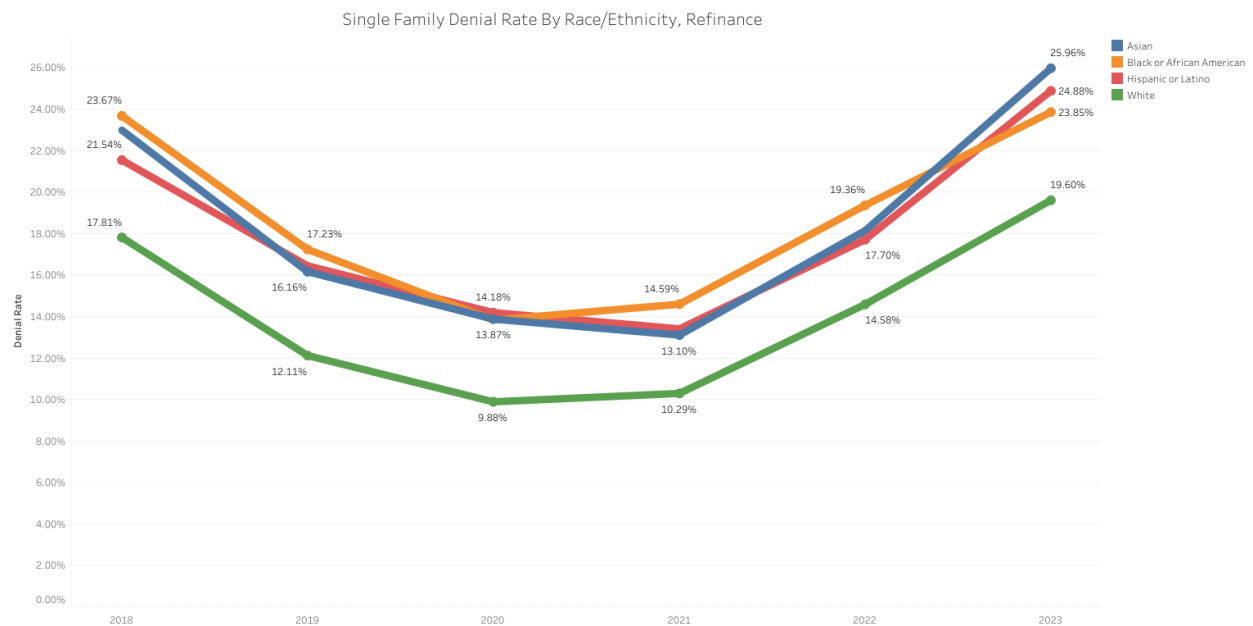
Source: 2018-2023 HMDA

Figure 43: Single-Family Denial Rate by Race/ Ethnicity, Home Purchase, 2018- 2023



Source: 2018-2023 HMDA

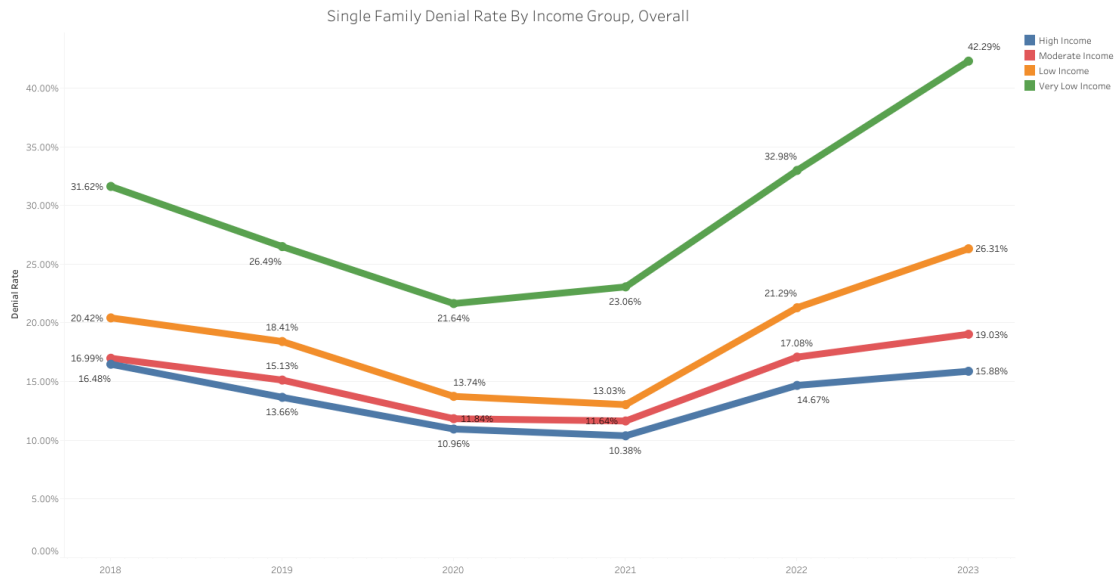
Figure 44: Single-Family Denial Rate by Race/ Ethnicity, Refinance, 2018- 2023



Source: 2018-2023 HMDA

A view of single-family denial rates by applicant income group within Clark County (highlighted in Figure 45 below) shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. The denials across all income groups have risen since 2022 due to higher interest rates and stagnant wages. However, the percentage of denials by income group has risen with very Low-Income applicants (50% or less of Area Median Income) at 42.29% compared to 15.88% for High Income groups, or those over 80% AMI. The variation in the denial rates is considerably higher for lower income groups – while the high-income group denial changed from 14.67% to 15.88% from 2022 to 2023, the very low-income group went from 32.98% to 42.29%.

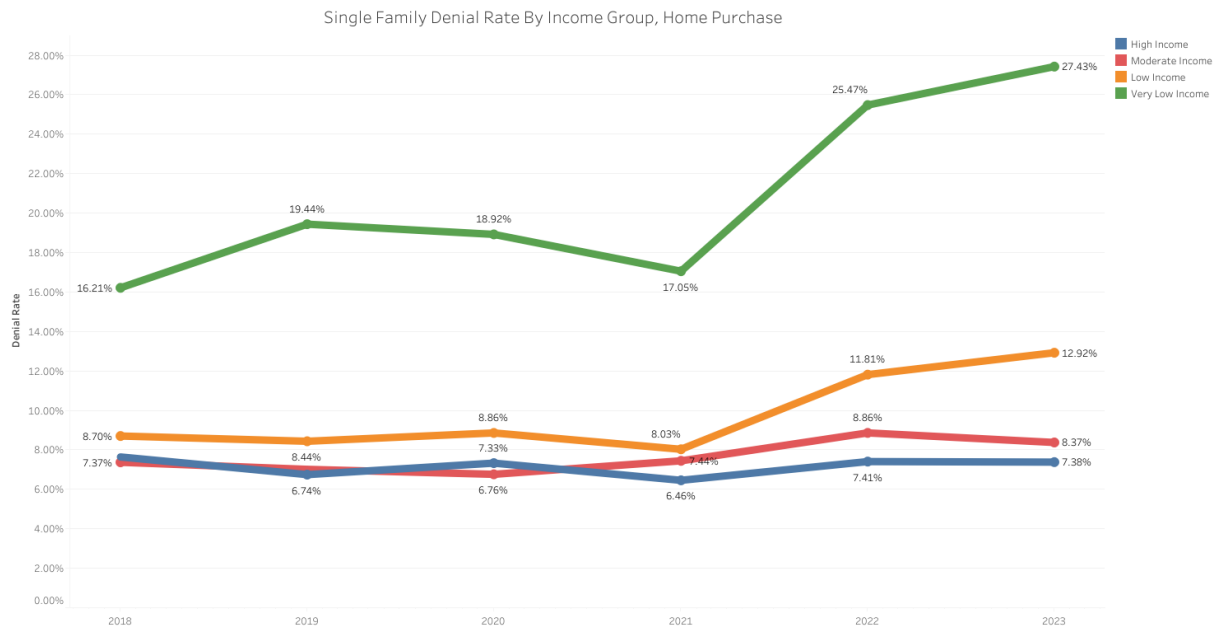
Figure 45: Single-Family Denial Rate by Income Group, Overall, 2018- 2023



Source: 2018-2023 HMDA

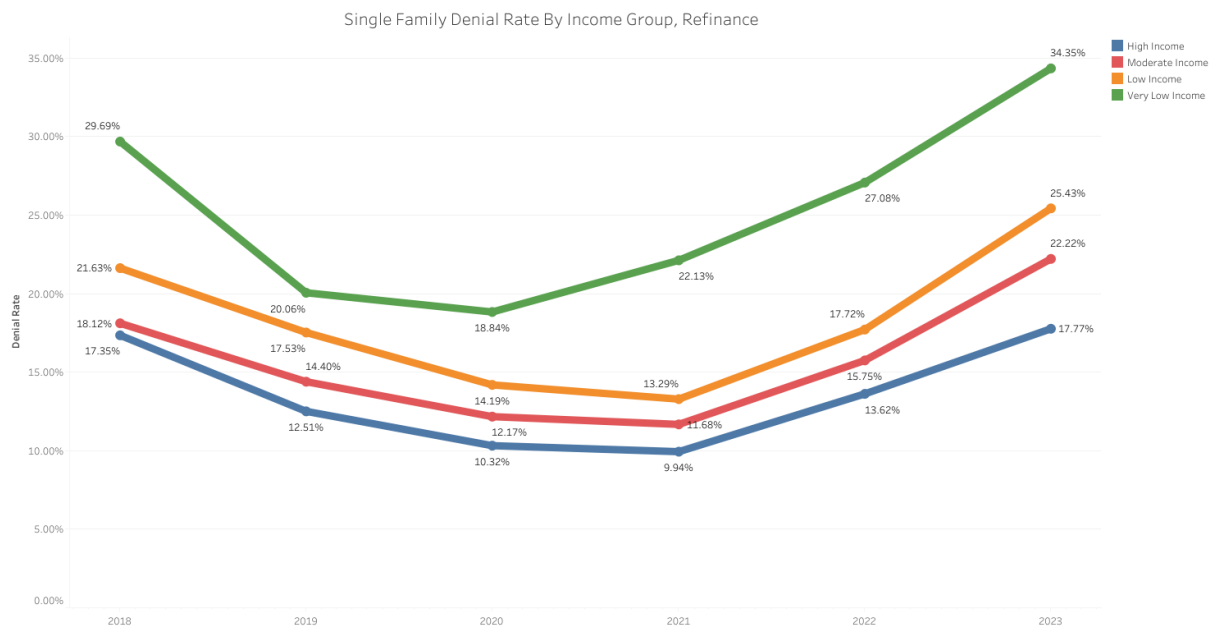
Unlike overall denial rates by income group, home purchase applications denial rates by income group, depicted in Figure 46, show little variation from year to year within the income group. The denial rates due to refinancing, shown in Figure 47, is the major contribution to the income group variations – the very low-income groups are denied at 34.35% in 2023 compared to 17.77% for High income.

Figure 46: Single-Family Denial Rate by Income Group, Home Purchase, 2018- 2023



Source: 2018- 2023 HMDA

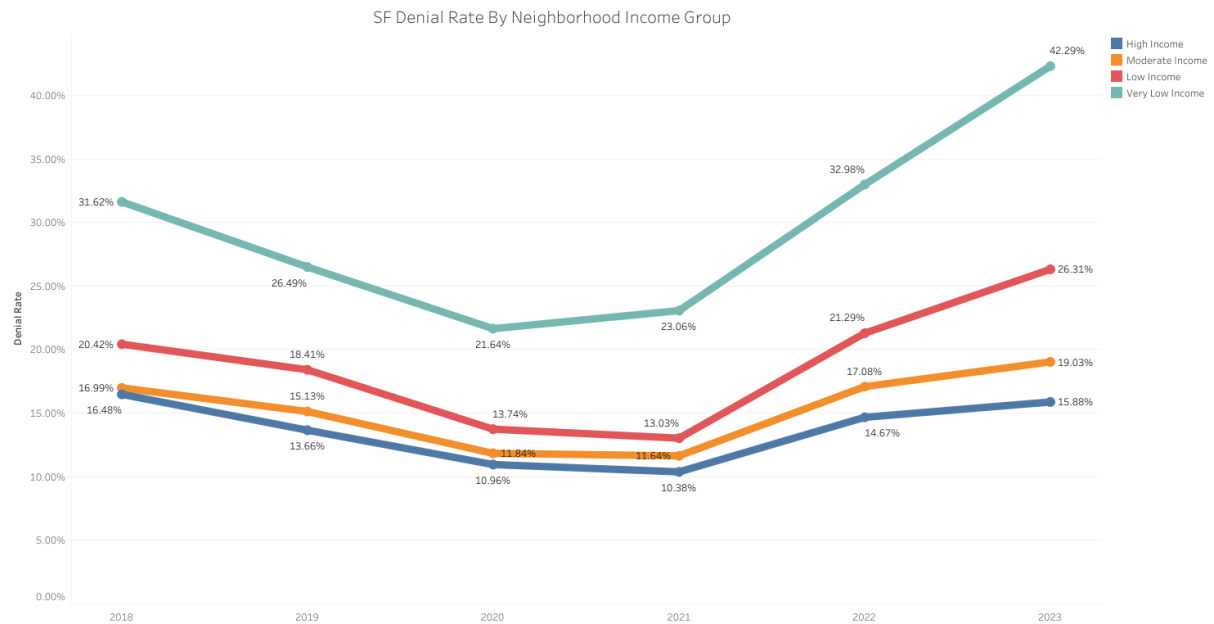
Figure 47: Single-Family Denial Rate by Income Group, Refinance, 2018- 2023



Source: 2018-2023 HMDA

Denial rates by neighborhood income group (defined as median income of property's Census tract) similarly shows, in Figure 48, higher income neighborhoods are less likely to be denied compared to lower income neighborhoods.

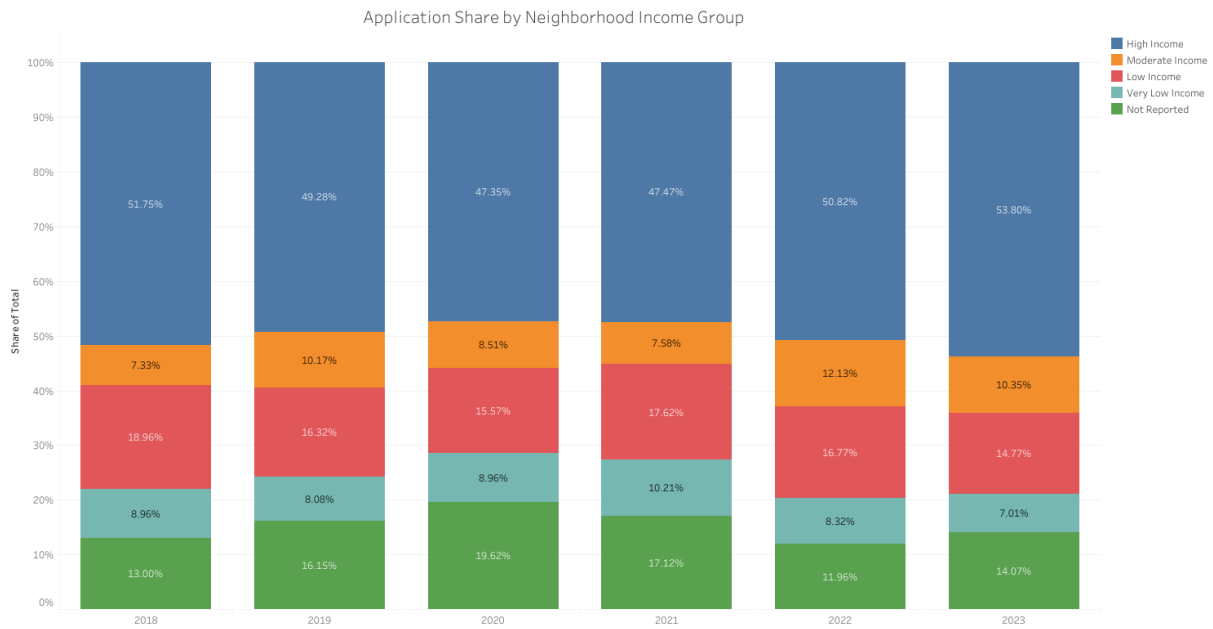
Figure 48: Single-Family Denial Rate by Neighborhood Income Group, 2018- 2023



Source: 2018-2023 HMDA

As a percentage of total applications within Clark County, the distribution among neighborhoods by income group, displayed in Figure 49, shows that for every year examined, High-Income neighborhoods represented consistently by 50% of the applications.

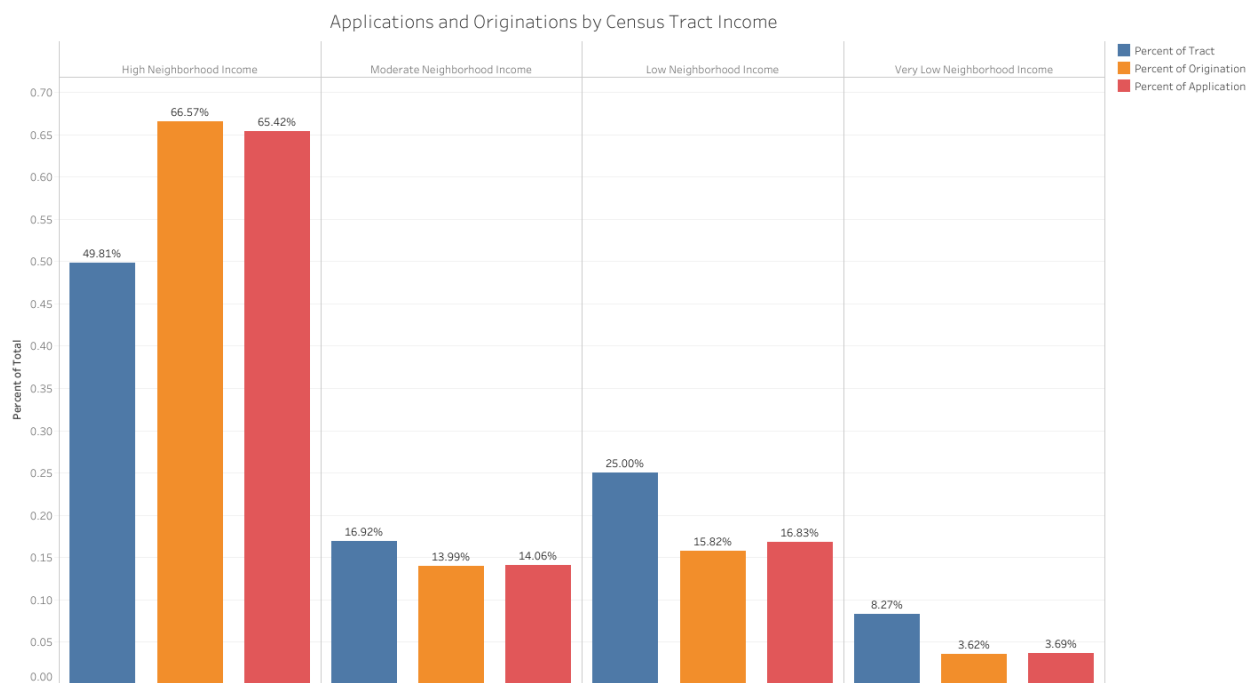
Figure 49: Application Share by Neighborhood Income Group, 2018- 2023



Source: 2018-2023 HMDA

Within Clark County, Very Low-Income and Low-Income neighborhoods represent 33.27% of the County's total neighborhoods, but they represent a smaller share of total originations at 19.44% and applications at 20.52% as of 2023 (shown below in Figure 50). By contrast, loan applications and originations within Clark County are disproportionately likely to occur for properties in High-Income neighborhoods where the percent of total high income neighborhoods is 49.81% but applications from these neighborhoods account for 66.57% of applications and 65.42% of originations.

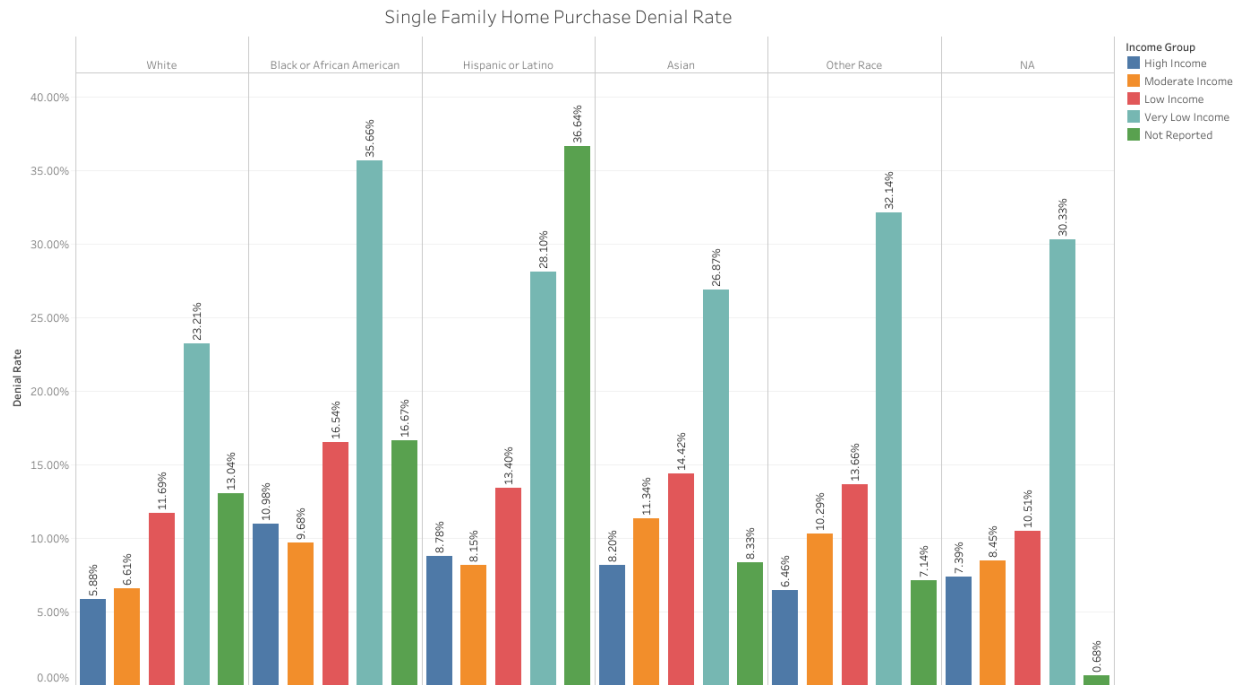
Figure 50: Applications and Originations by Census Tract Income, 2023



Source: 2023 HMDA

Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within Clark County (shown below in Figure 51) demonstrates that Very Low Income Black, Hispanic and Other race were more likely to be denied for a single-family home purchase. White individuals have the lowest denial rates across all income categories.

Figure 51: Single-Family Home Purchase Denial Rate, 2023



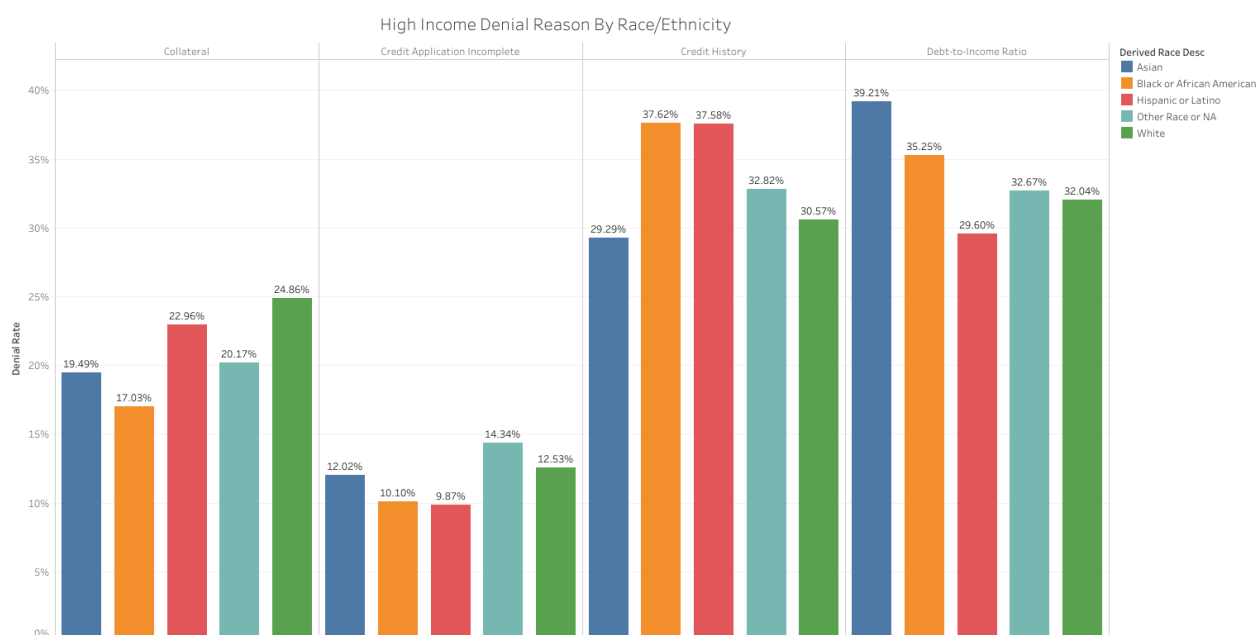
Source: 2023 HMDA

Application Denial Reasons by Income Group

The charts in Figures 52- 55 below compare denial reasons among White, Black, Hispanic, and Asian applicants in Clark County for 2023 by income group.

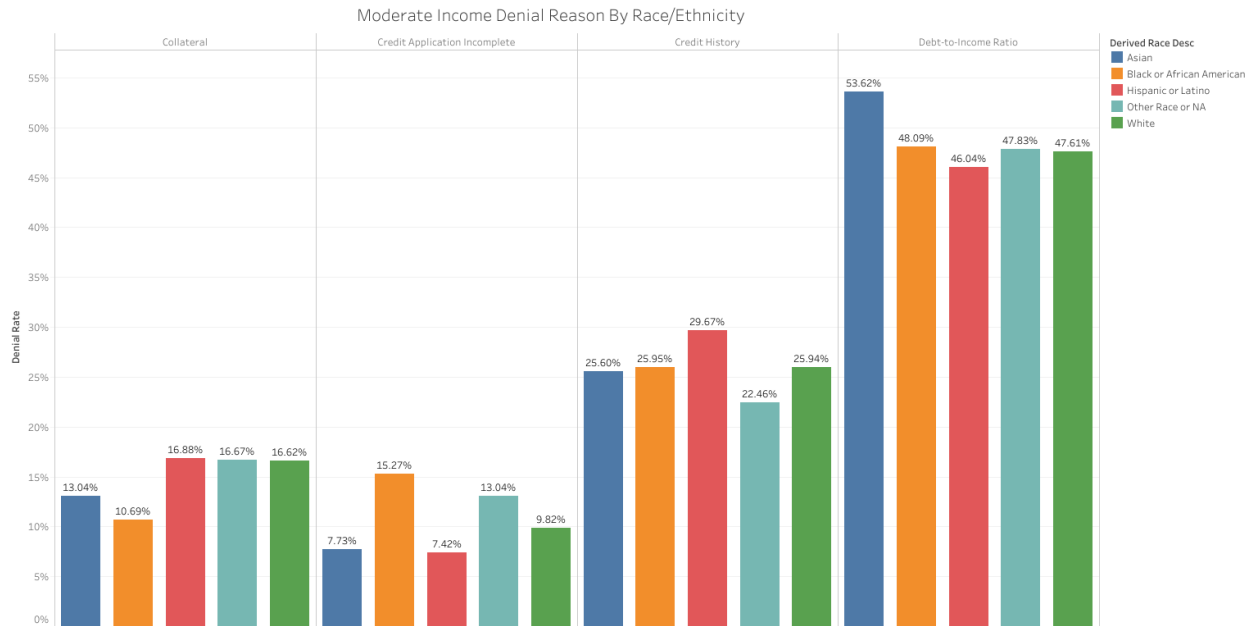
As of 2023, the leading denial reason for all applicants across all income groups was Debt-to-Income Ratio and Credit History, however, the leading reason for Asian applicants was debt to income ratio and the leading reason for Black or African American applicants was credit history.

Figure 52: High Income Denial Reason by Race/ Ethnicity, 2023



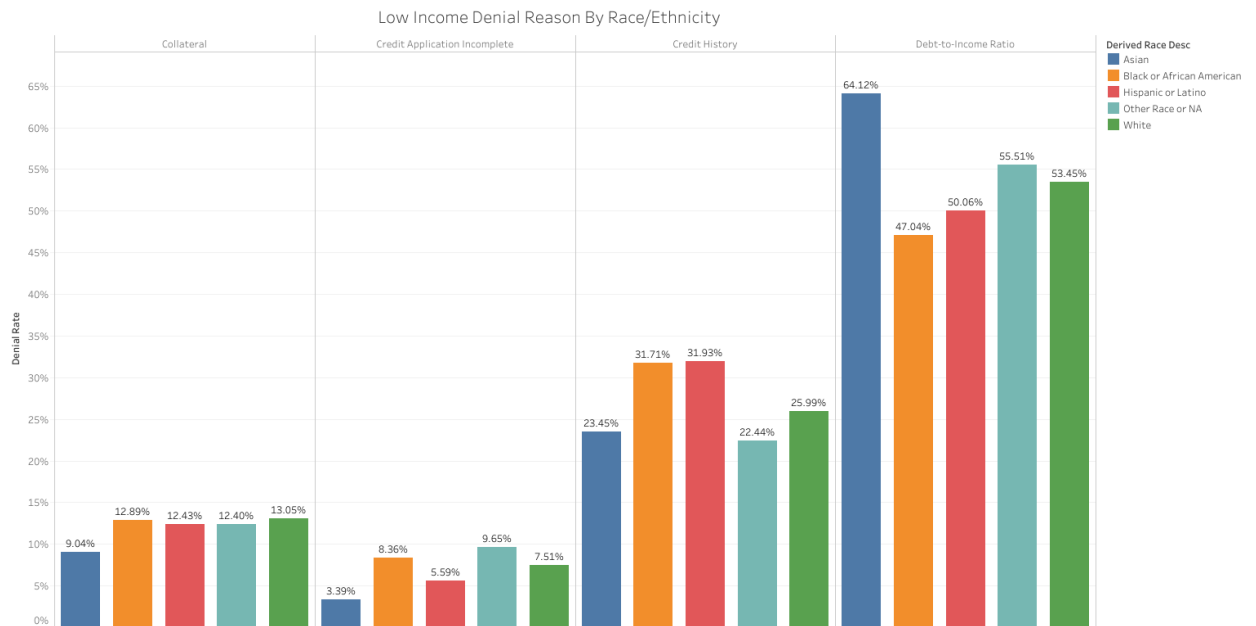
Source: 2023 HMDA

Figure 53: Moderate Income Denial Reason by Race/ Ethnicity, 2023



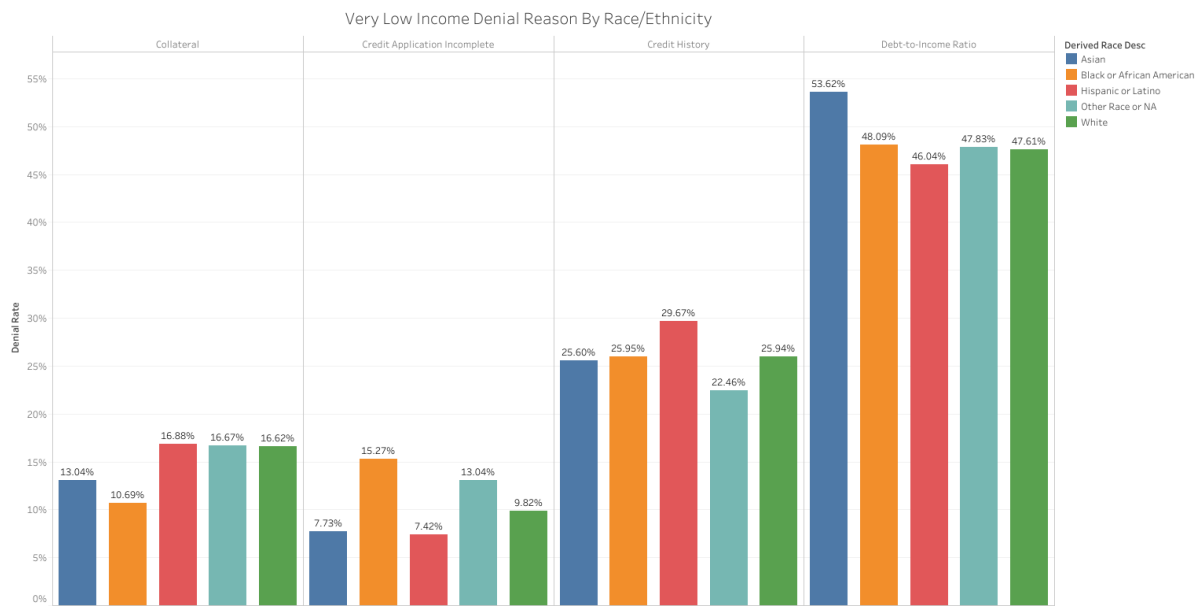
Source: 2023 HMDA

Figure 54: Low Income Denial Reason by Race/ Ethnicity, 2023



Source: 2023 HMDA

Figure 55: Very Low Income Denial Reason by Race/ Ethnicity, 2023

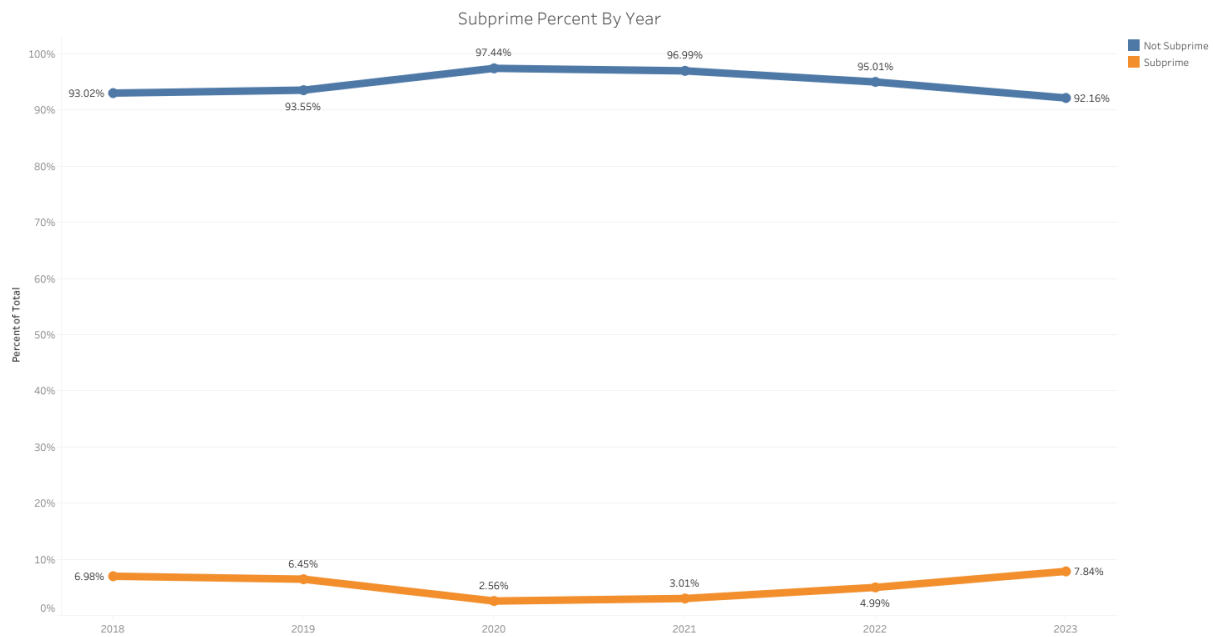


Source: 2023 HMDA

The Subprime Market

Illustrated below in Figure 56, the subprime mortgage market (Subprime loans are defined as those with an annual percentage rate that exceeds the average prime offer rate by at least 1.5%) in Clark County has fluctuated from year to year. The total number of subprime mortgages increased in 2023. The increase is substantial from 5% in 2022 to 7.84% in 2023.

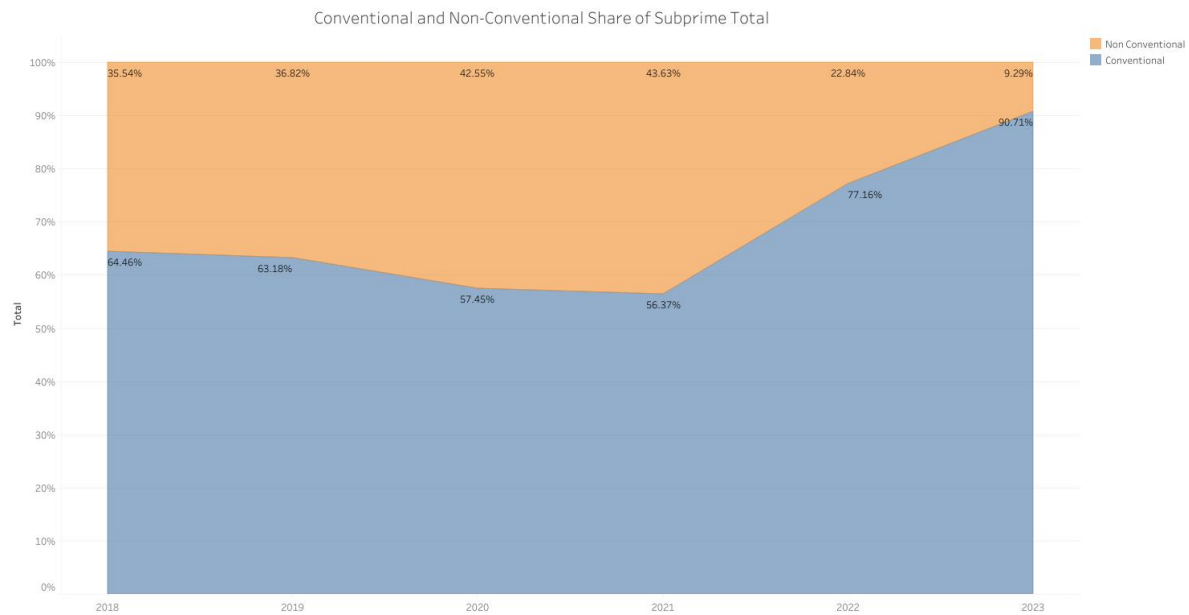
Figure 56: Clark County Subprime Mortgage Market, 2018- 2023



Source: 2018-2023 HMDA

The subprime loans from 2018 to 2023 have steadily increased in Conventional loan applications, as illustrated in Figure 57 below.

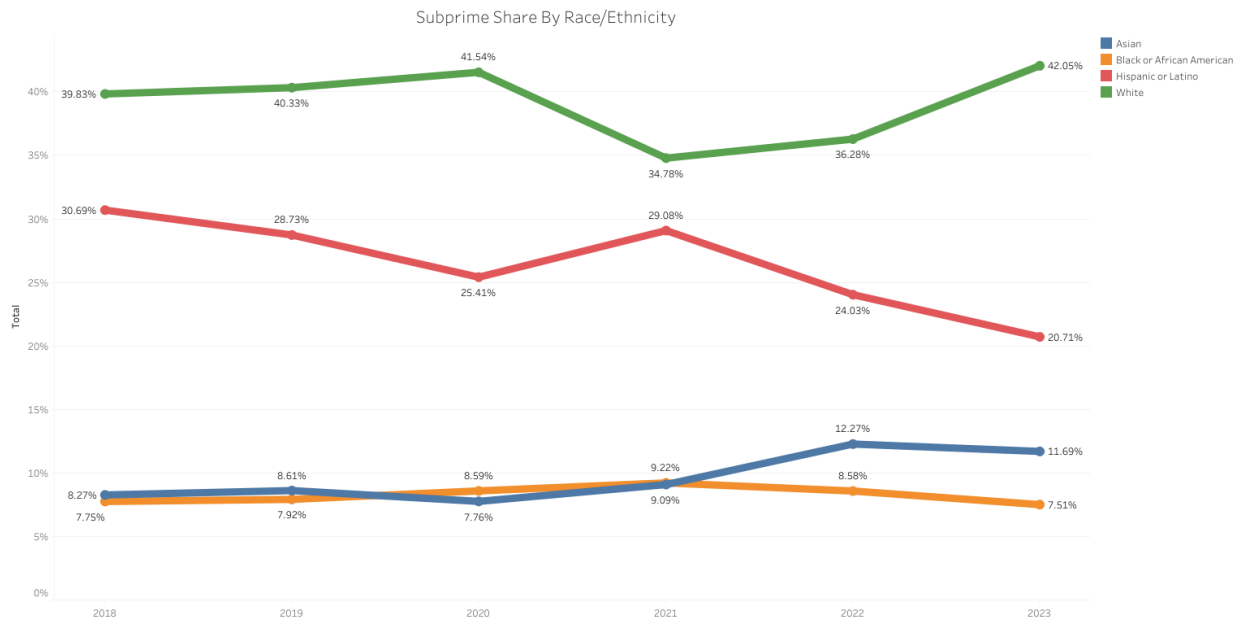
Figure 57: Conventional and Non-Conventional Share of Subprime Total, 2018- 2023



Source: 2018-2023 HMDA

Subprime originations by race/ethnicity show that White and Hispanic loan recipients had the highest share compared to other groups for nearly everyone examined. However, data shows a steady decline in subprime share for Hispanic borrowers since 2021. See Figure 58.

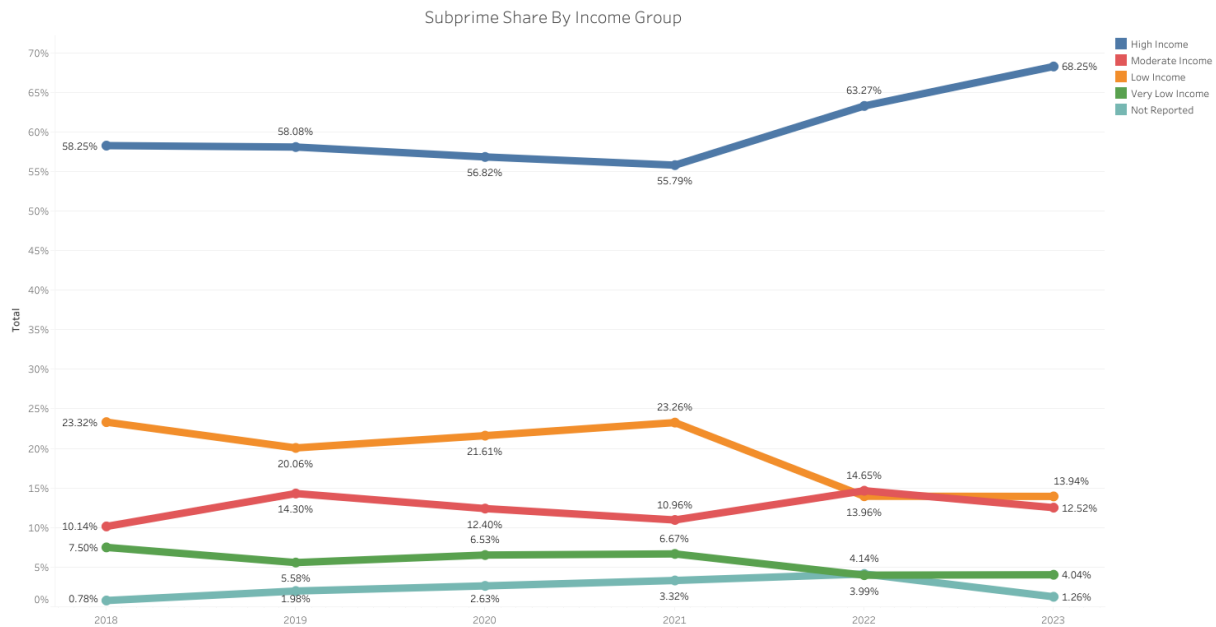
Figure 58: Subprime Share by Race/ Ethnicity, 2018- 2023



Source: 2018- 2023 HMDA

Subprime shares by loan recipient income group show, in Figure 59, that since 2018, income groups have diverged, with High-Income remaining much higher than other income groups.

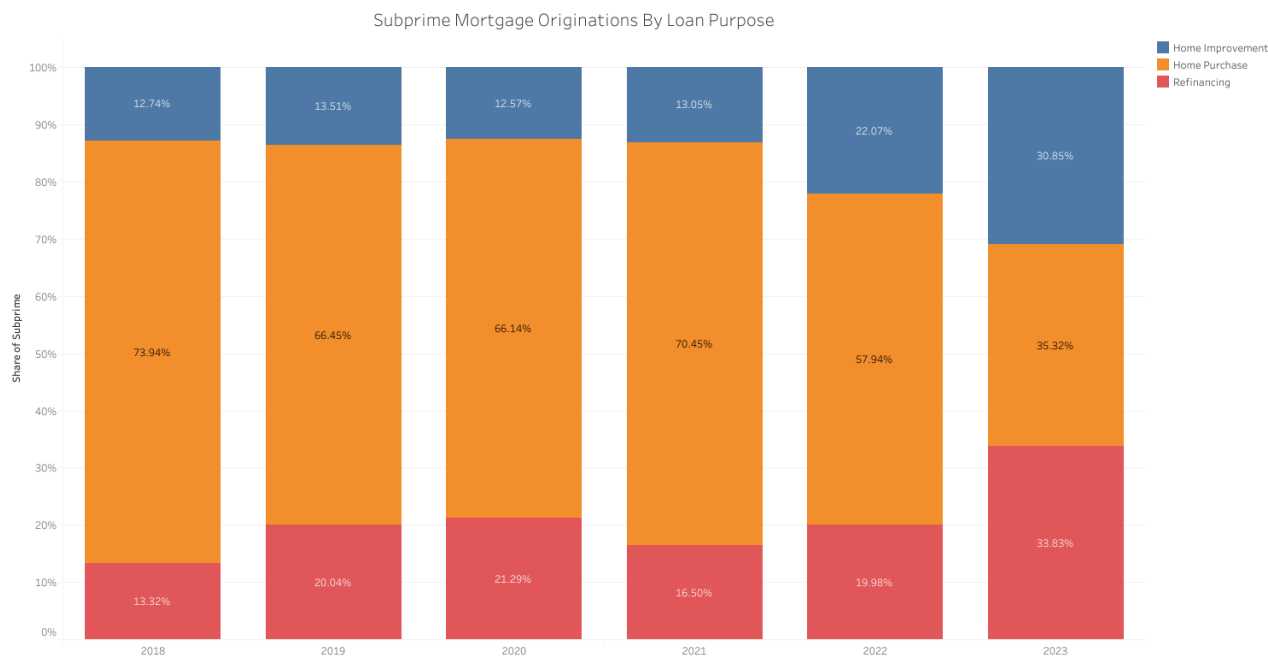
Figure 59: Subprime Share by Income Group, 2018- 2023



Source: 2018-2023 HMDA

Subprime loans have been characterized by growth in home improvements in recent years. As of 2023, the subprime loans are almost equally represented across all the categories, as represented in Figure 60 below.

Figure 60: Subprime Mortgage Originations by Loan Purpose, 2018- 2023



Source: 2018-2023 HMDA

Lending Practices Conclusion

Mortgage lending activity in Clark County is consistent with many of the broader trends that have occurred in the wake of high inflation and high interest rates.

Further, Clark County exhibits slowing mortgage market fundamentals from the highs of 2020 and 2021 when the interest rates were lower, and housing supply was low. Home purchase originations have decreased by 35% from 2022 and 2023, suggesting signs of declining housing demand and a slow housing market recovery within the County. Additionally, the share of refinance applications has reduced drastically. Debt-to-Income ratio and Credit History is the most common reason for denial across all income groups reflecting high inflation and stagnant wages, coupled with high interest rates.

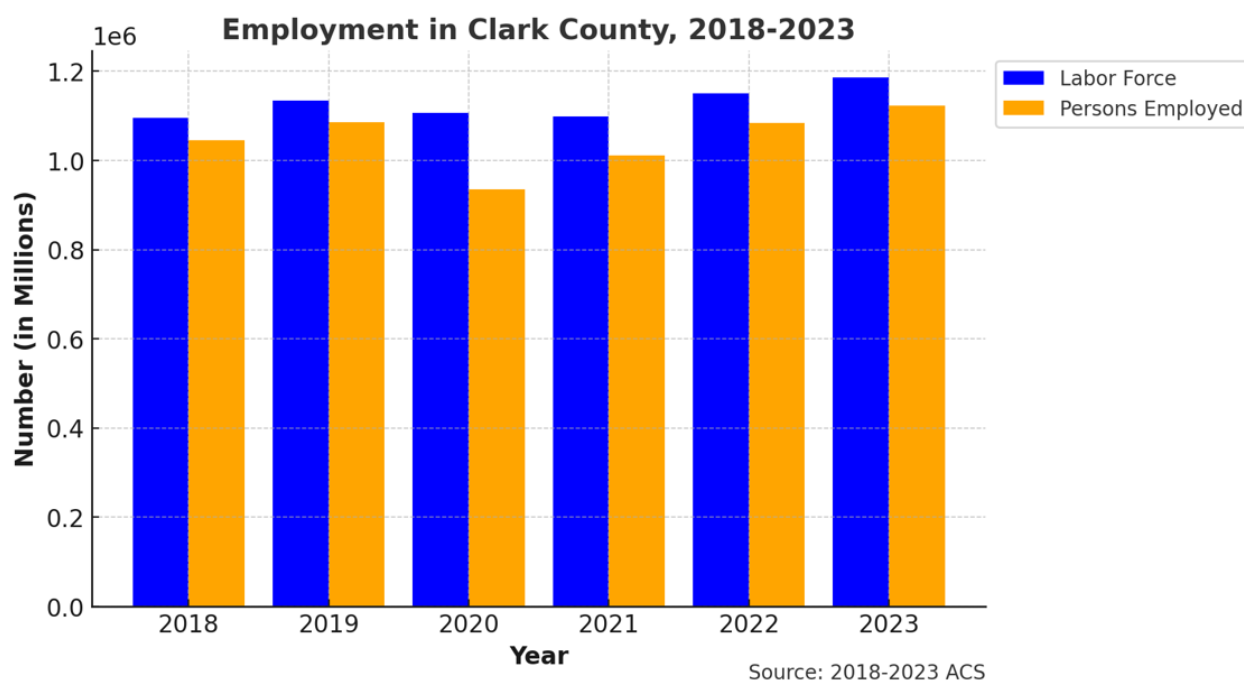
Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for Black and Hispanic applicants relative to White and Asian applicants, in addition to higher denial rates for lower income applicants and neighborhoods. These trends are consistent with national trends.

CHAPTER 6. ACCESS TO COMMUNITY ASSETS AND QUALITY OF LIFE

Labor Force and Industry

As shown in Figure 61, the size of the labor force and the number of people employed have followed a similar pattern of growth since 2018, other than a slight dip in 2020, likely due to the COVID-19 pandemic.

Figure 61: Employment in Clark County, 2018- 2023



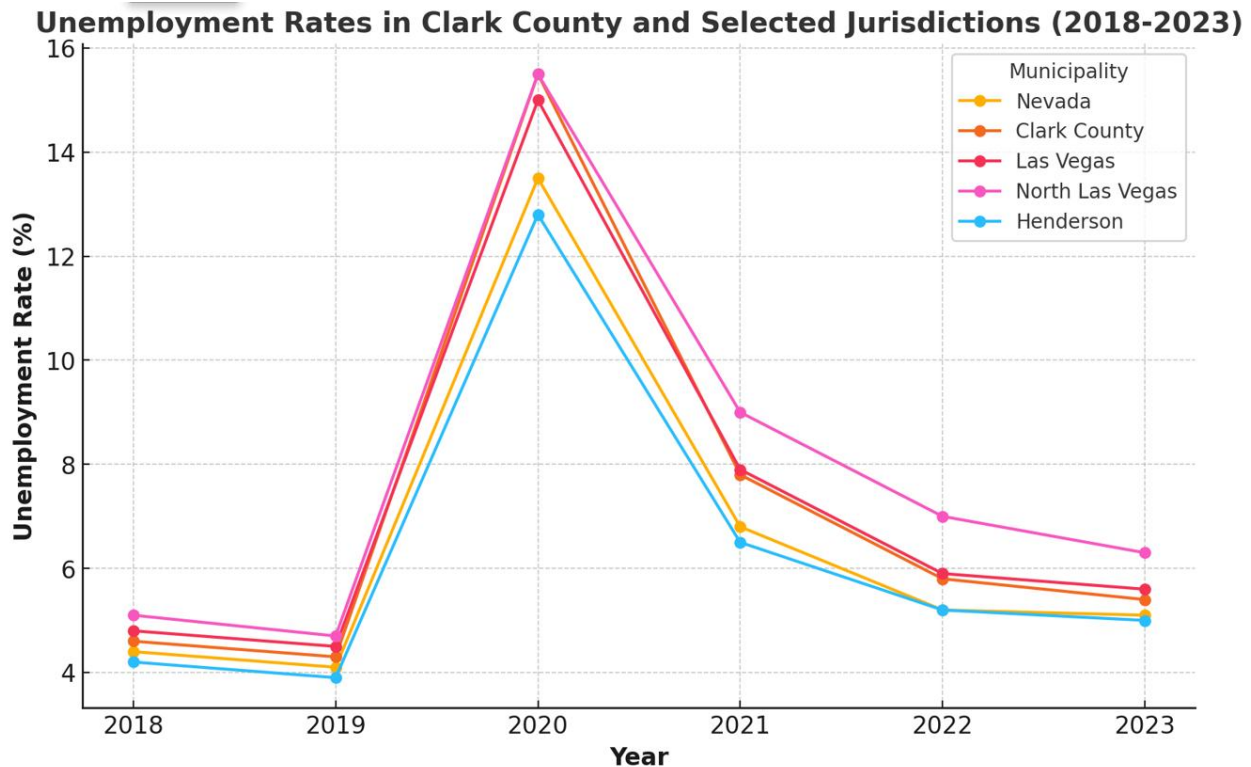
Clark County has maintained an unemployment rate that is above the State's average unemployment rate since 2018. The County had the lowest unemployment rate in 2019 (4.3%) over the five-year period between 2018-2023. The unemployment rate in the County has been declining since 2020 and was at 5.4% by 2023. The COVID-19 pandemic resulted in a surge of unemployment in 2020, with both the County and North Las Vegas experiencing the most severe impacts and peaking at 15.5%. By 2023, unemployment rates had not returned to pre-pandemic levels but showed great progress. Henderson had the lowest unemployment rate at 5%, while North Las Vegas was the highest at 6.3%. Table 47 below shows the unemployment rates across jurisdictions between 2018-2023.

Table 47: Unemployment Rates in Clark County and Selected Jurisdictions, 2018 to 2023						
Municipality	2018	2019	2020	2021	2022	2023
Nevada	4.4%	4.1%	13.5%	6.8%	5.2%	5.1%
Clark County	4.6%	4.3%	15.5%	7.8%	5.8%	5.4%
Las Vegas	4.8%	4.5%	15.0%	7.9%	5.9%	5.6%
North Las Vegas	5.1%	4.7%	15.5%	9.0%	7.0%	6.3%
Henderson	4.2%	3.9%	12.8%	6.5%	5.2%	5.0%

Source: BLS, Local Area Unemployment Statistics, not seasonally adjusted
Data note: Unemployment rates are annual averages. Data unavailable for jurisdictions with fewer than 25,000 residents

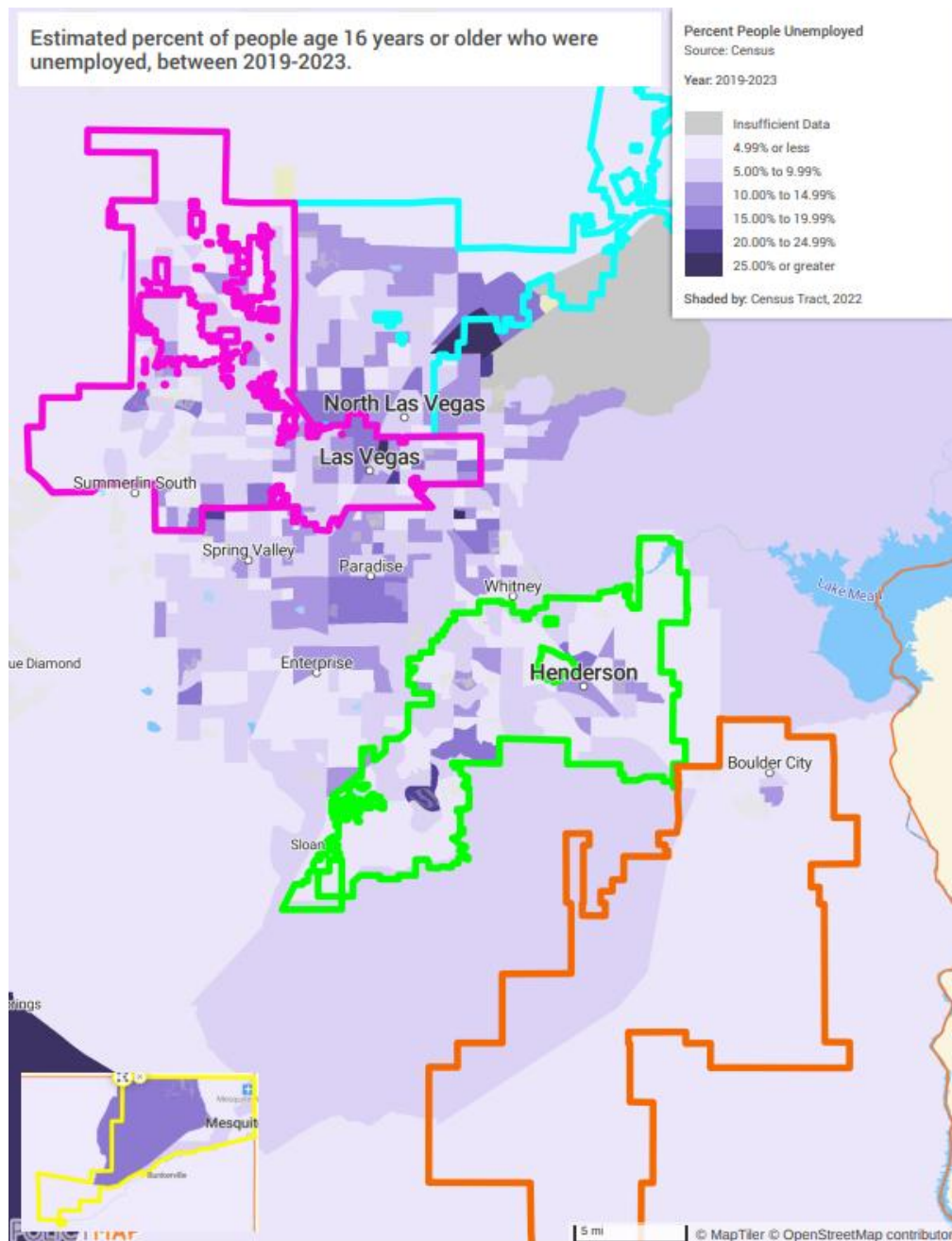
The chart in Figure 62 below illustrates the unemployment trends presented in Table 47 above. While all selected jurisdictions follow similar patterns, Henderson consistently maintains the lowest unemployment rates. In 2020, unemployment surged significantly across all regions due to the COVID-19 pandemic, with North Las Vegas and the County experiencing the highest spikes in at 15.5%. From 2021 to 2023, unemployment rates steadily declined, reflecting a gradual economic recovery. By 2023, all regions had stabilized, though unemployment remained slightly above pre-pandemic levels.

Figure 62: Unemployment Rates Comparisons



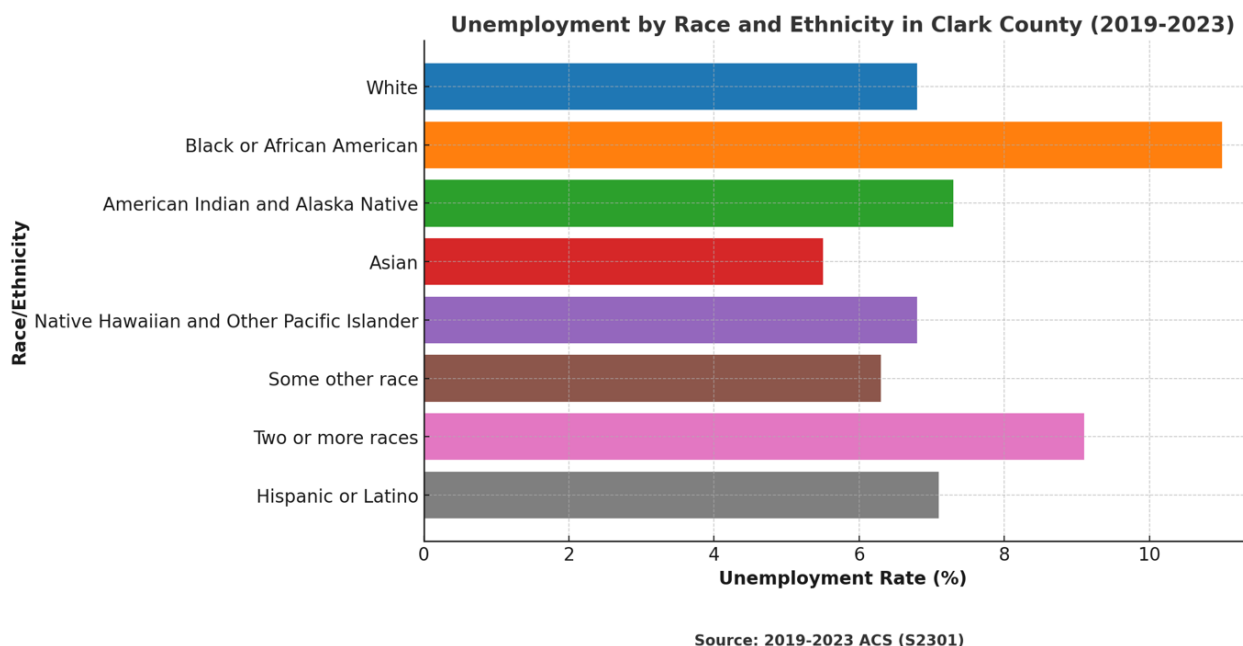
The map in Figure 63 presents the estimated percentage of people aged 16 and older who were unemployed between 2019 and 2023 in Clark County, with darker shades representing tracts with higher unemployment rates. North Las Vegas and central Las Vegas have higher unemployment rates, with some tracts being higher than 20%. This reflects the reliance on service industries and tourism in these areas. Henderson and Boulder City have more stable job opportunities present and generally show lower unemployment rates.

Figure 63: Percent of people aged 16 or older who were unemployed, between 2019-2023



The chart in Figure 64 below shows unemployment rates by race and ethnicity in Clark County. The unemployment disparities among different racial and ethnic groups highlight economic inequalities in the County. Black or African American residents have the highest unemployment rate (11%) compared to all other racial and ethnic groups. This is more than twice as high as the average countywide unemployment rate and may reflect employment barriers, discrimination, or lower access to high-paying jobs. Those who identify as two or more races have the second-highest unemployment rate (9.1%), suggesting that multi-racial individuals also face employment challenges. Unemployment rates are the lowest for Asian residents (5.5%) and White residents (5.5%).

Figure 64: Unemployment Rates by Race/Ethnicity



Jobs by Industry

Table 48 below provides employment by industry estimates for both Clark County and Nevada. The largest industry in Clark County is “arts, entertainment, recreation, accommodation, and food services,” accounting for 22.8% of total employment. This sector employs 244,682 people in Clark County, making it the single largest employer in the region. The “educational services, healthcare, and social assistance” industry represents 16.5% of employment in the County and 16.9% in Nevada, making it the second-largest employer statewide. Overall, Clark County has a similar employment distribution among industry as Nevada, but with a higher concentration of jobs in hospitality and entertainment, which is a result of Las Vegas tourism.

Table 48: Jobs by Industry				
Industry	Clark County		Nevada	
	Estimate	Percent	Estimate	Percent
Agriculture, forestry, fishing and hunting, and mining	4,043	0.4%	19,380	1.3%
Construction	78,999	7.4%	111,606	7.6%
Manufacturing	41,529	3.9%	78,475	5.3%
Wholesale trade	18,260	1.7%	28,334	1.9%
Retail trade	122,067	11.4%	164,994	11.2%
Transportation and warehousing, and utilities	78,783	7.3%	105,311	7.1%
Information	18,189	1.7%	23,215	1.6%
Finance and insurance, and real estate and rental and leasing	66,408	6.2%	87,179	5.9%
Professional, scientific, management, administration, waste management	136,154	12.7%	181,294	12.3%
Educational services, health care, social assistance	177,144	16.5%	249,790	16.9%
Arts, entertainment, recreation, accommodation, and food services	244,682	22.8%	297,753	20.2%
Other services	48,160	4.5%	65,996	4.5%
Public administration	38,338	3.6%	60,963	4.1%
Source: 2019-2023 ACS (DP03)				

Wages

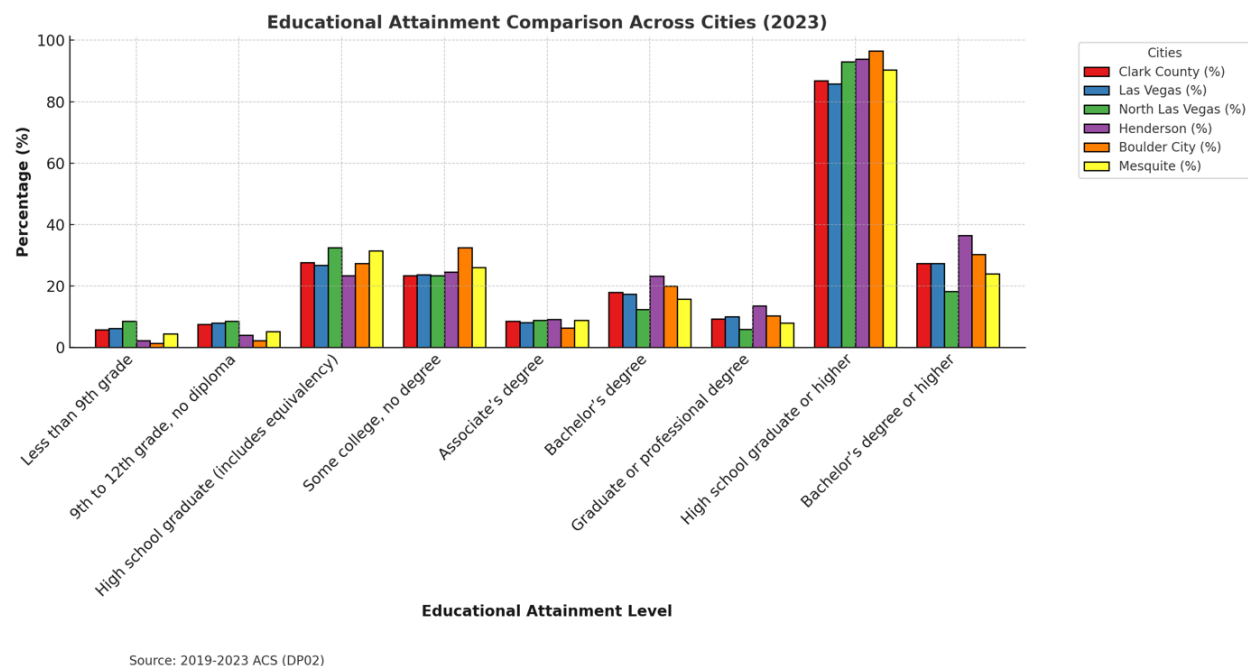
Nevada had a two-tier system with different wage rates based on whether an employer offered qualified health benefits, but this was abolished by a voter-approved constitutional amendment in 2022. The current minimum wage, effective July 2024, is now \$12.00 per hour for all employees. Employees earning less than 1.5 times the minimum wage (\$18) are entitled to overtime pay for hours worked over 8 in a single day or 40 in a single week. Based on data from the Nevada's Department of Employment, Training, and Rehabilitation, the average weekly wage in Clark County in the second quarter of 2024 was \$1,206, which is about a 4% increase from the same quarter in 2023. This averages to about \$30 per hour for a 40 hours work week.

Educational Attainment

Table 49 and Figure 65 below provide educational attainment data for the population aged 25 and older in Clark County, Las Vegas, North Las Vegas, Henderson, Boulder City, and Mesquite. The majority of the population in all jurisdictions have at least a high school diploma, with Boulder City (96.6%) and Henderson (93.9%) having the highest percentages of high school graduates or higher. Henderson (36.5%) has the highest proportion of individuals with a bachelor's degree or higher, significantly above Clark County's average (27.3%). North Las Vegas (18.2%) and Mesquite (23.9%) have the lowest rates of individuals with a bachelor's degree or higher. North Las Vegas (8.5%) has the highest percentage of people with less than a 9th grade education, followed by Las Vegas (6.2%) and the County overall (5.7%). Overall, Henderson and Boulder City tend to have higher levels of education, with more bachelor's and graduate degrees. North Las Vegas and Boulder City have lower percentages of college graduates and higher percentages of resident without a high school diploma.

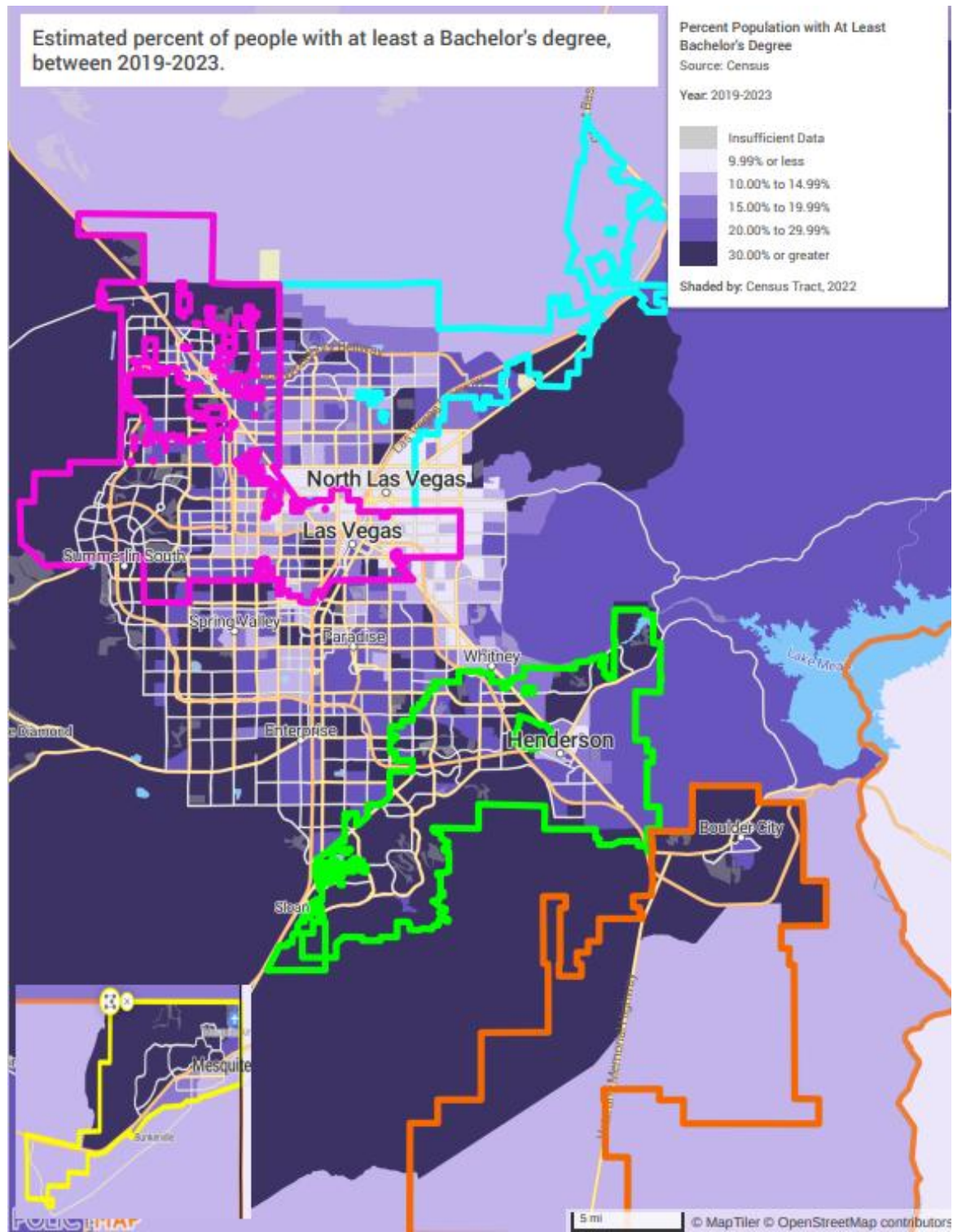
Table 49: Educational Attainment of population 25 years and over in 2023, Clark County and select cities												
Educational Attainment	Clark County		Las Vegas		North Las Vegas		Henderson		Boulder City		Mesquite	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Total Population aged 25 years or older	1,592,547		449,189		174,836		236,338		11,396		17,783	
Less than 9th grade	91,135	5.7%	28,031	6.2%	14,818	8.5%	5,135	2.2%	143	1.3%	786	4.4%
9th to 12th grade, no diploma	118,860	7.5%	35,732	8.0%	14,982	8.6%	9,347	4.0%	248	2.2%	933	5.2%
High school graduate (includes equivalency)	439,764	27.6%	120,095	26.7%	56,846	32.5%	55,195	23.4%	3,125	27.4%	5,604	31.5%
Some college, no degree	372,777	23.4%	106,593	23.7%	40,948	23.4%	58,155	24.6%	3,700	32.5%	4,629	26.0%
Associate's degree	135,109	8.5%	36,266	8.1%	15,386	8.8%	21,524	9.1%	723	6.3%	1,587	8.9%
Bachelor's degree	286,282	18.0%	77,555	17.3%	21,611	12.4%	54,797	23.2%	2,279	20.0%	2,813	15.8%
Graduate or professional degree	148,620	9.3%	44,917	10.0%	10,245	5.9%	32,185	13.6%	1,178	10.3%	1,431	8.0%
High school graduate or higher	1,382,552	86.8%	385,426	85.8%	145,036	83.0%	221,856	93.9%	11,005	96.6%	16,064	90.3%
Bachelor's degree or higher	434,902	27.3%	122,472	27.3%	31,856	18.2%	86,982	36.8%	3,457	30.3%	4,244	23.9%
Source: 2019-2023 ACS (DP02)												

Figure 65: Educational Attainment



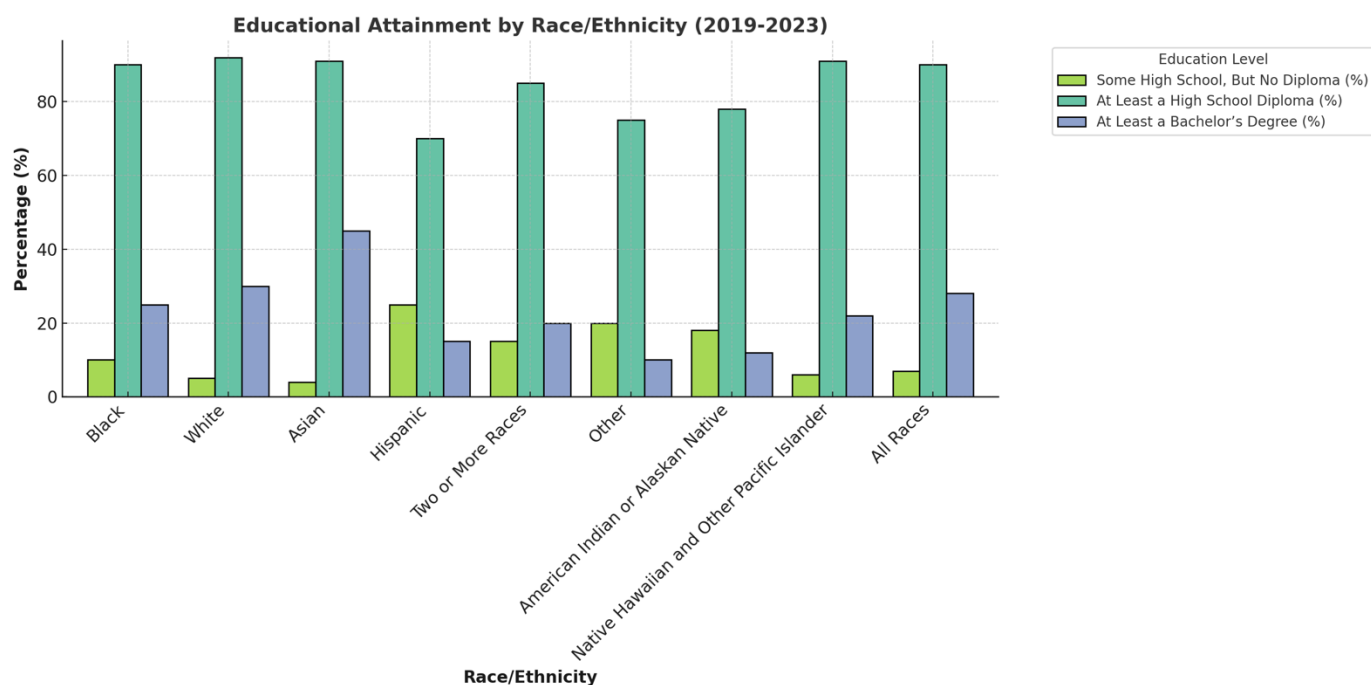
The map in Figure 66 below shows that the areas with the highest concentrations of people who have at least a bachelor's degree in the County (30% or greater) are located in Mesquite and parts of Henderson. The lightest shaded areas indicate lower concentrations of people with at least a Bachelor's degree (under 10%). These areas appear more frequently in rural regions and some parts of North Las Vegas. Some tracts, especially near the Las Vegas strip and in lower-income areas, show lighter shades of purple, indicating lower educational attainment. This could be due to the service and tourism workforce in Las Vegas, which does not always require higher education.

Figure 66: Percent of people with at least a Bachelor's degree



The chart in Figure 67 below illustrates educational attainment across racial and ethnic groups in Clark County. The Asian population has the highest percentage of individuals with at least a bachelor's degree, followed by the White population. Hispanic, American Indian and Alaska Native, and "other" populations have lower percentages of bachelor's degree attainment compared to other racial groups. Nearly all racial and ethnic groups have at least 80% of individuals who have completed high school, although Hispanic, American Indian and Alaska Native, and "other" populations show slightly lower high school graduation rates compared to other groups.

Figure 67: Educational Attainment by Race/Ethnicity



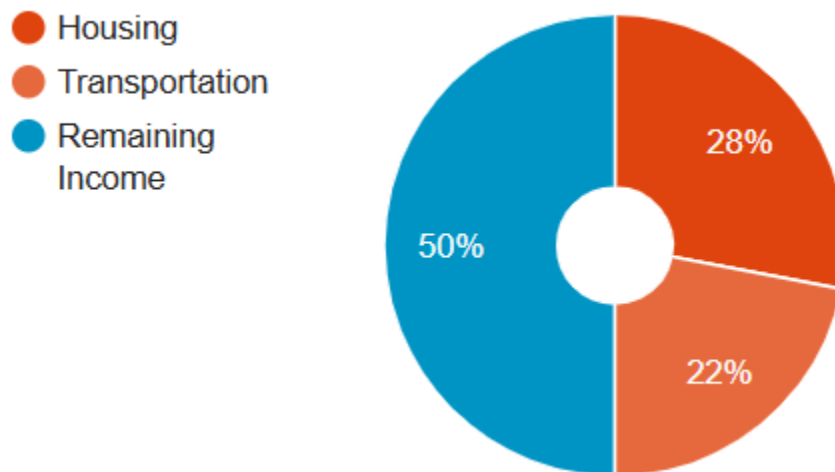
Source: 2019-2023 ACS

Transportation

Housing and Transportation Costs

The Center for Neighborhood Technology's Housing and Transportation Affordability Index (H+T Index) measures both the cost of housing and the cost of transportation in a specific area to better understand affordability. The pie chart in Figure 68 below illustrates the proportion of income spent on housing and transportation costs in Clark County for a typical household, with the other portion representing the remaining income. Housing expenses - including rent or mortgage payments, property taxes, utilities, and maintenance costs - make up nearly a quarter (28%) of the average income expenses. Transportation expenses - including costs for gas, public transit, vehicle maintenance, insurance, and other commuting expenses - account for 22% of income. Clark County relies heavily on cars, with most residents commuting via personal vehicles (discussed in the "Commuting" section below), which increases transportation costs. After housing and transportation expenses, residents are left with an estimated 60% of their income for all other expenses - including food, healthcare, education, entertainment, and savings.

Figure 68: Average Housing and Transportation Costs as Percentage of Income



Source: The Center for Neighborhood Technology (CNT)

For moderate-income households, or those earning 60% of the area median income, housing and transportation costs take up a larger share of their income compared to the county average. While these expenses account for approximately 40% of total income in Clark County, they rise up to 61% for moderate-income households. Among these households:

- 18.2% spend 45-54% of their income on housing and transportation,
- 41.6% allocate 54-66%, and
- 22.6% dedicate 66-78% of their income to these expenses.

This data highlights the financial strain faced by moderate-income households and the varying cost burdens across different areas in Clark County.

Transportation Options

Clark County offers a variety of transportation options, including public transit, rideshare and taxi services, monorail and trams, road and highway networks, and bike and walking paths. Below is a breakdown of available transit options:

1. Public Transit – the Regional Transportation Commission of Southern Nevada (RTC) operates the public bus system in the County. (Transit System Map can be viewed at: [SystemMap-Sept2024-24x36-Master](#)).
 - RTC buses – services cover major roads, residential areas, and tourist areas like the Las Vegas Strip and downtown.
 - The Deuce – this is a double-decker bus that runs 24/7 along the Las Vegas Strip.
 - Strip and Downtown Express (SDX) – this is a limited-stop express service connecting the Las Vegas Strip and downtown Las Vegas.
 - Residential bus routes also connect neighborhoods across the county.
2. Rideshare and Taxis are widely available throughout the county, including designated pickup and drop-off areas at major hotels, casinos, and the airport.
3. Monorail and trams
 - Las Vegas Monorail – this runs along the east side of the Las Vegas Strip from MGM Grand Hotel and Casino to Sahara Las Vegas.
 - There are three free tram services offered:
 - Aria Express – connects the Bellagio, CityCenter, and Park MGM.
 - Mandalay Bay Tram – connects Mandalay Bay, Luxor, and Excalibur.
 - Mirage-Treasure Island Tram – runs between the Mirage and Treasure Island.
4. Biking and Walking – The County has a bike-friendly infrastructure, including trails like the River Mountains Loop Trail and the Historic Railroad Trail. There are also many pedestrian walkways, including bridges and sidewalks.
5. Roads and Highways – major roads include I-15, US-95, and the 215 Beltway.
6. High-Speed Rail (future development) - Brightline West is an upcoming high-speed rail project connecting Las Vegas to Southern California.

Commute

The charts in Figures 69 and 70 below illustrate how workers in Clark County, Las Vegas, North Las Vegas, Henderson, Boulder City, and Mesquite commute to work. In Clark County and all select cities, driving alone is the most common commuting method. Despite the RTC transit system, public transit is underutilized, with only 2.4% of county residents taking public transit to work. Las Vegas and Henderson have the highest work-from-home numbers, while smaller cities like Boulder City and Mesquite have fewer remote workers.

Figure 69: Commuting to Work, Clark County

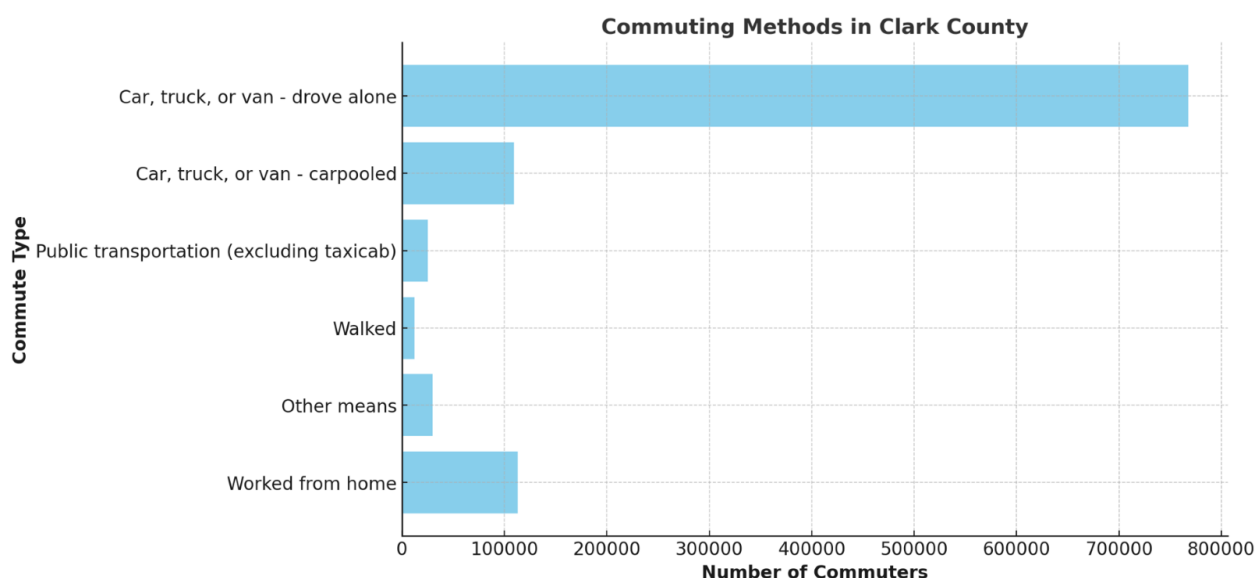
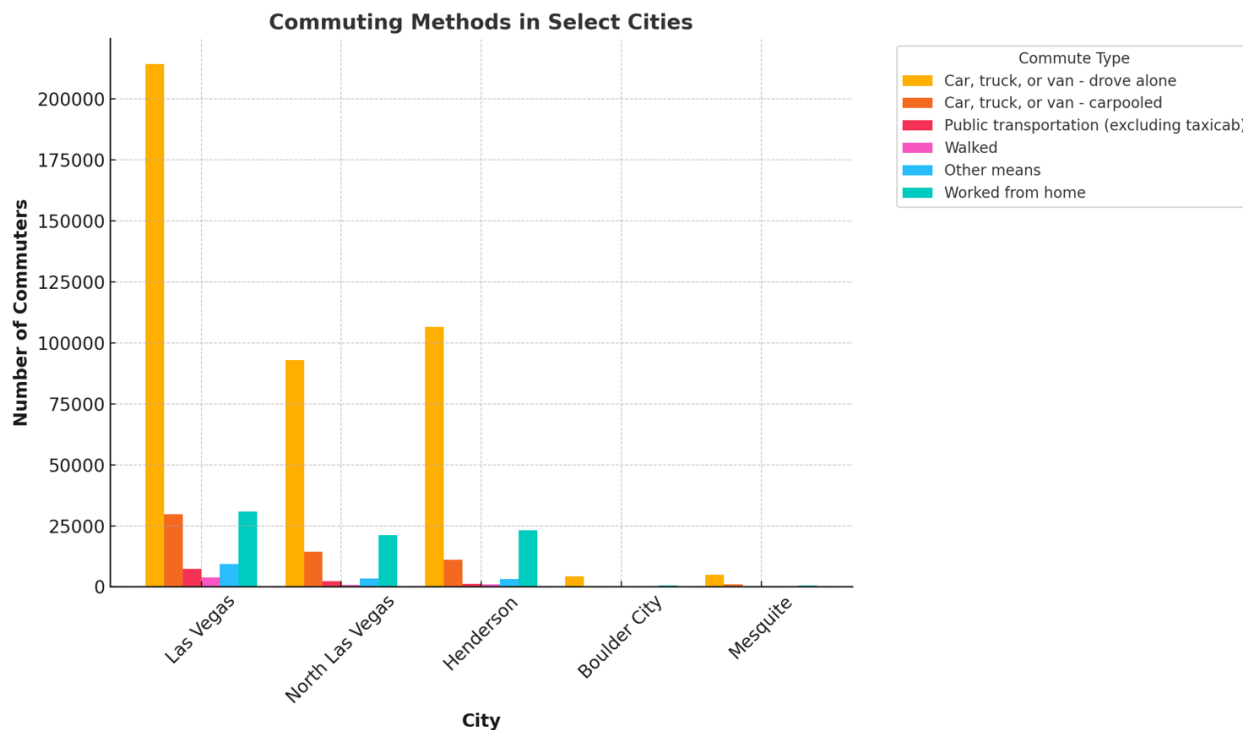
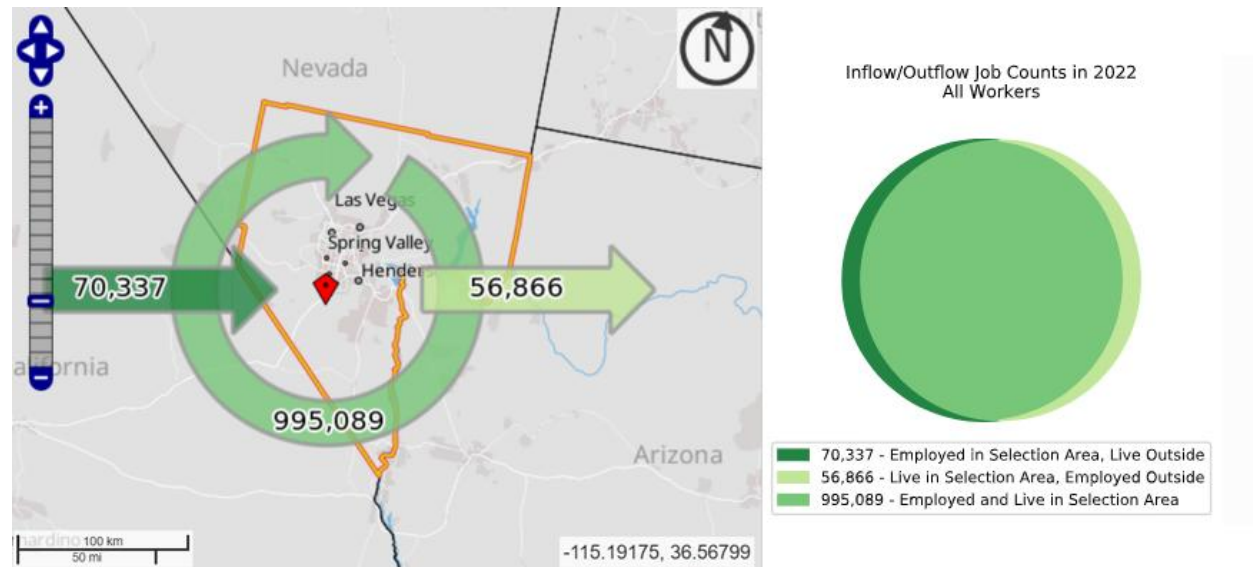


Figure 70: Commuting to Work, Select Cities in Clark County



OnTheMap Census is an online tool provided by the U.S. Census Bureau to offer insights into commuting patterns in an area. It uses data from the Longitudinal Employer-Household Dynamics (LEHD) program to help understand the relation between where people work and where they live. Figure 72 below shows that, in 2022, only 93.4% of those that worked in Clark County also lived there, meaning only 6.6% of people who worked in the County lived outside of it. Further, only 5.4% of people living in the County commuted outside for employment, while 94.6% both lived and worked in the County. Overall, more workers commuted into the County (70,337) for work than commuted out (56,866). With the majority of people in the county driving to work and also working locally, there is a higher probability of increased traffic congestion, highlighting the important of increased and expanded public transit options.

Figure 71: Inflow/Outflow Analysis

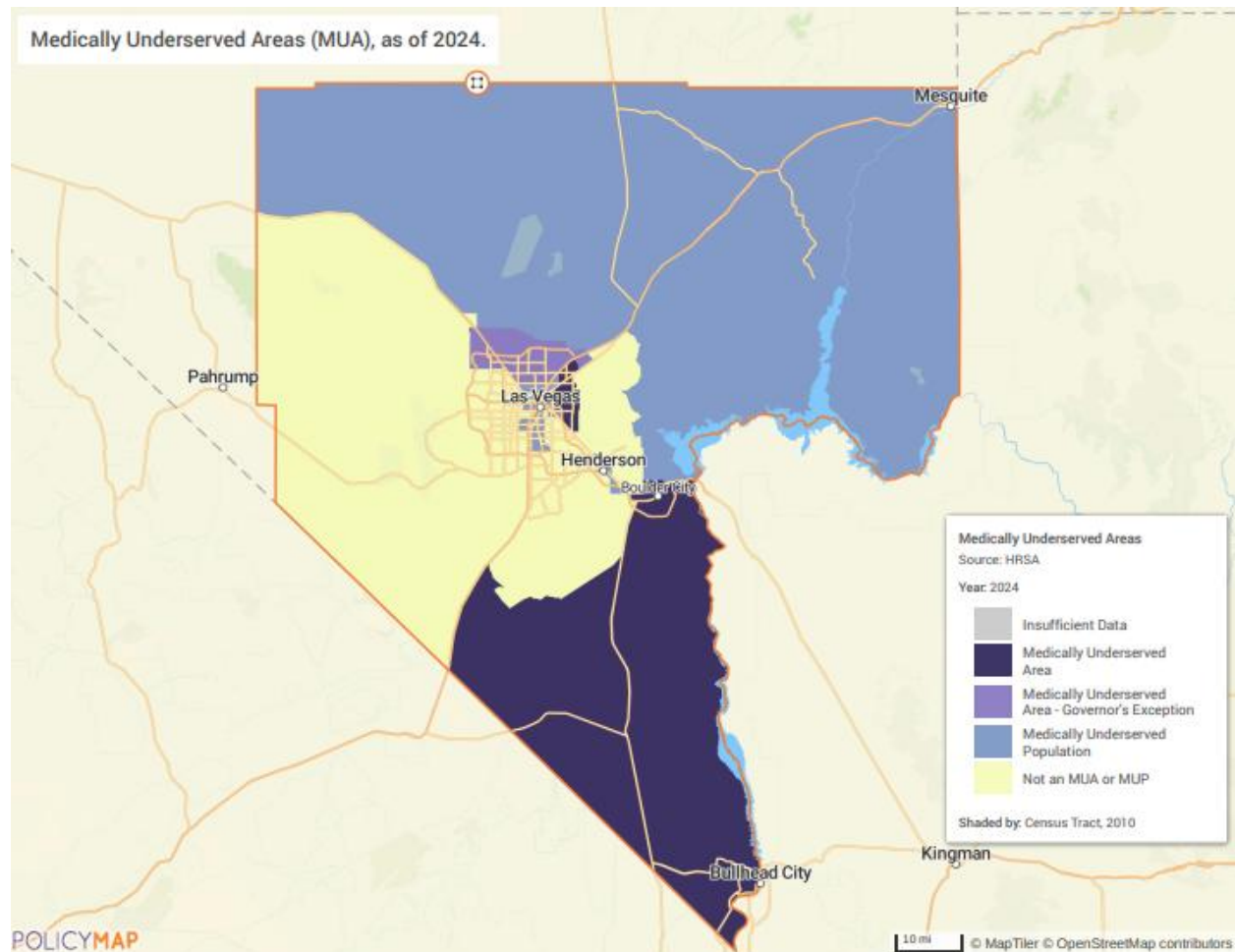


Quality of Life

Healthcare

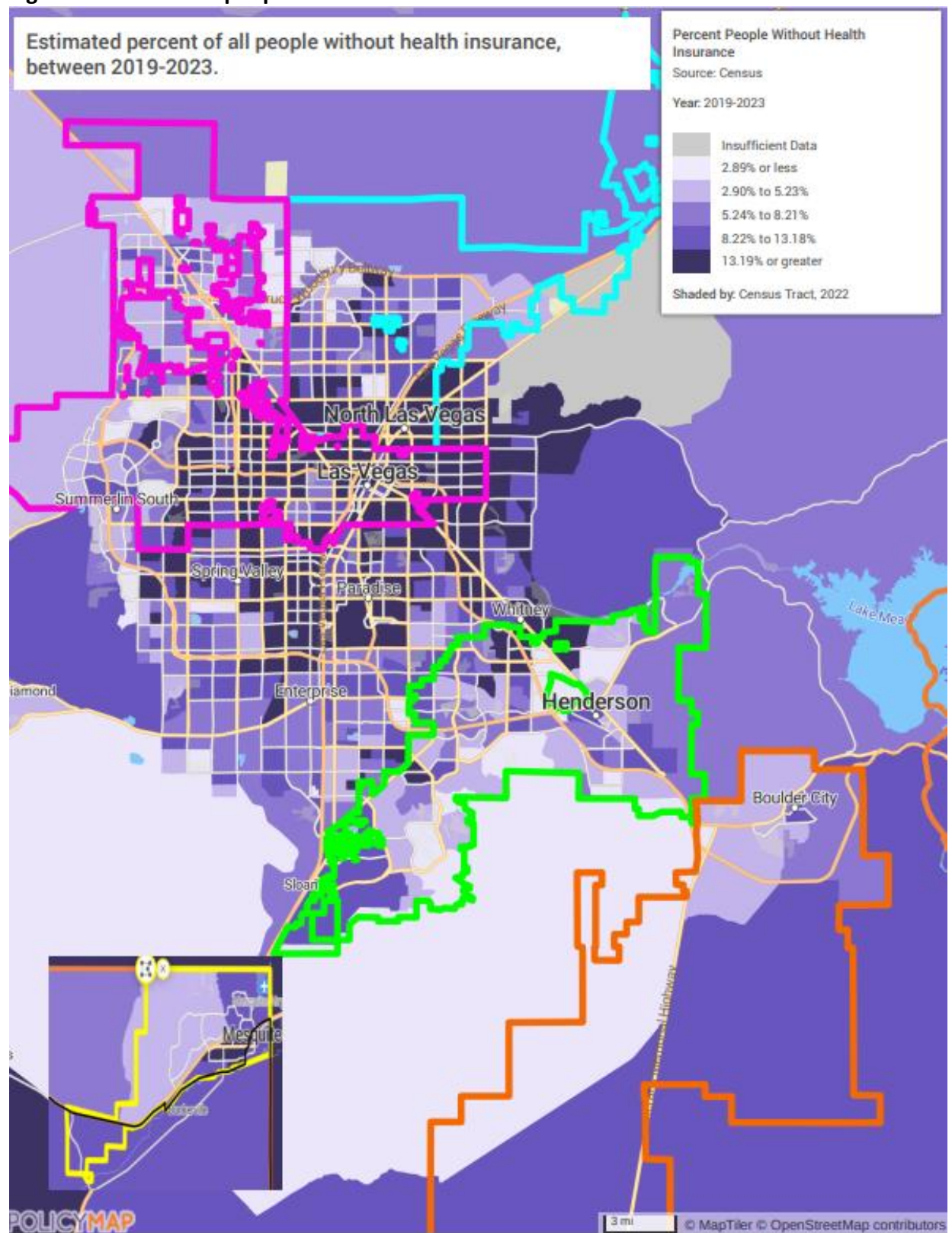
Medically Underserved Areas (MUAs) are areas where a specific population group are underserved or have limited access to primary healthcare services. MUAs are designated by the Health Resources & Services Administration (HRSA) using the Index of Medical Underservice (IMU) score. If an area scores below a certain threshold, it is designated as an MUA. An IMU score is determined by looking at the ratio of primary care providers to the population, the infant mortality rate, the percentage of the population living below the poverty level, and the percentage of the population aged 65 or older. The map in Figure 72 below highlights the MUAs in Clark County in 2024, indicated by the blue shaded regions. The light purple shaded areas represent Governor's Exception MUA's, meaning these areas have been granted special designation due to specific healthcare access challenges. The paler blue color represents areas with Medically Underserved Populations (MUP), meaning specific population groups in these areas lack adequate healthcare access. Most tracts in eastern Las Vegas are either designated MUA's or MUP's and most of North Las Vegas tracts are MUA Governor's exceptions. All of Mesquite tracts are also designated Medically Underserved Populations. Most of Boulder City tracts are designated MUA's. The widespread designation of MUA's across the County suggests significant healthcare access issues, particularly in rural and lower-income urban areas.

Figure 72: Medically Underserved Areas (MUA)



The map in Figure 73 below provides an estimated percentage of people without health insurance between 2019 and 2023, with darker shaded areas indicating tracts with a higher percentage of uninsured individuals. Central Las Vegas, parts of North Las Vegas, and some rural areas, including near Boulder City, have the highest percentages of uninsured residents (13.2% or more), suggesting a lack of affordable healthcare options, high poverty rates, or employment that does not provide health benefits.

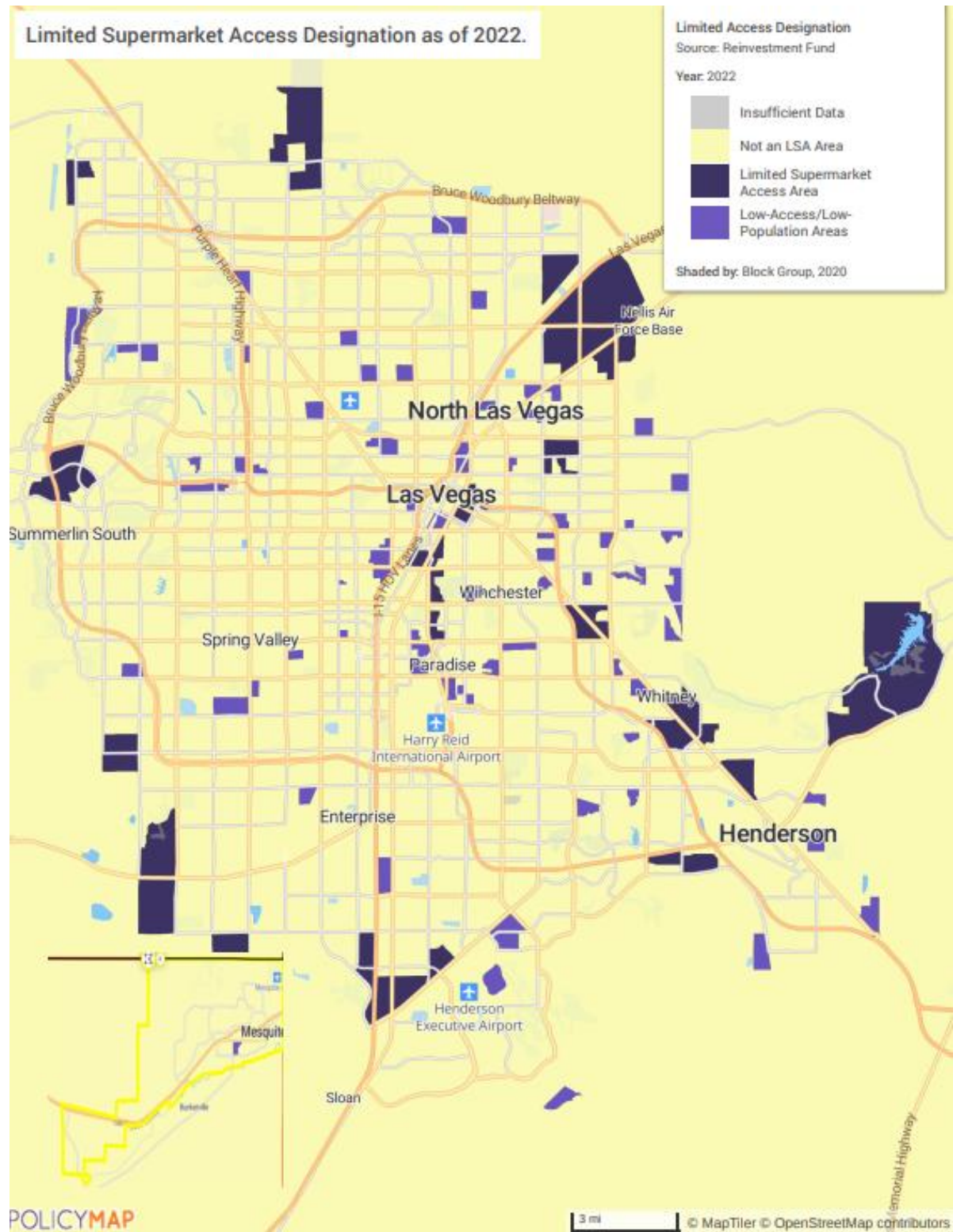
Figure 73: Percent of people without health insurance



Food Access

The map in Figure 74 below illustrates Limited Supermarket Access (LSA) areas in Wake County based on 2022 data from the Reinvestment Fund. LSA's are areas where residents have difficulty accessing full-service grocery stores or supermarkets based on factors like distance to the nearest grocery store, availability of transportation, and socioeconomic conditions. LSA areas impact a community's ability to access affordable and nutritious food which can potentially contribute to higher rates of chronic disease (ie. Heart disease, diabetes). The dark blue shaded areas on the map represent Limited Supermarket Access zones, meaning residents struggle to find grocery stores nearby. People may have to rely on public transit if they do not have a personal vehicle to get to larger grocery stores. The most significant LSA areas are located in central and north Las Vegas, with some pockets in Henderson. many LSA's are outside urban areas, some central Las Vegas areas still lack access. The lighter purple shaded areas are low-access, low-population areas, meaning they are LSA areas that also have low population density. These areas may not have enough residents to support large grocery store chains, making food access more difficult.

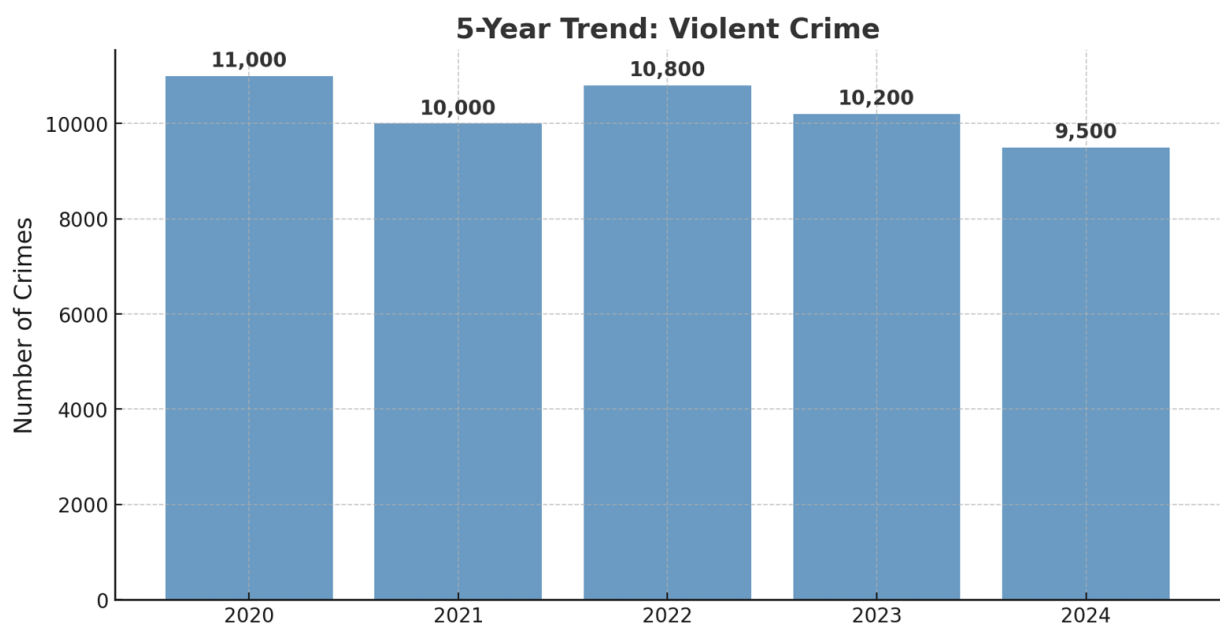
Figure 74: Limited Supermarket Access Designation, 2022



Crime

In 2024, Nevada Crime Statistics reported a total of 9,500 violent crimes in Clark County. The chart in Figure 75 below illustrates the number of violent crimes reported annually from 2020 to 2024. Over the 5-year period, there was a gradual decline in violent crime numbers, with 2024 having the lowest crime rate in the 5-year period. There were also 22,070 domestic violence cases reported in 2024.

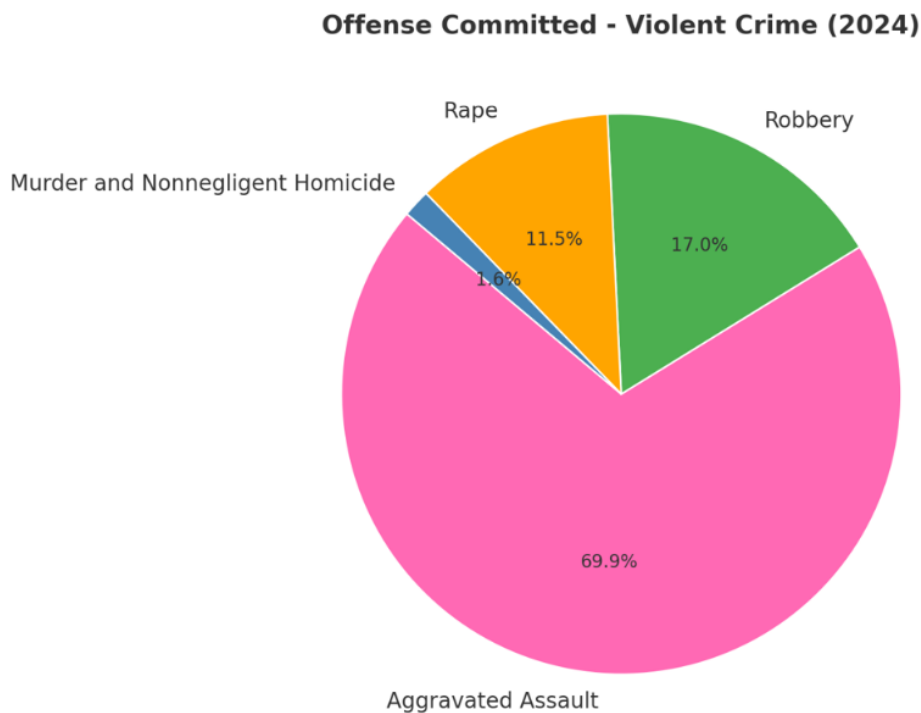
Figure 75: Violent Crime Reports: 5-Year Trend



Source: NevadaCrimeStatistics.gov

The pie chart in Figure 76 below provides an overview of the distribution of violent crimes committed in 2024. Aggravated assault (69.9%) was the majority of violent crimes, followed by robbery (17%), rape (11.5%), and murder and nonnegligent homicide (1.6%).

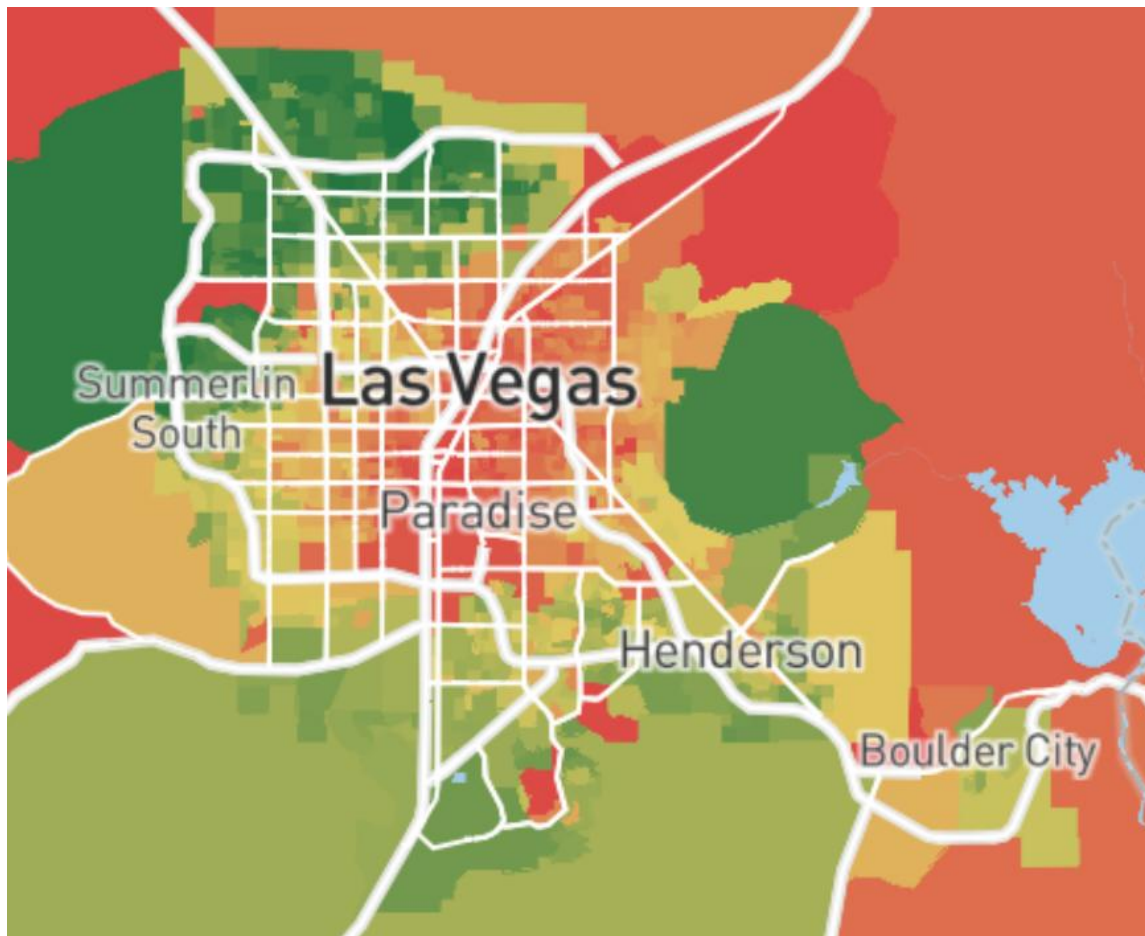
Figure 76: Violent Crime by Offense Committed



Source: NevadaCrimeStatistics.gov

The following map (Figure 78), produced by Crime Grade, shows overall crime per 1,000 Clark County residents, with dark green areas indicating the safest areas and the red areas indicating the least safe areas. On average, a crime occurs every 3 minutes in Clark County. Las Vegas, particularly along Las Vegas Boulevard and Fremont Street, shows high crime risk. This is likely due to heavy tourist traffic, along with the presence of casinos, nightlife, and entertainment venues. There are also significant red zones north of downtown, including parts of North Las Vegas. Eastern Las Vegas and areas near Boulder City have elevated crime levels. Henderson has a mix of moderate crime areas and safer areas, with the moderate crime areas being closer to Las Vegas.

Figure 78: Crime per Capita in Clark County



CHAPTER 7: FAIR HOUSING STATUS

Federal fair housing laws prohibit discrimination in the sale, rental or lease of housing, and in negotiations for real property, based on race, color, religion, sex, national origin, familial status and disability. Fair housing describes a condition in which individuals of similar income levels in the same housing market have like ranges of choice available to them regardless of their characteristics protected by the law or other arbitrary factors.

Federal Fair Housing Laws

Federal laws provide the backbone for U.S. fair housing regulations. While some laws have been previously discussed in this report, a brief list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

Fair Housing Act Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18), and handicap (disability).

Title VIII was amended in 1988 (effective March 12, 1989) by the Fair Housing Amendments Act. In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.

Title VI of the Civil Rights Act of 1964. Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.
Section 504 of the Rehabilitation Act of 1973. Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of the Housing and Community Development Act of 1974. Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

Title II of the Americans with Disabilities Act of 1990. Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968. The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and usable by handicapped persons.

Age Discrimination Act of 1975. The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972. Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

Fair Housing Related Presidential Executive Orders

Executive Order 11063. Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 11246. Executive Order 11246, issued in 1965 by President Lyndon B. Johnson was revoked by President Donald Trump in January 2025. The Executive Order, as amended, barred discrimination in federal employment because of race, color, religion, sex, or national origin for 60 years.

Executive Order 12892. Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

Executive Order 12898. Executive Order 12898, issued in 1994 by President Bill Clinton was revoked by President Donald Trump in January 2025. The order required that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166. Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.

Executive Order 13217. Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

Executive Order 13985 titled “Advancing Racial Equity and Support for Underserved Communities Through the Federal Government” was enacted by President Joseph Biden in January 2021 and revoked by President Trump in January 2025. The order aimed to strengthen the federal government’s ability to address barriers to equal opportunity faced by underserved communities. The order further directs federal agencies to conduct equity assessments and identify systemic barriers to access faced by underserved communities. President Biden followed up on this Executive Order with a memorandum on Redressing Our Nation’s and the Federal Government’s History of Discriminatory Housing Practices and Policies. This Executive Action acknowledged that “... Federal, State, and local governments systematically implemented racially discriminatory housing policies that contributed to segregated neighborhoods and inhibited equal opportunity and the chance to build wealth” for BIPOC (Black, Indigenous, and People of Color), and that those legacies of residential segregation and discrimination remain in existence today – from gaps in homeownership and wealth to environmental inequalities made worse by climate change. The memo outlines multiple ways in which the federal government’s discriminatory policies affected opportunities for safe and affordable housing, jobs, transportation, particularly for Black people. It also addresses the history of the federal government’s disinvestment in communities of color, despite the passage of the Fair Housing Act in 1968.

Executive Order 13988, issued by President Joseph Biden in January 2021 was revoked by President Donald Trump in January 2025. The order directed all federal agencies to review all policies which implement the non-discrimination protections on the basis of sex ordered by Title VII of the Civil Rights Act of 1964 (pursuant to the Supreme Court case *Bostock v. Clayton County*), Title IX of the Education Amendments of 1972, the Fair Housing Act and section 412 of the Immigration and Nationality Act of 1965 and to extend these protections to the categories of sexual orientation and gender identity.

HUD Fair Housing Guidance

Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records

The Fair Housing Act prohibits discrimination in the sale, rental, financing of dwellings and in other housing-related activities on the basis of race, color, religion, sex, disability, familial status or national origin. In April 2016, HUD’s Office of General Counsel issued guidance on the discriminatory effect of using criminal history to make housing decisions. If a policy or practice that restricts access to housing on the basis of criminal history has a disparate impact on a protected class (whether or not that effect is intentional), it is in violation of the Fair Housing Act – unless there is a “substantial, legitimate, nondiscriminatory interest” served by the policy.

While it is impossible to know the precise number of people transitioning from a correctional facility at any one point in time, the ability to access safe, secure and affordable housing is critical

for a formerly incarcerated person's reintegration into society. HUD's guidance is intended to eliminate barriers to securing housing for that population, and jurisdictions can assist by making a clear effort to eliminate any discriminatory barriers these individuals may face. For former inmates to avoid recidivism and work in society, they must have access to housing free of discrimination.

Further, for claims for refusing to make reasonable accommodations for people with disabilities, the HUD memorandum emphasizes that, when the disability of an applicant or tenant contributed to the past criminal conduct, the applicant or tenant may ask for an exception to the criminal background screening policy as a reasonable accommodation.

If the criminal conduct at issue arguably raises concerns about risk of harm to property or other residents, HUD explains that, as part of a reasonable accommodation request, the housing provider should consider any mitigating circumstances that may reduce or eliminate the threat, such as engaging in treatment or therapy.

In April 2024, HUD issued proposed rulemaking to update existing screening regulations for applicants to HUD-assisted housing with conviction histories or a history of involvement with the criminal-legal system. Under current policy, public housing authorities (PHAs) and landlords of HUD-assisted housing have broad discretion in evaluating current and prospective tenants. As a result, some PHAs and landlords have created additional barriers for people with conviction and arrest records in need of stable housing. These barriers can make it exceedingly difficult – and, for some with conviction histories, impossible – to obtain housing. The proposed rule clarified that an arrest record alone may not be used as the basis for denying someone admission to HUD housing. However, an arrest record may be used in conjunction with other evidence of conduct to assess an applicant's potential success as a tenant. This rulemaking was withdrawn in January 2025.

Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity

On September 21, 2016, HUD published a final rule entitled "Equal Access in Accordance with an Individual's Gender Identity in CPD programs." Through this final rule, HUD ensures equal access to individuals in accordance with their gender identity for all HUD funded programs. This rule builds upon the 2012 final rule, "Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity" (2012 Equal Access Rule). This final rule ensures that HUD's housing programs would be open to all eligible individuals and families regardless of sexual orientation, gender identity or marital status.

Furthermore, as HIV/AIDS disproportionately affects the LGBT community, it is important to note that HIV/AIDS is protected under the Fair Housing Act as a disability. HUD specifically states that housing discrimination because of HIV/AIDS is illegal.

The HUD Office of Policy Development and Research conducted a study in 2013, *An Estimate of Housing Discrimination Against Same-Sex Couples*, as the first large-scale, paired-testing study to assess housing discrimination against same-sex couples in metropolitan rental markets via advertisements on the Internet. Two emails were sent out, with the only difference between the two emails was the sexual orientation of the prospective renting couples. The study finds:

“[... same-sex couples experience less favorable treatment than heterosexual couples in the online rental housing market. The primary form of adverse treatment is that same-sex couples receive significantly fewer responses to e-mail inquiries about advertised units than heterosexual couples. Study results in jurisdictions with state-level protections against housing discrimination on the basis of sexual orientation unexpectedly show slightly more adverse treatment of same-sex couples than results in jurisdictions without such protections. “

On January 25, 2021, President Biden signed an Executive Order requiring protections of LGBTQ people in housing, health care, and education. The Executive Order cites the recent Supreme Court decision, *Bostock v. Clayton County*, that held that the prohibition against sex discrimination in the Equal Employment Act prohibits discrimination on the basis of sexual orientation and gender identity. The Executive Order requires the applicable federal agencies, including HUD, to promulgate actions consistent with *Bostock* and the various civil rights laws. This Executive Order, however, was rescinded by President Trump in 2025.

Supreme Court Ruling: *Bostock v. Clayton County, GA* (February 9, 2021):

In *Bostock v. Clayton County, GA*, the U.S. Supreme Court expanded its interpretation of Title VII of the Civil Rights Act of 1964, which prohibits employment discrimination. This law prohibits discrimination on the basis of sex, but not explicitly on the basis of sexual orientation or gender identity. The Court has determined in this decision that Title VII’s protection of employees on the basis of sex also protects employees on the basis of sexual orientation and gender identity. Under *Bostock*’s reasoning, laws that prohibit sex discrimination — including Title IX of the Education Amendments of 1972, as amended (20 U.S.C. 1681 et seq.), the Fair Housing Act, as amended (42 U.S.C. 3601 et seq.), and section 412 of the Immigration and Nationality Act, as amended (8 U.S.C. 1522), along with their respective implementing regulations — prohibit discrimination on the basis of gender identity or sexual orientation, so long as the laws do not contain sufficient indications to the contrary. HUD’s Office of General Counsel issued a memorandum explaining why the Fair Housing Act’s prohibition on sex discrimination includes discrimination because of

gender identity and sexual orientation and President Biden issued an Executive Order on Executive Order on Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation in 2021.

Supreme Court Ruling: Texas Department of Housing and Community Affairs v. Inclusive Communities Project (June 25, 2015)

On June 25, 2015, the Supreme Court handed down a landmark fair housing ruling that upheld the ability to bring “disparate impact” claims under the Fair Housing Act. The Fair Housing Act of 1968, an integral legislative victory of the Civil Rights Movement, protects people from discrimination when they are renting, buying or securing financing for housing. The case, Texas Department of Housing and Community Affairs v. Inclusive Communities Project, centered on the question of whether a policy or action has to be intentionally discriminatory, or merely have a discriminatory effect, in order to qualify as a valid basis for a discrimination claim under the Act.

Inclusive Communities, a Dallas-based non-profit, claimed that the Texas Department of Housing and Community Affairs was guilty of housing discrimination because the way in which the state allocated Low Income Housing Tax Credits perpetuated racial segregation by limiting the development of affordable housing into areas that were historically impoverished with high concentrations of minorities. The state claimed that no discrimination occurred because its intention was not to promote racial segregation but to revitalize these underserved areas by injecting much needed capital for the development of new affordable housing. Inclusive Communities claimed that regardless of intention, the state’s decision to fund tax-credit projects only in minority and poverty-laden neighborhoods resulted in segregation, and thus had a discriminatory effect (disparate impact).

Fair housing advocates across the nation watched the case closely and worried if the Supreme Court ruled against disparate impact claims that it would essentially “defang” the Fair Housing Act by removing a key basis for liability. Intent is much harder to prove than effect. In the end the Court ruled 5-4 to uphold the lower court decisions in favor of Inclusive Communities, salvaging fair housing disparate impact claims.

State Overview

Fair Housing Laws

Nevada’s fair housing law requires that all people in the State have equal opportunity to inherit, purchase, lease, rent, sell, hold and convey real property without discrimination, distinction or restriction because of race, religious creed, color, national origin, disability, sexual orientation,

gender identity or expression, ancestry, familial status, or sex. This law adds ancestry to the federal protected classes, (NRS 118.020))

FEDERAL	CLASS	STATE
X	Race	X
X	Color	X
X	National Origin	X
X	Sex (including gender identity and sexual orientation)	X
X	Religion	X
X	Familial Status	X
X	Disability	X
	Ancestry	X

With respect to disability, the federal Fair Housing Amendments Act of 1988 (FHAA) puts a duty upon landlords to “make reasonable accommodations in rules, policies, practices, or services” to provide equal access to housing to a person with a disability. NRS 118.100 mirrors the federal anti-discrimination requirements. Landlords must grant the reasonable accommodation request even if the request results in a financial cost to the landlord. However, landlords are not required to grant the request if the financial cost will cause an “undue financial or administrative burden” on the landlord. Whether there is an undue burden is determined on a case-by-case basis.

Fair Housing Complaints

Structure

For questions about fair housing rights and responsibilities, or to file a housing discrimination complaint, the agencies listed on page 2 of this plan can provide information and/or complaint intake services. Note that you have up to one year after the last incident of discrimination to file an administrative complaint, and up to two years to file a court case.

Analysis

HUD maintains records of complaints that represent potential and actual violations of federal housing law. Over the 2019 through 2024 study period, HUD received 175 complaints alleging discrimination in Clark County. The majority of the complaints came from the City of Las Vegas (72%), but North Las Vegas, Henderson, and Boulder City also received some complaints. Some complaints cited multiple bases for their claims. Table 50 below shows the number of complaints filed each year from 2019 to 2024. Generally, complaints have decreased annually since 2021

Table 50: HUD Fair Housing Complaints - Number of complaints filed per year throughout the County

Year	Number of Complaints Across County	Las Vegas	North Las Vegas	Henderson	Mesquite	Boulder City	Other Jurisdictions
2019	37	26	5	4	0	1	1
2020	38	29	1	8	0	0	0
2021	38	30	1	7	0	0	0
2022	22	16	1	2	0	1	2
2023	26	17	1	7	0	0	1
2024	14	8	1	3	0	1	1
TOTAL	175	126	10	31	0	3	5
Percentage	100%	72%	5.7%	17.7%	0%	1.7%	2.9%

The analysis further revealed that disability is the most cited base for complaints and was approximately 47.5% of the bases across all complaints. Retaliation follows and is cited at a rate of about 15.3%. Other bases cited include Race (12.4%), Sex (9.5%), National Origin (6.6%), Familial Status (6.2%), and Color (2.5%). Table 51 below shows how many times each basis was cited in each year between 2019 and 2024.

Table 51: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year across County

Basis for Complaint	2019	2020	2021	2022	2023	2024	Total	Percentage
Disability	24	25	23	15	17	11	115	47.5%
Retaliation	8	7	9	7	4	2	37	15.3%
Familial Status	5	4	1	1	4	0	15	6.2%
Race	5	3	16	0	4	2	30	12.4%
National Origin	2	4	5	1	4	0	16	6.6%
Sex	4	9	3	4	1	2	23	9.5%
Color	2	1	2	0	1	0	6	2.5%
Total Bases	50	53	59	28	35	17	242	100%
Total Complaints	37	38	38	22	26	14	175	--

As shown in Table 52, all 175 fair housing complaints filed between 2017 and 2024 were successfully closed. 40.6% of these complaints had no cause determination and 40% were successfully conciliated or settled. 7.6% resulted in the complainant refusing to cooperate, 5.7% were withdrawn by the complainant without resolution, and 4.6% were withdrawn by the complainant after resolution. There were 3 closure reasons that were cited to one complaint each – unable to locate complainant, election made to go to court and dismissed for lack of jurisdiction.

Table 52: HUD Fair Housing Complaints – Closure reasons by year

Closure Reason	2019	2020	2021	2022	2023	2024	Total	Percentage
Unable to locate complainant	0	0	0	0	0	1	1	0.6%
Complainant failed to cooperate	3	2	2	2	1	3	13	7.4%
No cause determination	17	14	23	8	6	3	71	40.6%
Complaint withdrawn by complainant after resolution	0	2	3	1	1	1	8	4.5%
Conciliation/Settlement successful	15	16	9	9	16	5	70	40.0%
Election made to go to court	0	1	0	0	0	0	1	0.6%
Dismissed for lack of jurisdiction	0	1	0	0	0	0	1	0.6%
Complaint withdrawn by complainant without resolution	2	2	0	2	2	2	10	5.7%
Total Closures	37	38	38	22	26	14	175	100%
Total Complaints	37	38	38	22	26	14	175	--

Breakdowns of the bases for complaints across the jurisdictions follows in Tables 53- 56:

Table 53: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - Las Vegas

Basis for Complaint	2019	2020	2021	2022	2023	2024	Total	Percentage
Disability	24	25	23	15	17	11	115	50.7%
Retaliation	5	4	6	4	1	2	22	9.7%
Familial Status	5	3	2	1	2	3	15	6.6%
Race	5	3	16	0	4	2	30	13.2%
National Origin	1	4	5	0	4	0	16	7.1%
Sex	4	9	3	4	1	2	23	10.1%
Color	2	1	2	0	1	0	6	2.6%
Total Bases	46	49	57	24	30	20	227	100%
Total Complaints	37	38	38	22	26	14	126	--

Table 54: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - North Las Vegas

Basis for Complaint	2019	2020	2021	2022	2023	2024	Total	Percentage
Disability	3	1	0	1	0	1	6	50.0%
Retaliation	0	1	0	0	0	0	1	8.3%
Familial Status	3	0	0	0	0	0	3	25.0%
Race	0	0	1	0	1	0	2	16.7%
Total Bases	6	2	1	1	1	1	12	100%
Total Complaints	5	1	1	1	1	1	10	--

Table 55: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - Henderson

Basis for Complaint	2019	2020	2021	2022	2023	2024	Total	Percentage
Disability	3	5	6	2	4	2	22	52.4%
Retaliation	1	0	1	2	1	0	5	11.9%
Familial Status	0	2	1	0	2	0	5	11.9%
Race	0	1	2	0	0	1	4	9.5%
National Origin	1	0	0	0	2	0	3	7.1%
Sex	0	0	0	0	1	1	2	4.8%
Color	0	0	1	0	0	0	1	2.4%
Total Bases	5	8	11	4	10	4	42	100%
Total Complaints	4	8	7	2	7	3	31	--

Table 56: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - Boulder City

Basis for Complaint	2019	2020	2021	2022	2023	2024	Total	Percentage
Disability	1	0	0	1	0	1	3	50.0%
Retaliation	1	0	0	1	0	1	3	50.0%
Total Bases	2	0	0	2	0	2	6	100%
Total Complaints	1	0	0	1	0	1	3	--

CHAPTER 8: COMMUNITY OUTREACH

Organizations Consulted

Organization	Consultation Type
United Healthcare HPN	Community Meeting
The Just One Project	Community Meeting
City of Henderson	Community Meeting
Lutheran Social Services	Community Meeting
Nevada Housing Justice Alliance	Community Meeting
Nevada HAND	Community Meeting
RTC Transit	Community Meeting
Lived X	Community Meeting
S.A.F.E. House	Community Meeting
Nevada Homeless Alliance	Community Meeting
Silver State Fair Housing Council	Interview

Regional Fair Housing and Equity Assessment Surveys

Clark County, Nevada conducted an online survey that was available to residents and other community stakeholders in both English and in Spanish. In addition to the survey being available online (using computers, smart phones, and other handheld devices), the survey was also made available to residents in a paper-based version. Access to the survey was provided through the Clark County and Regional RFHEA participating cities' websites, through stakeholder email lists, posted in public convening locations, and published in print with QR Codes made available for residents to scan and link to the survey. Background on the Analysis of Impediments process and definitions of fair housing were provided in the survey introduction. The importance of community participation was also highlighted in the survey introduction.

There were two surveys titled "2024 Clark County Regional Fair Housing & Equity Assessments" that were prepared to collect responses. One survey was geared toward stakeholder organizations and the other survey was geared towards Clark County residents. Both surveys covered a range of topics including demographic information, residential information, knowledge of fair housing rights, experiences with fair housing discrimination, opinions on access to information on fair housing, and questions related to housing and community development. The stakeholder survey was comprised of 27 questions and the resident survey was comprised of 40 questions. The stakeholder survey received 40 responses, and the resident survey received 113 responses.

Survey Results

Both surveys were made available from November 4th, 2024, through December 31st, 2024. The Resident Survey responses reveal significant concerns about housing affordability, discrimination, and accessibility in Clark County. Many respondents struggle with high rent costs, with 40% spending more than half their income on housing. A majority (65%) expressed a desire to move due to affordability, safety, and better job opportunities. Housing discrimination was a notable issue, with 27% reporting experiences of bias, primarily based on income, race, and disability. Awareness of fair housing laws was mixed, with many unsure of where to report violations. Residents also highlighted challenges related to transportation, accessibility for individuals with disabilities, and limited affordable housing options. While many support expanding fair housing protections, concerns about neighborhood changes and crime persist.

The Stakeholder Survey responses align with residents' concerns, particularly regarding rent affordability, eviction, and transportation accessibility. Many stakeholders noted significant barriers to fair housing, including discrimination by landlords, limited low-income housing, and resistance (NIMBYism) to affordable housing developments. A substantial portion (45%) reported witnessing housing discrimination, especially against low-income individuals and those with criminal backgrounds. While stakeholders generally understood fair housing laws, many felt enforcement was lacking. They called for stronger protections, more affordable housing, and better education for landlords and tenants. Stakeholders also emphasized the need for improved public transit and services to help marginalized populations access housing and employment opportunities.

A summary of the survey responses by question is provided **Appendix C**.

Community Meetings

Clark County, in partnership with the cities of Las Vegas, North Las Vegas, Henderson, Boulder City, and Mesquite, hosted four meetings on October 31, 2024, as part of the effort to update its Regional Fair Housing and Equity Assessment, a five-year plan addressing the region's greatest housing challenges. The goal of the meetings was to provide a forum for both the public and nonprofit/housing providers to discuss the challenges and impediments to fair housing faced by the community. These themes emerged during these meetings:

- Across all four meetings, the following were identified as the top causes for fair housing discrimination: color, race, age, and disability.
- Across all four meetings, the following were identified as the top impediments to fair housing opportunities: cost of housing, low wages, fees related to accessing housing

(deposit, three months' rent, mandatory landlord fees), and lack of homeownership opportunities for low-income households.

- Other major themes of discussion included: discrimination faced by voucher holders, inadequate public transportation, and lack of assistance for the “missing middle” who do not qualify for assistance but do not make enough to pay market rate rent.

Meeting participants engaged in a prioritization exercise for both perceived barriers to housing and the top fair housing challenges. Results from all meetings were compiled and are displayed in Figures 79 and 80 below. The cost of housing was the top voted barrier to housing. Wages and fees related to accessing housing were also noted as top concerns. Color was voted as the top perceived fair housing barrier. Age and race were also noted as top concerns.

Figure 79: Overall Voting Outcome- Housing Opportunity

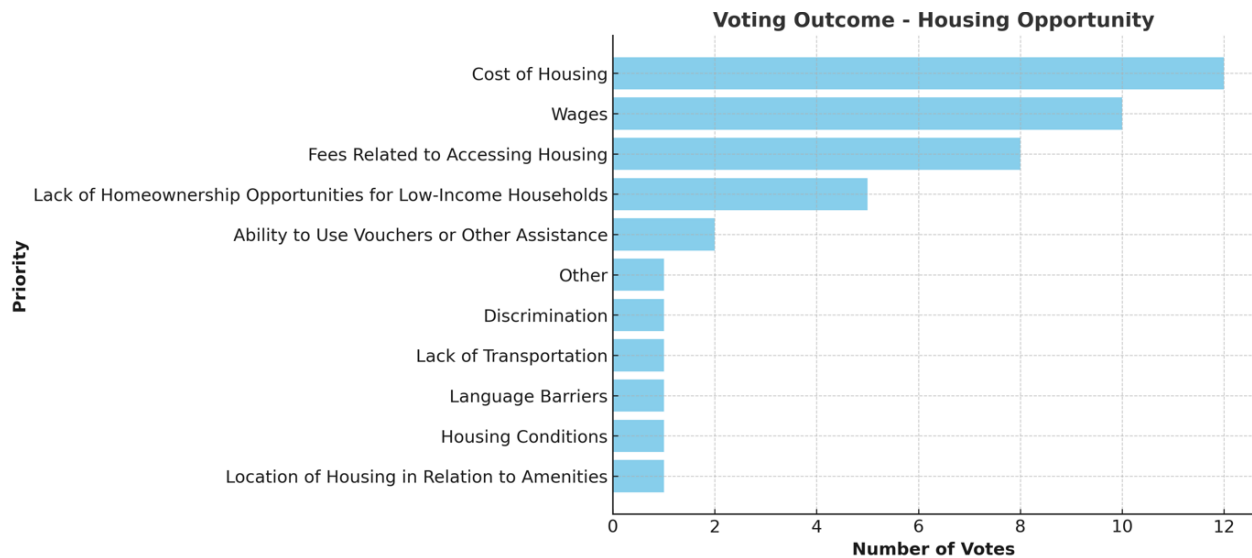
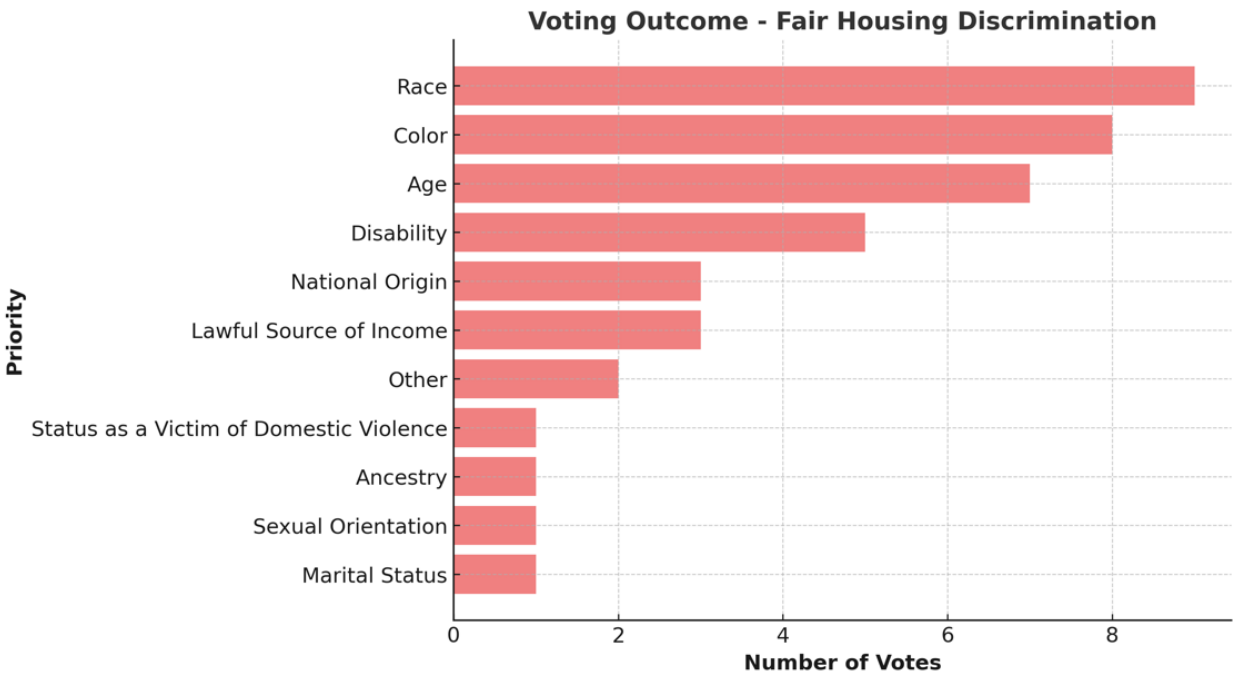


Figure 80: Overall Voting Outcome- Fair Housing Discrimination



Public Comment Period

The County published the RFHEA for a 30-day public comment period beginning February 14, 2025 and ending March 17, 2025. The County posted notice of the opportunity to comment on the draft during the public comment period in the Las Vegas Review Journal and El Mundo, a local Spanish language publication. No comments were received during the comment period. A final public hearing was held by the County on April 1, 2025.

CHAPTER 9: FINDINGS, IMPEDIMENTS, AND ACTIONS

The purpose of fair housing planning and analysis is to foster a careful examination of the factors restricting fair housing choice. These factors are described throughout this report and are summarized in the list of findings below. After analyzing the findings, the jurisdictions established a list of impediments that are contributing to the fair housing conditions in the region.

HUD provides a definition of impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices, or the availability of housing choices (and)
- Any actions, omissions, or decisions which have this effect.

Further, there are three components of an impediment:

- A fair housing impediment must be an identified matter that directly or indirectly (has the effect of) creating a barrier to fair housing choice.
- An impediment must have a disproportionate effect on a protected class.
- An impediment must be caused by an “action, omission or decision.”

Finally, jurisdictions have set forth actions it can take within its authority and resources to begin addressing the identified impediments.

Findings

This AI includes a review of both public and private sector housing market contexts within the jurisdictions to identify practices or conditions that may operate to limit fair housing choice in the region. Analysis of demographic, economic, and housing data included in that review establish the context in which housing choices are made. Demographic data indicate the sizes of racial and ethnic populations and other protected classes; economic and employment data show additional factors in influencing housing choice; and counts of housing by type, tenure, quality, and cost indicate the ability of the housing stock to meet the needs of the Southern Nevada residents.

The contextual analysis described above provides a foundation for detailed review of fair housing laws, studies, complaints, and public involvement data. The structure provided by local, state, and federal fair housing laws shapes the complaint and advocacy processes available to residents, as do the services provided by local, state, and federal agencies. Private sector factors in the

homeownership and rental markets, such as home mortgage lending practices, have a substantial influence on fair housing choice. In the public sector, policies and practices can also significantly affect housing choice. Complaint data and RFHEA public involvement feedback further help define problems and possible impediments to housing choice for persons of protected classes and confirm suspected findings from the contextual and supporting data.

The following findings were made.

Demographics

- The population of Clark County has increased over 16% since 2010, outpacing the rate of growth in the State (around 15%) and the country (around 7%). The City of Las Vegas has grown by over 10%, North Las Vegas by nearly 22%, Henderson by over 23% and Mesquite by over 35%. Only Boulder City has decrease in population by around 1%.
- The Center for Business and Economic Research at the University of Nevada, Las Vegas predicts that Clark County will continue to see significant growth for the next 20 years. However, the growth rate will steadily decrease annually.
- Overall, the median age of the jurisdictions is increasing with the highest increases in median age in Mesquite and North Las Vegas. The median age across the county is 37.8.
- Since 2010, the non-White population has grown in every jurisdiction with the White population decreasing by about 8% since 2010. The City of Boulder City, which also has one of the oldest populations, has the most homogenous population, over 88% of the population is White. The City of North Las Vegas, which has been trending towards a younger population, is the most diverse with 61.9% of the population identifying as non-White.
- The fastest growing demographic is the Hispanic population, which has grown throughout the area. The number of Hispanic people in the County overall has grown by nearly 28% since 2010. It has grown by about 20% in Las Vegas, 32% in North Las Vegas, 58% in Henderson, 28% in Boulder City, and 43% in Mesquite.
- Since 2010, nearly every jurisdiction has seen the proportion of their population that is foreign-born grow. The population of foreign born has reduced in Boulder City. Henderson County has seen the largest growth in foreign born persons.
- The number of households who speak a language other than English at home is very similar to the number of foreign-born households. The most common language spoken at home is Spanish, which is spoken by 19.3% of households in Nevada. It is also relatively common for a household to speak an Asian or Pacific Islander language in Clark County.
- In Clark County, the disability rate by age is similar to the rate in the state, as a whole. Nearly 50% of residents over 75 years and over have a disability. This elderly population

is likely on a fixed income and may need support to maintain or secure safe and stable housing.

- Since 2010, Nevada and the Clark County area have both seen median incomes rise, however, these increases are not keeping pace with rising home values and rents. Currently, the City of Henderson has the highest MHI by nearly \$14,000. Mesquite has had the most increase in MHI.
- The current poverty rate and change in poverty rate since 2000 varies between jurisdictions. The State's overall poverty rate in 2022 is 12.7%. Clark County's poverty rate is 13.4%. Las Vegas' poverty rate is 14.7%. North Las Vegas, Boulder City, Mesquite, and Henderson all have poverty rates below the County rate ranging from 11.9% down to 8.1%. The City of North Las Vegas' poverty rate grew by only 2%, however, they had the highest poverty rate in 2000 and currently have the second highest. The City of Boulder City had the greatest increase in poverty rate (65.7%) but still maintains one of the lowest poverty rates in the area.
- White households across all jurisdictions have the lowest poverty rates while Black/African American and American Indian/Alaskan Native households have the highest.
- A noticeable difference is seen in the household composition across jurisdictions. The City of Mesquite has the lowest average household size at 2.25 while North Las Vegas has the highest at 3.31. This trend is due to the younger demographics in North Las Vegas, which may include families, while the older residents of Mesquite are less likely to have children still living at home. Across all jurisdictions, however, households are less likely to include children than they were in 2010
- For all jurisdictions compared, the homeownership rate has decreased since 2010 except for Boulder City and Mesquite. The City of Las Vegas has the highest rental rate at 45.2% while Mesquite has the lowest at 21.3%.
- Throughout Clark County, Black or African American and Native Hawaiian/Pacific Islander residents have lower homeownership rates than other racial or ethnic groups. White and Asian residents consistently have higher rates of homeownership. Mesquite stands out for the high homeownership rate among White residents and low rate among all other groups.

Housing

- The most common housing type in Clark County is the 1-unit, detached structure and make up nearly 60% of the current housing stock.

- Although housing units with 5 rooms have decreased in percentage, the total number has increased since 2017 and is still the most common housing unit size in the county with 19.5%.
- 2018-2022 ACS data reports that only about 18.3% of all housing units in Clark County were built prior to 1980.
- 2-person households have remained the most common household size since 2000 and was 33.1% of households by 2023.
- The vacancy rate in Clark County saw a decrease of -8% between 2017 and 2023, following the approximately 6% increase seen between 2020 and 2017
- Clark County's median home value rose by 73.7% between 2017 and 2023.
 - North Las Vegas had the largest increase in median home value at 89.3%.
- Clark County's median contract rent rose by 56.4% between 2017 and 2023.
- 24.94% of homeowner households are cost burdened and 10.72% are severely cost burdened.
- 51.39% of renter households are cost burdened and 25.65% are severely cost burdened.

Lending Analysis

- Between 2018 and 2023, loan applications peaked in 2021 with 292,296, up from 144,573 in 2018. Loan application rates trended downward from 2021 to their lowest levels in the five-year period in 2023 with 85,256 applications.
- Much of the year-to-year fluctuations in total originations that occurred between 2018 and 2023 were the result of refinancing originations. Refinancing was the dominant loan for all years examined with the exceptions of 2022 and 2023. Refinance loans grew significantly between 2018 and 2021 as interest rates were broadly low. In 2021 the US 30 YR conventional loans were around 3% and gradually increased to 7% in mid-2023.
- In 2023, 48% of applications were approved and 34% were denied. Primary reasons for denial included debt-to-income ratio (37%), Credit History (23%) and Collateral (13%).
- The largest applicant groups in 2023 for traditional home mortgages were Other Race (31%) and White (31%). Hispanic applicants represented 18% of the overall applicant pool. Black/African American applicants represented 6.7% of all home purchase applications. White applicants were least likely to be denied for conventional single-family home purchases at a rate of 17%, followed by Asian applicants at 21%. Black/African American and Hispanic applicant denial rate were highest at 23% respectively.
- Between 2018 and 2023, White and Asian applicants were less likely to be denied relative to Black and Hispanic applicants. Additionally, Black and Hispanic applicants were the most likely to be denied relative to other groups for all years analyzed. In addition to the

overall denial rate, this pattern is evident in both home purchase and refinance loans, however, the widest differences were seen in home purchase loans.

- The denials across all income groups have risen since 2022, increasing in part due to stagnant wages. The most commonly cited reasons for denials are debt to income ratio and credit history. However, the percentage of denials by income group has risen more drastically for very low-income applicants (50% or less of Area Median Income). While the high-income group denial rate changed from 14.67% to 15.88% from 2022 to 2023, the very low-income group denial rate increased from 32.98% to 42.29%.
- Within Clark County, very low-income and low-income neighborhoods represent 19.87% of the County's total neighborhoods, although they are represented by approximately 4.66% of total originations and 7% of applications as of 2023. This suggests that low and very low-income neighborhoods within the County are less likely to participate in the single-family lending market relative to other neighborhoods.
- Across incomes, disparities can be seen in approvals by race. In 2023, the denial rate for high income Black applicants was 11.03% or roughly the same as that of low-income White applicants at 11.69% and moderate-income Asian applicants at 11.34%.
- As of 2023, the leading denial reason for all applicants across all income groups was Debt-to-Income Ratio and Credit History.
- Subprime loans have steadily increased between 2018 – 2023 with White and Hispanic loan seekers more likely to engage in the subprime lending market.

Impediments, Goals, and Actions

This update to the RFHEA builds upon the previous studies, surveys and public input. It analyzes data and identifies the private and public sector conditions that foster housing discrimination and provides recommended actions to overcome the effects of the fair housing issues identified. Several of these actions address multiple impediments and linkages among them are noted.

It is the goal of the jurisdictions to undertake actions that can help reduce and eliminate existing housing discrimination and prevent its reemergence in the future, as well as to address other impediments to equal housing opportunity. While the jurisdictions cannot control systemic issues related to fair housing and fair housing choice challenges, they can work to coordinate actions that improve fair housing, encourage coordination among disparate public entities, encourage stakeholders to act and report on fair housing issues, analyze existing data sources, report progress on fair housing issues, highlight findings from data analyses, and encourage meaningful action and cooperation at community levels.

Given these constraints, the jurisdictions will undertake actions each year aimed at addressing fair access to housing and fairness of housing choices for the region's residents. These may include some of the actions outlined below, or other actions that may be subsequently identified as relevant and potentially effective in combating and eliminating impediments to fair housing choice. Specific activities that may support those actions are itemized as well.

GOAL ONE: PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.**IMPEDIMENTS ADDRESSED:**

- *Barriers to accessing housing opportunities exist for those with credit history, eviction history, and criminal background concerns.*
- *Residents, homebuyers, and landlords have insufficient understanding of fair housing requirements and protections.*
- *Navigating resources and affordable housing options is challenging and prevents residents from accessing housing opportunities.*
- *Coordinated approaches are needed to address the housing affordability concerns in the County.*

ACTION 1A:

Continue to contract with housing service providers to educate home seekers, landlords, property managers, real estate agents, and lenders through trainings and material development regarding fair housing law and recommended practices, including the importance of reasonable accommodation under ADA, protections for protected classes, and the impact of using credit, criminal, and eviction history to assess tenant applications.

ACTION 1B:

Explore the creation of tenant advocacy materials that will provide easy to understand summaries of tenant rights and information on resources that can help with housing challenges including where to find housing assistance, where to report housing concerns, and how to manage background checks that may result in rental application rejection. These materials should be available in multiple languages as well as digitally and on paper for those who do not regularly access the internet.

ACTION 1C:

Seek ways to increase resident access to fair housing services, such as improved marketing of services, strategies for bringing opportunities into the community through partnership with service organizations and incorporating fair housing considerations as a routine practice of program administration.

GOAL TWO: CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES

IMPEDIMENTS ADDRESSED:

- *The region lacks the number of affordable housing units needed to meet the demands of low to moderate income households.*
- *Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity.*
- *Property turnover is resulting in displacement of residents and high costs of housing leave few options for accessing new housing that is safe, decent, affordable, and near opportunity areas.*

ACTION 2A:

Continue to encourage construction and rehabilitation of affordable housing throughout the region, for example through the use of public land and enhanced coordination with nonprofit developers.

ACTION 2B:

Encourage landlords in high resource areas to market their available units to Housing Choice Voucher Holders through education, incentives, and interagency coordination that may help to streamline housing navigation.

ACTION 2C:

Explore the promotion of new housing strategies to create new opportunities and enhance affordable housing preservation efforts, for example through the use of accessory dwelling units, adaptive reuse, employer-assisted housing, land trusts, etc.

ACTION 2D:

Continue to provide and explore additional incentives for developers of affordable housing including incentives such as reduced fees, expedited processing, and regulatory streamlining.

ACTION 2E:

Explore incentive opportunities for landlords willing to participate in affordable housing programs to expand available rental units.

GOAL THREE: PROMOTE ASSISTANCE FOR THOSE FACING HOUSING INSTABILITY OR AT RISK OF HOMELESSNESS

IMPEDIMENTS ADDRESSED:

- *Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity.*
- *Property turnover is resulting in displacement of residents and high costs of housing leave few options for accessing new housing that is safe, decent, affordable, and near opportunity areas.*
- *Eviction law in Nevada favors landlords and those who are evicted face greater challenges in securing new housing in the current market.*

ACTION 3A:

Explore ways to coordinate with local service providers to connect people at risk of eviction or displacement with services that stabilize housing.

ACTION 3B:

Monitor the status of affordable housing units at risk of conversion and work proactively with property owners to identify strategies that will allow units to remain affordable to prevent turnover and decrease in affordable housing stock.

ACTION 3C:

Explore expansion of programs that support low-income and senior homeowners in the maintenance of their homes and long-term sustainability of homeownership to avoid displacement, for example through programs that may include homeowner repair or assistance with mortgage payments, real estate taxes, homeownership association fees, and homeowner's insurance.

ACTION 3D:

Coordinate with the social service agencies and nonprofit partners to provide support for programs that provide tenant rental assistance, such as rent support, utility payments, and late fees, including for those facing the greatest housing instability (e.g. those on fixed incomes and those exiting facilities of care or incarceration.)

GOAL FOUR: EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS

IMPEDIMENTS ADDRESSED:

- *The region lacks the accessible units and supportive housing units needed to meet the demands of special needs households.*
- *Increasing rent costs have disparate impacts on special needs households that tend to have fixed incomes and fewer options for housing that accommodates their needs.*

ACTION 4A:

Provide accessibility improvements in rehabilitation activities to increase opportunities for people with physical disabilities to obtain and retain appropriate housing and live independently.

ACTION 4B:

Facilitate housing development and assistance programs for special needs households, including seniors, working families, persons with disabilities, and the unhoused.

GOAL FIVE: EXPAND ECONOMIC OPPORTUNITIES, PARTICULARLY FOR LOW INCOME AND HISTORICALLY MARGINALIZED POPULATIONS**IMPEDIMENTS ADDRESSED:**

- *Lending patterns show that low-income communities and communities of color, even those with high incomes, are more likely to be rejected for home loans.*
- *Lack of economic mobility further intensifies increasing housing cost burden, particularly for renters.*

ACTION 5A:

Support activities that improve access to economic opportunities for low-income families and children.

ACTION 5B:

Provide services or support agencies that provide assistance to those exiting homelessness to increase housing and economic stability, for example through transportation assistance, assistance with accessing vital documents like identification, birth certificates, and social security cards, and the referral to community services that might include provision of job training and placement.

ACTION 5C:

Work with local lenders to encourage outreach to low-income communities and communities of color to facilitate education and counseling for homeownership opportunities.

ACTION 5D:

Provide funding for low-moderate income homebuyer programs, for example through new unit subsidies and downpayment assistance.

Conclusion

This RFHEA reviewed demographic, housing market, and lending data to better understand the landscape facing renters and homebuyers in Southern Nevada. A review of factors impacting access to opportunities, such as the labor market, educational attainment, transportation, and access to healthcare and food was completed as well. While Southern Nevada has many initiatives underway to address barriers to fair housing, these barriers are often systemic in nature and take broader efforts and significant resources to address. Despite these challenges, the partners to this study have identified a range of goals and actions that will address the primary impediments identified. With continued efforts towards these goals, progress in clearing barriers will be realized. As shown in the updates to the past AI's actions, initiatives focused on improving housing access can have significant positive outcomes in the community when carried out consistently. As the partners to this plan move forward with implementing the goals set forth above that address fair housing enforcement and education, creation of new affordable housing, assistance to address housing instability and housing for those with special needs, and expansion of economic opportunities, they will be approaching housing concerns holistically to affirmatively further fair housing throughout their programs.

APPENDIX A: HOUSING AND DEMOGRAPHIC DATA DASHBOARD

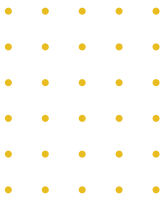


CLARK COUNTY, NV DATA SHEETS **2025**

2024 HOUSING AND DEMOGRAPHIC DATA

Prepared For:

Clark County
Boulder City
Henderson
Las Vegas
Mesquite
North Las Vegas



2025

Clark County, NV Housing and Demographic Data Sheets

The following profiles provide a snapshot of the housing market in the State of Nevada, Clark County and the Cities of Boulder City, Henderson, Las Vegas, Mesquite, and North Las Vegas. When taken as a whole, each profile examines the health of the housing market by profiling the demographics, housing inventory, and housing affordability in each geographic area.

Methodology

The following data points are included in each data sheet. Data used were the most current available for each data point at the time of completion of the report. Sources and methodology are explained below.

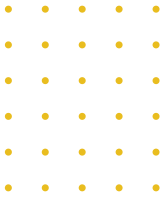
Population and Households: Population and household data were obtained from the Census Bureau ACS 5-Year estimates for 2010 and 2023. The ACS data tables referenced are DP02 (population) and DP04 (Household).

Homeless Point in Time (PIT): A summary of the sheltered and unsheltered people experiencing homelessness was collected from the overall PIT count for the State and the County based on 2024 data.

Employment Data: Employment data was collected from the Census Bureau ACS 5-Year estimates for 2023. The ACS data table referenced is DP03 (Unemployment).

Housing Cost Burden: Housing Cost Burden data by income and tenure were determined using the HUD Area Median Family Income (HAMFI) and the Comprehensive Housing Affordability Strategy (CHAS) datasets. The CHAS data are derived from HUD published data from 2017-2021 ACS data. The CHAS data provides information on the conditions and characteristics of housing units and households across the United States. The CHAS data combine ACS microdata with HUD adjusted median family incomes (HAMFI) to create estimates of the number of households that would qualify for HUD assistance. The CHAS data also incorporate household characteristics (such as race/ethnicity, age, family size, disability status) and housing unit characteristics (such as number of bedrooms and rent/owner costs). These characteristics are combined into a series of cross-tabulations (also referred to as tables), each of which has a particular focus.

For this analysis, Table 7 was used, which provides Tenure by Household Income/Household Type and Housing Cost Burden. A household is cost burdened if it is spending 30% or more of its monthly income on a mortgage or rent, plus utilities. The CHAS dataset defines a small family household as being only two persons, while a large family household has more than two members. An elderly household is a household that contains one person who is age 62 or older, or a family of two persons where each is at least 62 years old.



2025

Clark County, NV Housing and Demographic Data Sheets

Housing Supply Data: Housing Supply Data was derived from the 2023 ACS 5-year estimates from S2504 table that lists the Physical Housing Characteristics for Occupied Housing Units.

Assisted Housing Inventory: The assisted housing inventory and expiring unit data was collected from the National Housing Preservation Database based on 2024 data for the State and the County.

Percent of Units Affordable to Renters and Owners: Housing units that are affordable and available – meaning they are affordable to a particular income group and they are occupied by a household with an income that falls within that group – are presented. The number of affordable and available units within a particular income group is compared with the number of households in that income group, which reveals the gap between households and housing units that are both affordable and available. The data was derived from 2023 ACS 5-Year estimates table S2503. The table provides monthly housing costs as a percentage of household income. The units are affordable when the housing cost is less than 30% of household income.

Housing Gap of Affordable and Available Units: The Affordability Gap is determined by taking the number of housing units occupied by households in a particular income group (i.e. 30% or less of AMI) and dividing by the total number of households in this group. The resulting number is multiplied by 100 to find the “gap” per 100 households in a particular income group. The final result shows how many households in an income group are occupying housing that does not cost beyond 30% of that household’s income. The actual gap is 100 minus this end result, which is portrayed by red arrows on the graph. The source of the computations is based on the same CHAS data as used for determining the Cost Burden.

Housing and Transportation Costs: Data on Housing and Transportation was collected from Housing and Transportation Affordability Index developed by the Center for Neighborhood Technology (CNT). Data for this project was collected in February 2025 based on CNT’s analysis using 2022 ACS data, 2021 Longitudinal Employer-Household Dynamics data, and updated AllTransitTM data (using 2024 transit schedules). Transportation costs are considered affordable if they are 15% or less of household income.

Median Housing Cost and Income Trends: The data on Median Housing Cost and Income Trends is derived from the 2018 – 2023 ACS 5-Year estimates from tables S2506 (Income), B25064 (Rent) and B25077 (Home Values). The charts display yearly percent changes in income, home values, and rent, and the data presented includes changes overall from 2018 to 2023 using the ACS Five-Year estimates.



Nevada

Population

2010 2,633,331
2023 3,141,000
% with disabilities 13.4%

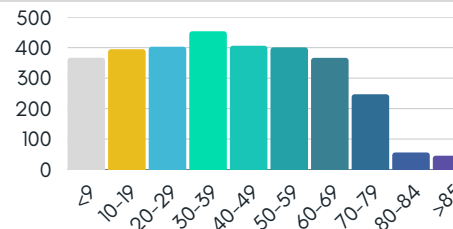
19.3%

Households

2010 979,621
2023 1,183,393
% households 65+ 31.5%

20.8%

Age Cohorts



Homeless Point In Time Count (2024)

UNSHelterED 4,914
SHElTERED 4,362

Unemployment Rate

6.8%

Housing Affordability

Cost-burdened Renters

TOTAL RENTAL HOUSEHOLDS: 481,479

	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	1,504	2,011	2,054
Large Family Household	821	998	700
Elderly Household	583	750	636

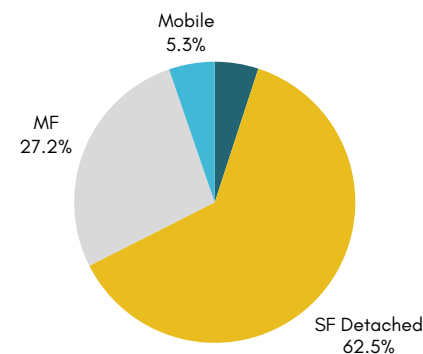
Cost-burdened Homeowners

TOTAL HOMEOWNER HOUSEHOLDS: 701,914

	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	7,355	8,325	14,055
Large Family Household	1,580	2,660	3,810
Elderly Household	4,800	5,500	7,730

Housing Supply by Type

Total Households: xxxx



Assisted Housing Inventory in County

Total Assisted Homes 30,134

Top Assisted Housing Programs by Unit Count
LHTC - 23,092
PH - 2,633
HOME - 1,990
PB SEC. 8 - 2,573

Assisted Homes Set to Expire in Next 5 Years 2,802

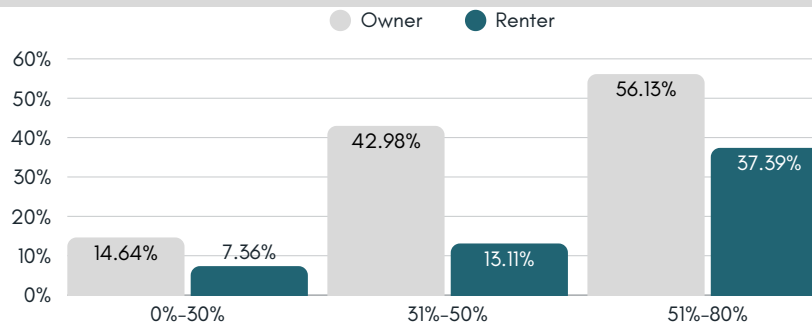
% Units Affordable to Renters

74.9%

% Units Affordable to Owners

43.1%

Housing Gap of Affordable and Available Units per 100 Households



Housing and Transportation Costs as Percent of Income

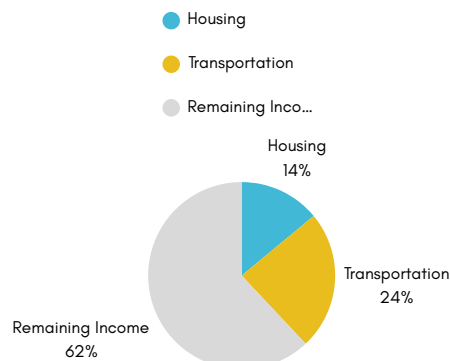
38%

Average Housing + Transportation Costs

46%

Average Housing + Transportation Costs for Moderate Income HH

Average Annual Household Transportation Cost: \$21,709



Median Home Value

\$417,800

Median Rent

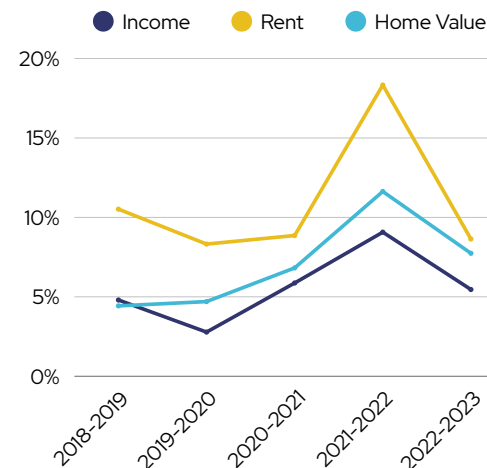
\$1,489

Median Household Income

\$105,854

Median Housing Cost and Income Trends

Percent Change by Year



PERCENT CHANGE OVER PERIOD

INCOME

+28%
2018 - \$82.3K
2023 - \$105.8K

RENT

+40%
2018 - \$1060
2023 - \$1489

HOME VALUE

+67%
2018 - \$250.7K
2023 - \$417.8K

Clark County

Population

2010 1,895,521
2023 2,293,764
% with disabilities 13%

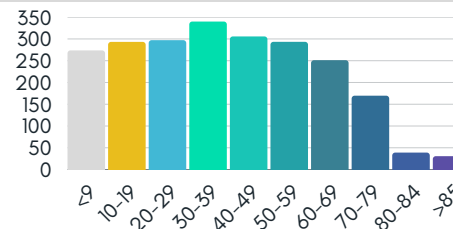
21%

Households

2010 695,701
2023 847,378
% households 65+ 30.1%

21.8%

Age Cohorts



County Homeless Point In Time Count (2024)

UNSHeltered 4,914
SHEltered 4,362

Unemployment Rate

7.4%

Housing Affordability

Cost-burdened Renters

TOTAL RENTAL HOUSEHOLDS: 363,963

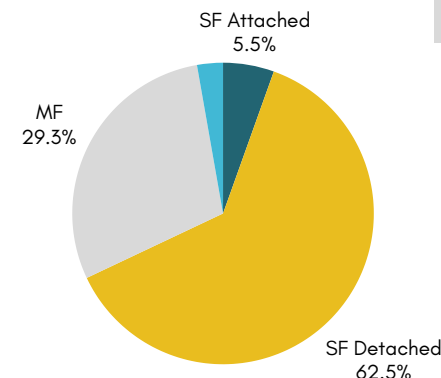
	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	1,164	1,738	1,844
Large Family Household	699	830	616
Elderly Household	490	692	611

Cost-burdened Homeowners

TOTAL HOMEOWNER HOUSEHOLDS: 483,415

	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	5,200	5,870	10,670
Large Family Household	1,105	2,030	2,680
Elderly Household	3,015	3,990	5,325

Housing Supply by Type



Assisted Housing Inventory in County

Total Assisted Homes 18,292

Top Assisted Housing Programs by Unit Count
LHTC - 13,901
PH - 1,877
HOME - 1,311
PB SEC. 8 - 1,292

Assisted Homes Set to Expire in Next 5 Years 1,539

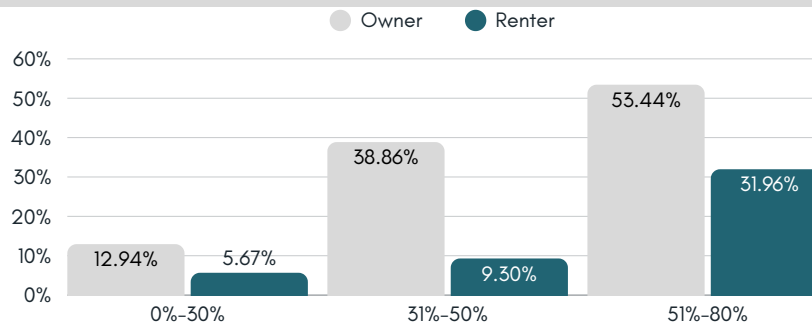
% Units Affordable to Renters

73.9%

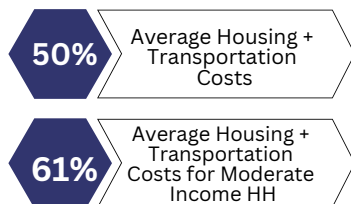
% Units Affordable to Owners

41.4%

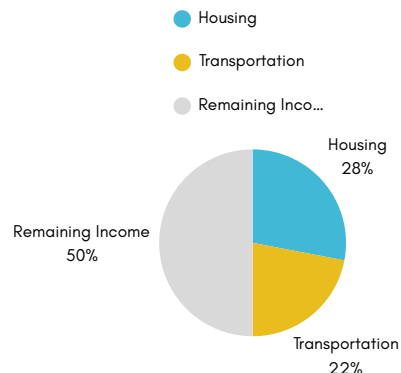
Housing Gap of Affordable and Available Units per 100 Households



Housing and Transportation Costs as Percent of Income



Average Annual Household Transportation Cost: \$15,050



Median Home Value

\$409,500

Median Rent

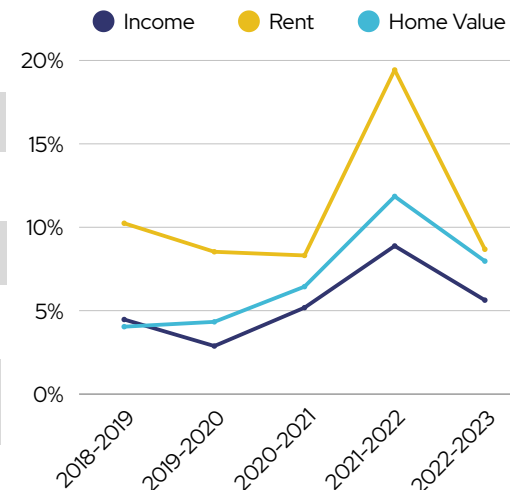
\$1,518

Median Household Income

\$104,124

Median Housing Cost and Income Trends

Percent Change by Year



PERCENT CHANGE OVER PERIOD

INCOME

+28%
2018 - \$81.4K
2023 - \$104.1K

RENT

+40%
2018 - \$1088
2023 - \$1518

HOME VALUE

+67%
2018 - \$244.8K
2023 - \$409.5K

Boulder City

Population

2010 15,399
2023 14,888
% with disabilities 13.7%

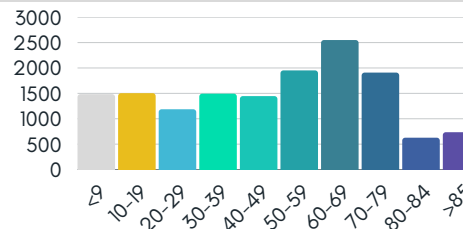
-3.3%

Households

2010 6,223
2023 6,436
% households 65+ 46.8%

3.4%

Age Cohorts



County Homeless Point In Time Count (2024)

UNSHeltered 4,914
SHEltered 4,362

Unemployment Rate

6.6%

Housing Affordability

Cost-burdened Renters

TOTAL RENTAL HOUSEHOLDS: 1,611

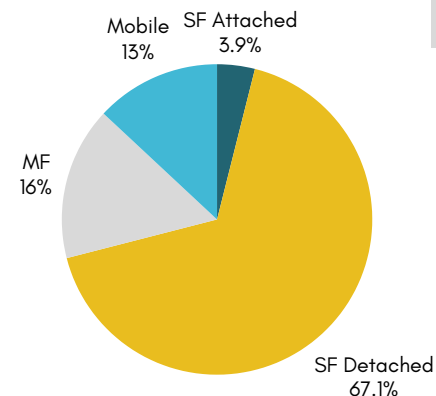
	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	64	62	83
Large Family Household	126	53	42
Elderly Household	42	42	50

Cost-burdened Homeowners

TOTAL HOMEOWNER HOUSEHOLDS: 4,825

	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	20	0	55
Large Family Household	0	0	20
Elderly Household	55	19	35

Housing Supply by Type



Assisted Housing Inventory in County

Total Assisted Homes 18,292

Top Assisted Housing Programs by Unit Count
LHTC - 13,901
PH - 1,877
HOME - 1,311
PB SEC. 8 - 1,292

Assisted Homes Set to Expire in Next 5 Years

1,539

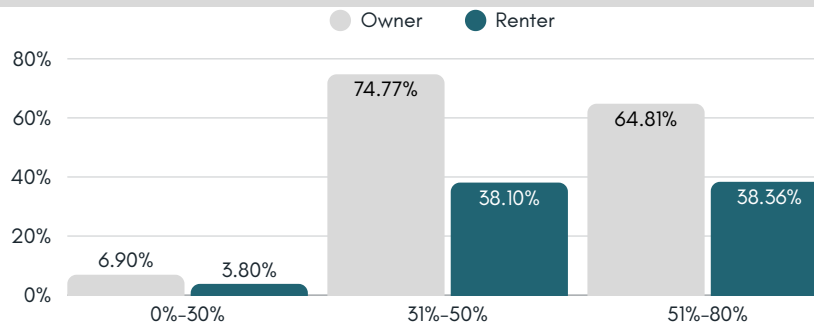
% Units Affordable to Renters

76.5%

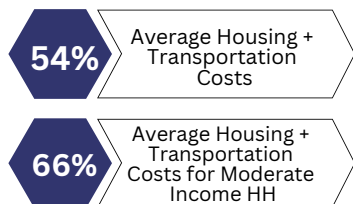
% Units Affordable to Owners

50.6%

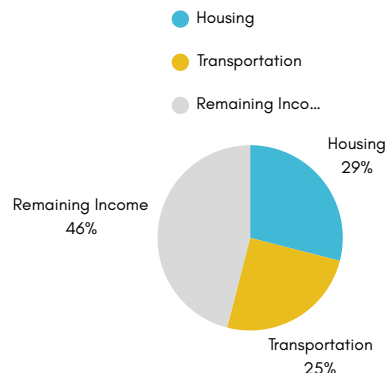
Housing Gap of Affordable and Available Units per 100 Households



Housing and Transportation Costs as Percent of Income



Average Annual Household Transportation Cost: \$17,292



Median Home Value

\$476,200

Median Rent

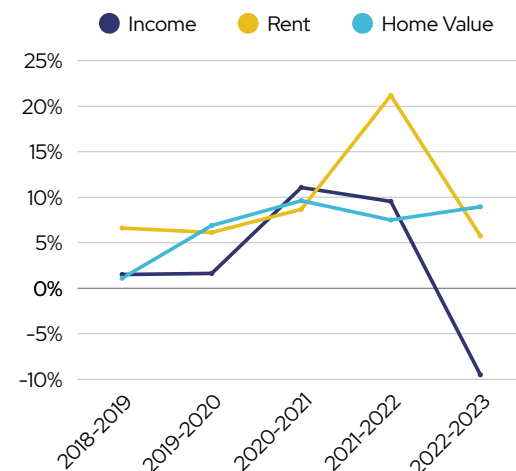
\$1,375

Median Household Income

\$106,231

Median Housing Cost and Income Trends

Percent Change by Year



PERCENT CHANGE OVER PERIOD

INCOME

+17%
2018 - \$90.6K
2023 - \$106.2K

RENT

+39%
2018 - \$991
2023 - \$1375

HOME VALUE

+64%
2018 - \$290.2K
2023 - \$476.2K

Henderson

Population

2010 249,250
2023 324,523
% with disabilities 12.4%

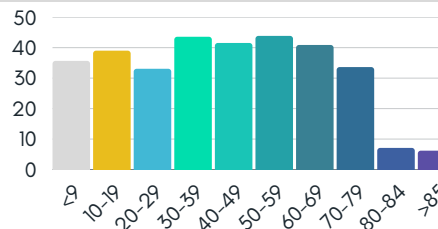
30.2%

Households

2010 98,205
2023 127,507
% households 65+ 35.5%

29.8%

Age Cohorts



County Homeless Point In Time Count (2024)

UNSHeltered 4,914
SHEltered 4,362

Unemployment Rate

6.7%

Housing Affordability

Cost-burdened Renters

TOTAL RENTAL HOUSEHOLDS: 43,857

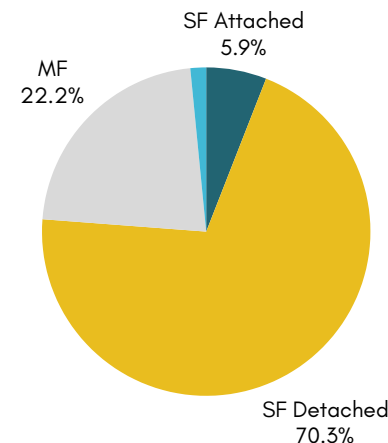
	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	324	576	467
Large Family Household	118	408	273
Elderly Household	108	212	306

Cost-burdened Homeowners

TOTAL HOMEOWNER HOUSEHOLDS: 83,650

	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	565	1,010	1,415
Large Family Household	110	65	160
Elderly Household	405	895	1,170

Housing Supply by Type



Assisted Housing Inventory in County

Total Assisted Homes 18,292

Top Assisted Housing Programs by Unit Count
LHTC - 13,901
PH - 1,877
HOME - 1,311
PB SEC. 8 - 1,292

Assisted Homes Set to Expire in Next 5 Years 1,539

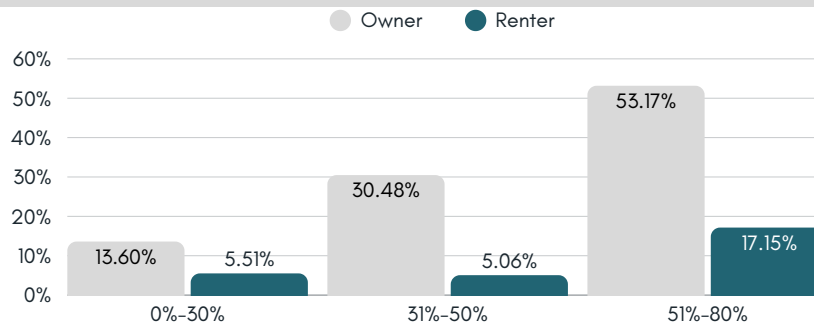
% Units Affordable to Renters

75.5%

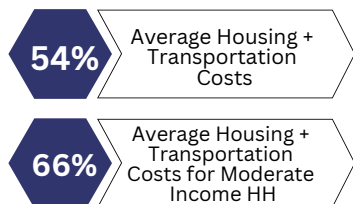
% Units Affordable to Owners

44.5%

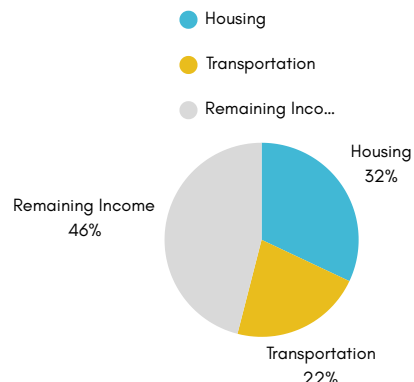
Housing Gap of Affordable and Available Units per 100 Households



Housing and Transportation Costs as Percent of Income



Average Annual Household Transportation Cost: \$15,657



Median Home Value

\$467,400

Median Rent

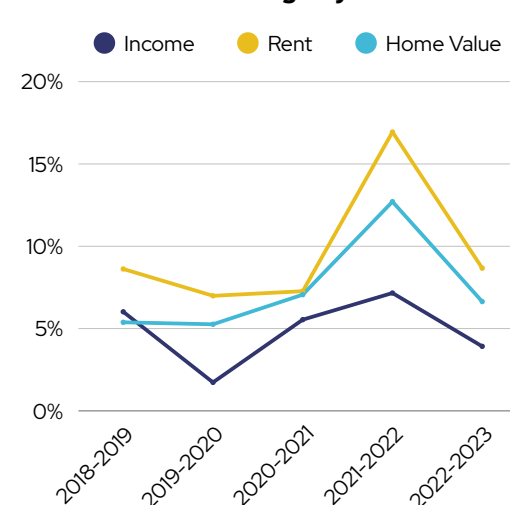
\$1,750

Median Household Income

\$118,916

Median Housing Cost and Income Trends

Percent Change by Year



PERCENT CHANGE OVER PERIOD

INCOME

+30%
2018 - \$91.1K
2023 - \$118.9K

RENT

+43%
2018 - \$1226
2023 - \$1750

HOME VALUE

+58%
2018 - \$295.4K
2023 - \$467.4K

Las Vegas

Population

2010 579,786
2023 650,873
% with disabilities 13.3%

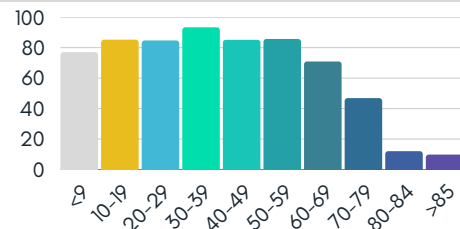
12.3%

Households

2010 211,975
2023 244,429
% households 65+ 30%

15.3%

Age Cohorts



County Homeless Point In Time Count (2024)

UNSHeltered 4,914
SHEltered 4,362

Unemployment Rate

7.2%

Housing Affordability

Cost-burdened Renters

TOTAL RENTAL HOUSEHOLDS: 108,244

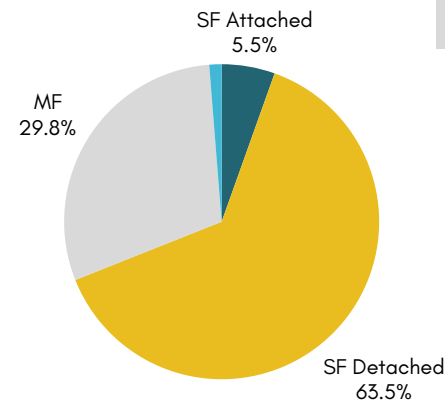
	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	612	905	1,078
Large Family Household	387	424	331
Elderly Household	285	295	281

Cost-burdened Homeowners

TOTAL HOMEOWNER HOUSEHOLDS: 136,185

	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	1,745	1,680	2,410
Large Family Household	195	415	630
Elderly Household	715	1,040	1,830

Housing Supply by Type



Assisted Housing Inventory in County

Total Assisted Homes 18,292

Top Assisted Housing Programs by Unit Count
LHTC - 13,901
PH - 1,877
HOME - 1,311
PB SEC. 8 - 1,292

Assisted Homes Set to Expire in Next 5 Years 1,539

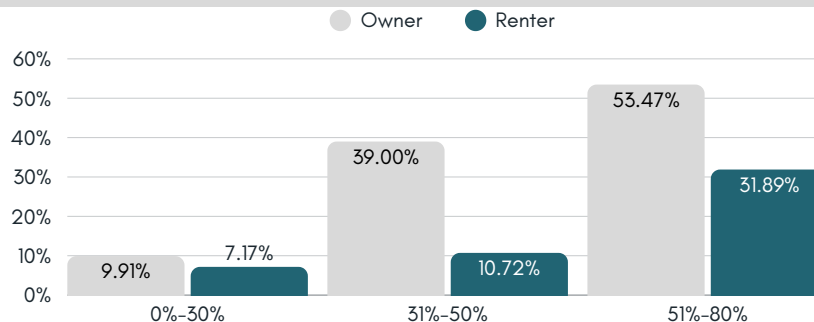
% Units Affordable to Renters

73.8%

% Units Affordable to Owners

39.9%

Housing Gap of Affordable and Available Units per 100 Households



Housing and Transportation Costs as Percent of Income

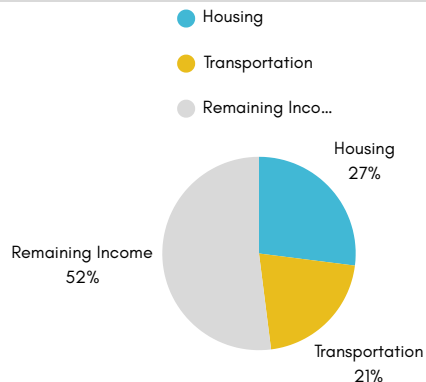
48%

Average Housing + Transportation Costs

59%

Average Housing + Transportation Costs for Moderate Income HH

Average Annual Household Transportation Cost: \$14,537



Median Home Value

\$403,100

Median Rent

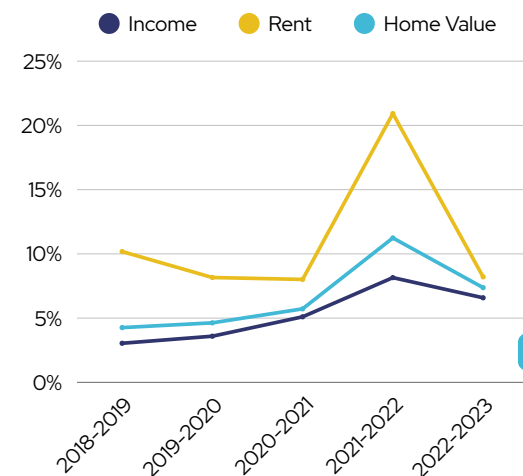
\$1,456

Median Household Income

\$103,019

Median Housing Cost and Income Trends

Percent Change by Year



PERCENT CHANGE OVER PERIOD

INCOME

+29%
2018 - \$79.7K
2023 - \$103K

RENT

+35%
2018 - \$1078
2023 - \$1456

HOME VALUE

+71%
2018 - \$235.2K
2023 - \$403.1K

Mesquite

Population

2010 14,608
2023 21,314
% with disabilities 18.1%

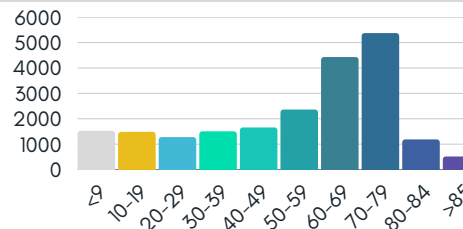
45.9%

Households

2010 6,098
2023 9,505
% households 65+ 65.5%

55.9%

Age Cohorts



County Homeless Point In Time Count (2024)

UNSHeltered 4,914
SHEltered 4,362

Unemployment Rate

5.9%

Housing Affordability

Cost-burdened Renters

TOTAL RENTAL HOUSEHOLDS: 1,885

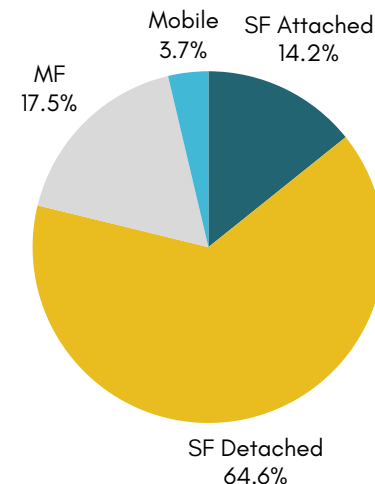
	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	57	94	90
Large Family Household	40	59	50
Elderly Household	40	49	48

Cost-burdened Homeowners

TOTAL HOMEOWNER HOUSEHOLDS: 7,620

	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	15	25	75
Large Family Household	20	4	20
Elderly Household	65	75	195

Housing Supply by Type



Assisted Housing Inventory in County

Total Assisted Homes 18,292

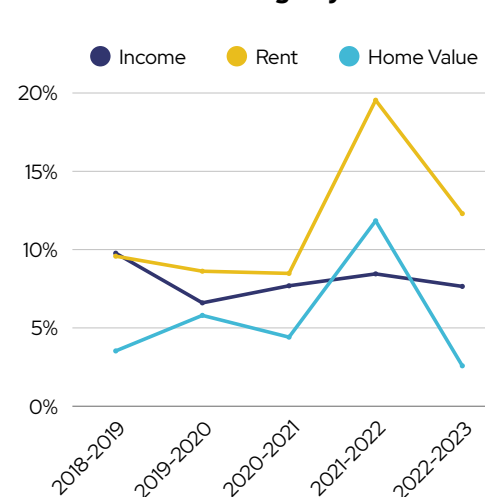
Top Assisted Housing Programs by Unit Count
LHTC - 13,901
PH - 1,877
HOME - 1,311
PB SEC. 8 - 1,292

Assisted Homes Set to Expire in Next 5 Years

1,539

Median Housing Cost and Income Trends

Percent Change by Year



PERCENT CHANGE OVER PERIOD

INCOME

+26%
2018 - \$65.3K
2023 - \$82.1K

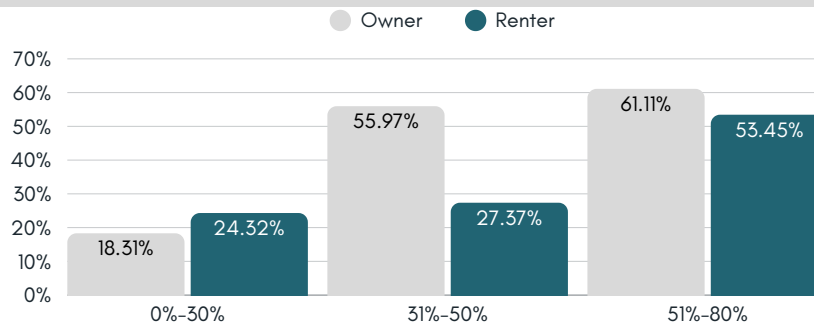
RENT

+31%
2018 - \$849
2023 - \$1114

HOME VALUE

+69%
2018 - \$220K
2023 - \$372.5K

Housing Gap of Affordable and Available Units per 100 Households



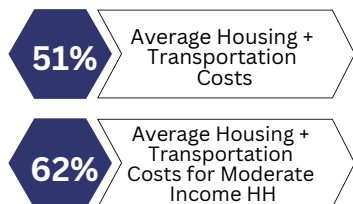
% Units Affordable to Renters

79.5%

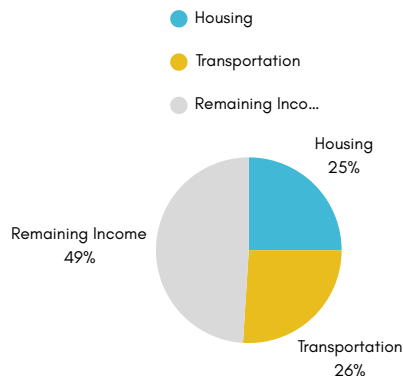
% Units Affordable to Owners

54.6%

Housing and Transportation Costs as Percent of Income



Average Annual Household Transportation Cost: \$18,129



Median Home Value

\$372,500

Median Rent

\$1,114

Median Household Income

\$82,096

North Las Vegas

Population

2010 203,951
2023 270,773
% with disabilities 12.4%

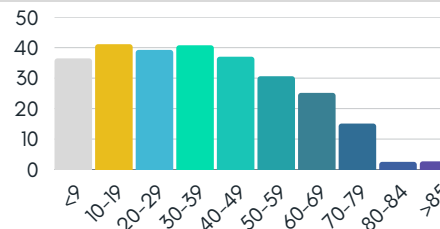
32.8%

Households

2010 61,966
2023 85,814
% households 65+ 26.9%

38.5%

Age Cohorts



County Homeless Point In Time Count (2024)

UNSHeltered 4,914
SHEltered 4,362

Unemployment Rate

8.1%

Housing Affordability

Cost-burdened Renters

TOTAL RENTAL HOUSEHOLDS: 32,044

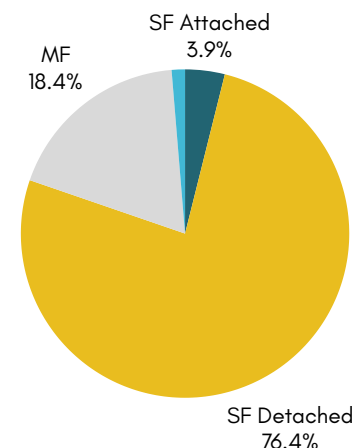
	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	377	542	587
Large Family Household	261	290	230
Elderly Household	110	325	163

Cost-burdened Homeowners

TOTAL HOMEOWNER HOUSEHOLDS: 53,770

	0-30% HAMFI	>30 - 50% HAMFI	>50 - 80% HAMFI
Small Family Household	855	965	1,805
Large Family Household	139	485	810
Elderly Household	375	405	505

Housing Supply by Type



Assisted Housing Inventory in County

Total Assisted Homes 18,292

Top Assisted Housing Programs by Unit Count
LHTC - 13,901
PH - 1,877
HOME - 1,311
PB SEC. 8 - 1,292

Assisted Homes Set to Expire in Next 5 Years 1,539

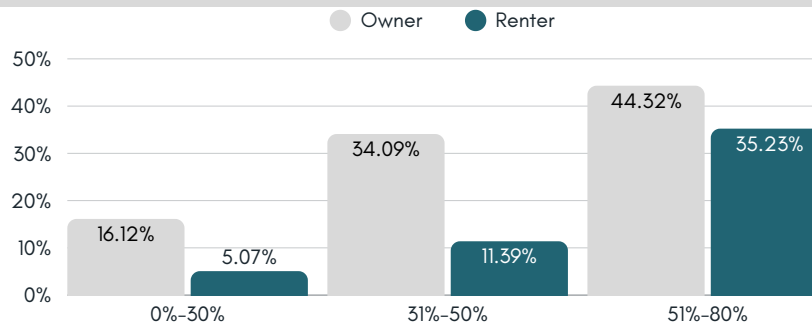
% Units Affordable to Renters

71.6%

% Units Affordable to Owners

40.6%

Housing Gap of Affordable and Available Units per 100 Households



Housing and Transportation Costs as Percent of Income

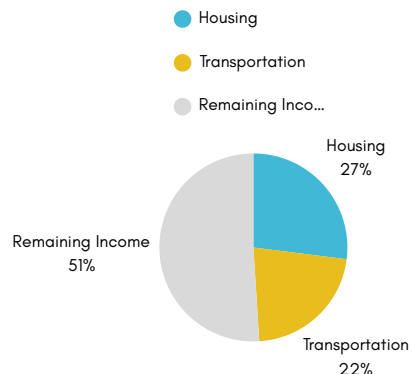
50%

Average Housing + Transportation Costs

61%

Average Housing + Transportation Costs for Moderate Income HH

Average Annual Household Transportation Cost: \$15,686



Median Home Value

\$379,400

Median Rent

\$1,605

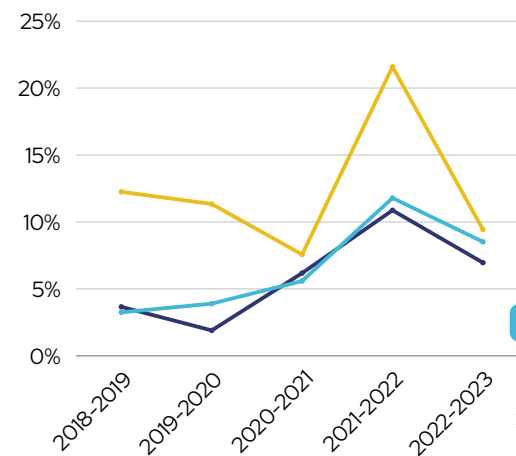
Median Household Income

\$96,614

Median Housing Cost and Income Trends

Percent Change by Year

Income Rent Home Value



PERCENT CHANGE OVER PERIOD

INCOME

+29%
2018 - \$74.8K
2023 - \$96.6K

RENT

+37%
2018 - \$1168
2023 - \$1605

HOME VALUE

+78%
2018 - \$212.9K
2023 - \$379.4K



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APPENDIX B: CITY LENDING ANALYSES

Boulder City Lending Analysis

Home Mortgage Disclosure Act Data Analysis

Citywide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan (by Census tract, state, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

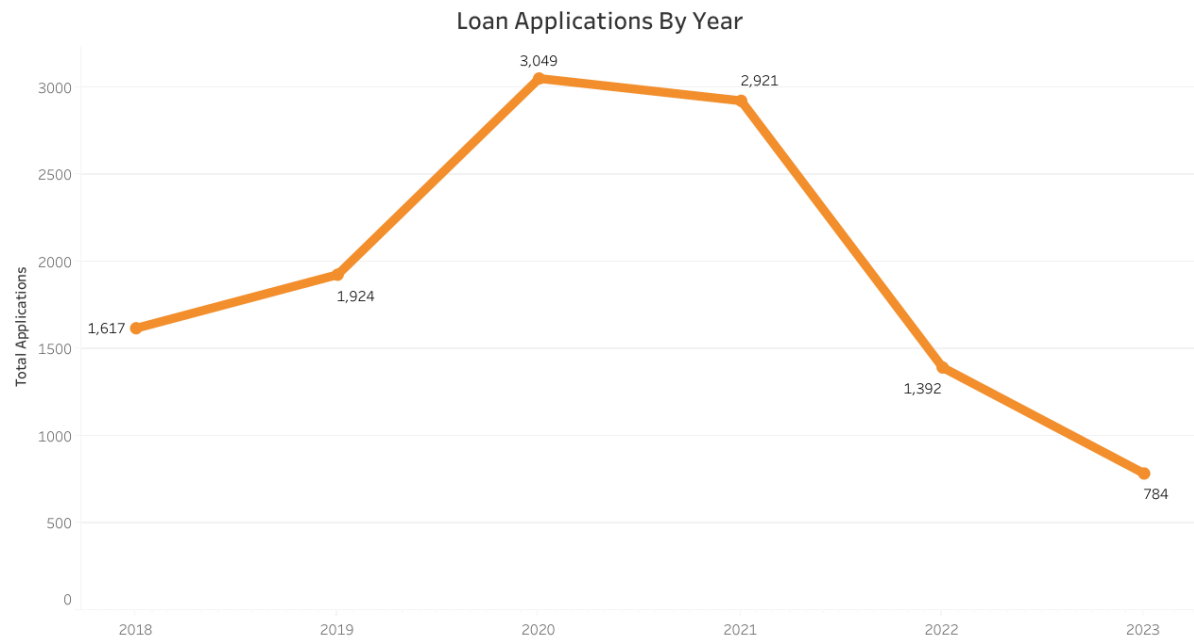
HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report on loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board; have a home or branch office in one or more metropolitan statistical areas (MSA); or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: 1) the value of the home purchase or refinancing loans exceeds 10 percent of their total loan originations or equals or exceeds \$25 million; 2) they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or 3) they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation but must be considered considering other factors. For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the Federal Financial Institutions Examination Council (FFIEC), “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data.

The following analysis is provided for the Boulder City summarizing 2023 HMDA data (and data between 2018 and 2023) where applicable. When specific details are included in the HMDA records, a summary is provided below for loan denials, including information regarding the purpose of the loan application; race of the applicant; and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

2023 City Overview

In 2023, there were approximately 784 applications within Boulder City for home loans to purchase, refinance or make home improvements for a single-family home (not including manufactured homes). From 2018 to 2019, loan applications increased by about 19%. In 2020, they rose by roughly 58.4% before declining by around 74% in 2023. A more pronounced drop of about 52% occurred in 2022 followed by a further 43.6% decrease in 2023.



Source: 2018-2023 HMDA: Total Applications

Of those applications, nearly 406 (51.8%) were approved and originated. This represents a decline from prior years – the peaks were 2020 and 2021. The loan originations have declined to approximately 78% from their peak in 2020. The 2022 to 2023 rate of decline is 44.6% which is higher than the national decline of 34.5%.



Source: 2018-2023 HMDA: Loan Originations

Of the remaining 378 applications, approximately 126 (33.3%) of all applications were denied. The top three application denial reasons within the city were debt-to-income ratio (38.4%), Credit History (22.4%) and Collateral (12%), representing about 73% of the city's total denials. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of approximately 252 applications that were not originated or denied were closed for one reason or another, including: 1) the loan was approved but not accepted by the borrower; 2) the application was closed because of incomplete information or inactivity by the borrower; or 3) in many instances the application may have been withdrawn by the applicant.

Disposition of Application by Loan Type and Purpose, 2023				
Single Family Homes (excluding manufactured homes)				
	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	267	124	105
	FHA	68	24	1
	RHS/FSA	2	1	0
	VA	64	27	0
Loan Originated				
	Conventional	151	70	46
	FHA	35	11	0
	RHS/FSA	1	0	0
	VA	34	12	0
Application approved but not accepted				
	Conventional	10	1	2
	FHA	0	0	0
	RHS/FSA	0	0	0
	VA	2	0	0
Application Denied				
	Conventional	18	21	34
	FHA	5	5	0
	RHS/FSA	1	0	0
	VA	3	3	0
Application withdrawn by applicant				
	Conventional	40	15	14

	FHA	8	2	0
	RHS/FSA	0	1	0
	VA	9	7	0
File closed for incompleteness				
	Conventional	11	9	8
	FHA	1	4	1
	RHS/FSA	0	0	0
	VA	0	1	0

Source: 2023 HMDA

Further examination of the 125 denials within the Boulder City during 2023 indicates that approximately 28% were applicants seeking to do Other Purpose, 22.4% Home Purchase, and 26.4% Home Improvement on existing mortgages for owner-occupied, primary residences. Refinancing denials made up about 23.20%.

<u>Denial Reason Desc</u>	<u>Cash-Out Refinancing</u>	<u>Home Improvement</u>	<u>Home Purchase</u>	<u>Other Purpose</u>	<u>Refinancing</u>	<u>Total</u>	<u>%</u>
Collateral	5	7	0	3	0	15	12.00%
Credit Application Incomplete	1	2	1	3	0	7	5.60%
Credit History	1	10	3	12	2	28	22.40%
Debt-to-Income Ratio	9	11	15	10	3	48	38.40%
Employment History	0	0	1	0	0	1	0.80%
Insufficient Cash	0	0	0	0	1	1	0.80%
Mortgage Insurance Denied	0	0	0	0	0	0	0.00%
Other	2	1	5	7	4	19	15.20%
Unverifiable Information	1	2	3	0	0	6	4.80%
Total	19	33	28	35	10	125	
%	15.20%	26.40%	22.40%	28.00%	8.00%		

Source: 2023 HMDA

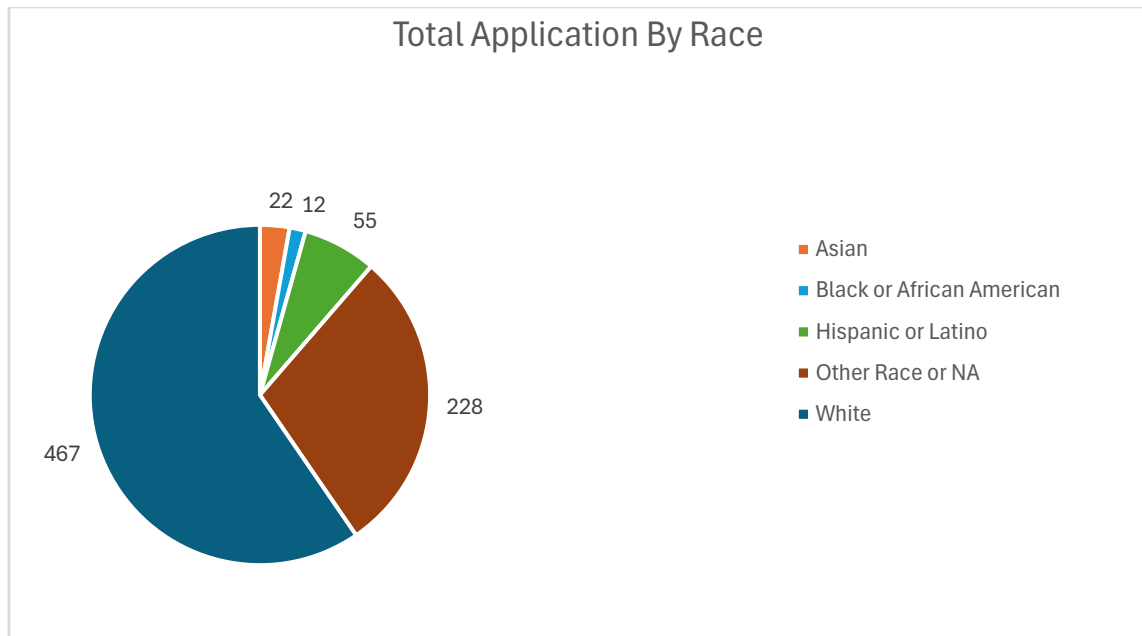
Home Purchase Lending in the Boulder City

Of the 401 home purchase loans for single family homes that originated in 2023, approximately 66.6% were provided by conventional lenders, lower than the national conventional home purchase share of 73%. The remaining 33.4% of home purchase loans in Boulder City were provided by federally backed sources such as the Federal Housing Administration (FHA), the Farm Service Agency (FSA) and the Department of Veterans Affairs (VA). Non-conventional loans have relatively lower down-payment requirements in comparison to conventional lenders.

Home Purchases by Type, 2023			
	Originations	Share of Total	Approval Rate
Conventional	267	66.58%	56.55%
FHA	68	16.96%	51.47%
RHS/FSA	2	0.50%	50.00%
VA	64	15.96%	53.13%
Total	401		

Source: 2023 HMDA

The share of applications and percentage of loan application denials for traditional home purchase loans in Boulder City varies by race/ethnic groups. The largest applicant group in 2023 were White (60%) followed by Other Race (29%) and Hispanics (7%). Blacks represented 1% of all home purchase applications.



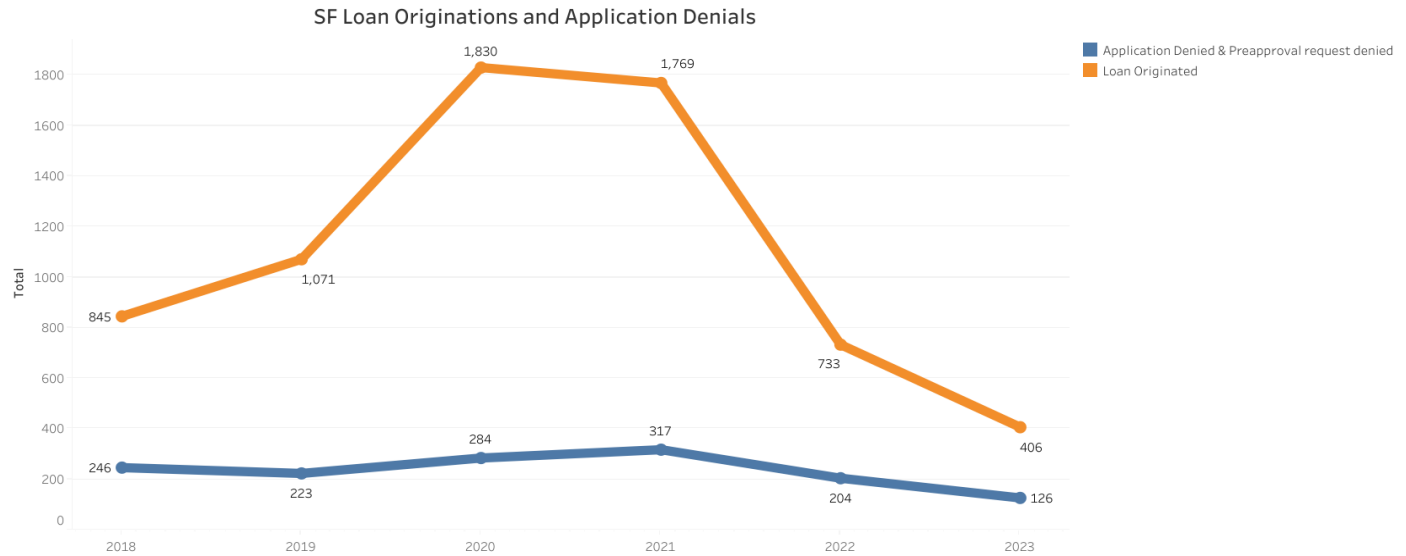
Source: 2023 HMDA

Boulder City's Single-Family Lending Market, 2018-2023

The following section will examine HMDA data for the Boulder City between 2018-2023.

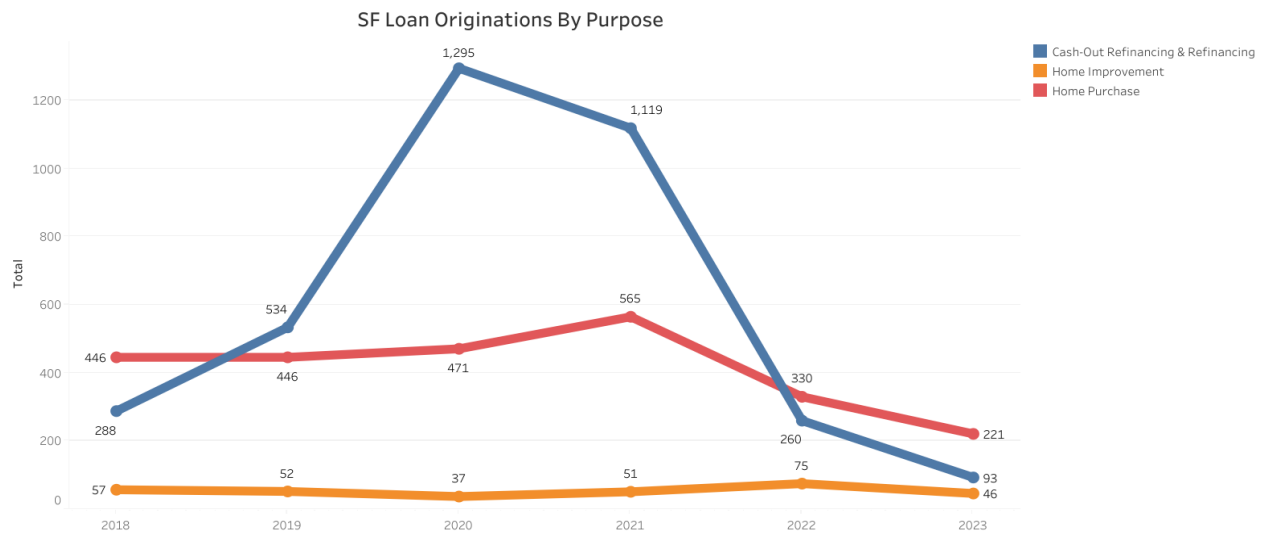
Highlighted below, the number of single-family loan originations in the Boulder City followed a dynamic, though broadly downward trajectory between 2018-2023. At the onset of the housing boom due to low interest rates, originations increased 71% between 2019 and 2020, followed by a decrease of 58.6% between 2021 and 2022. The decrease was due to higher interest rates. The originations further decreased by 44.6% from 2022 and 2023.

In contrast to originations, the number of application denials within the Boulder City demonstrated similar behavior. In 2020 and 2021, the denial rate was 20.8% and 15.5% respectively. In 2022 and 2023, as loan originations decreased, the application denials increased to 27.8% and 31%.



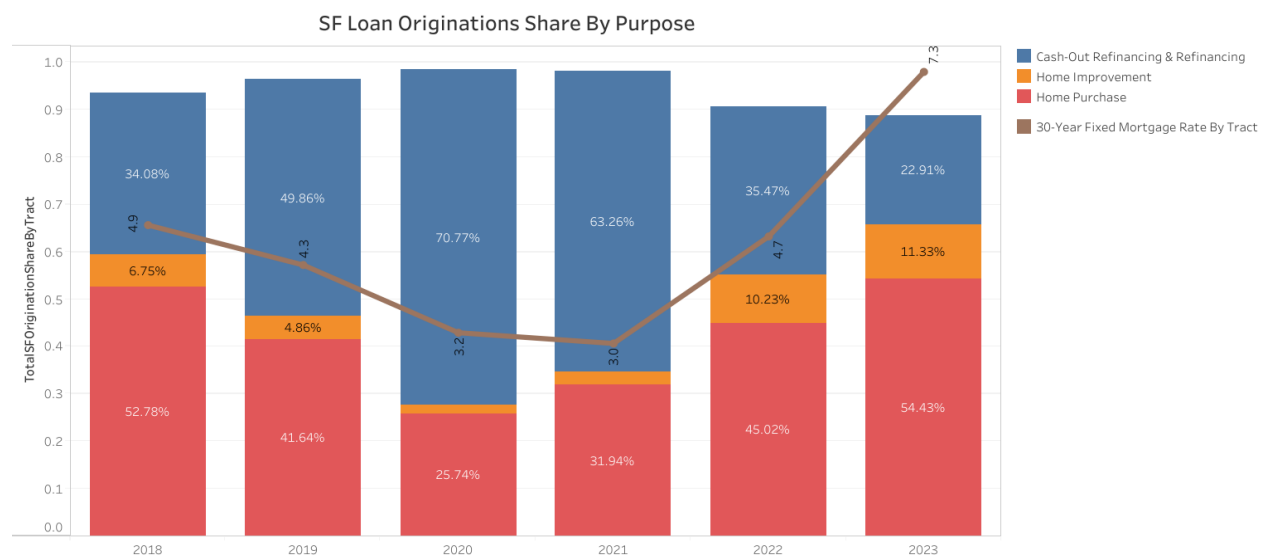
Source: 2018-2023 HMDA

Shown below, the majority of the year-to-year fluctuations in total originations that occurred between 2018 and 2023 were the result of refinancing originations. Refinancing was the dominant loan for all years examined with the exceptions of 2022 and 2023. Refinance loans grew significantly between 2018 and 2021 as interest rates were broadly low (discussed further below). In 2021, the US 30 YR conventional loans were around 3% and gradually increased to 7% in mid-2023. As of 2023, home purchases and refinances comprised 61.4% and 26.7% of the city's total originations respectively. Home purchases have steadily declined in 2022 and 2023.



Source: 2018-2023 HMDA

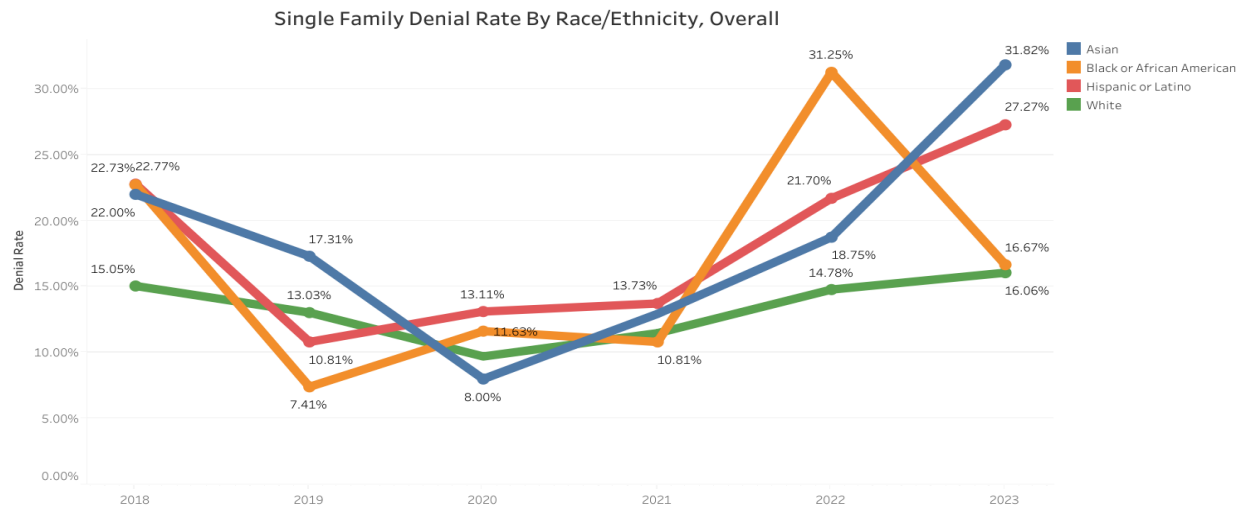
The share of refinance originations in Boulder City appears to move generally with the 30-year fixed rate mortgage average (shown below). For example, in 2020 when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest share in absolute and percentage terms of all data years analyzed. Similarly, when interest rates rose between 2021 and 2023, the share of refinance originations fell from 70.77% to 21.91%. The increase in the annual average of the 30-year fixed mortgage rate between 2018 and 2023 is consistent with the Boulder City's reduction in the number of refinance loan originations over the same time period.



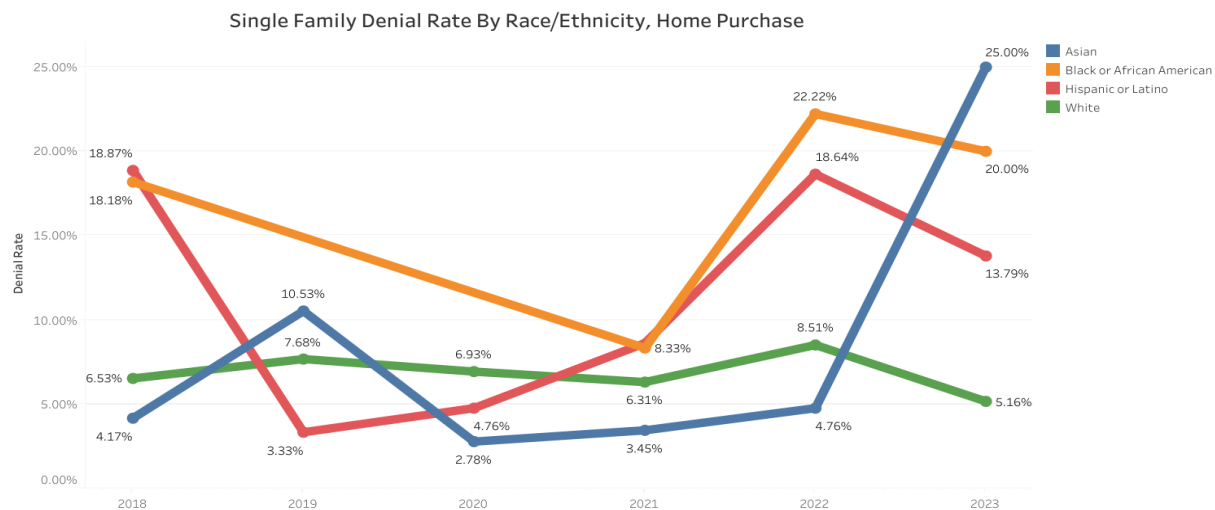
Source: 2018-2023 HMDA

Income, Race, and Single-Family Loan Denials in Boulder City

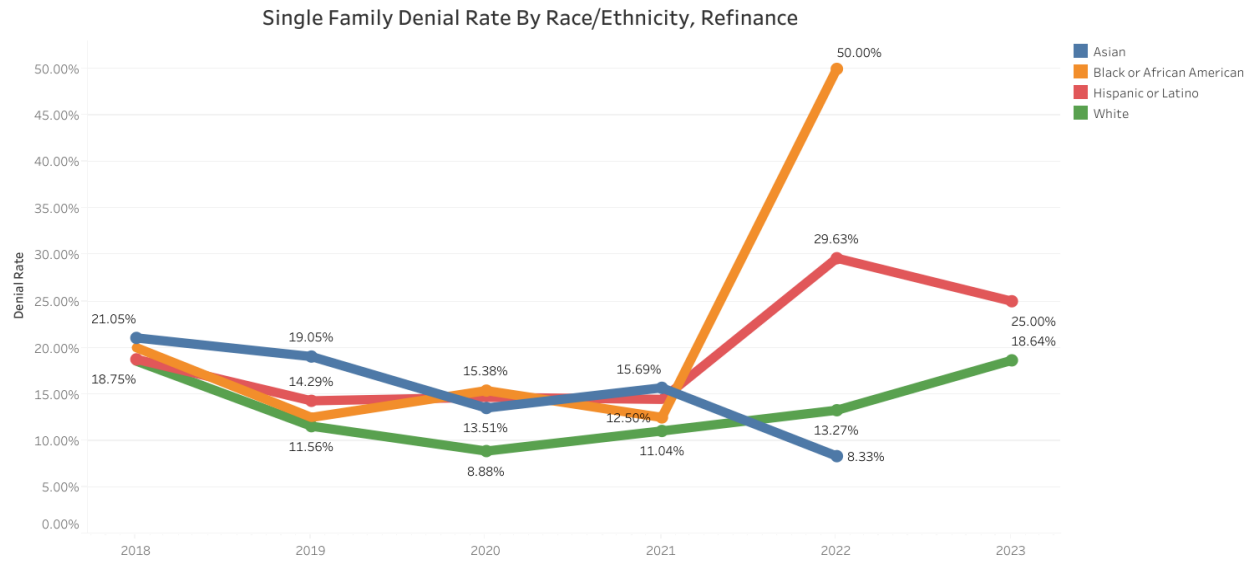
Denial rates for single-family loans in Boulder City over time vary by race and ethnicity. The charts below indicate that between 2018 and 2023, White applicants were less likely to be denied relative to other races. Additionally, Black and Asians applicants were the most likely to be denied relative to other groups for all years analyzed. In addition to the overall denial rate, this pattern is evident in both home purchase and refinance loans.



Source: 2018-2023 HMDA

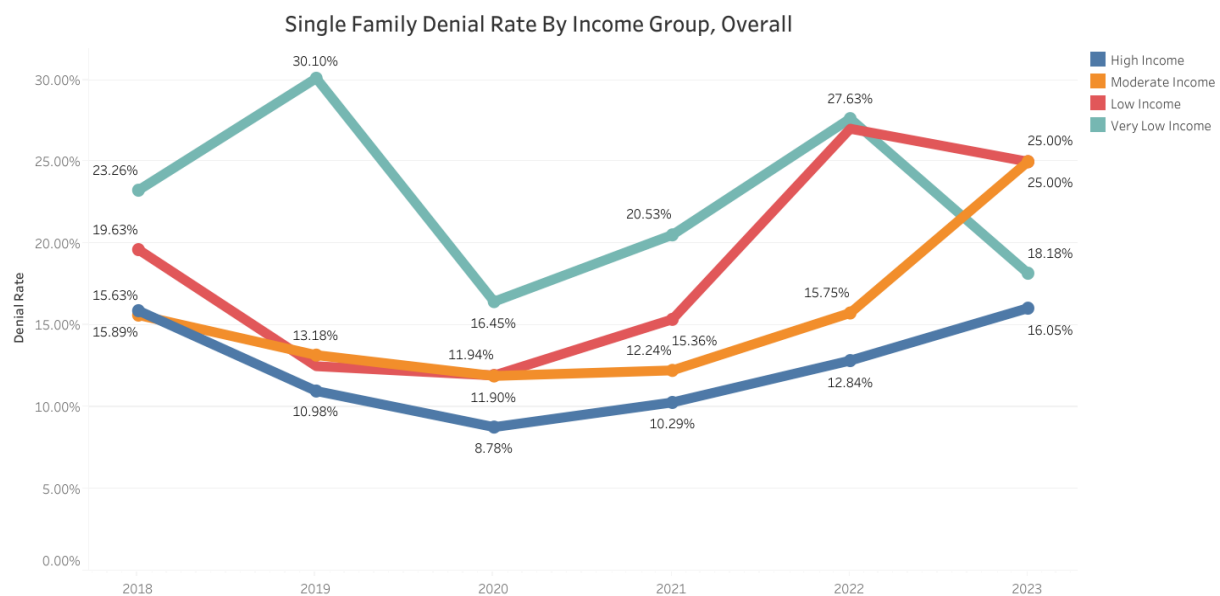


Source: 2018-2023 HMDA



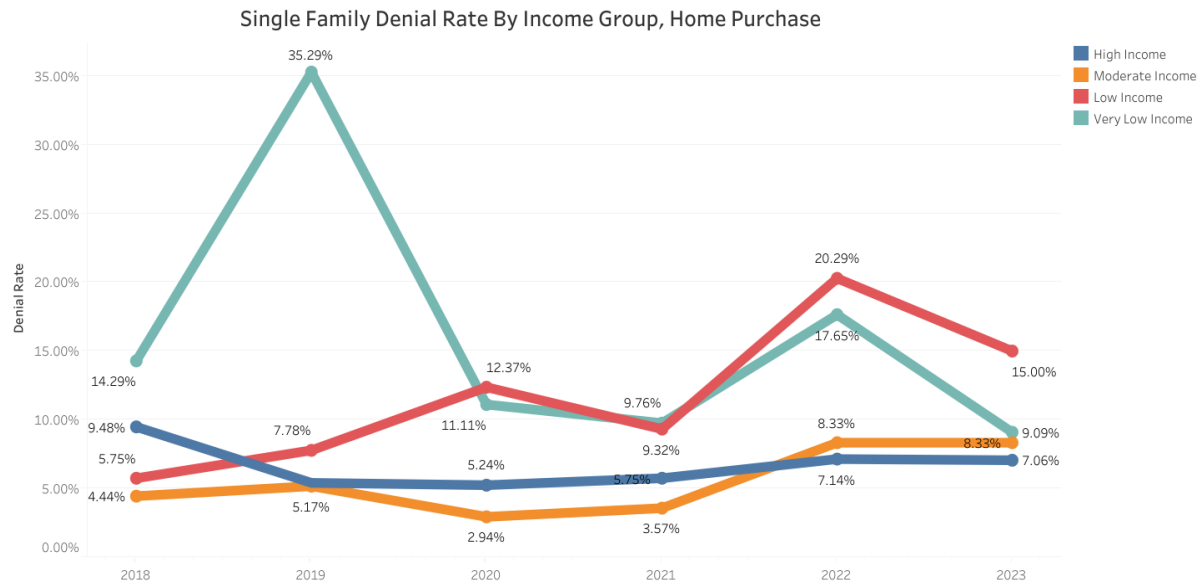
Source: 2018-2023 HMDA

A view of single-family denial rates by applicant income group within Boulder City (highlighted below) shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. The denials across all income groups have risen since 2022 due to higher interest rates and stagnant wages. However, the percentage of denials by income group in 2023 has risen with very Low-Income and Low-Income applicants (50% or less of Area Median Income) compared to High Income groups. The variation in the denial rates is considerably higher for lower income groups – while the high-income group denial changed from 10.2% in 2021 to 16.0% in 2023, the other groups have shown higher variation.



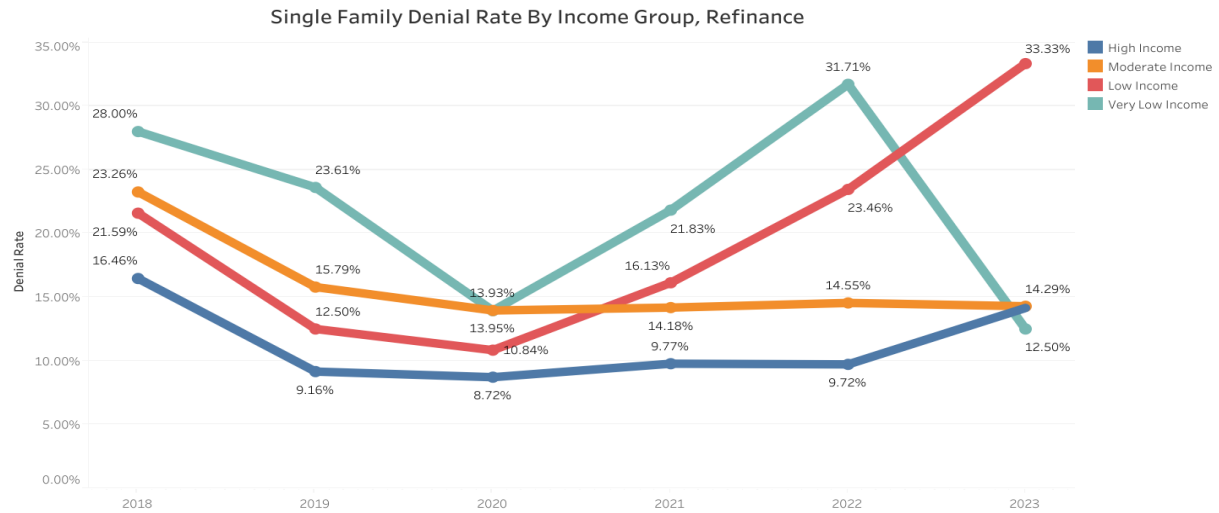
Source: 2018-2023 HMDA

Unlike overall denial rates by income group, home purchase applications denial rates by income group show little variation from year to year within the income group except for Very Low-Income.



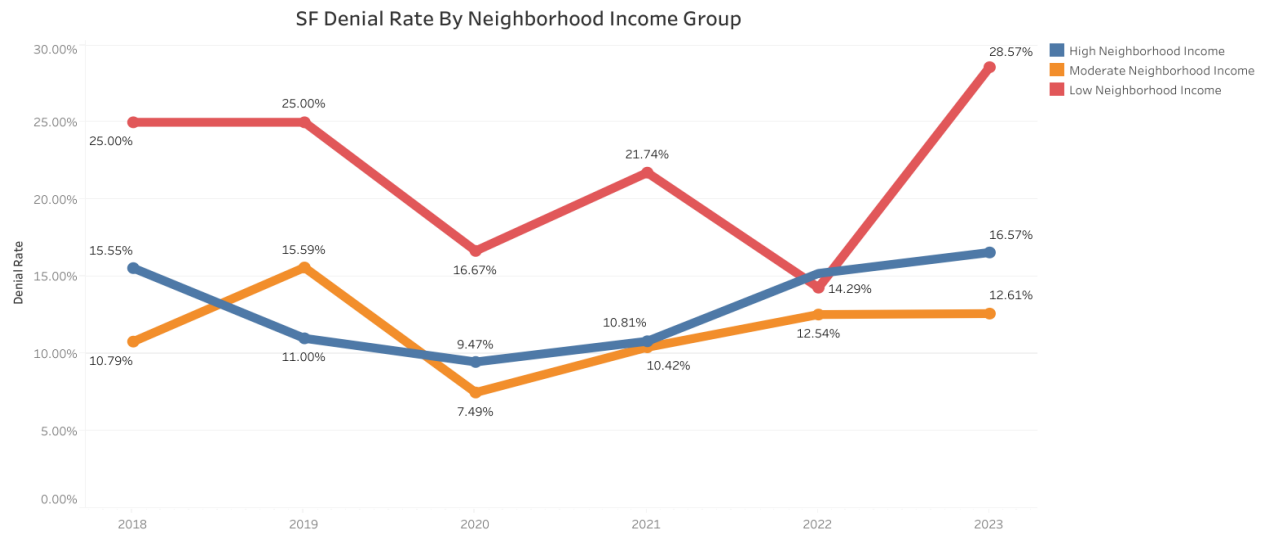
Source: 2018-2023 HMDA

The refinance rate has increased steadily since 2021, however Very Low-Income group has come down from 2022 to 2021.



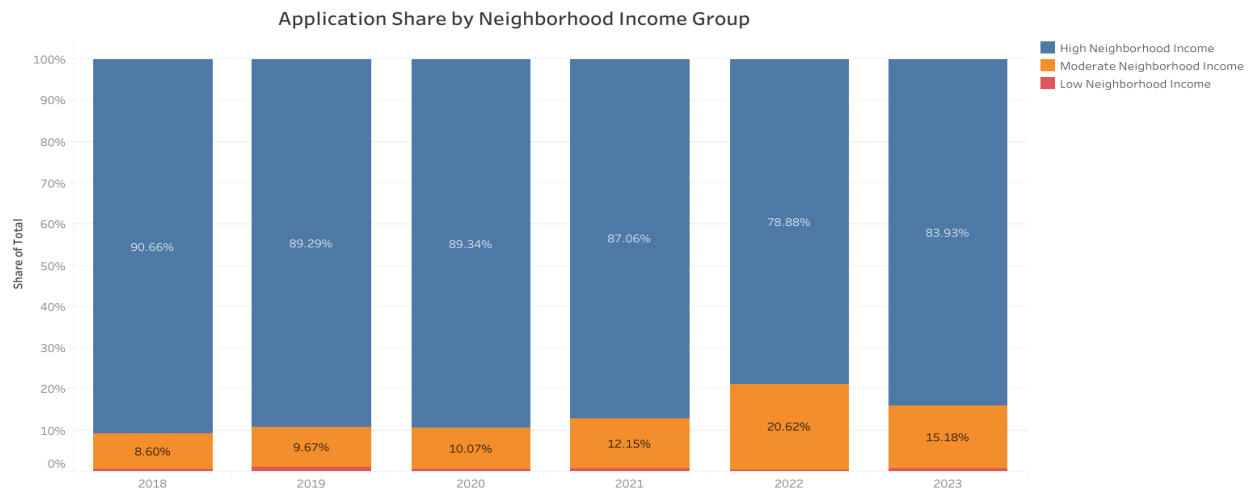
Source: 2018-2023 HMDA

Denial rates by neighborhood income group (defined as median income of property's Census tract) similarly shows higher income neighborhoods are less likely to be denied compared to lower income neighborhoods.



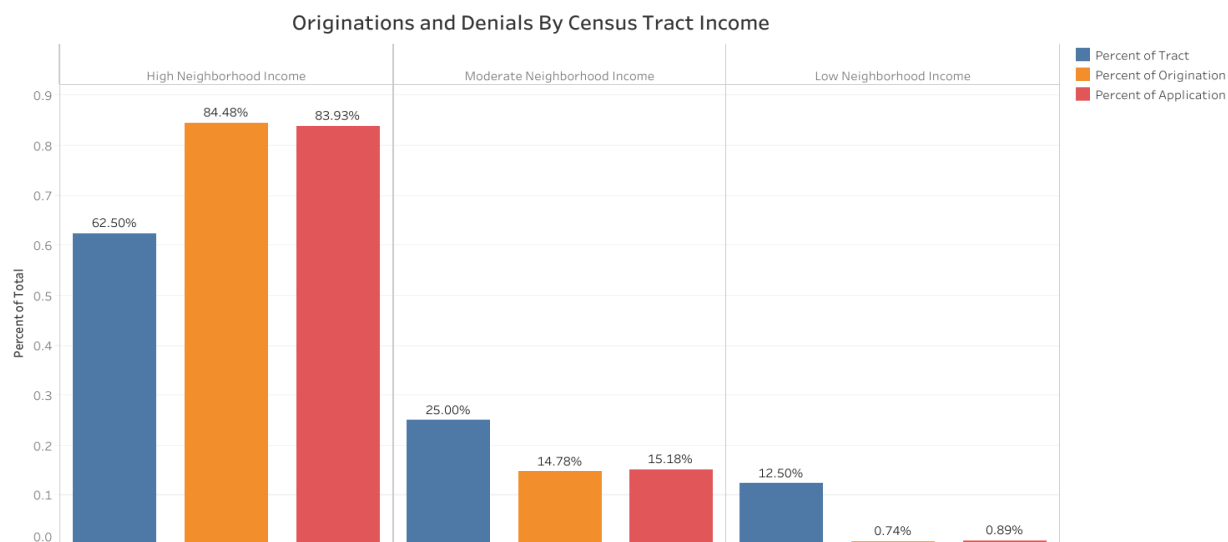
Source: 2018-2013 HMDA

As a percentage of total applications within Boulder City, the distribution among neighborhoods by income group shows that for every year examined, High-Income neighborhoods represented consistently by 78%+ of the applications.



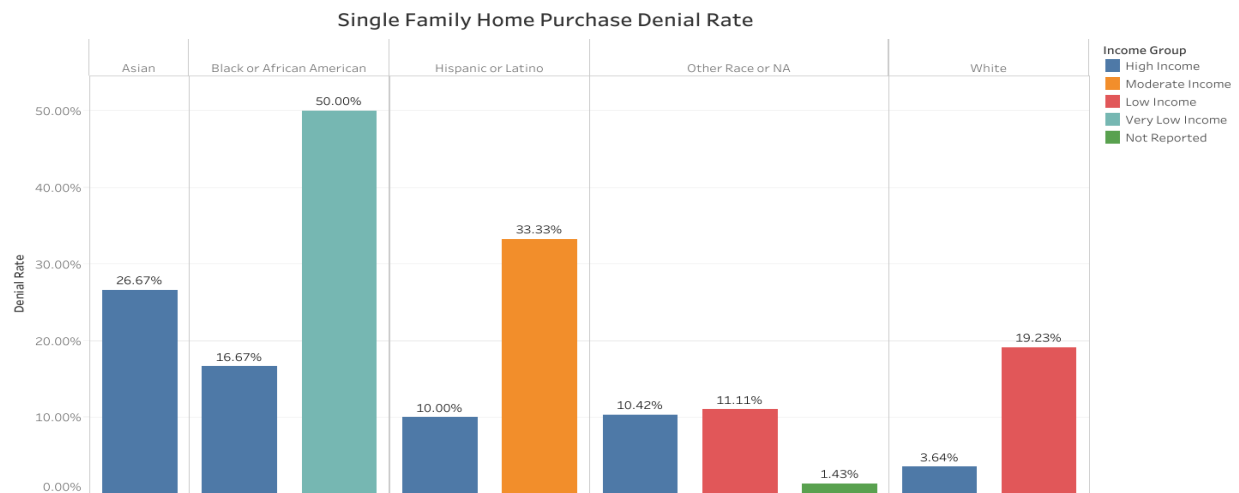
Source: 2018-2023 HMDA

Within Boulder City, Low-Income neighborhoods represent 12.5% of the city's total neighborhoods, although they represented by approximately 0.7% of total originations as of 2023 (shown below). This suggests that Low-Income neighborhoods within the city are less likely to participate in the single-family lending market compared to other neighborhoods. By contrast, loan applications and originations within the city are disproportionately likely to occur for properties in Middle and particularly High-Income neighborhoods.



Source: 2023 HMDA

Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within Boulder City (shown below) demonstrates that Very Low-Income Black, Hispanic and Other race were more likely to be denied for a single-family home purchase. The Low-Income group is only White and Other Races.

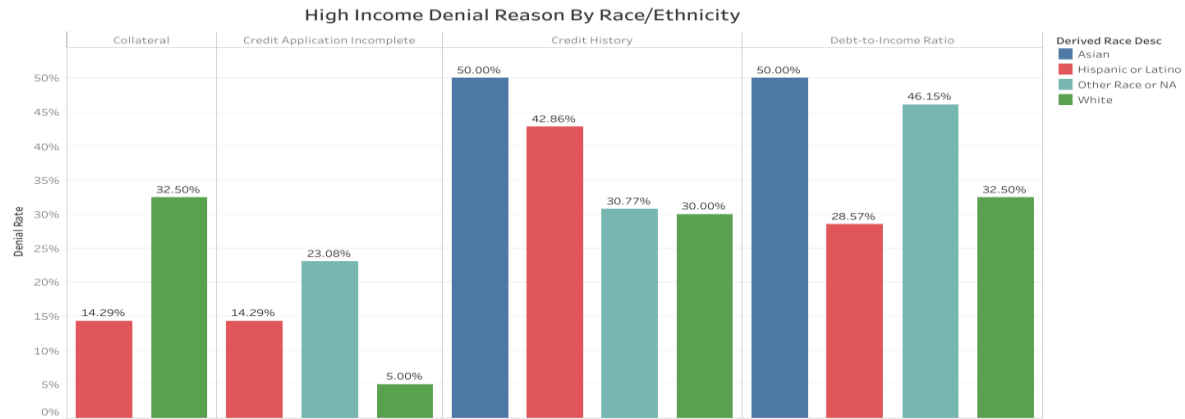


Source: 2023 HMDA

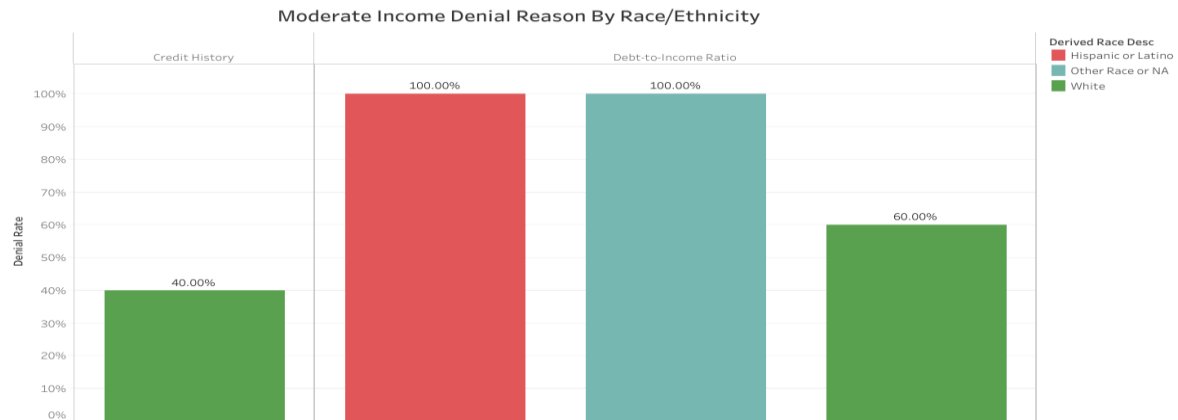
Application Denial Reasons by Income Group

The charts below compare denial reasons among White, Black, Hispanic and Asian applicants in the Boulder City for 2023 by income group.

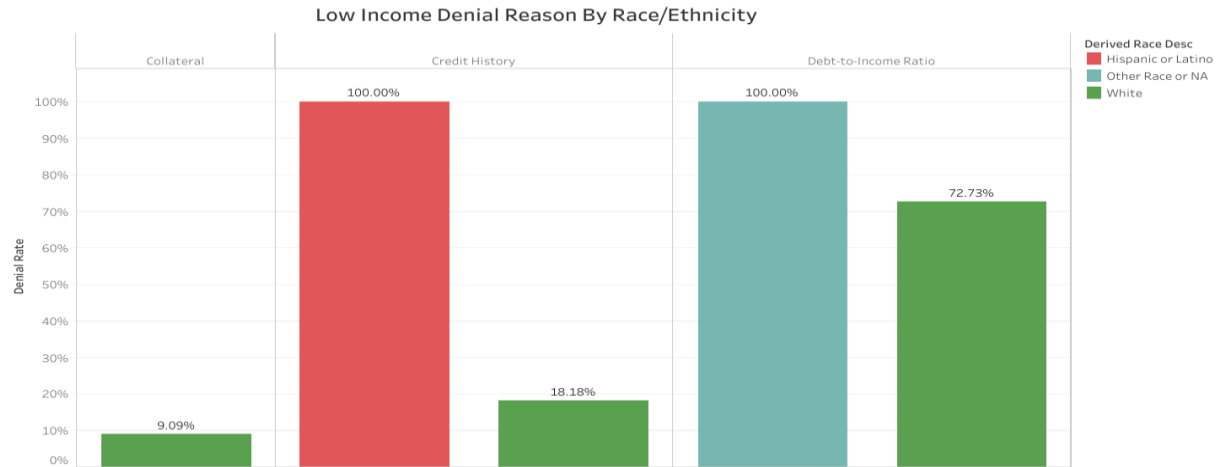
As of 2023, the leading denial reason for all applicants across all income groups was Debt-to-Income Ratio and Credit History.



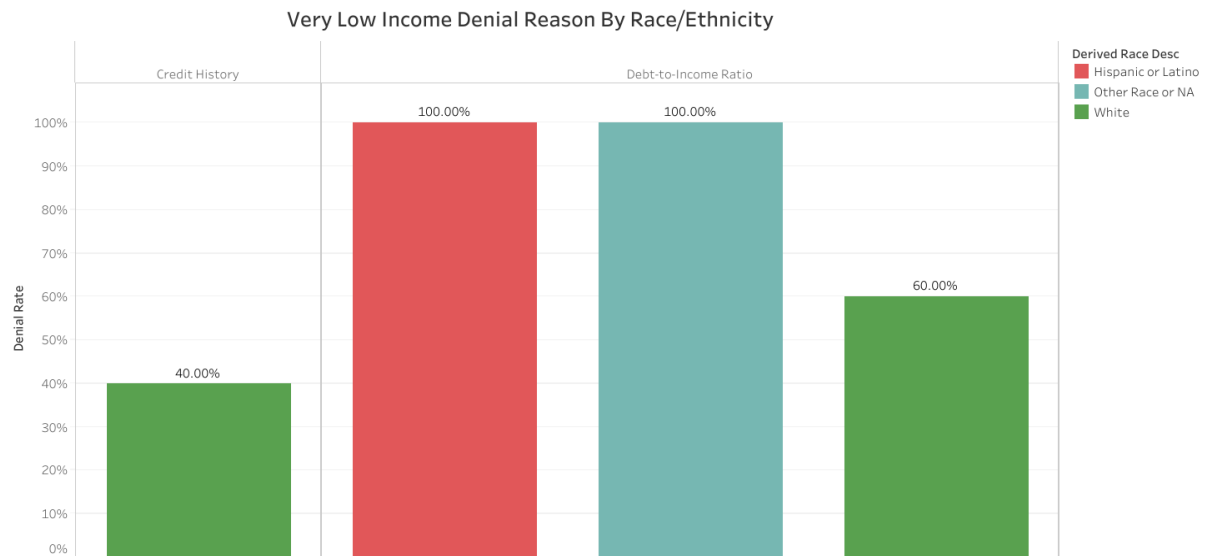
Source: 2023 HMDA



Source: 2023 HMDA



Source: 2023 HMDA



Source: 2023 HMDA

Boulder City Lending Practices Conclusion

Mortgage lending activity in Boulder City is consistent with many of the broader trends that have occurred in the wake of high inflation and high interest rates.

Further, Boulder City exhibits slowing mortgage market fundamentals from the highs of 2020 and 2021 when the interest rates were lower, and housing supply was low. Home purchase originations have decreased by 33% from 2022 and 2023, suggesting signs of declining housing demand and a slow housing market recovery within the city. Additionally, the share of refinance applications has reduced drastically. Debt-to-Income ratio and Credit History is the most common reason for denial across all income groups reflecting high inflation and stagnant wages, coupled with high interest rates.

Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for Black and Hispanic applicants relative to White and Asian applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

Henderson Lending Analysis

Home Mortgage Disclosure Act Data Analysis

Citywide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan (by Census tract, state, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

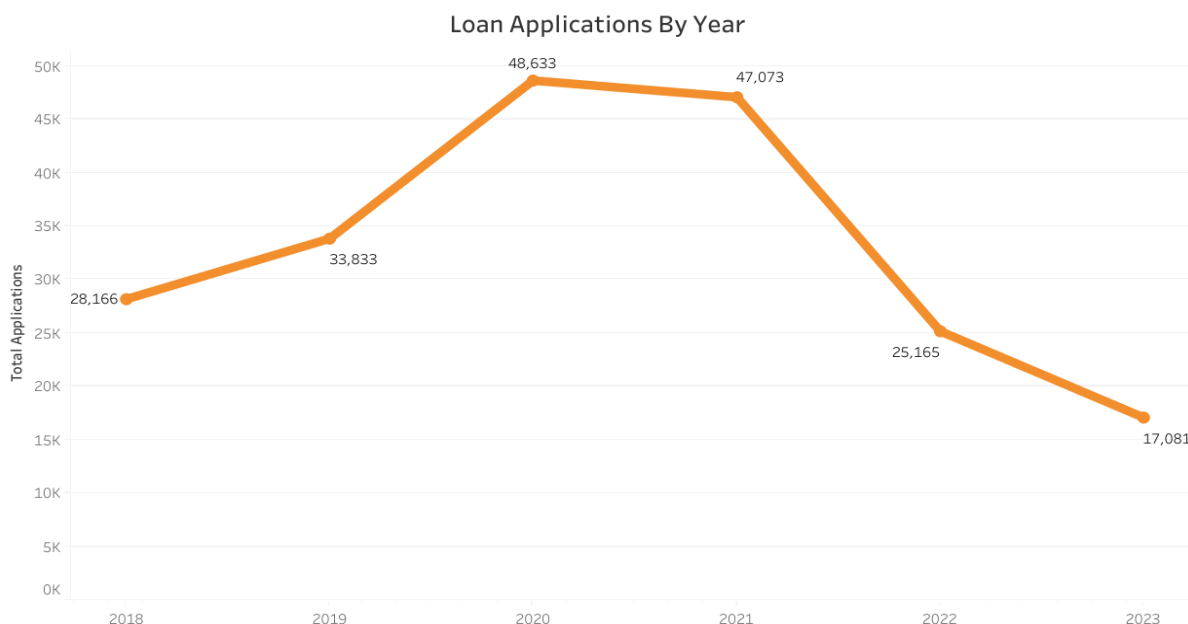
HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report on loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board; have a home or branch office in one or more metropolitan statistical areas (MSA); or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: 1) the value of the home purchase or refinancing loans exceeds 10 percent of their total loan originations or equals or exceeds \$25 million; 2) they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or 3) they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation but must be considered considering other factors. For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the Federal Financial Institutions Examination Council (FFIEC), “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data.

The following analysis is provided for the City of Henderson summarizing 2023 HMDA data (and data between 2018 and 2023) where applicable. When specific details are included in the HMDA records, a summary is provided below for loan denials, including information regarding the purpose of the loan application; race of the applicant; and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

2023 City Overview

In 2023, there were approximately 17,081 applications within the City of Henderson for home loans to purchase, refinance or make home improvements for a single-family home (not including manufactured homes). From 2018 to 2019, loan applications increased by about 20%. In 2020, they rose by roughly 43% before declining by around 64% in 2023. A more pronounced drop of about 46% occurred in 2022 followed by a further 32% decrease in 2023.



Source: 2018-2023 HMDA: Total Applications

Of those applications, nearly 8,627 (50.5%) were approved and originated. This represents a decline from prior years – the peaks were 2020 and 2021. The loan originations have declined to approximately 70% from their peak in 2020. The 2022 to 2023 rate of decline is 35% which is almost like the national decline of 34.5%.



Source: 2018-2023 HMDA: Loan Originations

Of the remaining 8,454 applications, approximately 2,736 (32.4%) of all applications were denied. The top three application denial reasons within the city were debt-to-income ratio (38.9%), Credit History (22.5%) and Collateral (13.3%), representing about 74.7% of the city's total denials. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of approximately 5,718 applications that were not originated or denied were closed for one reason or another, including: 1) the loan was approved but not accepted by the borrower; 2) the application was closed because of incomplete information or inactivity by the borrower; or 3) in many instances the application may have been withdrawn by the applicant.

Disposition of Application by Loan Type and Purpose, 2023				
Single Family Homes (excluding manufactured homes)				
	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	6,862	1,921	1,533
	FHA	2,337	565	10
	RHS/FSA	4	0	0
	VA	1,222	435	2
Loan Originated				
	Conventional	3,921	912	671
	FHA	1,278	203	6
	RHS/FSA	1	0	0
	VA	659	133	0
Application approved but not accepted				
	Conventional	171	65	33
	FHA	33	10	0
	RHS/FSA	2	0	0
	VA	25	10	0
Application Denied				
	Conventional	467	389	564
	FHA	0	0	0
	RHS/FSA	169	103	2
	VA	70	78	2
Application withdrawn by applicant				

	Conventional	999	304	144
	FHA	245	132	2
	RHS/FSA	1	0	0
	VA	187	115	0
File closed for incompleteness				
	Conventional	117	188	94
	FHA	15	73	0
	RHS/FSA	0	0	0
	VA	13	61	0

Source: 2023 HMDA

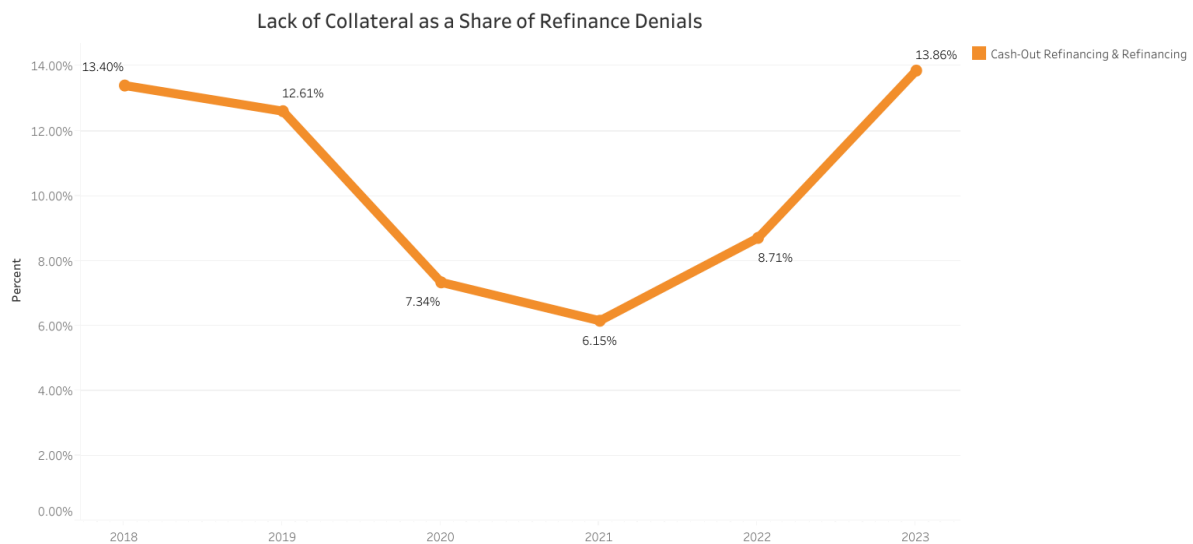
Further examination of the 2,735 denials within the City of Henderson during 2023 indicates that approximately 32.2% were applicants seeking to do Other Purpose, 26.3% Home Purchase, and 20.7% Home Improvement on existing mortgages for owner-occupied, primary residences. Refinancing denials made up about 20.9%.

<u>Denial Reason Desc</u>	<u>Cash-Out Refinancing</u>	<u>Home Improvement</u>	<u>Home Purchase</u>	<u>Other Purpose</u>	<u>Refinancing</u>	<u>Total</u>	<u>%</u>
Collateral	56	88	82	115	23	364	13.31 %
Credit Application Incomplete	48	25	58	63	16	210	7.68%
Credit History	78	167	81	256	33	615	22.49 %
Debt-to-Income Ratio	147	210	304	341	61	1063	38.87 %
Employment History	5	4	30	3	0	42	1.54%
Insufficient Cash	7	0	43	1	6	57	2.08%
Mortgage Insurance Denied	0	0	1	0	0	1	0.04%
Other	47	57	57	82	21	264	9.65%
Unverifiable Information	16	16	62	19	6	119	4.35%
Total	404	567	718	880	166	2735	
%	14.77%	20.73%	26.25%	32.18%	6.07%		

Source: 2023 HMDA

The top three application denial reasons within the city were debt-to-income ratio (38.9%), Credit History (22.5%) and Collateral (13.3%), representing about 74% of the city’s total denials. The majority of Home Purchase and Refinance denials were due to debt-to-income ratio.

Typically, homeowners seeking to refinance their existing home mortgage can use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this could indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option. These homes are commonly referred to as “under-water” or the borrowers are “upside-down” in their mortgage. Shown below, the lack of collateral as a share of refinance denials has increased since the peak of the housing crisis, suggesting that the number of “under-water” homes in City of Henderson are increasing again since the lows of 2020 and 2021.



Source: 2018-2023 HMDA

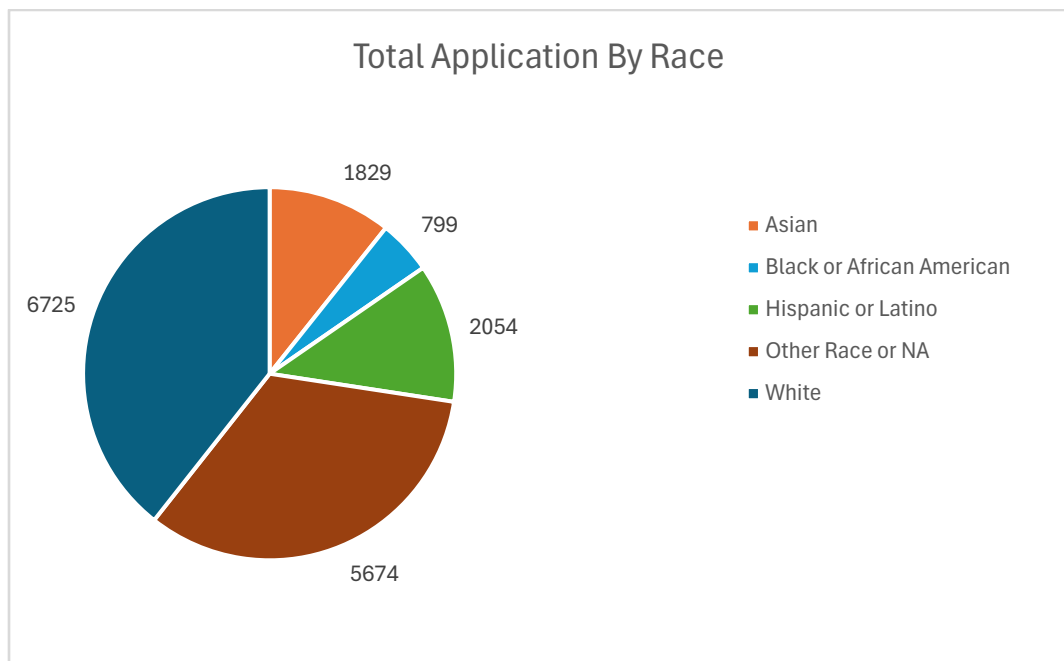
Home Purchase Lending in the City of Henderson

Of the 10,424 home purchase loans for single family homes that originated in 2023, approximately 65.8% were provided by conventional lenders, lower than the national conventional home purchase share of 73%. The remaining 34.2% of home purchase loans in the City of Henderson were provided by federally backed sources such as the Federal Housing Administration (FHA), the Farm Service Agency (FSA) and the Department of Veterans Affairs (VA). Non-conventional loans have relatively lower down-payment requirements in comparison to conventional lenders.

Home Purchases by Type, 2023			
	Originations	Share of Total	Approval Rate
Conventional	6,862	65.82%	57.14%
FHA	2,337	22.42%	54.69%
RHS/FSA	4	0.04%	25.00%
VA	1,222	11.72%	53.93%
Total	10,425		

Source: 2023 HMDA

The share of applications and percentage of loan application denials for traditional home purchase loans in City of Henderson varies by race/ethnic groups. The largest applicant group in 2023 were White (39%) followed by Other Race (33%) and Hispanics (12%). Blacks represented 5% of all home purchase applications.



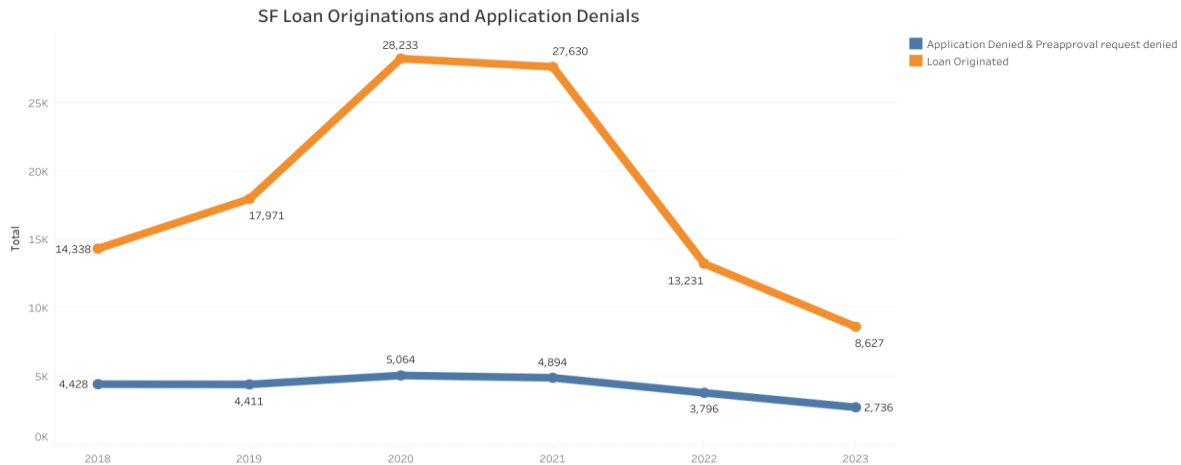
Source: 2023 HMDA

City of Henderson's Single-Family Lending Market, 2018-2023

The following section will examine HMDA data for the City of Henderson between 2018-2023.

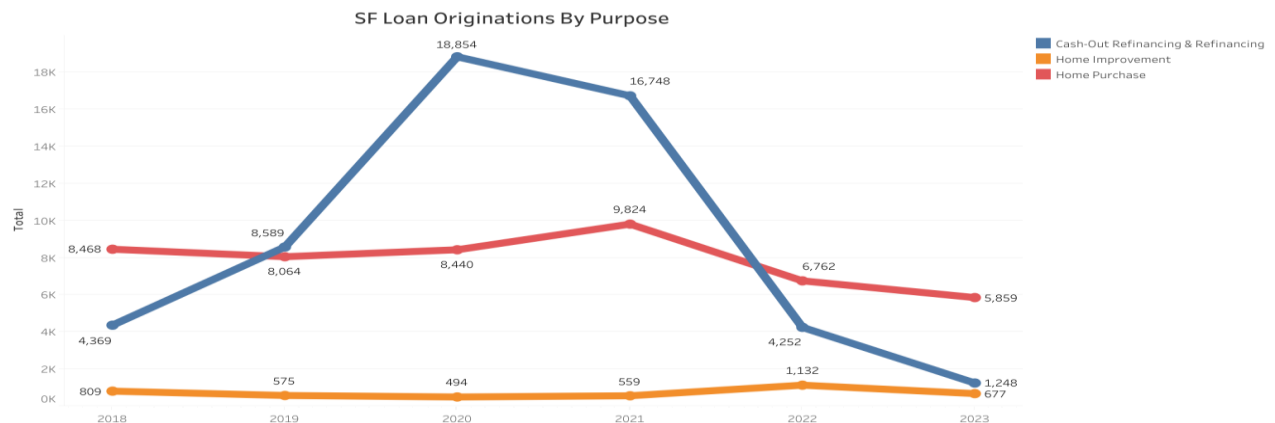
Highlighted below, the number of single-family loan originations in the City of Henderson followed a dynamic, though broadly downward trajectory between 2018-2023. At the onset of the housing boom due to low interest rates, originations increased 57.1% between 2019 and 2020, followed by a decrease of 51.1% between 2021 and 2022. The decrease was due to higher interest rates. The originations further decreased by 34.8% from 2022 and 2023.

In contrast to originations, the number of application denials within the City of Henderson demonstrated similar behavior. In 2020 and 2021, the denial rate was 17.9% and 17.9% respectively. In 2022 and 2023 as loan originations decreased, the application denials increased to 28.7% and 31.7%.



Source: 2018-2023 HMDA

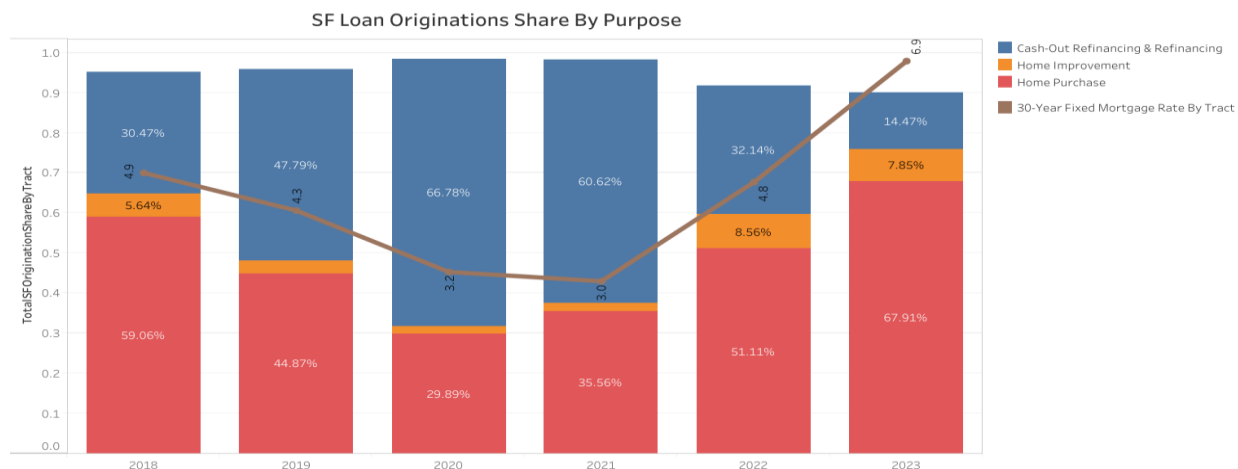
Shown below, the majority of the year-to-year fluctuations in total originations that occurred between 2018 and 2023 were the result of refinancing originations. Refinancing was the dominant loan for all years examined with the exceptions of 2022 and 2023. Refinance loans grew significantly between 2018 and 2021 as interest rates were broadly low (discussed further below). In 2021, the US 30 YR conventional loans were around 3% and gradually increased to 7% in mid-2023. As of 2023, home purchases and refinances comprised 75.2% and 16% of the city's total originations respectively. Home purchases have steadily declined in 2022 and 2023.



Source: 2018-2023 HMDA

The share of refinance originations in the City of Henderson appears to move generally with the 30-year fixed rate mortgage average (shown below). For example, in 2020 when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest share in absolute and percentage terms of all data years analyzed. Similarly,

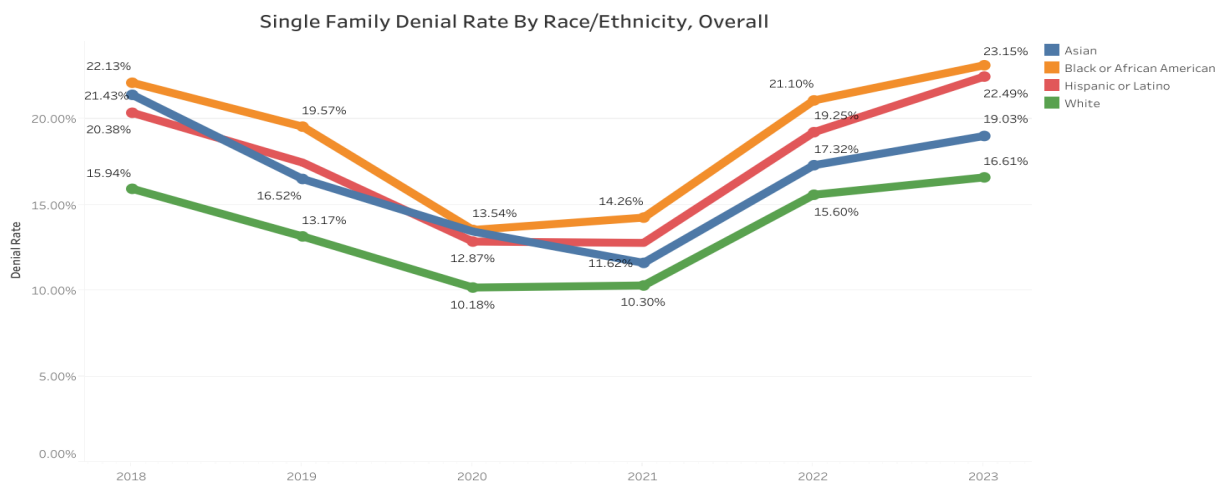
when interest rates rose between 2021 and 2023, the share of refinance originations fell from 66.78% to 14.47%. The increase in the annual average of the 30-year fixed mortgage rate between 2018 and 2023 is consistent with the City of Henderson's reduction in the number of refinance loan originations over the same time period.



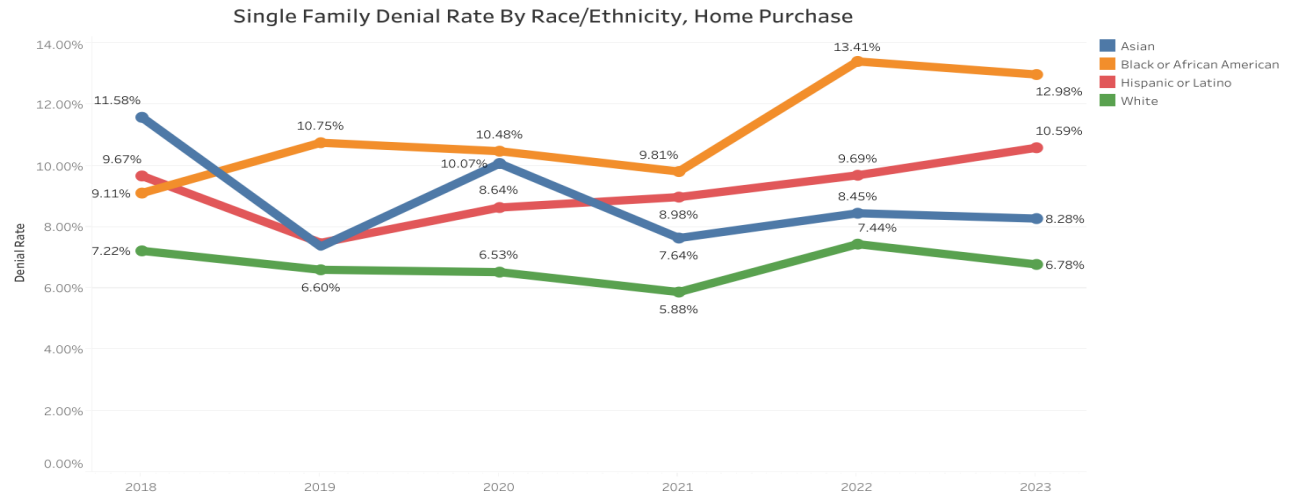
Source: 2018-2023 HMDA

Income, Race, and Single-Family Loan Denials in City of Henderson

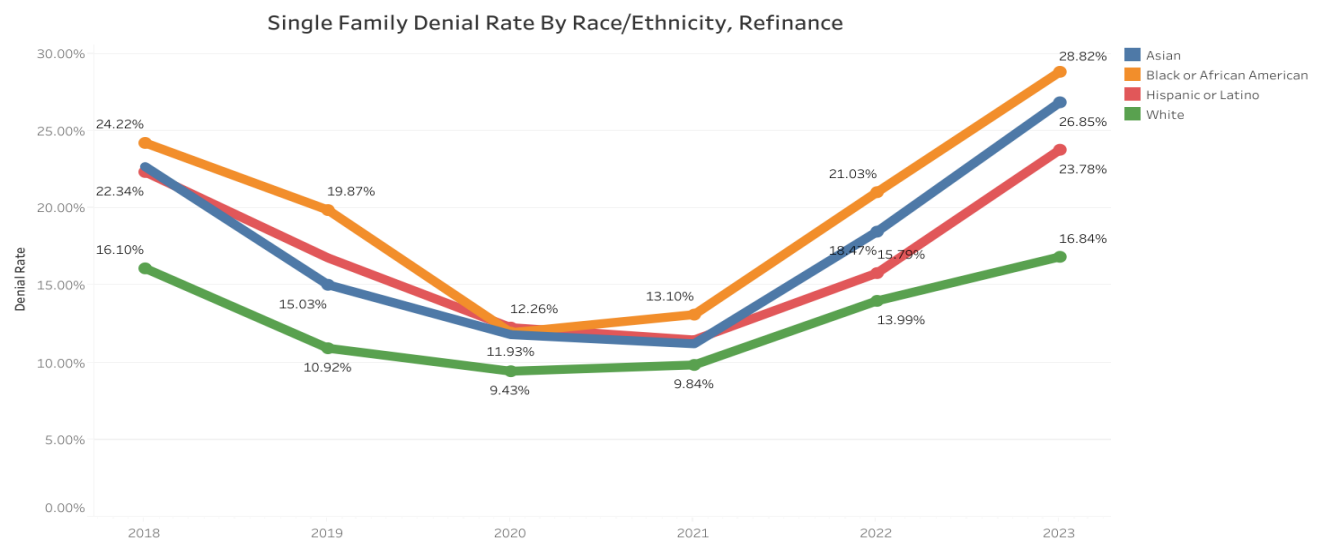
Denial rates for single-family loans in the City of Henderson over time vary by race and ethnicity. The charts below indicate that between 2018 and 2023, White and Asian applicants were less likely to be denied relative to Blacks and Hispanics. Additionally, Black and Hispanic applicants were the most likely to be denied relative to other groups for all years analyzed. In addition to the overall denial rate, this pattern is evident in both home purchase and refinance loans.



Source: 2018-2023 HMDA

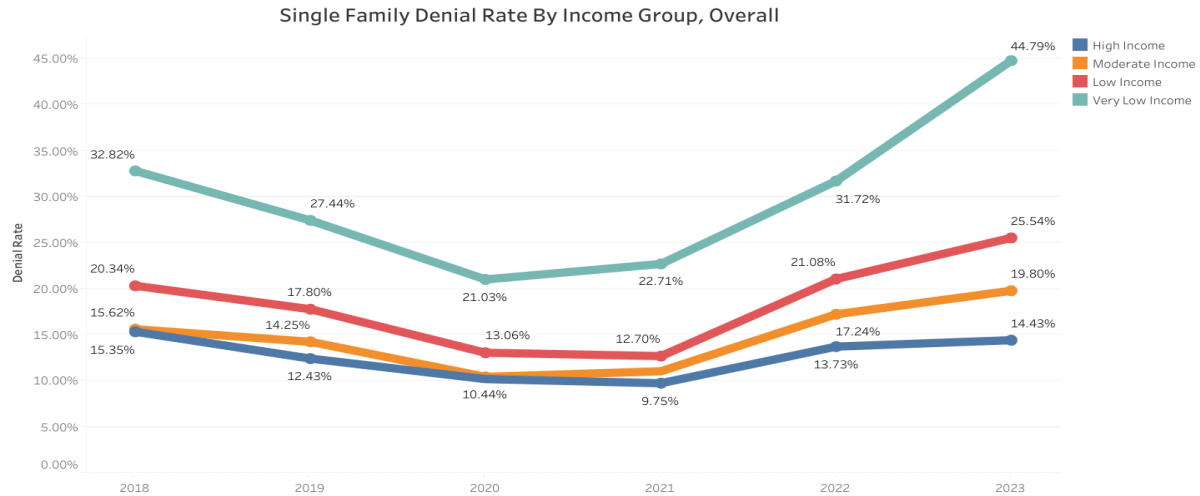


Source: 2018-2023 HMDA



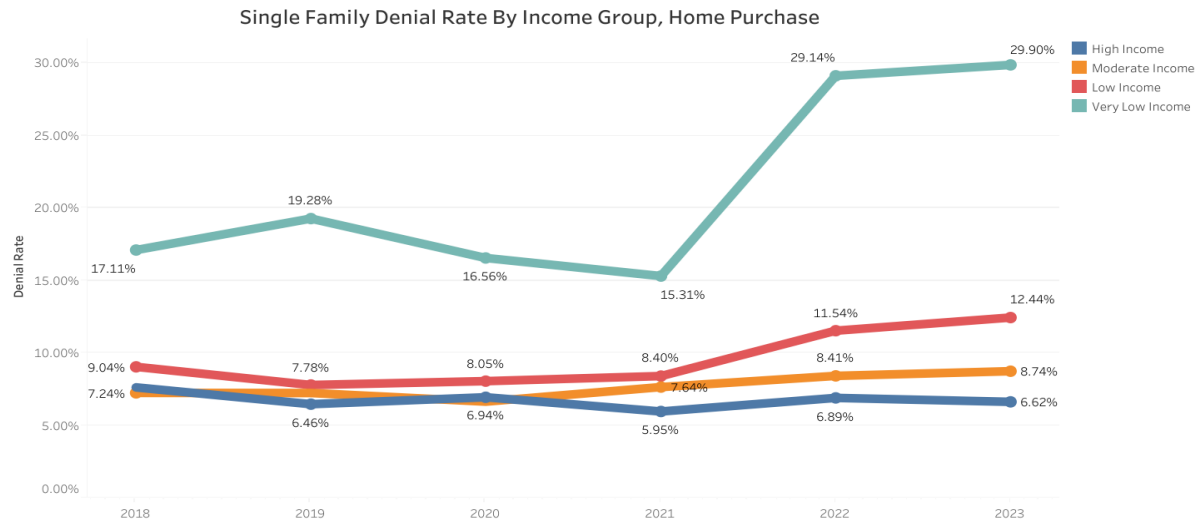
Source: 2018-2023 HMDA

A view of single-family denial rates by applicant income group within City of Henderson (highlighted below) shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. The denials across all income groups have risen since 2022 due to higher interest rates and stagnant wages. However, the percentage of denials by income group in 2023 has risen with very Low-Income applicants (50% or less of Area Median Income) at 44.8% compared to 14.4% for High Income groups. The variation in the denial rates is considerably higher for lower income groups – while the high-income group denial changed from 9.7% in 2021 to 14.4% in 2023, the very low-income group went from 22.7% to 44.8%.



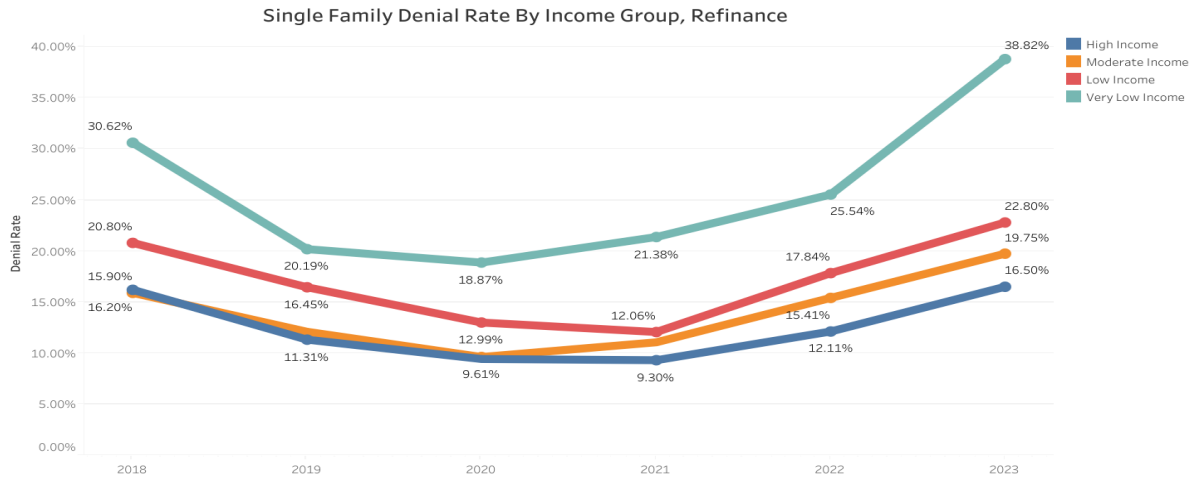
Source: 2018-2023 HMDA

Unlike overall denial rates by income group, home purchase applications denial rates by income group show little variation from year to year within the income group except for Very Low-Income.



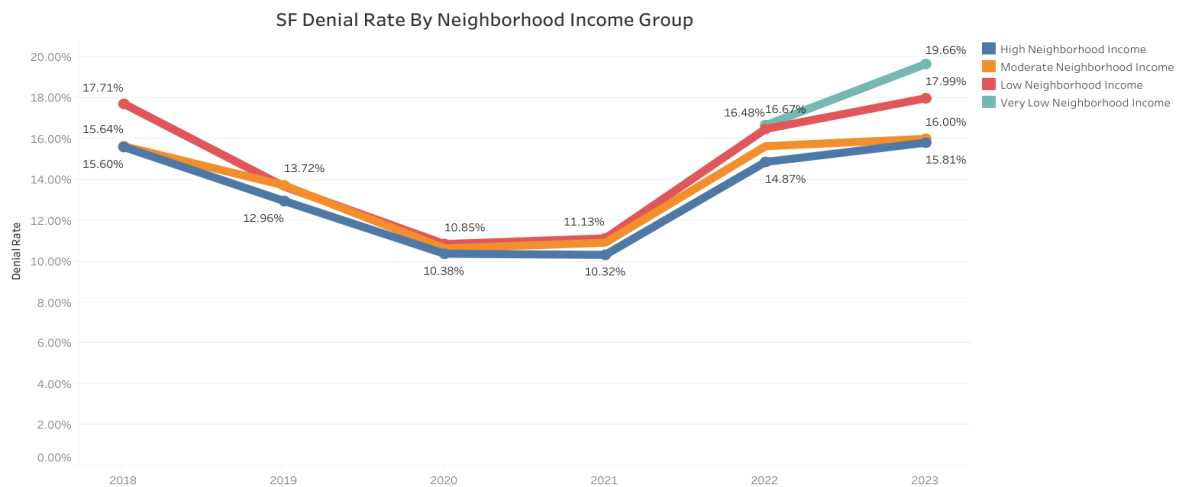
Source: 2018-2023 HMDA

The refinance denial rate has increased steadily since 2021, the highest variation in Very Low-Income and Low-Income by 17% since 2021 compared to 7% in High Income.



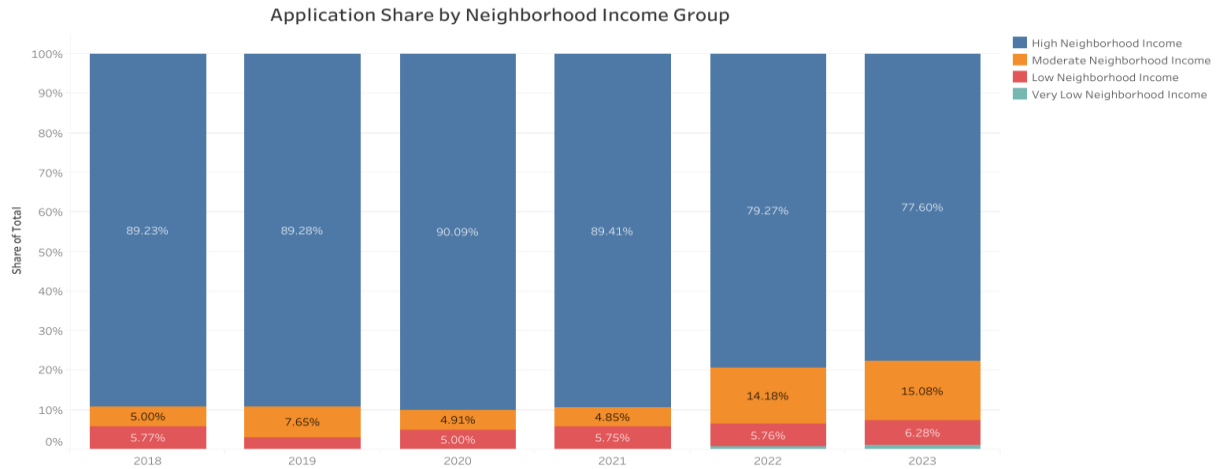
Source: 2018-2023 HMDA

Denial rates by neighborhood income group (defined as median income of property's Census tract) similarly shows higher income neighborhoods are less likely to be denied compared to lower income neighborhoods.



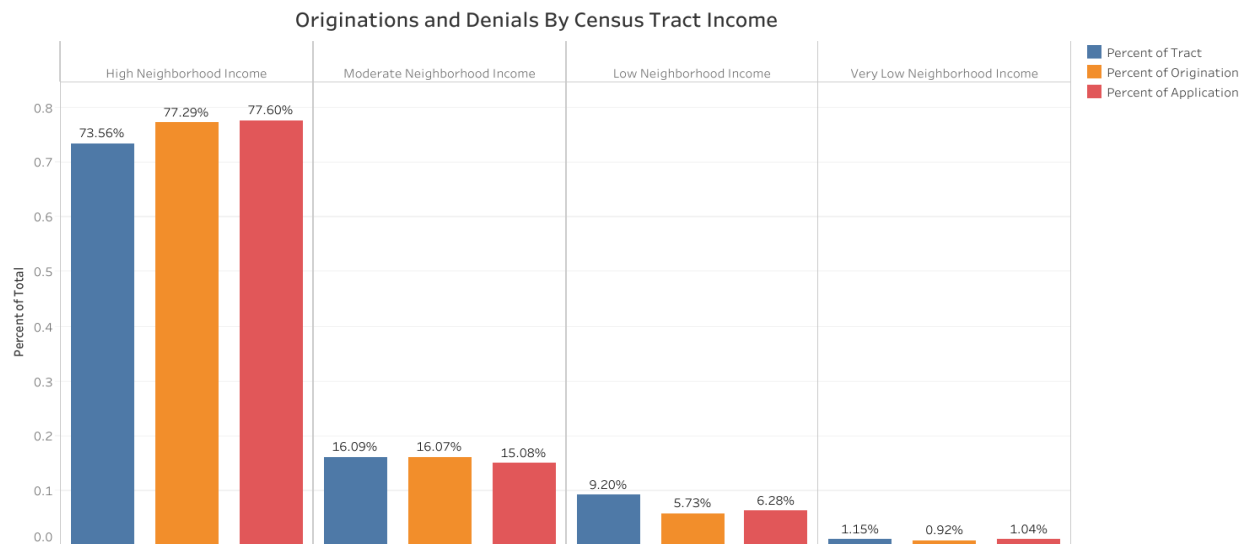
Source: 2018-2023 HMDA

As a percentage of total applications within the City of Henderson, the distribution among neighborhoods by income group shows that for every year examined, High-Income neighborhoods represented consistently by 77%+ of the applications.



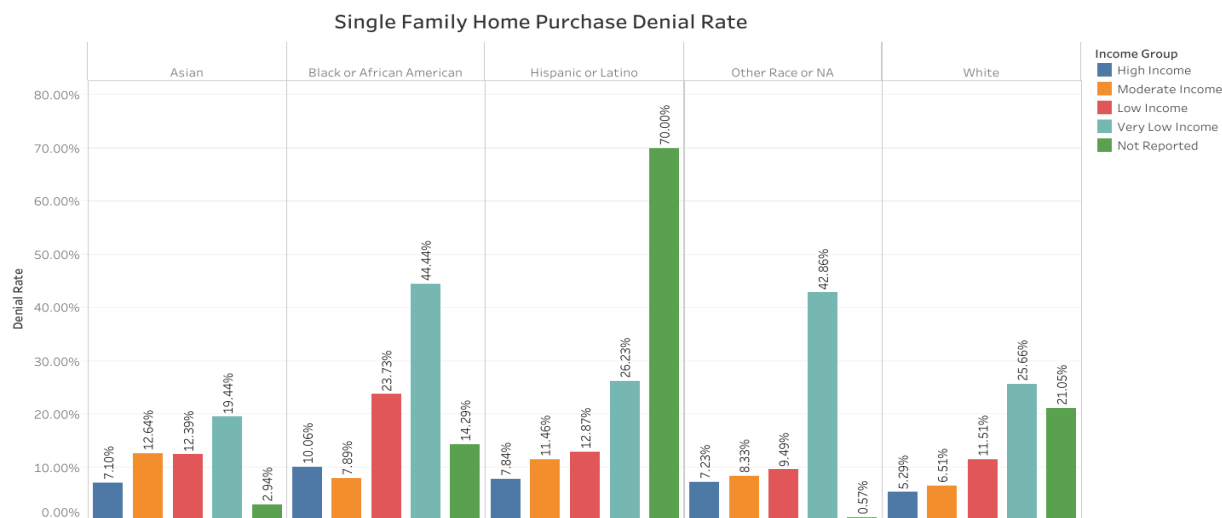
Source: 2018-2023 HMDA

Within the City of Henderson, Very Low-Income and Low-Income neighborhoods represent 10.3% of the city's total neighborhoods, although they are represented by approximately 6.6% of total originations as of 2023 (shown below). This suggests that Low and Very Low-Income neighborhoods within the city are less likely to participate in the single-family lending market compared to other neighborhoods. By contrast, loan applications and originations within the city are disproportionately likely to occur for properties in Middle and particularly High-Income neighborhoods.



Source: 2023 HMDA

Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within the City of Henderson (shown below) demonstrates that Very Low-Income Black, Hispanic and Other race were more likely to be denied for a single-family home purchase. The White has the lowest denial rates across all income categories.

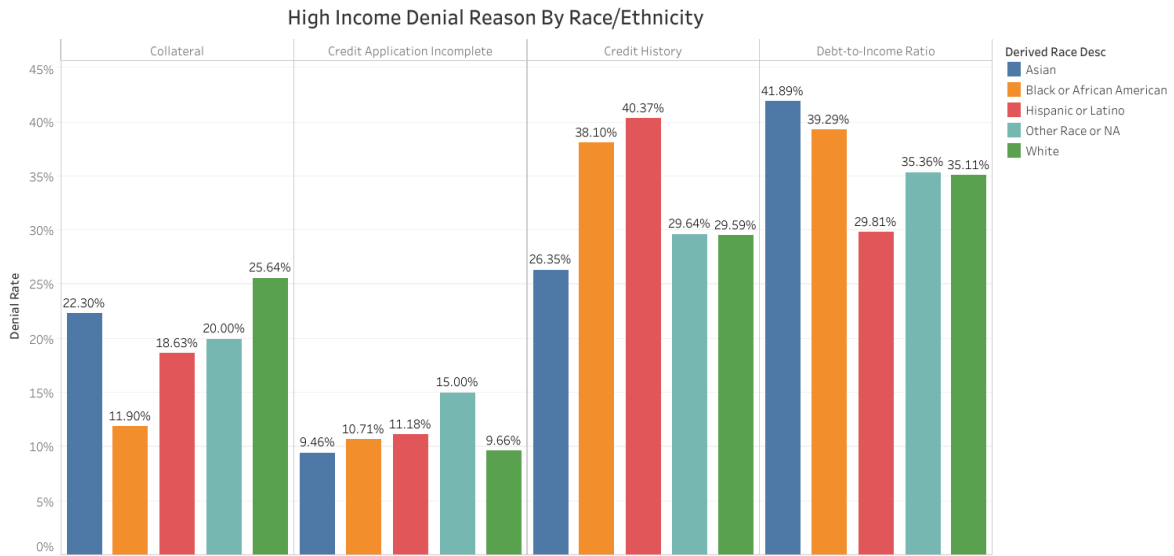


Source: 2023 HMDA

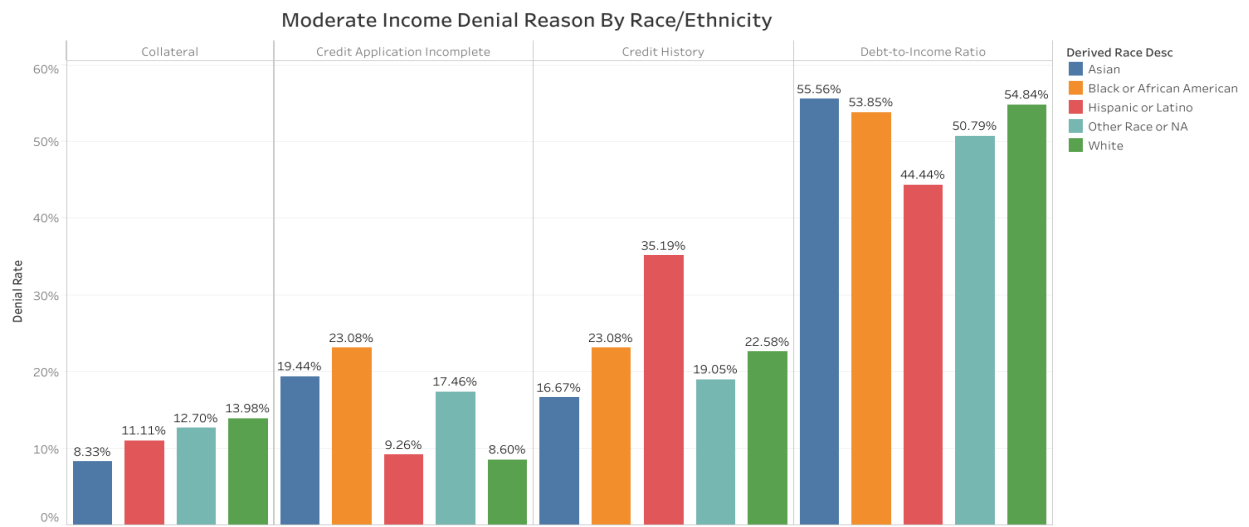
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The charts below compare denial reasons among White, Black, Hispanic and Asian applicants in the City of Henderson for 2023 by income group.

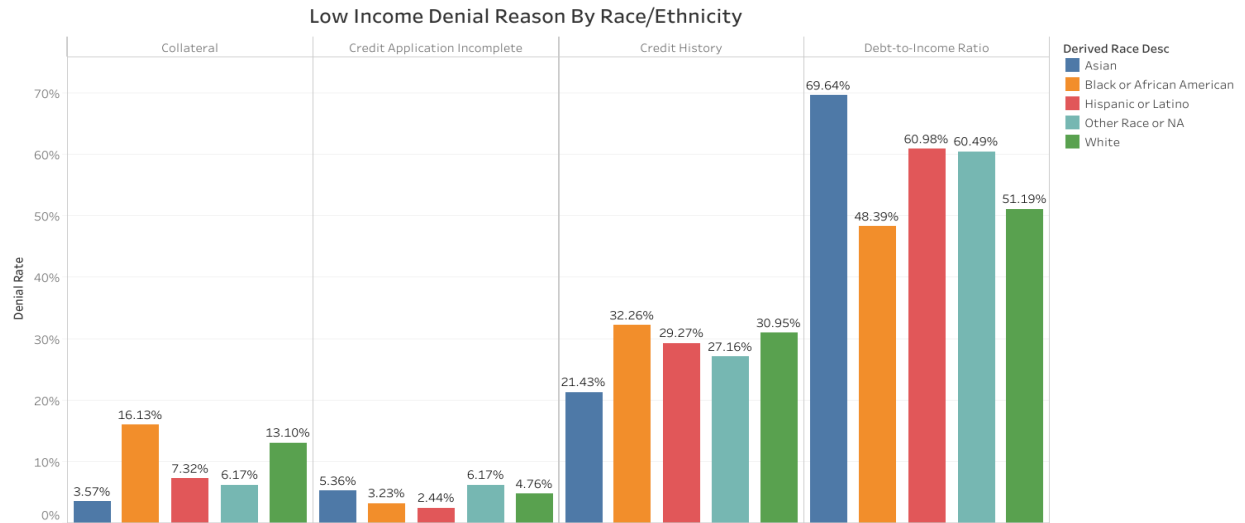
As of 2023, the leading denial reason for all applicants across all income groups was Debt-to-Income Ratio and Credit History.



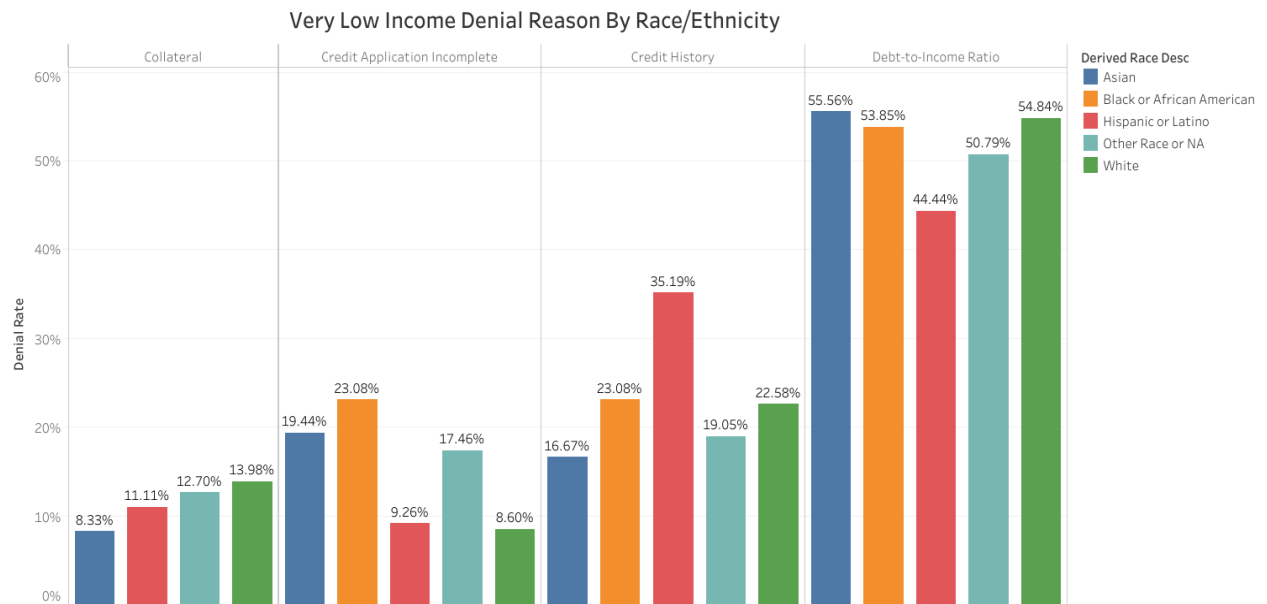
Source: 2023 HMDA



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Source: 2023 HMDA



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Henderson Lending Practices Conclusion

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Further, the City of Henderson exhibits slowing mortgage market fundamentals from the highs of 2020 and 2021 when the interest rates were lower, and housing supply was low. Home purchase originations have decreased by 13.35% from 2022 and 2023, suggesting signs of declining housing demand and a slow housing market recovery within the city. Additionally, the share of refinance applications has reduced drastically. Debt-to-Income ratio and Credit History is the most common reason for denial across all income groups reflecting high inflation and stagnant wages, coupled with high interest rates.

Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for Black and Hispanic applicants relative to White and Asian applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

Las Vegas Lending Analysis

Home Mortgage Disclosure Act Data Analysis

Citywide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

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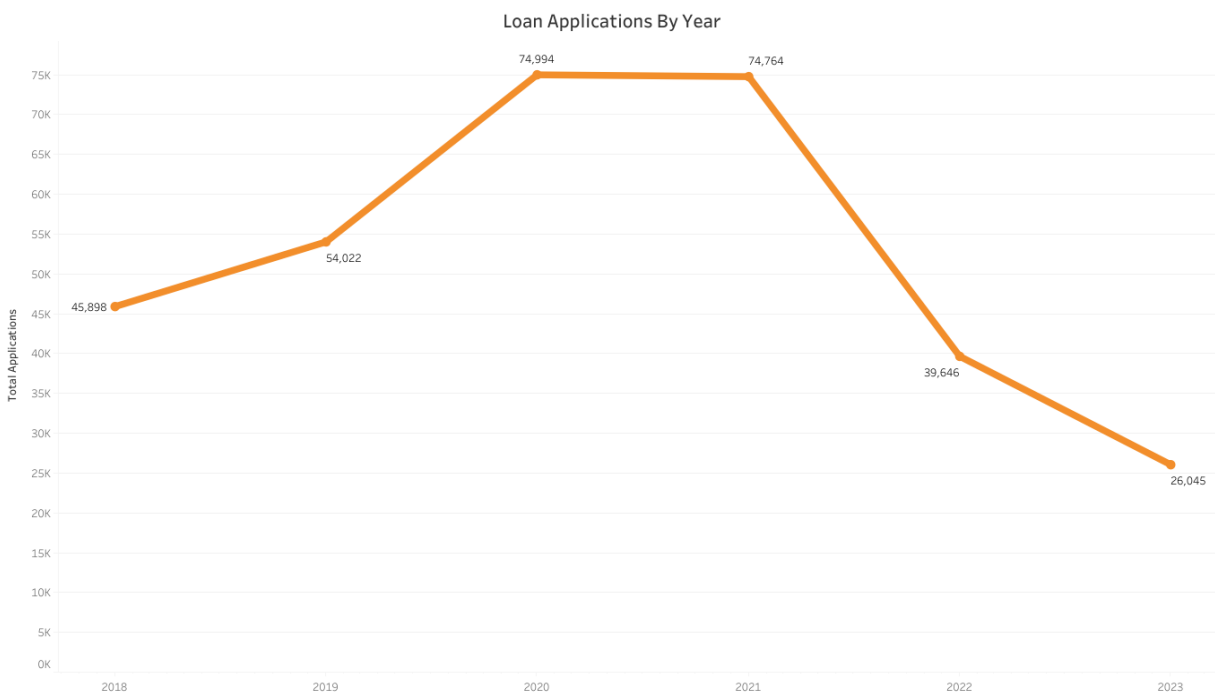
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and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data.

The following analysis is provided for the City of Las Vegas summarizing 2023 HMDA data (and data between 2018 and 2023) where applicable. When specific details are included in the HMDA records, a summary is provided below for loan denials, including information regarding the purpose of the loan application; race of the applicant; and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

2023 City Overview

In 2023, there were approximately 26,045 applications within the City of Las Vegas for home loans to purchase, refinance or make home improvements for a single-family home (not including manufactured homes). From 2018 to 2019, loan applications increased by about 17.7%. In 2020, they rose by roughly 38.8% before declining by around 65.2% in 2023. A more pronounced drop of about 47% occurred in 2022 followed by a further 34.3% decrease in 2023.



Source: 2018-2023 HMDA: Total Applications

Of those applications, nearly 12,701 (48.8%) were approved and originated. This represents a decline from prior years – the peaks were 2020 and 2021. The loan originations have declined to approximately 70% from its peak in 2021. The 2022 to 2023 rate of decline is 36.7% which is almost like the national decline of 34.5%.



Source: 2018-2023 HMDA: Loan Originations

Of the remaining 13,344 applications, approximately 4,350 (33.4%) of all applications were denied. The top three application denial reasons within the city were debt-to-income ratio (36.59%), Credit History (22.33%) and Collateral (14.63%), representing about 74% of the city's total denials. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of the approximately 8,640 applications that were not originated or denied were closed for one reason or another, including: 1) the loan was approved but not accepted by the borrower; 2) the application was closed because of incomplete information or inactivity by the borrower; or 3) in many instances the application may have been withdrawn by the applicant.

Disposition of Application by Loan Type and Purpose, 2023				
Single Family Homes (excluding manufactured homes)				
	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	10,250	2,956	2,517
	FHA	3,412	1,055	20
	RHS/FSA	23	0	0
	VA	2,068	720	2
Loan Originated				
	Conventional	5,907	1,313	1,000
	FHA	1,708	362	6
	RHS/FSA	9	0	0
	VA	1,095	215	1
Application approved but not accepted				
	Conventional	306	105	54
	FHA	63	14	0
	RHS/FSA	4	0	0
	VA	38	12	0
Application Denied				
	Conventional	760	614	1,055
	FHA	261	246	3
	RHS/FSA	2	0	0
	VA	115	157	0
Application withdrawn by applicant				
	Conventional	1,414	542	206
	FHA	397	217	8
	RHS/FSA	7	0	0

	VA	285	176	0
File closed for incompleteness				
	Conventional	141	250	143
	FHA	28	116	2
	RHS/FSA	0	0	0
	VA	19	109	1

Source: 2023 HMDA

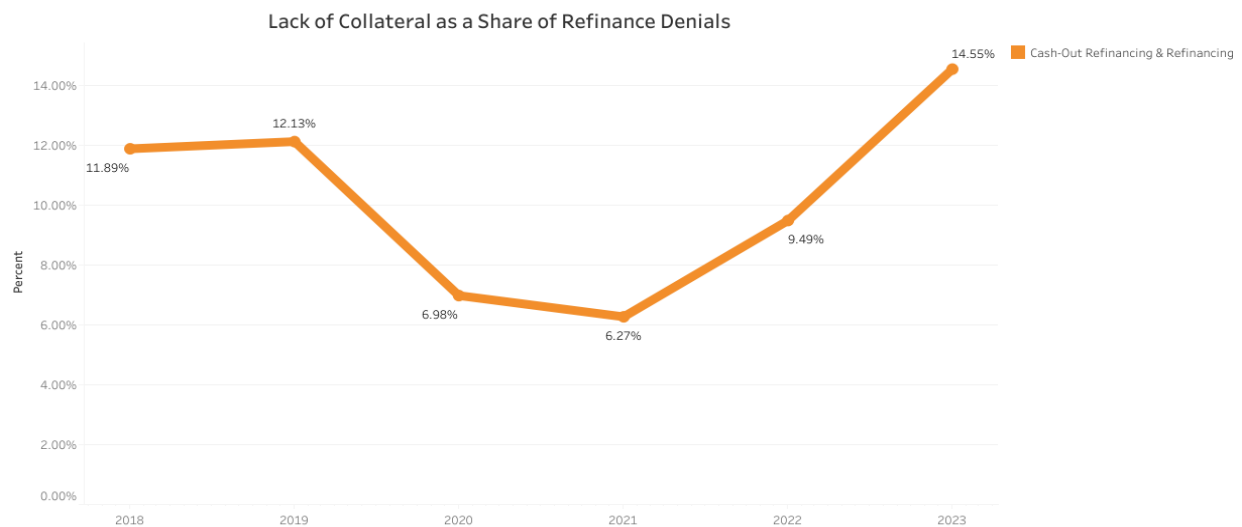
Further examination of the 4,481 denials within the City of Las Vegas during 2023 indicates that approximately 27.8% were applicants seeking to do Other Purpose, 25.9% Home Purchase, and 23.6% Home Improvement on existing mortgages for owner-occupied, primary residences. Refinancing denials made up about 22.6%.

<u>Denial Reason Desc</u>	<u>Cash-Out Refinancing</u>	<u>Home Improvement</u>	<u>Home Purchase</u>	<u>Other Purpose</u>	<u>Refinancing</u>	<u>Total</u>	<u>%</u>
Collateral	110	136	180	182	38	646	14.42 %
Credit Application Incomplete	97	52	112	98	20	379	8.46%
Credit History	145	334	137	339	48	1,003	22.38 %
Debt-to-Income Ratio	237	380	449	478	101	1,645	36.71 %
Employment History	7	2	28	3	1	41	0.91%
Insufficient Cash	17	1	65	0	6	89	1.99%
Mortgage Insurance Denied	0	0	0	0	0	0	0.00%
Other	92	114	98	124	42	470	10.49 %
Unverifiable Information	40	39	93	22	14	208	4.64%
Total	745	1,058	1,162	1,246	270	4,481	
%	16.63%	23.61%	25.93%	27.81%	6.03%		

Source: 2023 HMDA

The top three application denial reasons within the city were debt-to-income ratio (36.7%), Credit History (22.4%) and Collateral (14.4%), representing about 73.5% of the city’s total denials. The majority of Home Purchase and Refinance denials were due to debt-to-income ratio.

Typically, homeowners seeking to refinance their existing home mortgage can use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this could indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option. These homes are commonly referred to as “under-water” or the borrowers are “upside-down” in their mortgage. Shown below, the lack of collateral as a share of refinance denials has increased since the peak of the housing crisis, suggesting that the number of “under-water” homes in City of Las Vegas are increasing again since the lows of 2020 and 2021.



Source: 2018-2023 HMDA

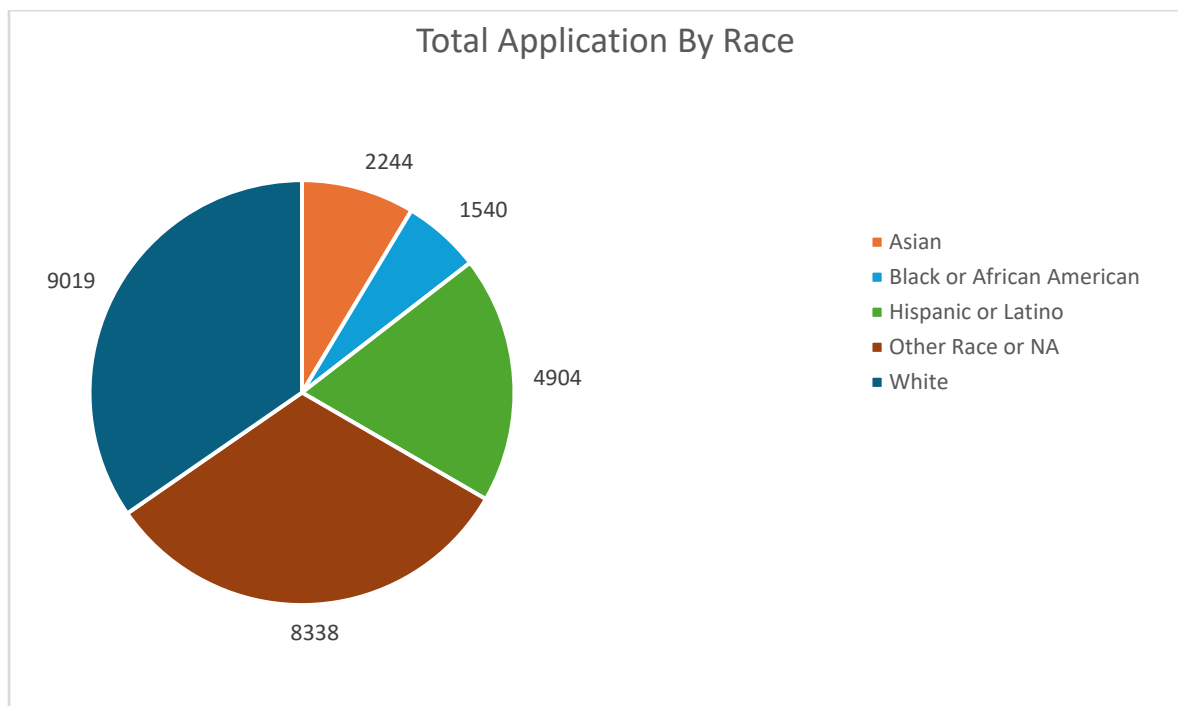
Home Purchase Lending in the City of Las Vegas

Of the 15,753 home purchase loans for single family homes that originated in 2023, approximately 65% were provided by conventional lenders, lower than the national conventional home purchase share of 73%. The remaining 35% of home purchase loans in the City of Las Vegas were provided by federally backed sources such as the Federal Housing Administration (FHA), the Farm Service Agency (FSA) and the Department of Veterans Affairs (VA). Non-conventional loans have relatively lower down-payment requirements in comparison to conventional lenders.

Home Purchases by Type, 2023			
	Originations	Share of Total	Approval Rate
Conventional	10,250	65.07%	57.63%
FHA	3,412	21.66%	50.06%
RHS/FSA	23	0.15%	39.13%
VA	2,068	13.13%	52.95%
Total	15,753		

Source: 2023 HMDA

The share of applications and percentage of loan application denials for traditional home purchase loans in City of Las Vegas varies by race/ethnic groups. The largest applicant group in 2023 were White (35%) followed by Other Race (32%) and Hispanics (19%). Blacks represented 6% of all home purchase applications.



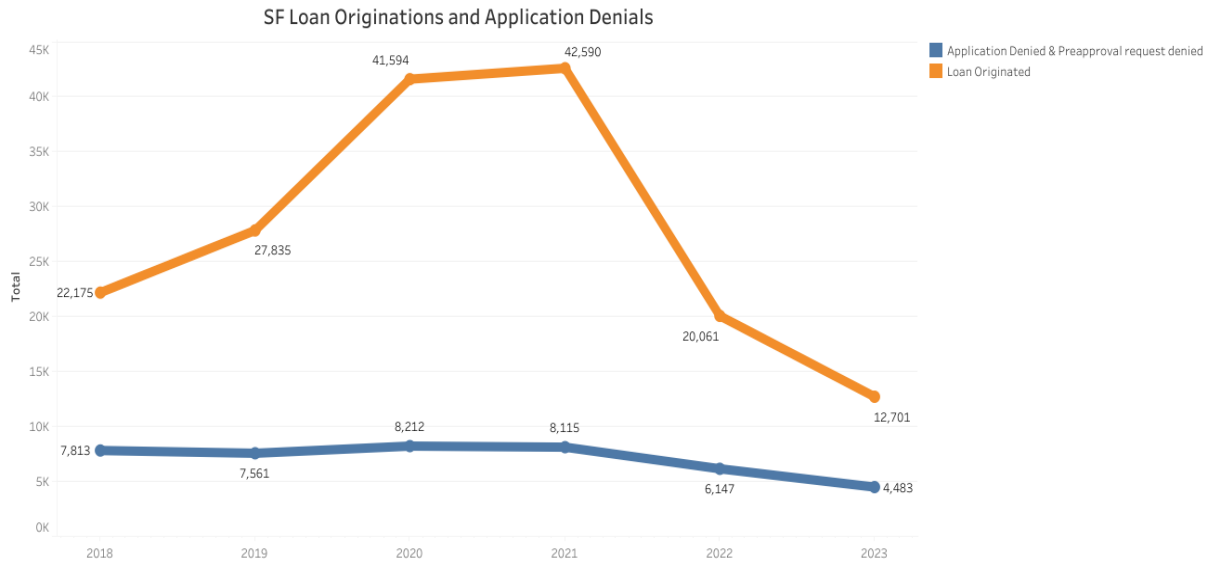
Source: 2023 HMDA

City of Las Vegas's Single-Family Lending Market, 2018-2023

The following section will examine HMDA data for the City of Las Vegas between 2018-2023.

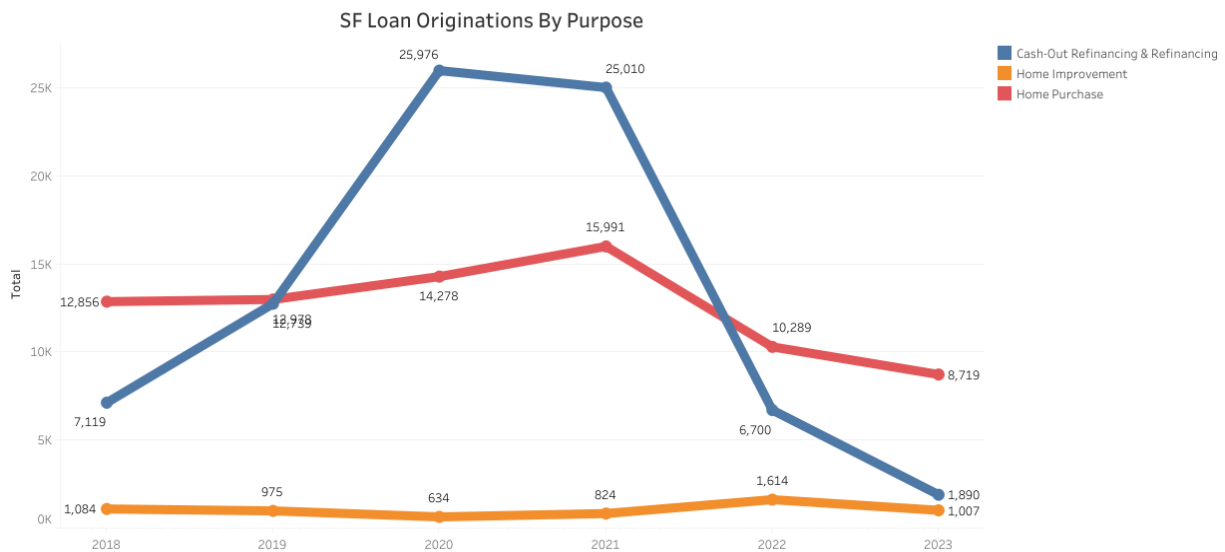
Highlighted below, the number of single-family loan originations in the City of Las Vegas followed a dynamic, though broadly downward trajectory between 2018-2023. At the onset of the housing boom due to low interest rates, originations increased 49.4% between 2019 and 2020, followed by a decrease of 52.8% between 2021 and 2022. The decrease was due to higher interest rates. The originations further decreased by 36.7% from 2022 and 2023.

In contrast to originations, the number of application denials within the City of Las Vegas demonstrated similar behavior. In 2020 and 2021, the denial rate was 27.1% and 19.7% respectively. In 2022 and 2023 as loan originations decreased, the application denials increased to 30.6% and 35.3%.



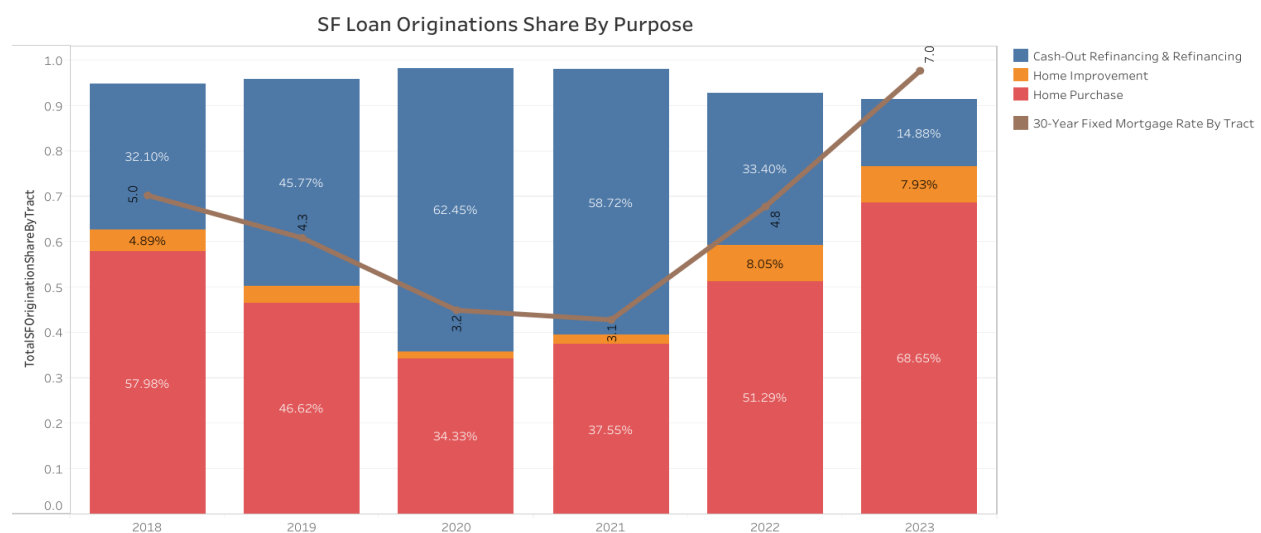
Source: 2018-2023 HMDA

Shown below, the majority of the year-to-year fluctuations in total originations that occurred between 2018 and 2023 were the result of refinancing originations. Refinancing was the dominant loan for all years examined with the exceptions of 2022 and 2023. Refinance loans grew significantly between 2018 and 2021 as interest rates were broadly low (discussed further below). In 2021, the US 30 YR conventional loans were around 3% and gradually increased to 7% in mid-2023. As of 2023, home purchases and refinances comprised 75% and 16% of the city's total originations respectively. Home purchases have steadily declined in 2022 and 2023.



Source: 2018-2023 HMDA

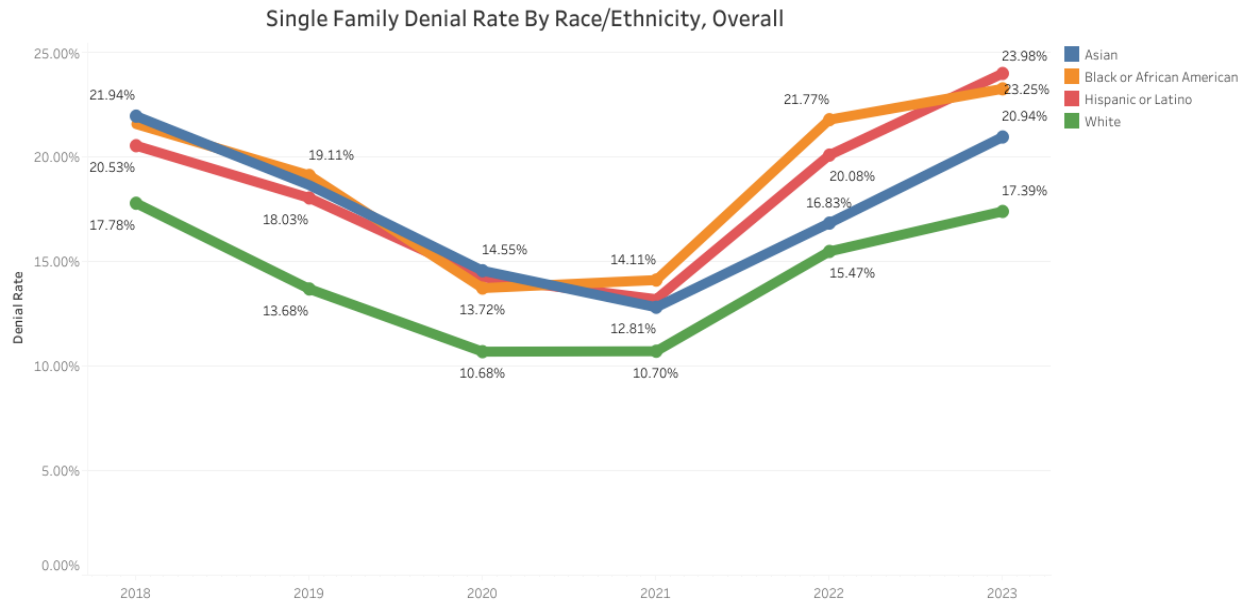
The share of refinance originations in the City of Las Vegas appears to move generally with the 30-year fixed rate mortgage average (shown below). For example, in 2020 when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest share in absolute and percentage terms of all data years analyzed. Similarly, when interest rates rose between 2021 and 2023, the share of refinance originations fell from 62.45% to 14.88%. The increase in the annual average of the 30-year fixed mortgage rate between 2018 and 2023 is consistent with the City of Las Vegas's reduction in the number of refinance loan originations over the same time period.



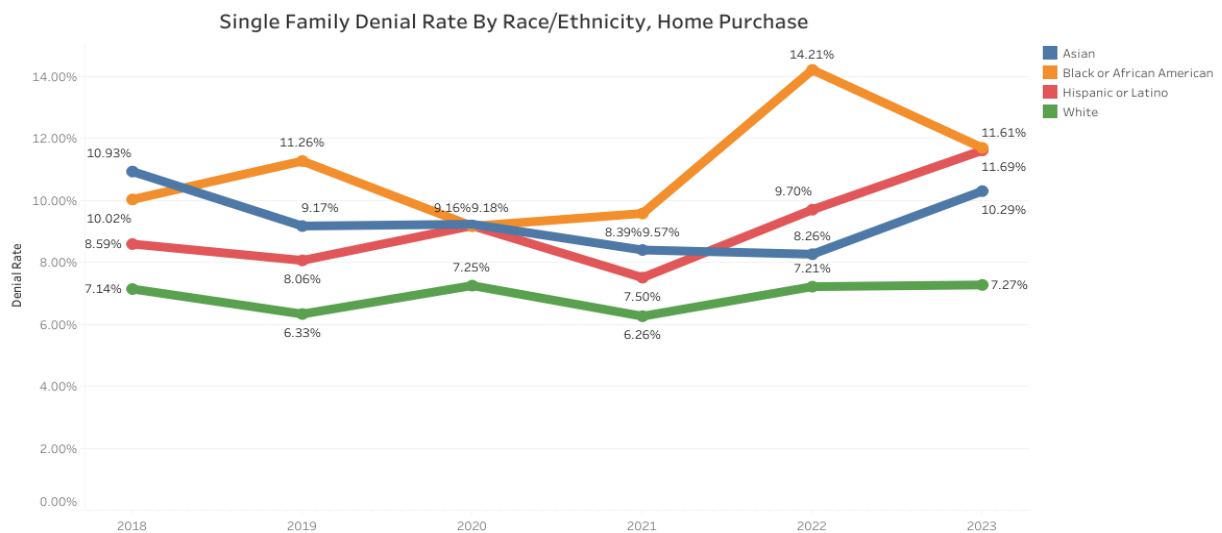
Source: 2018-2023 HMDA

Income, Race, and Single-Family Loan Denials in City of Las Vegas

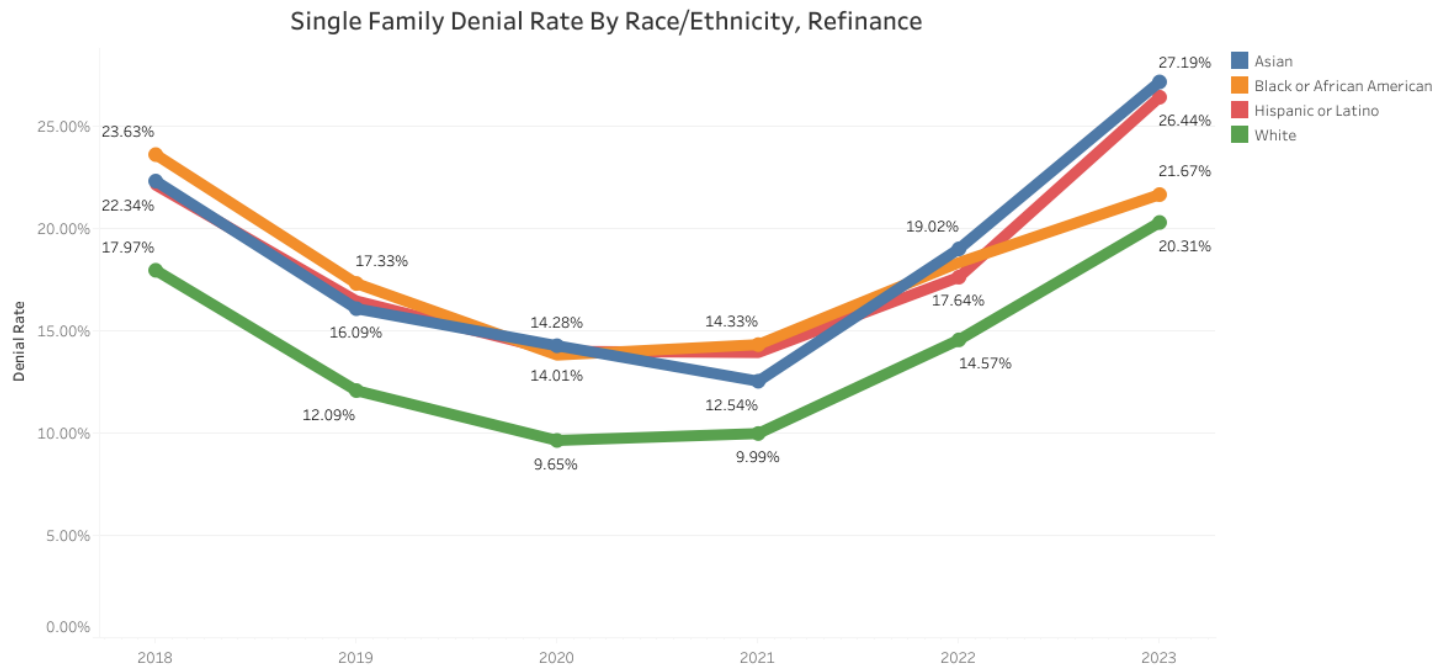
Denial rates for single-family loans in the City of Las Vegas over time vary by race and ethnicity. The charts below indicate that between 2018 and 2023, White and Asian applicants were less likely to be denied relative to Blacks and Hispanics. Additionally, Black and Hispanic applicants were the most likely to be denied relative to other groups for all years analyzed. In addition to the overall denial rate, this pattern is evident in both home purchase and refinance loans.



Source: 2018-2023 HMDA

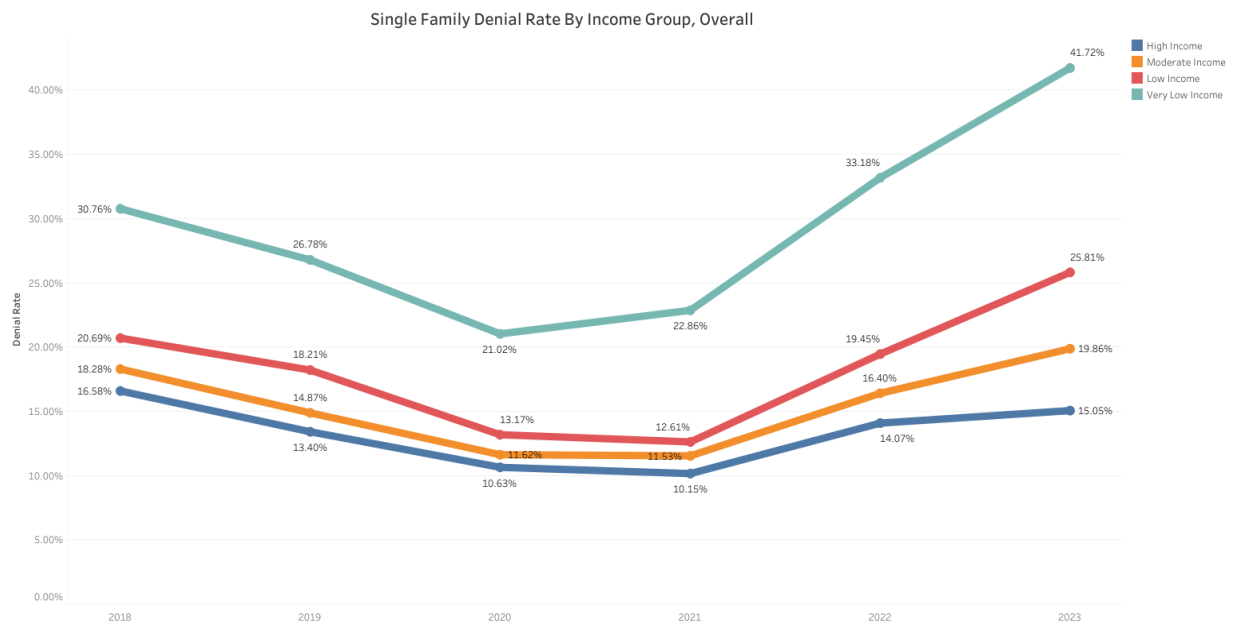


Source: 2018-2023 HMDA



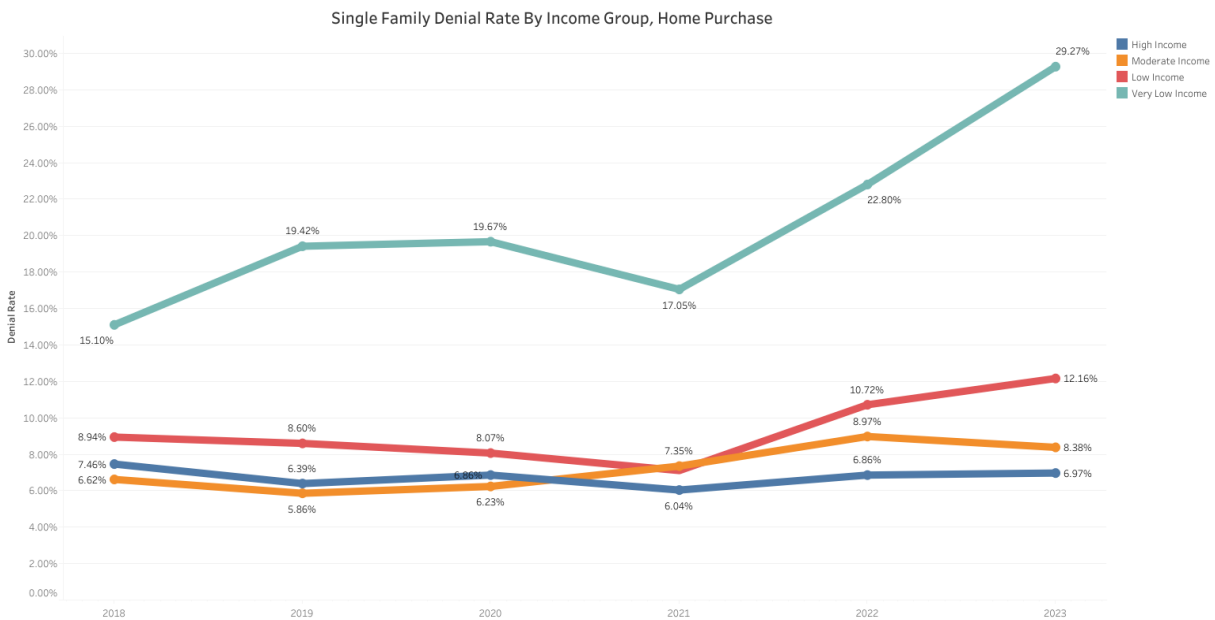
Source: 2018-2023 HMDA

A view of single-family denial rates by applicant income group within City of Las Vegas (highlighted below) shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. The denials across all income groups have risen since 2022 due to higher interest rates and stagnant wages. However, the percentage of denials by income group in 2023 has risen with very Low-Income applicants (50% or less of Area Median Income) at 41.7% compared to 15.0% for High Income groups. The variation in the denial rates is considerably higher for lower income groups – while the high-income group denial changed from 10.1% in 2021 to 15.0% in 2023, the very low-income group went from 22.8% to 41.7%.



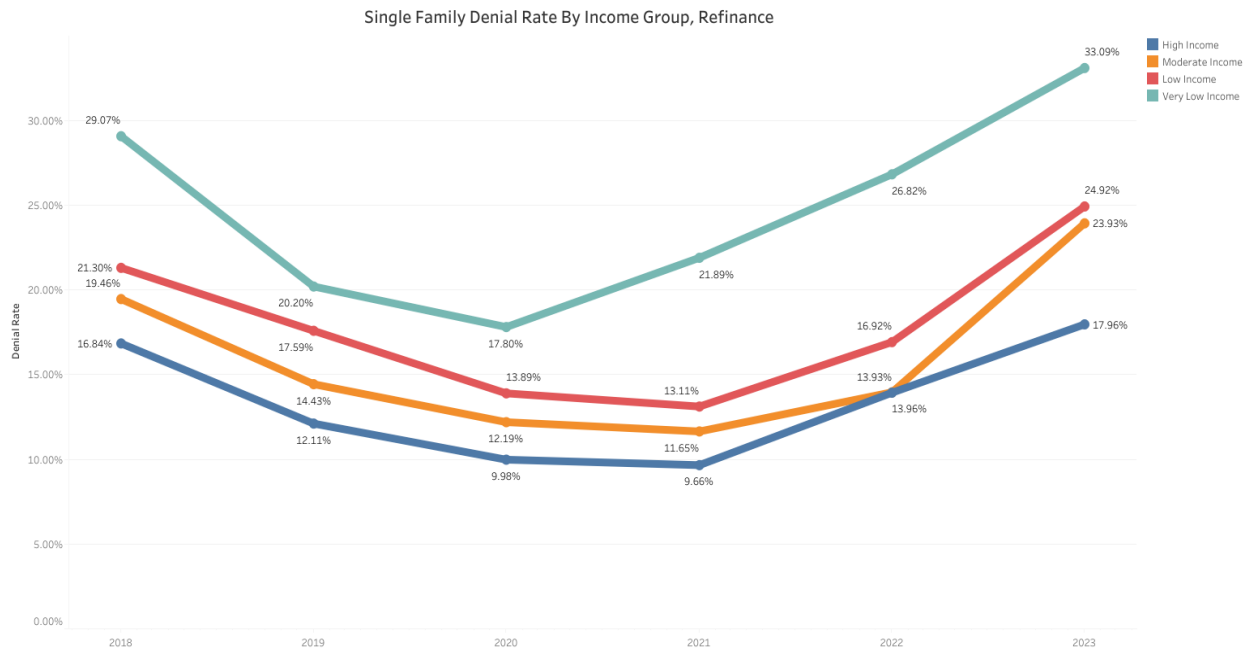
Source: 2018-2023 HMDA

Unlike overall denial rates by income group, home purchase applications denial rates by income group show little variation from year to year within the income group except for Very Low-Income.



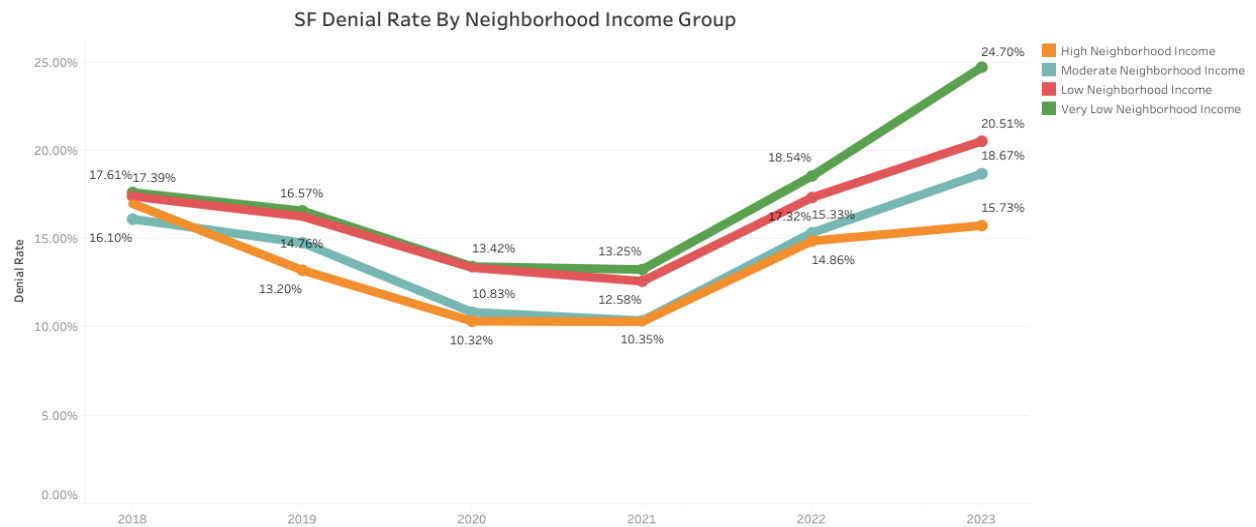
Source: 2018-2023 HMDA

The refinance denial rate has increased steadily since 2021, the highest variation in Very Low-Income and Low-Income by 11% since 2021 compared to 8% in High Income.



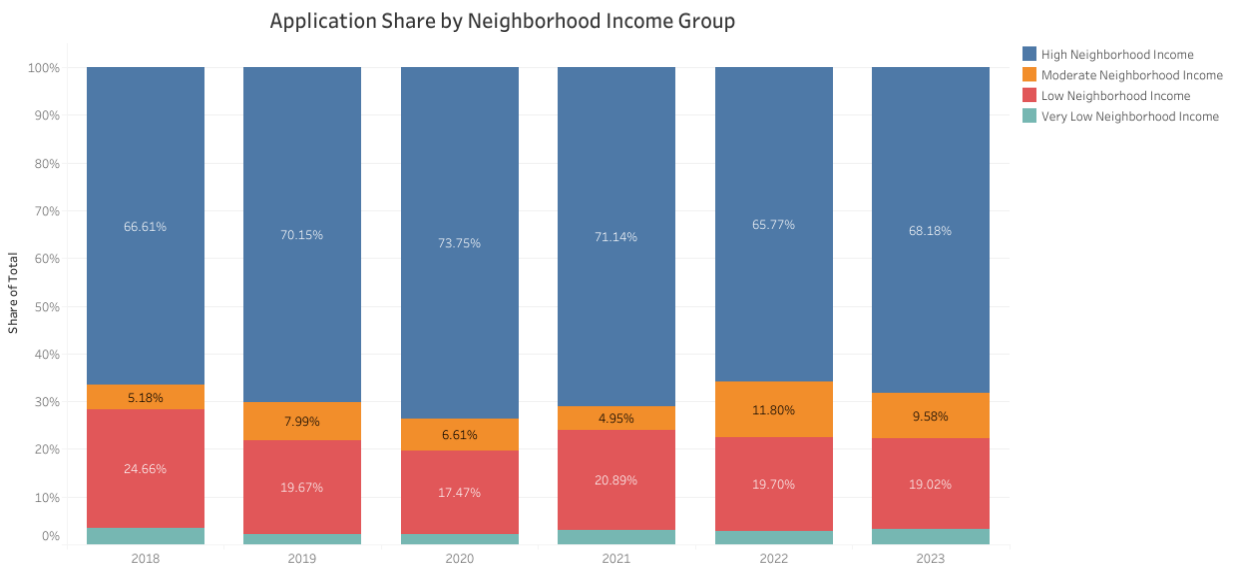
Source: 2018-2023 HMDA

Denial rates by neighborhood income group (defined as median income of property's Census tract) similarly shows higher income neighborhoods are less likely to be denied compared to lower income neighborhoods.



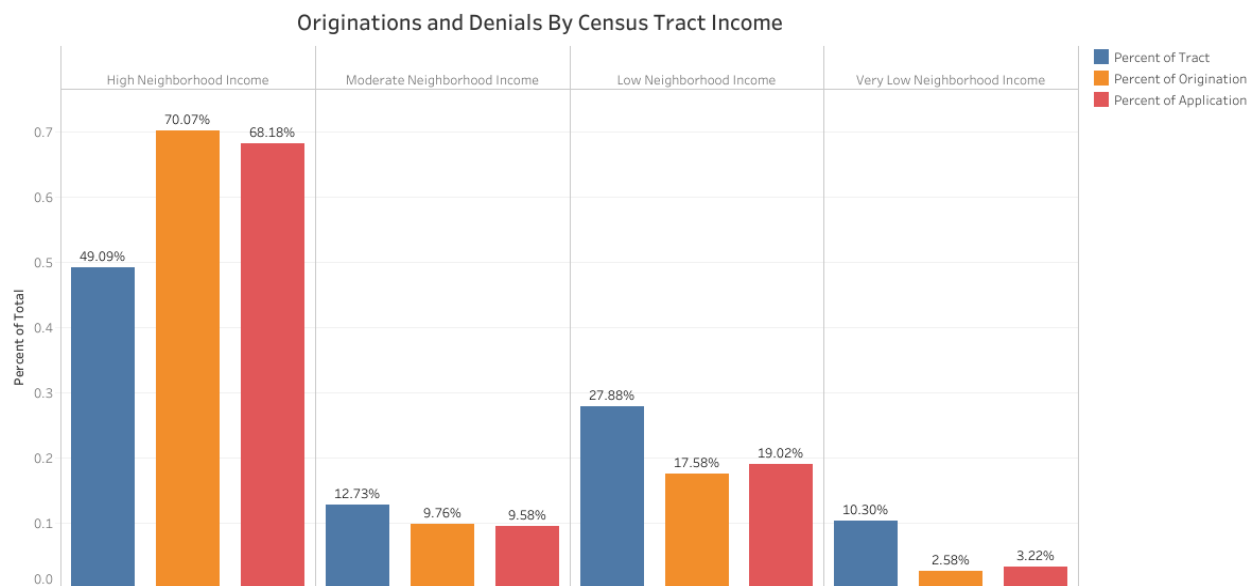
Source: 2018-2023 HMDA

As a percentage of total applications within the City of Las Vegas, the distribution among neighborhoods by income group shows that for every year examined, High-Income neighborhoods represented consistently by 65%+ of the applications.



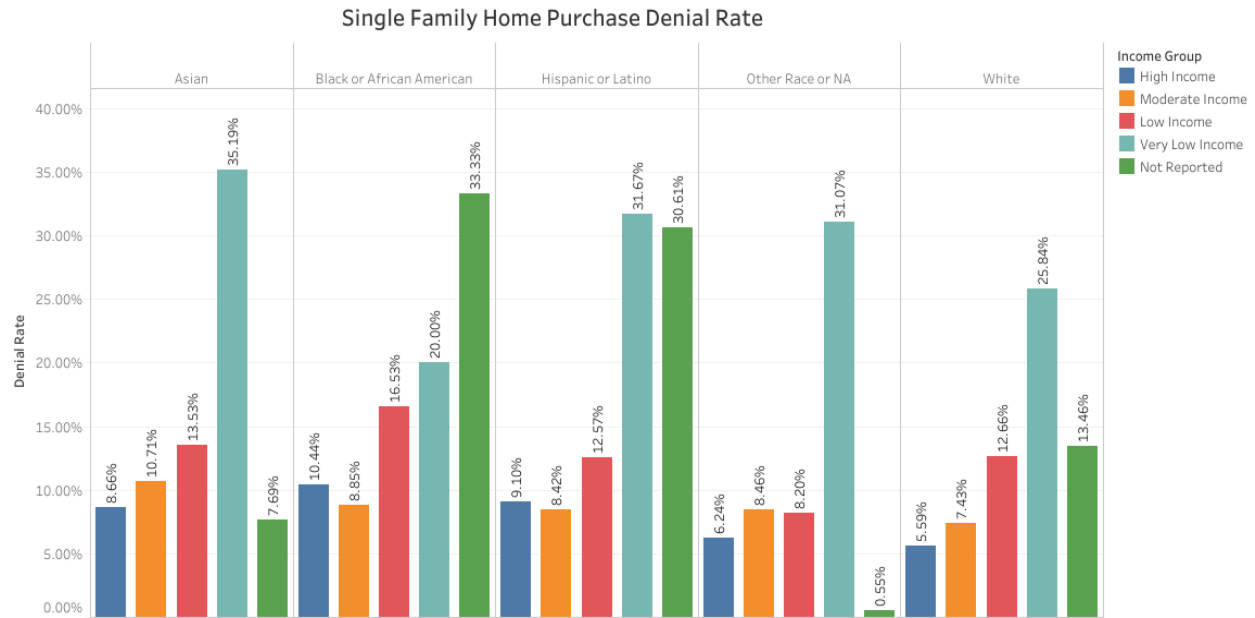
Source: 2018-2023 HMDA

Within the City of Las Vegas, Very Low-Income and Low-Income neighborhoods represent 38.2% of the city’s total neighborhoods, although they are represented by approximately 20.1% of total originations as of 2023 (shown below). This suggests that Low and Very Low-Income neighborhoods within the city are less likely to participate in the single-family lending market compared to other neighborhoods. By contrast, loan applications and originations within the city are disproportionately likely to occur for properties in Middle and particularly High-Income neighborhoods.



Source: 2023 HMDA

Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within the City of Las Vegas (shown below) demonstrates that Very Low-Income Black, Hispanic and Other race were more likely to be denied for a single-family home purchase. The White has the lowest denial rates across all income categories.

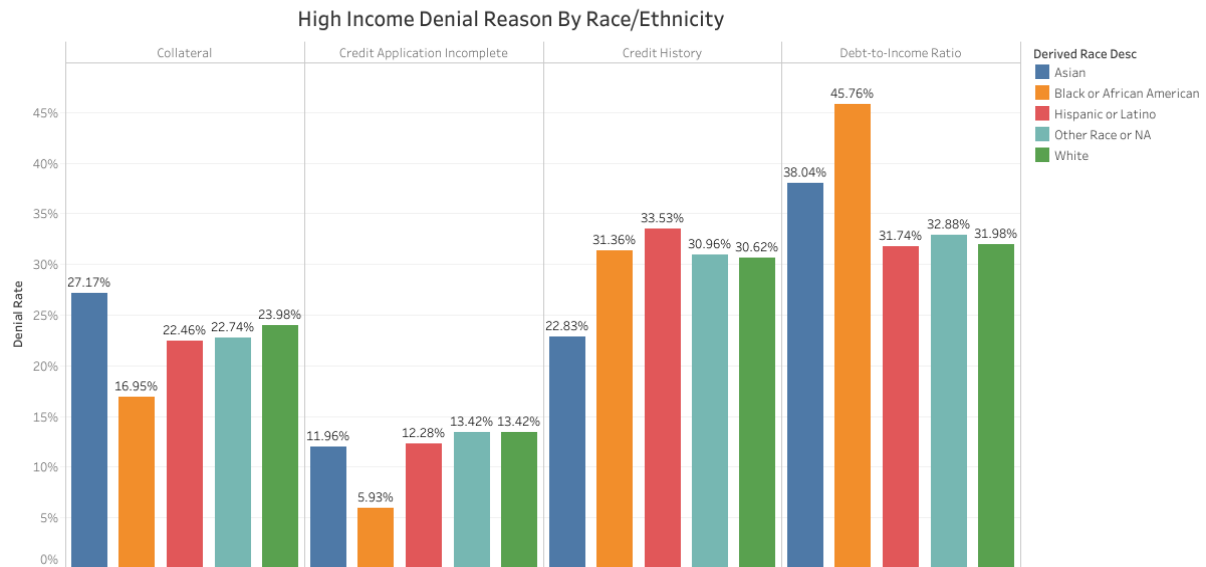


Source: 2023 HMDA

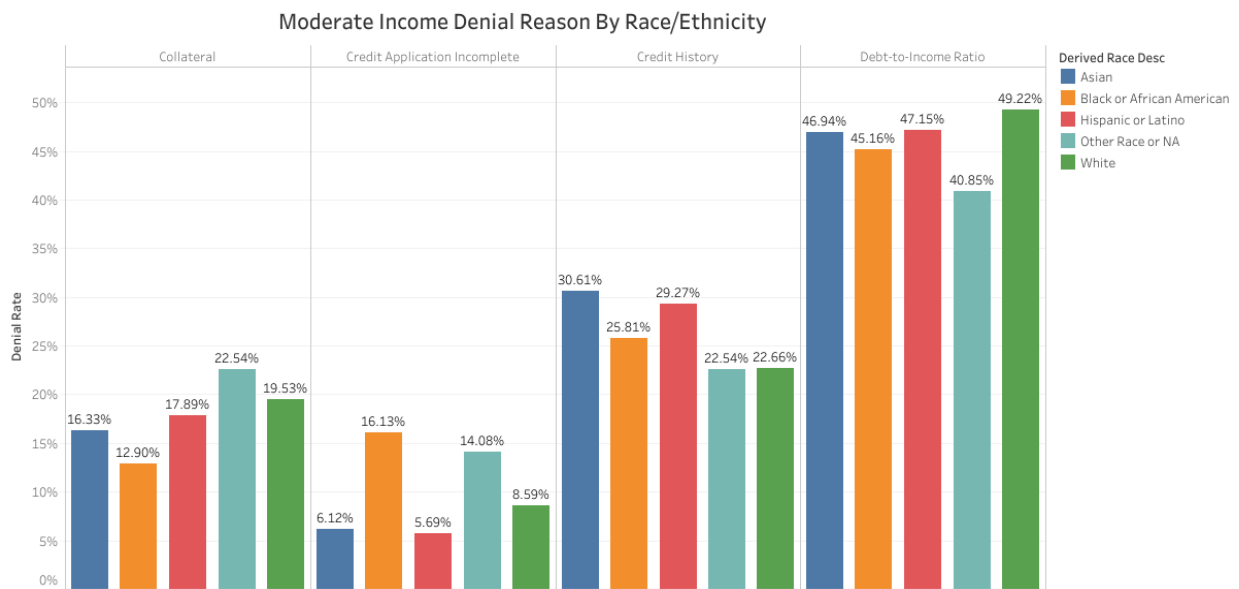
Application Denial Reasons by Income Group

The charts below compare denial reasons among White, Black, Hispanic and Asian applicants in the City of Las Vegas for 2023 by income group.

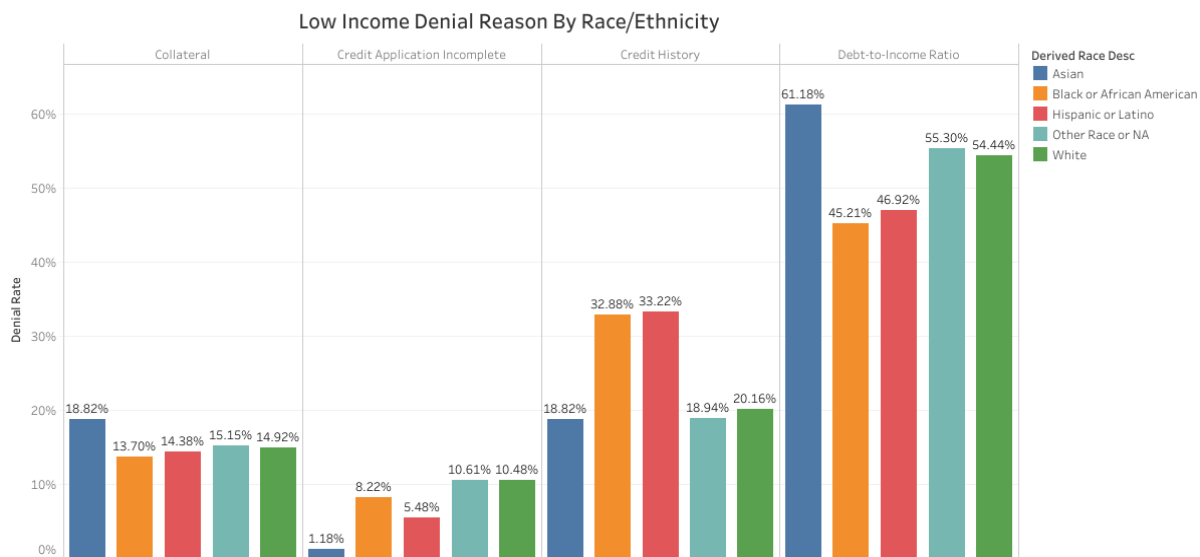
As of 2023, the leading denial reason for all applicants across all income groups was Debt-to-Income Ratio and Credit History.



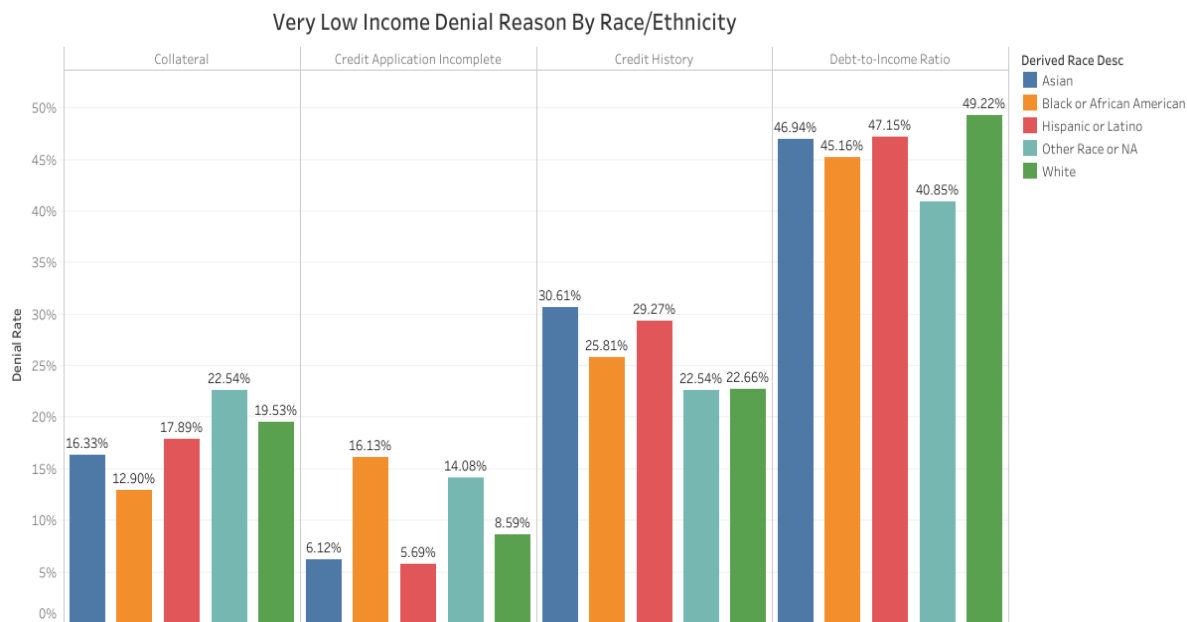
Source: 2023 HMDA



Source: 2023 HMDA



Source: 2023 HMDA



Source: 2023 HMDA

Las Vegas Lending Practices Conclusion

Mortgage lending activity in the City of Las Vegas is consistent with many of the broader trends that have occurred in the wake of high inflation and high interest rates.

Further, the City of Las Vegas exhibits slowing mortgage market fundamentals from the highs of 2020 and 2021 when the interest rates were lower, and housing supply was low. Home purchase originations have decreased by 15% from 2022 and 2023, suggesting signs of declining housing demand and a slow housing market recovery within the city. Additionally, the share of refinance applications has reduced drastically. Debt-to-Income ratio and Credit History is the most common reason for denial across all income groups reflecting high inflation and stagnant wages, coupled with high interest rates.

Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for Black and Hispanic applicants relative to White and Asian applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

Mesquite Lending Analysis

Home Mortgage Disclosure Act Data Analysis

Citywide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan (by Census tract, state, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report on loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board; have a home or branch office in one or more metropolitan statistical areas (MSA); or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: 1) the value of the home purchase or refinancing loans exceeds 10 percent of their total loan originations or equals or exceeds \$25 million; 2) they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or 3) they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

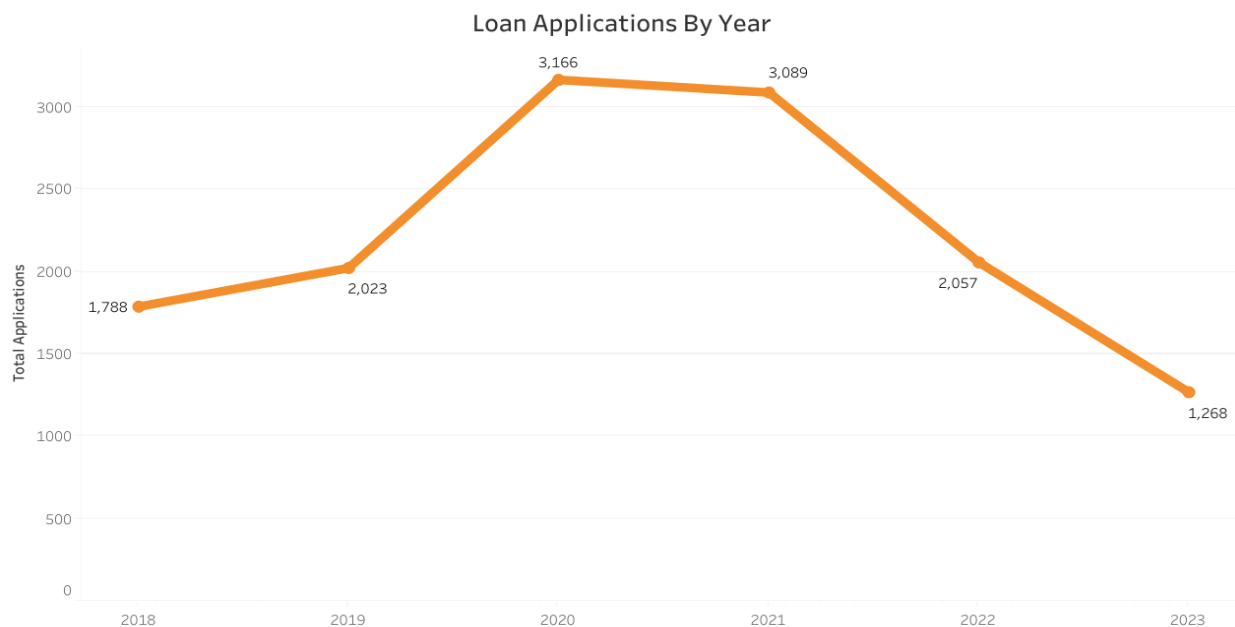
It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation but must be considered considering other factors.

For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the Federal Financial Institutions Examination Council (FFIEC), “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data.

The following analysis is provided for the City of Mesquite summarizing 2023 HMDA data (and data between 2018 and 2023) where applicable. When specific details are included in the HMDA records, a summary is provided below for loan denials, including information regarding the purpose of the loan application; race of the applicant; and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

2023 City Overview

In 2023, there were approximately 1,268 applications within the City of Mesquite for home loans to purchase, refinance or make home improvements for a single-family home (not including manufactured homes). From 2018 to 2019, loan applications increased by about 13%. In 2020, they rose by roughly 56.5% before declining by around 60% in 2023. A more pronounced drop of about 33.4% occurred in 2022 followed by a further 38.4% decrease in 2023.



Source: 2018-2023 HMDA: Total Applications

Of those applications, nearly 740 (58.4%) were approved and originated. This represents a decline from prior years – the peaks were 2020 and 2021. The loan originations have declined to approximately 61.7% from their peak in 2020. The 2022 to 2023 rate of decline is 38% which is higher than the national decline of 34.5%.



Source: 2018-2023 HMDA: Loan Originations

Of the remaining 578 applications, approximately 126 (21.8%) of all applications were denied. The top three application denial reasons within the city were debt-to-income ratio (38.4%), Credit History (22.4%) and Collateral (12%), representing about 73% of the city's total denials. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of approximately 252 applications that were not originated or denied were closed for one reason or another, including: 1) the loan was approved but not accepted by the borrower; 2) the application was closed because of incomplete information or inactivity by the borrower; or 3) in many instances the application may have been withdrawn by the applicant.

Disposition of Application by Loan Type and Purpose, 2023				
Single Family Homes (excluding manufactured homes)				
	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	522	154	94
	FHA	117	33	2
	RHS/FSA	15	0	0
	VA	114	50	0
Loan Originated				
	Conventional	326	93	58
	FHA	62	17	0
	RHS/FSA	8	0	0
	VA	60	17	0
Application approved but not accepted				
	Conventional	12	5	0
	FHA	0	1	0
	RHS/FSA	0	0	0
	VA	6	0	0
Application Denied				
	Conventional	23	21	21
	FHA	9	7	0
	RHS/FSA	1	0	0
	VA	7	8	0
Application withdrawn by applicant				
	Conventional	104	19	10

	FHA	8	4	2
	RHS/FSA	1	0	0
	VA	20	20	0
File closed for incompleteness				
	Conventional	7	11	5
	FHA	3	2	0
	RHS/FSA	0	0	0
	VA	1	3	0

Source: 2023 HMDA

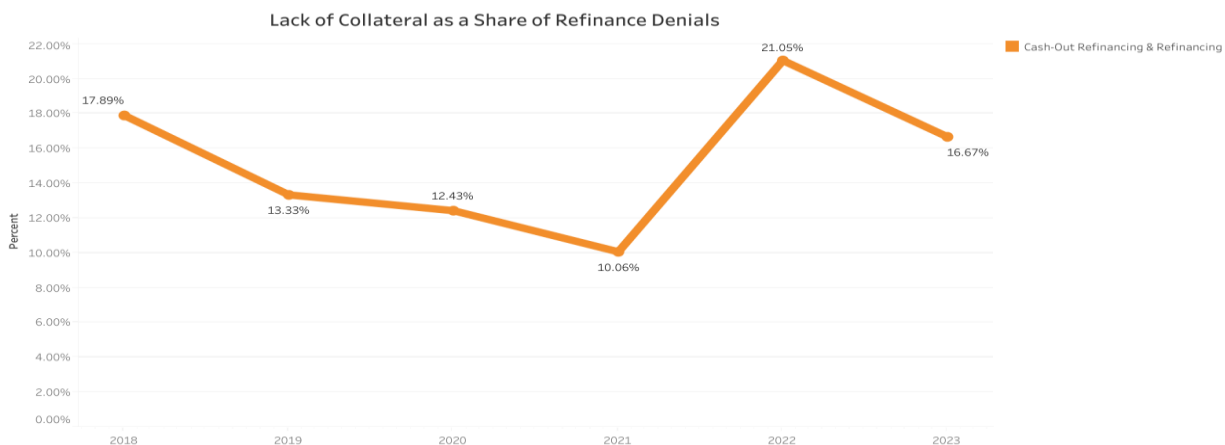
Further examination of the 126 denials within the City of Mesquite during 2023 indicates that approximately 31.75% applicants seeking Home Purchase, 23% were applicants seeking to do Other Purpose, and 16.67% Home Improvement on existing mortgages for owner-occupied, primary residences. Refinancing denials made up about 28.57%.

<u>Denial Reason Desc</u>	<u>Cash-Out Refinancing</u>	<u>Home Improvement</u>	<u>Home Purchase</u>	<u>Other Purpose</u>	<u>Refinancing</u>	<u>Total</u>	<u>%</u>
Collateral	3	5	3	1	3	15	11.90 %
Credit Application Incomplete	3	0	5	3	0	11	8.73%
Credit History	5	7	8	7	3	30	23.81 %
Debt-to-Income Ratio	9	6	14	8	5	42	33.33 %
Employment History	0	0	3	0	0	3	2.38%
Insufficient Cash	0	0	5	0	1	6	4.76%
Mortgage Insurance Denied	0	0	0	0	0	0	0.00%
Other	1	3	1	7	3	15	11.90 %
Unverifiable Information		0	1	3	0	4	3.17%
Total	21	21	40	29	15	126	
%	16.67%	16.67%	31.75%	23.02%	11.90%		

Source: 2023 HMDA

The top three application denial reasons within the city were debt-to-income ratio (33.3%), Credit History (23.8%) and Collateral (11.9%), representing about 69% of the city’s total denials. The majority of Home Purchase and Refinance denials were due to debt-to-income ratio.

Typically, homeowners seeking to refinance their existing home mortgage can use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this could indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option. These homes are commonly referred to as “under-water” or the borrowers are “upside-down” in their mortgage. Shown below, the lack of collateral as a share of refinance denials increased in 2022 since the peak of the housing crisis, suggesting that the number of “under-water” homes in the City of Mesquite are increasing again since the lows of 2020 and 2021. The refinance denials have decreased in 2023 from 2022.



Source: 2018-2023 HMDA

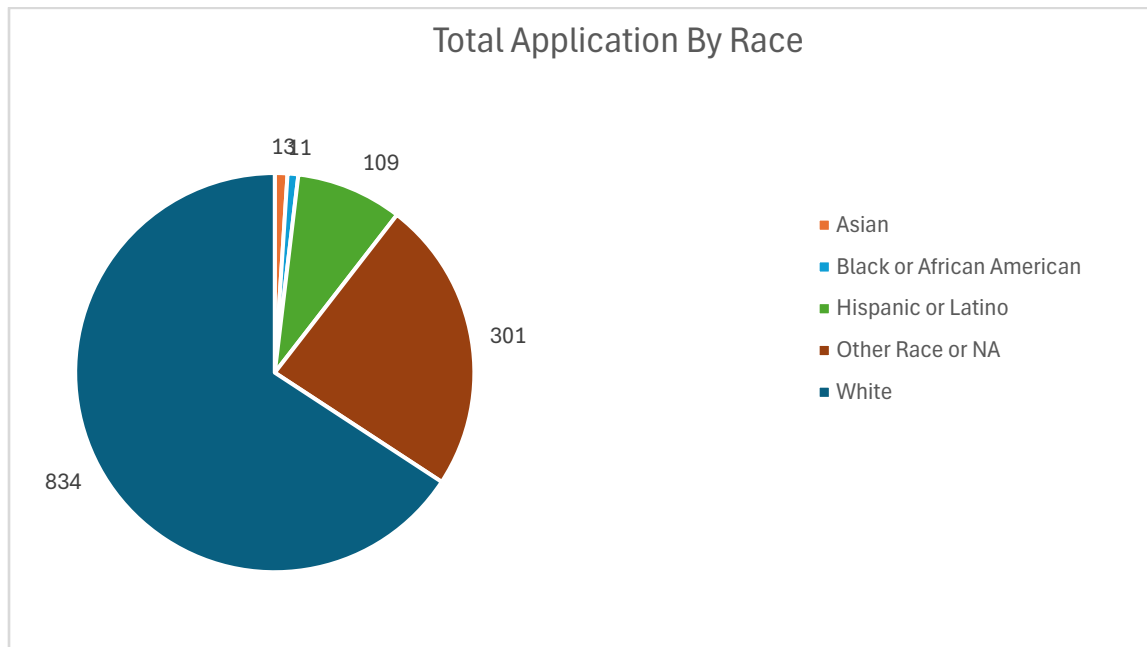
Home Purchase Lending in the City of Mesquite

Of the 768 home purchase loans for single family homes that originated in 2023, approximately 67% were provided by conventional lenders, lower than the national conventional home purchase share of 73%. The remaining 33% of home purchase loans in the City of Mesquite were provided by federally backed sources such as the Federal Housing Administration (FHA), the Farm Service Agency (FSA) and the Department of Veterans Affairs (VA). Non-conventional loans have relatively lower down-payment requirements in comparison to conventional lenders.

Home Purchases by Type, 2023			
	Originations	Share of Total	Approval Rate
Conventional	522	67.97%	62.45%
FHA	117	15.23%	52.99%
RHS/FSA	15	1.95%	53.33%
VA	114	14.84%	52.63%
Total	768		

Source: 2023 HMDA

The share of applications and percentage of loan application denials for traditional home purchase loans in the City of Mesquite varies by race/ethnic groups. The largest applicant group in 2023 were White (66%) followed by Other Race (24%) and Hispanics (8%). Blacks represented 1% of all home purchase applications.



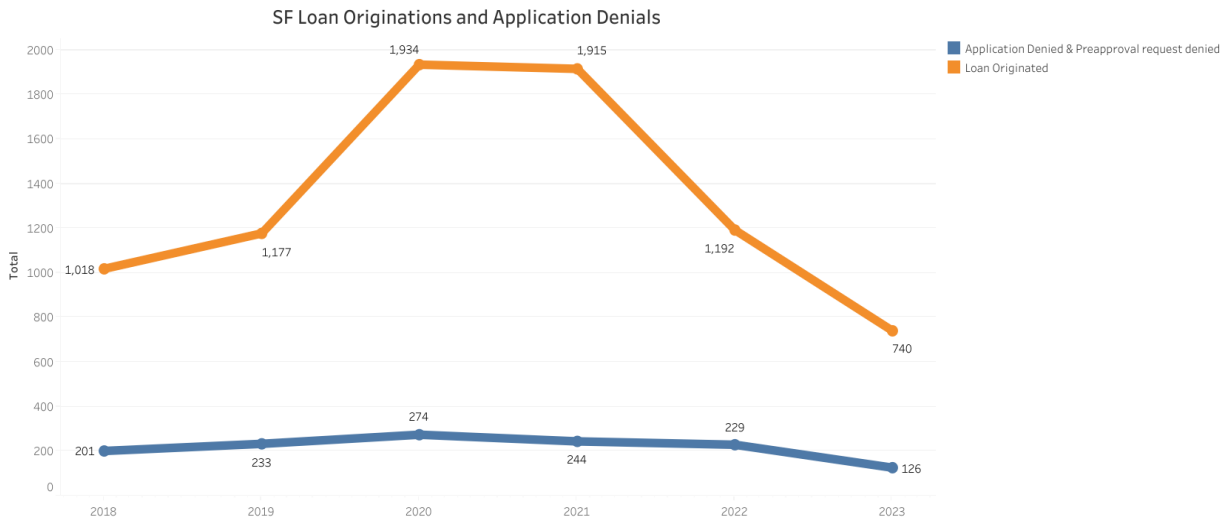
Source: 2023 HMDA

City of Mesquite's Single-Family Lending Market, 2018-2023

The following section will examine HMDA data for the City of Mesquite between 2018-2023.

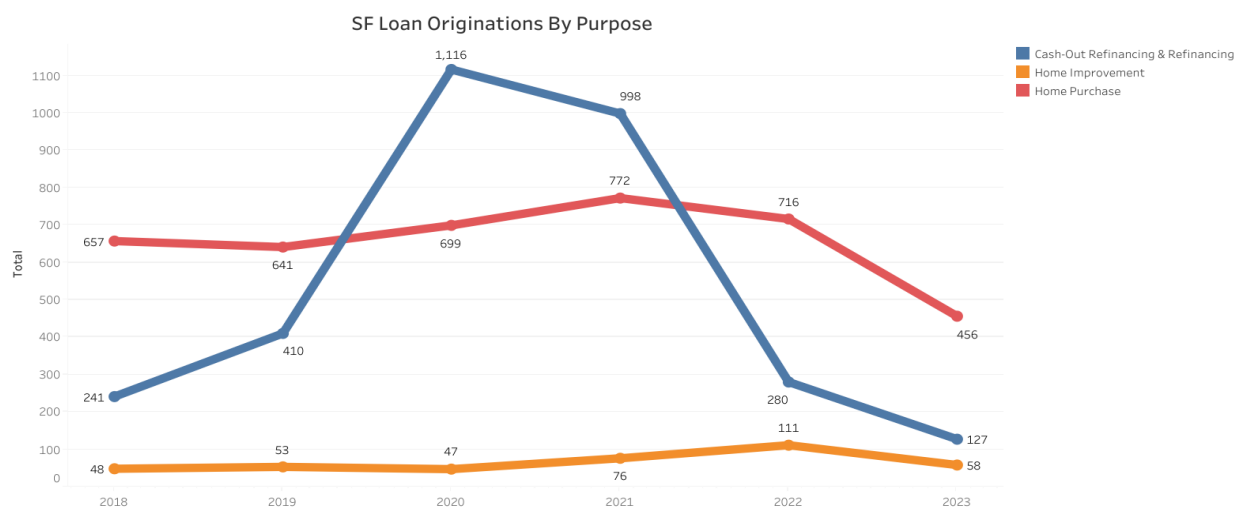
Highlighted below, the number of single-family loan originations in the City of Mesquite followed a dynamic, though broadly downward trajectory between 2018-2023. At the onset of the housing boom due to low interest rates, originations increased 74.3% between 2019 and 2020, followed by a decrease of 37.8% between 2021 and 2022. The decrease was due to higher interest rates. The originations further decreased by 37.9% from 2022 and 2023.

In contrast to originations, the number of application denials within the City of Mesquite demonstrated similar behavior. In 2020 and 2021, the denial rate was 19.7% and 14.1% respectively. In 2022 and 2023, as loan originations decreased, the application denials increased to 19.2% and 17%.



Source: 2018-2023 HMDA

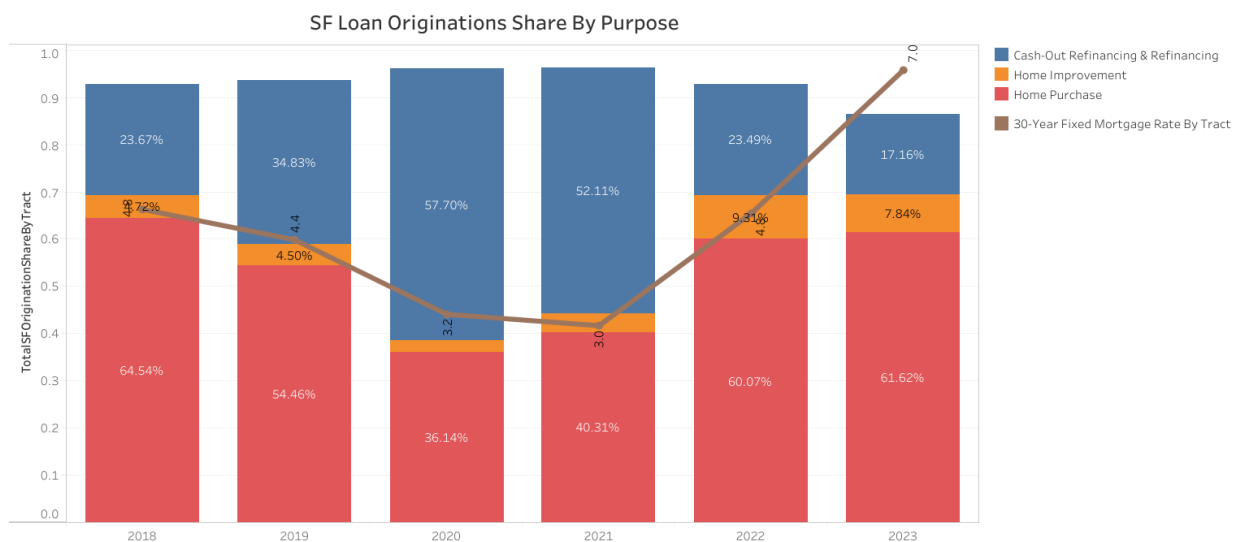
Shown below, the majority of the year-to-year fluctuations in total originations that occurred between 2018 and 2023 were the result of refinancing originations. Refinancing was the dominant loan for all years examined with the exceptions of 2022 and 2023. Refinance loans grew significantly between 2018 and 2021 as interest rates were broadly low (discussed further below). In 2021, the US 30 YR conventional loans were around 3% and gradually increased to 7% in mid-2023. As of 2023, home purchases and refinances comprised 71.1% and 19.8% of the city's total originations respectively. Home purchases have steadily declined in 2022 and 2023.



Source: 2018-2023 HMDA

The share of refinance originations in the City of Mesquite appears to move generally with the

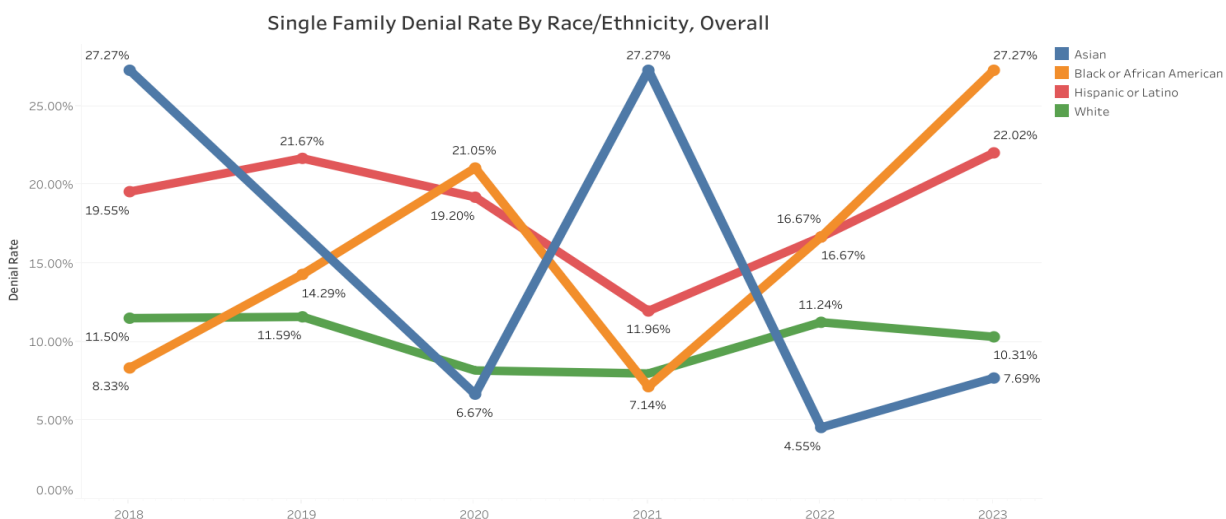
30-year fixed rate mortgage average (shown below). For example, in 2020 when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest share in absolute and percentage terms of all data years analyzed. Similarly, when interest rates rose between 2021 and 2023, the share of refinance originations fell from 57.70% to 17.16%. The increase in the annual average of the 30-year fixed mortgage rate between 2018 and 2023 is consistent with the City of Mesquite's reduction in the number of refinance loan originations over the same time period.



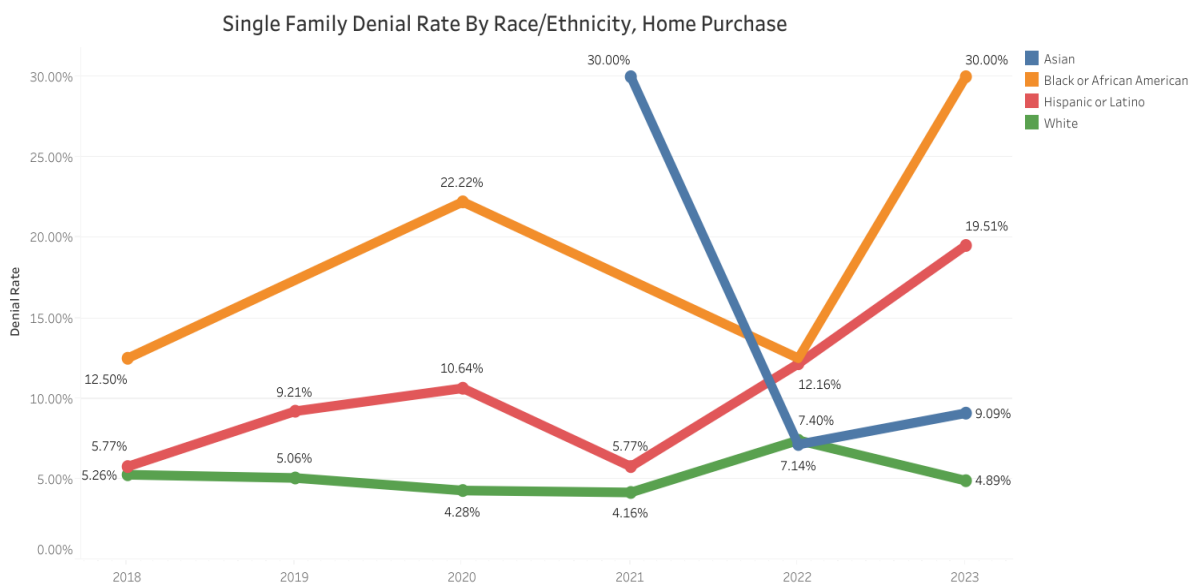
Source: 2018-2023 HMDA

Income, Race, and Single-Family Loan Denials in City of Mesquite

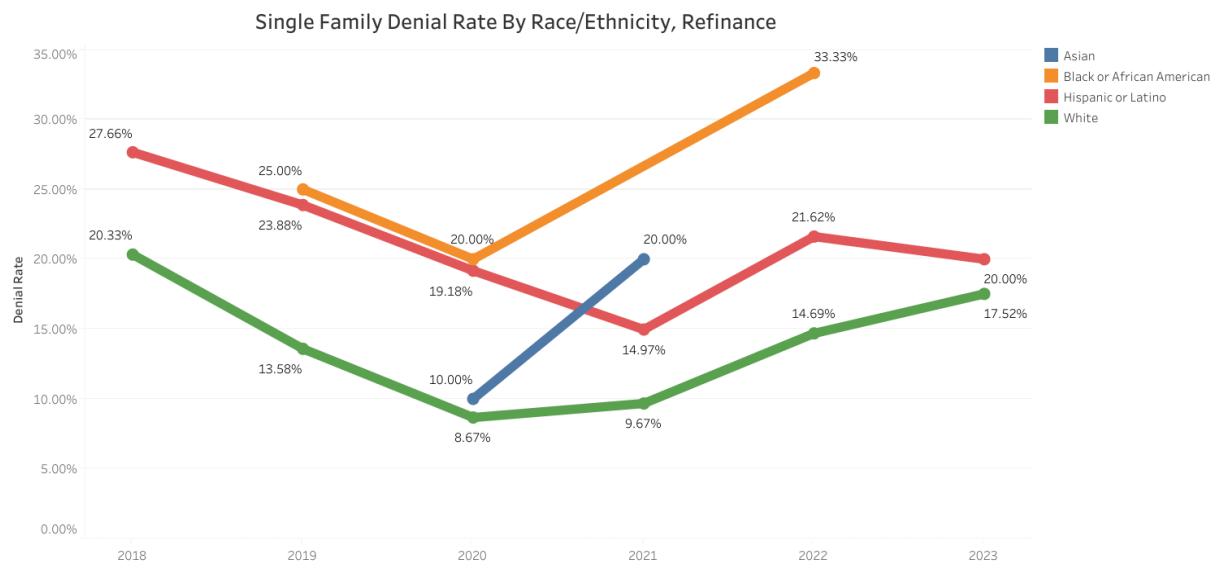
Denial rates for single-family loans in the City of Mesquite over time vary by race and ethnicity. The charts below indicate that between 2018 and 2023, White applicants were less likely to be denied relative to other races. Additionally, Black and Asians applicants were the most likely to be denied relative to other groups for all years analyzed. In addition to the overall denial rate, this pattern is evident in both home purchase and refinance loans.



Source: 2018-2023 HMDA

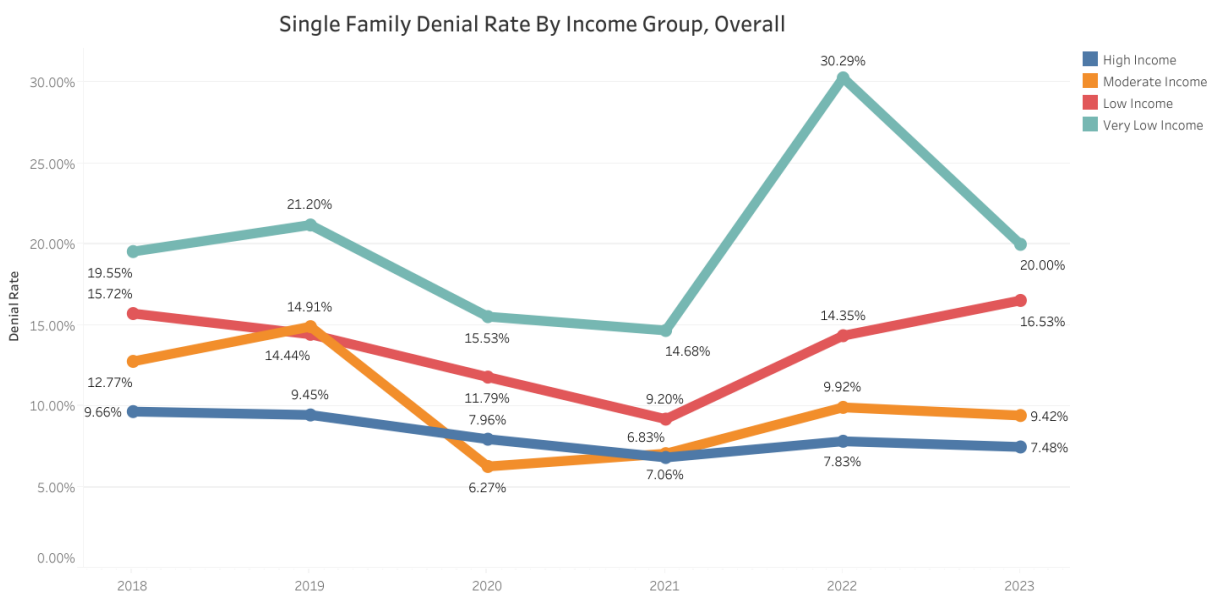


Source: 2018-2023 HMDA



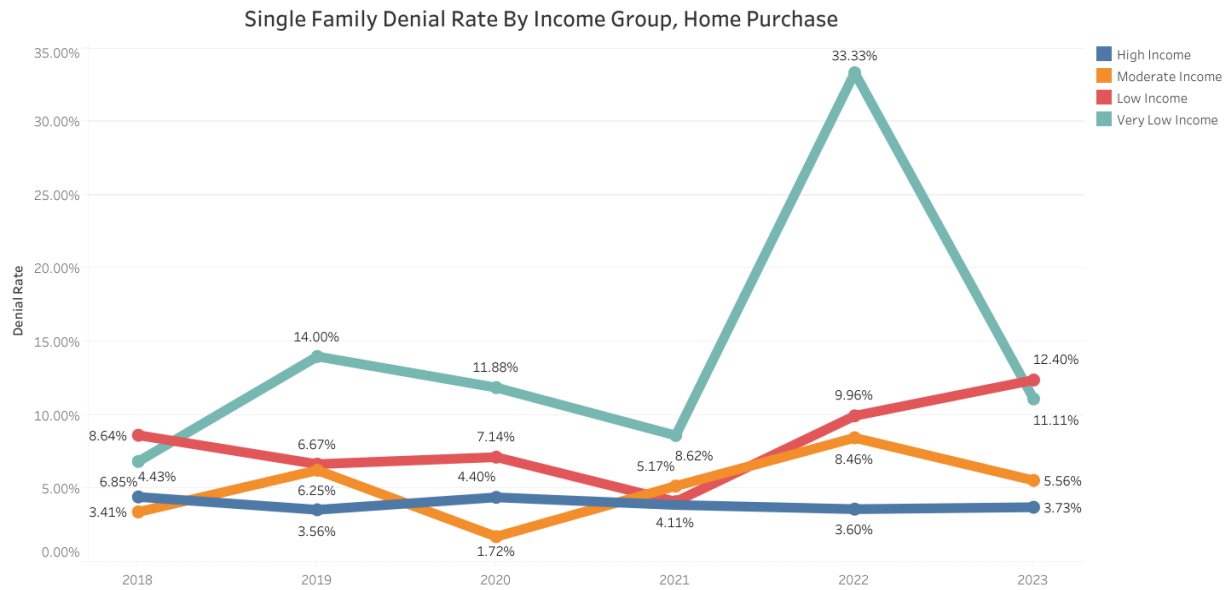
Source: 2018-2023 HMDA

A view of single-family denial rates by applicant income group within City of Mesquite (highlighted below) shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. The denials across all income groups have risen since 2022 due to higher interest rates and stagnant wages. However, the percentage of denials by income group in 2023 has risen with very Low-Income applicants (50% or less of Area Median Income) at 20.0% compared to 8.5% for High Income groups. The variation in the denial rates is considerably higher for lower income groups – while the high-income group denial changed from 7.0% in 2021 to 7.5% in 2023, the very low-income group went from 14.7% to 20.0%, with high of 30.3% in 2022.



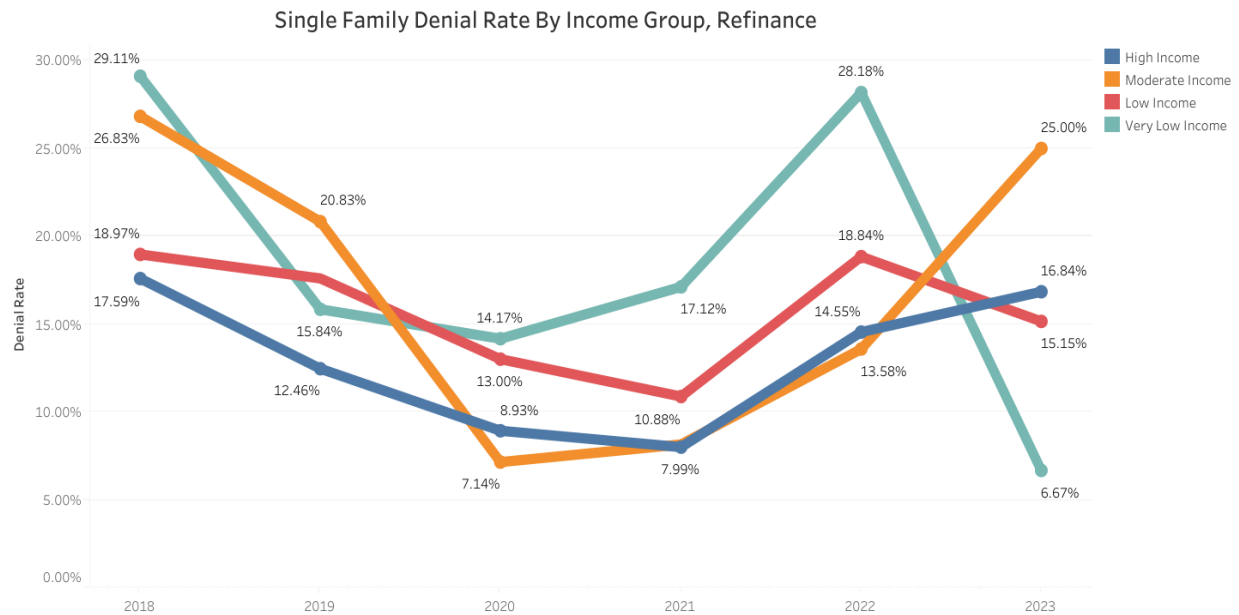
Source: 2018-2023 HMDA

Unlike overall denial rates by income group, home purchase applications denial rates by income group show little variation from year to year within the income group except for Very Low Income.



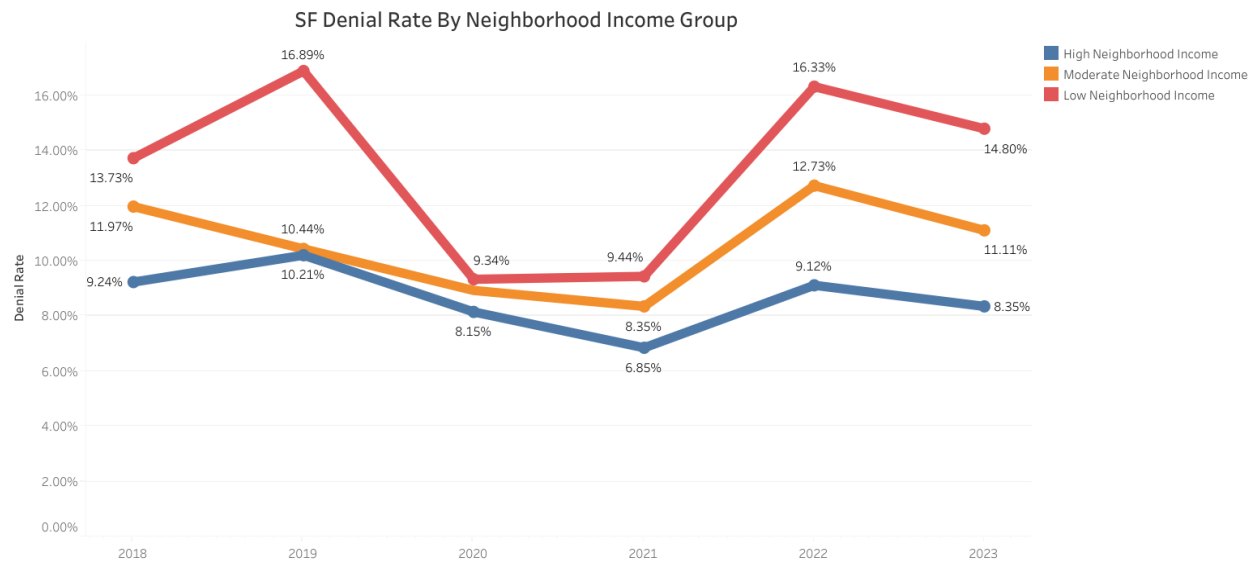
Source: 2018-2023 HMDA

The refinance denial rate has increased steadily since 2021, the highest variation in Very Low-Income and Low-Income by 11% from 2021 to 2022 compared to 9% in High Income. The Very Low-Income has dipped to 6.7% in 2023.



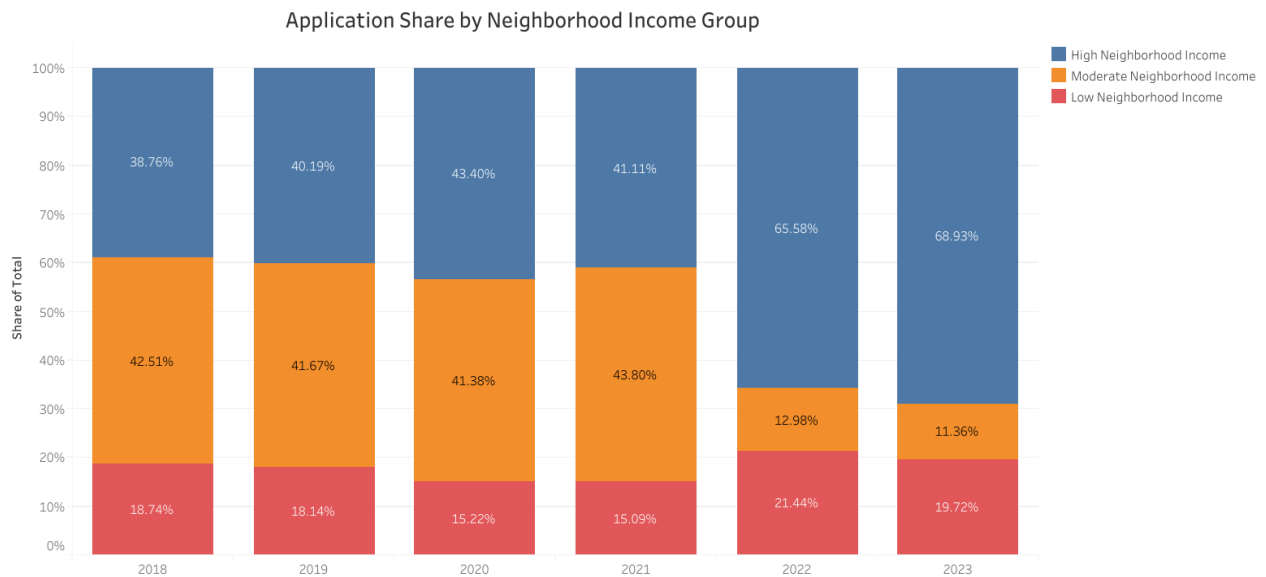
Source: 2018-2023 HMDA

Denial rates by neighborhood income group (defined as median income of property's Census tract) similarly shows higher income neighborhoods are less likely to be denied compared to lower income neighborhoods.



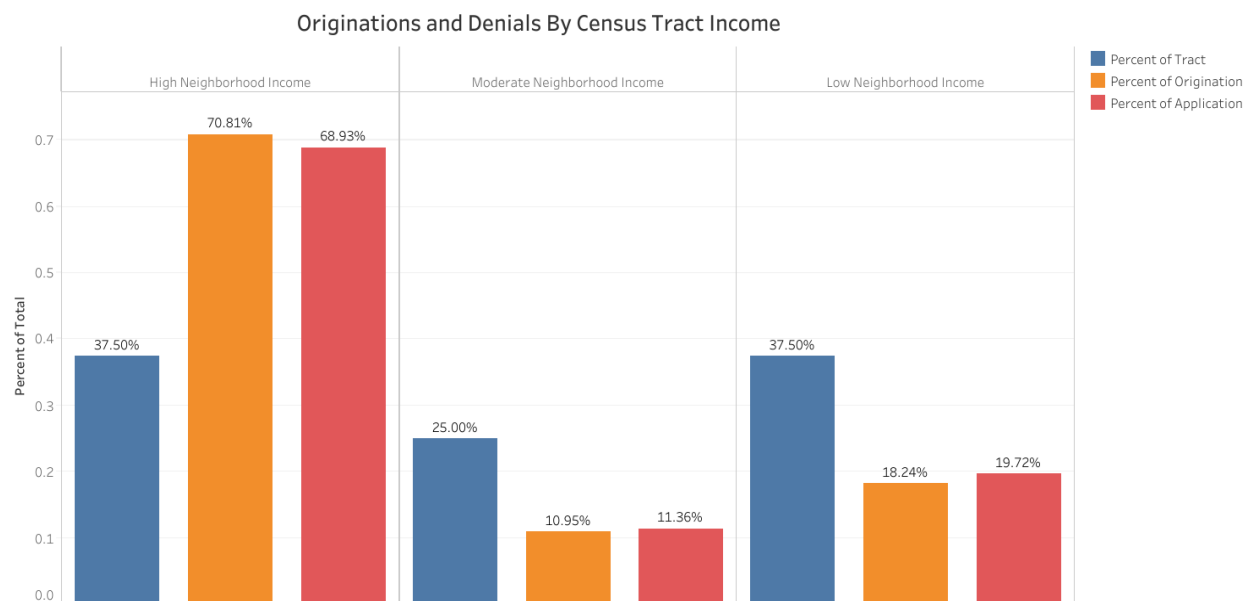
Source: 2018-2023 HMDA

As a percentage of total applications within the City of Mesquite, the distribution among neighborhoods by income group shows that for every year examined, High-Income neighborhoods represented consistently by 70% in 2023 of the applications – which is a substantial increase from 40% from 2018 to 2021.



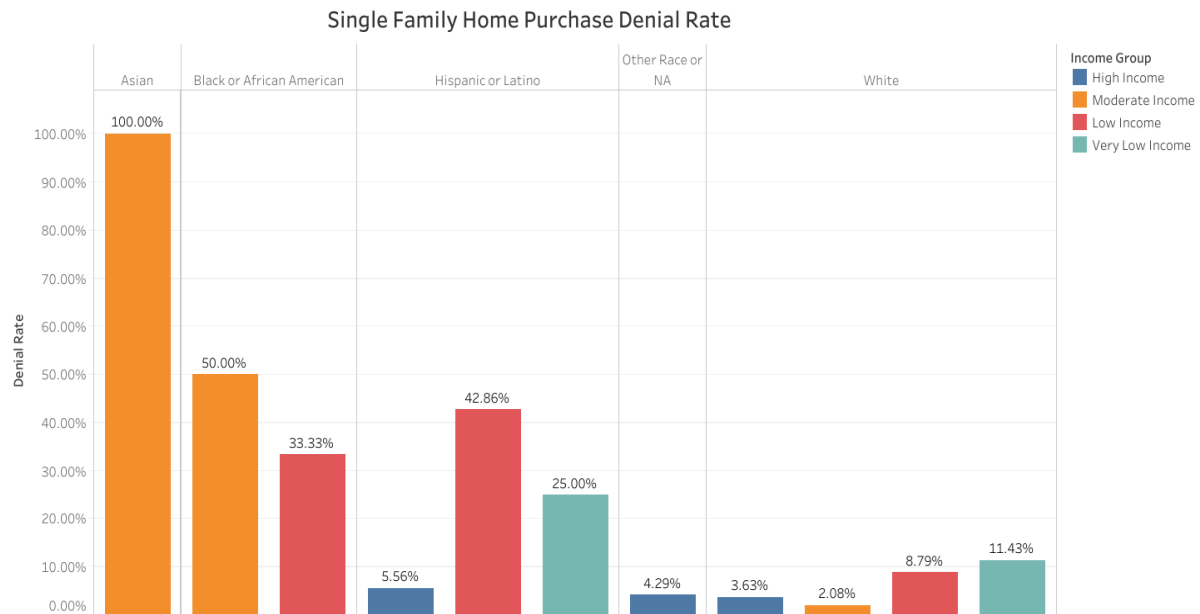
Source: 2018-2023 HMDA

Within the City of Mesquite, Low-Income neighborhoods represent 37.5% of the city’s total neighborhoods, although they are represented by approximately 18.2% of total originations as of 2023 (shown below). This suggests that Low-Income neighborhoods within the city are less likely to participate in the single-family lending market compared to other neighborhoods. By contrast, loan applications and originations within the city are disproportionately likely to occur for properties in Middle and particularly High-Income neighborhoods.



Source: 2023 HMDA

Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within the City of Mesquite (shown below) demonstrates that Very Low-Income Black, Hispanic and Other race were more likely to be denied for a single-family home purchase. The White has the lowest denial rates across all income categories.

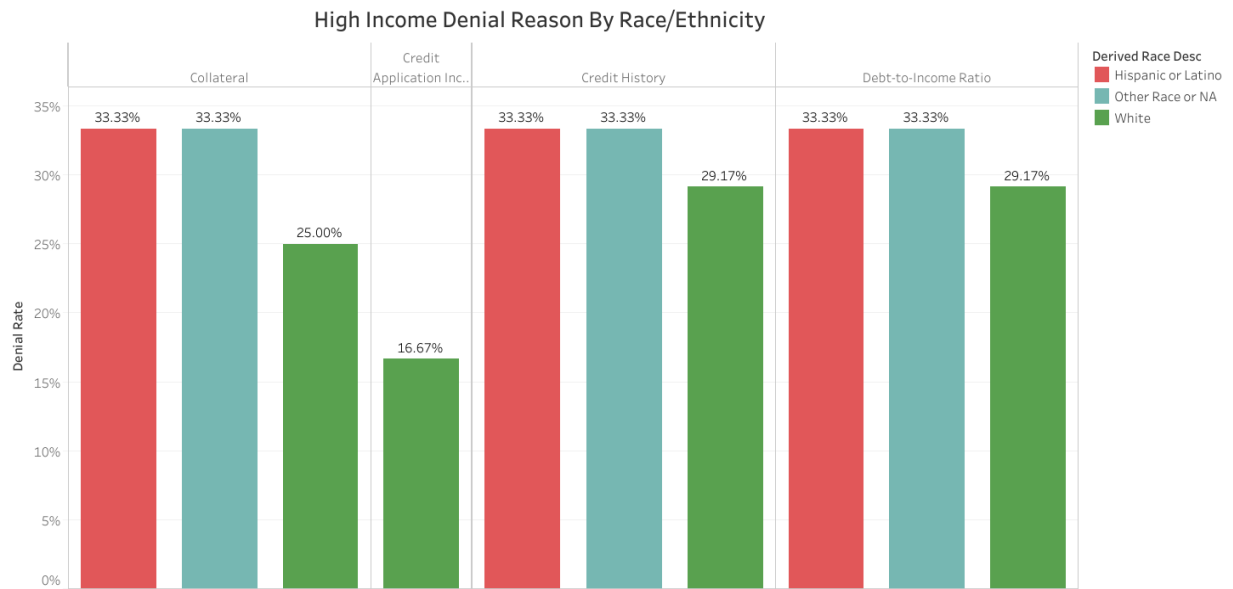


Source: 2023 HMDA

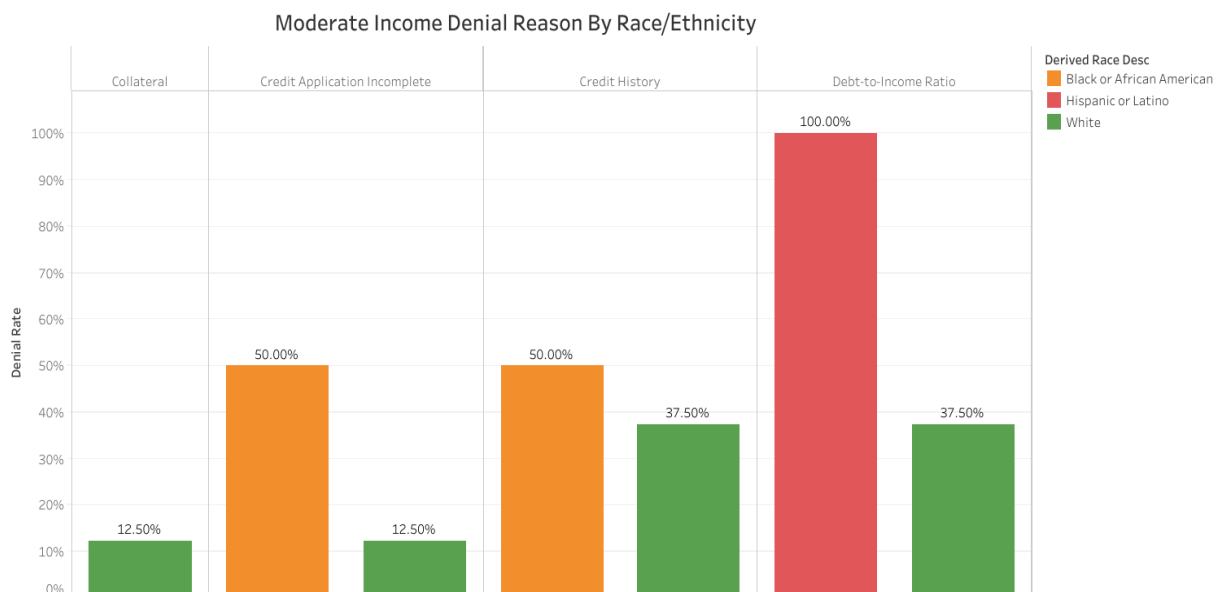
Application Denial Reasons by Income Group

The charts below compare denial reasons among White, Black, Hispanic and Asian applicants in the City of Mesquite for 2023 by income group.

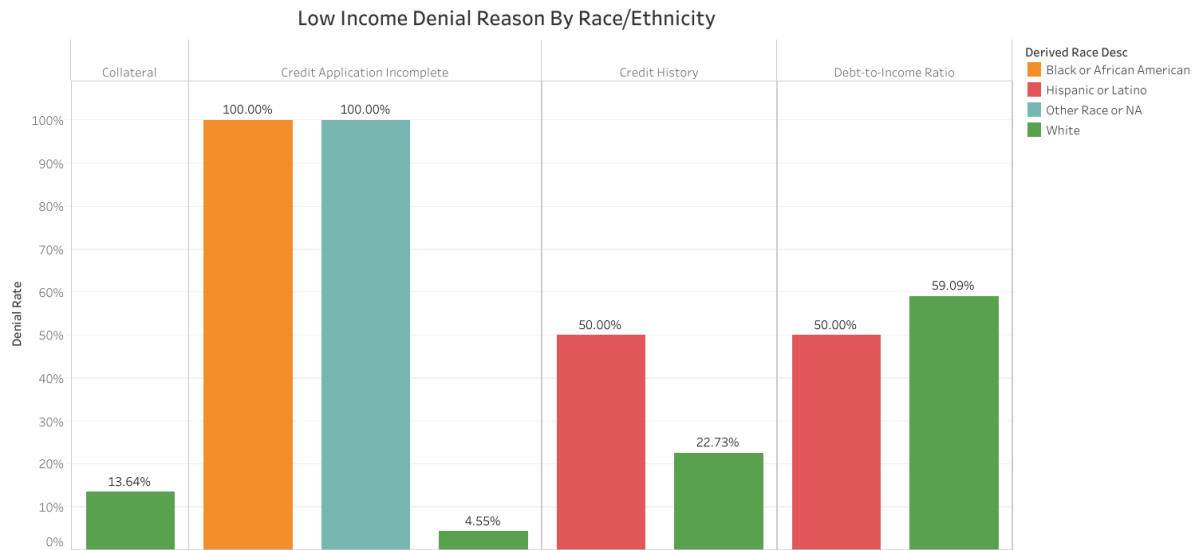
As of 2023, the leading denial reason for all applicants across all income groups was Debt-to-Income Ratio, Credit History and lack of Collateral.



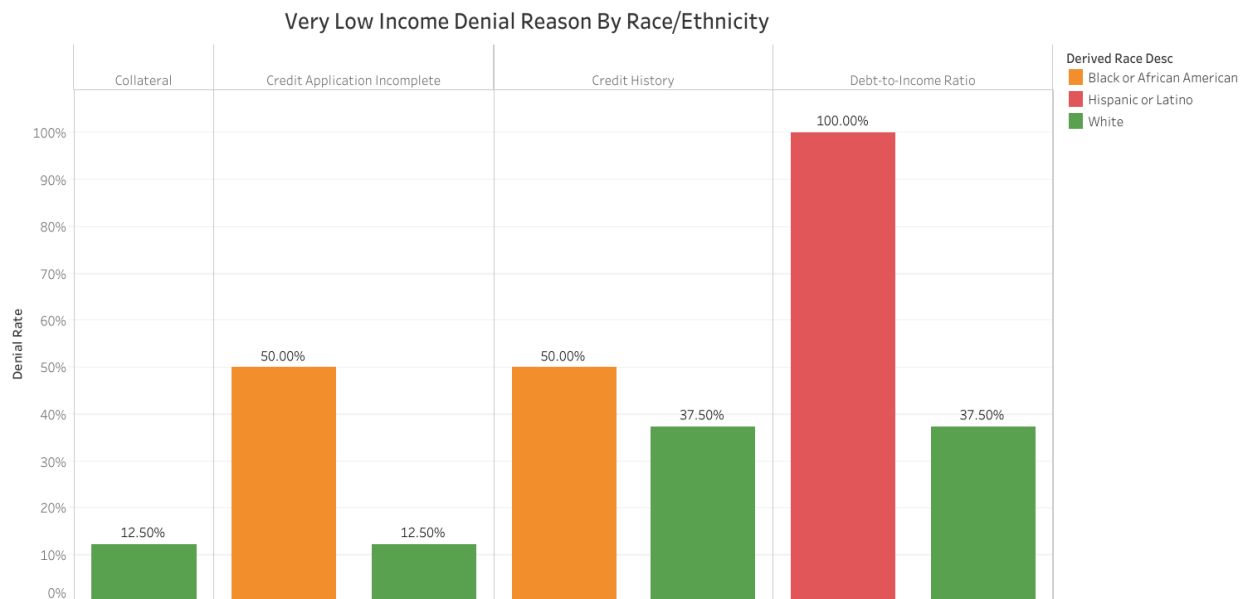
Source: 2023 HMDA



Source: 2023 HMDA



Source: 2023 HMDA



Source: 2023 HMDA

City of Mesquite Lending Practices Conclusion

Mortgage lending activity in the City of Mesquite is consistent with many of the broader trends that have occurred in the wake of high inflation and high interest rates.

Further, the City of Mesquite exhibits slowing mortgage market fundamentals from the highs of 2020 and 2021 when the interest rates were lower, and housing supply was low. Home purchase originations have decreased by 36% from 2022 and 2023, suggesting signs of declining housing demand and a slow housing market recovery within the city. Additionally, the share of refinance applications has reduced drastically. Debt-to-Income ratio and Credit History is the most common reason for denial across all income groups reflecting high inflation and stagnant wages, coupled with high interest rates.

Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for Black and Hispanic applicants relative to White and Asian applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

North Las Vegas Lending Analysis

Home Mortgage Disclosure Act Data Analysis

Citywide lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan (by Census tract, state, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report on loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board; have a home or branch office in one or more metropolitan statistical areas (MSA); or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: 1) the value of the home purchase or refinancing loans exceeds 10 percent of their total loan originations or equals or exceeds \$25 million; 2) they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or 3) they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

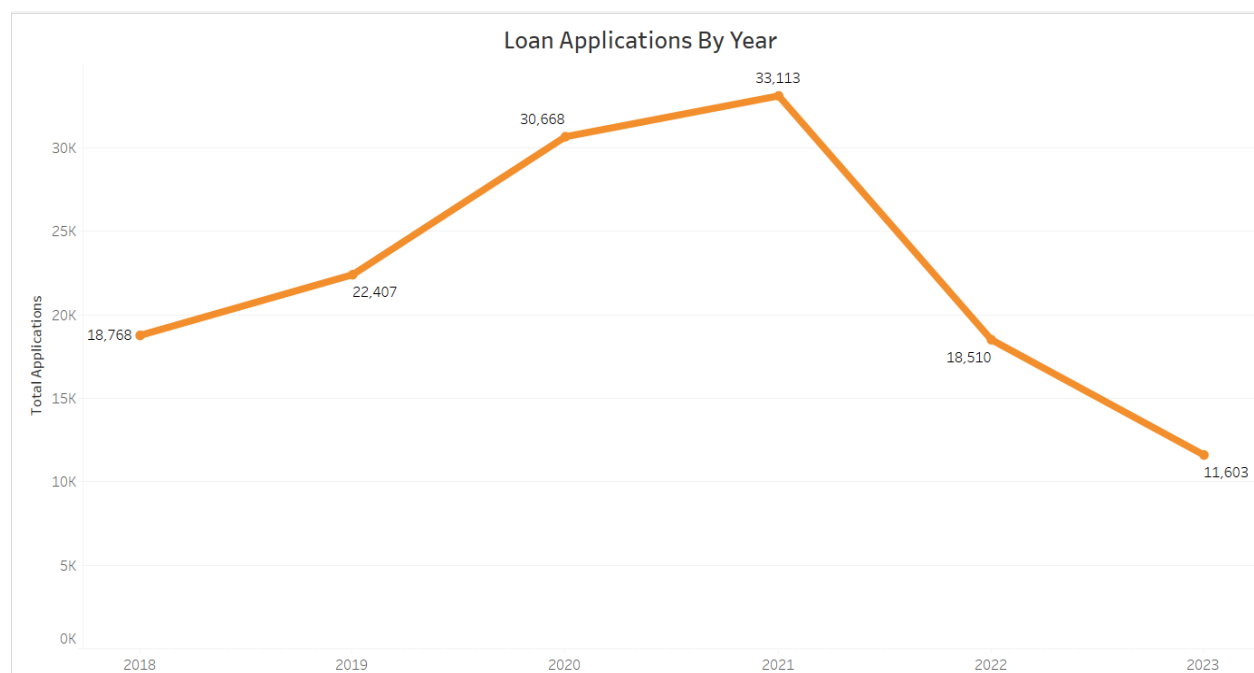
It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation but must be considered in light of other factors.

For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the Federal Financial Institutions Examination Council (FFIEC), “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data.

The following analysis is provided for the City of North Las Vegas summarizing 2023 HMDA data (and data between 2018 and 2023) where applicable. When specific details are included in the HMDA records, a summary is provided below for loan denials, including information regarding the purpose of the loan application; race of the applicant; and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

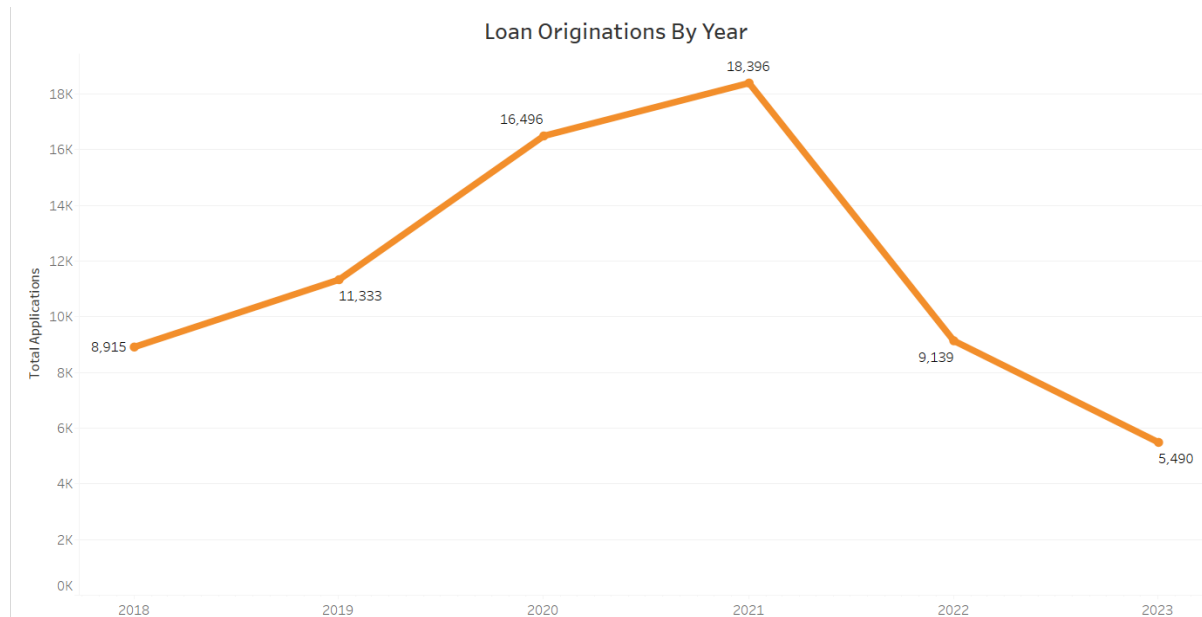
2023 City Overview

In 2023, there were approximately 11,603 applications within the City of North Las Vegas for home loans to purchase, refinance or make home improvements for a single-family home (not including manufactured homes).



Source: 2018-2023 HMDA: Total Applications

Of those applications, nearly 5,490 (47.3%) were approved and originated. This represents a decline from prior years – the peaks were 2020 and 2021. From 2018 to 2019, loan applications increased by about 27%. In 2020, they rose by roughly 45% before declining by around 70% in 2023. A more pronounced drop of about 50% occurred in 2022 followed by a further 40% decrease in 2023.



Source: 2018-2023 HMDA: Loan Originations

Of the remaining 6,113 applications, approximately 2,172 (35.5%) of all applications were denied. The top three application denial reasons within the city were debt-to-income ratio (36.1%), Credit History (27.8%) and Collateral (12.0%), representing about 76% of the city's total denials. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of the approximately 3,491 applications that were not originated or denied were closed for one reason or another, including: 1) the loan was approved but not accepted by the borrower; 2) the application was closed because of incomplete information or inactivity by the borrower; or 3) in many instances the application may have been withdrawn by the applicant.

Disposition of Application by Loan Type and Purpose, 2023				
Single Family Homes (excluding manufactured homes)				
	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	2,865	1,133	909
	FHA	2,400	653	12
	RHS/FSA	13	1	0
	VA	1,485	658	2
Loan Originated				
	Conventional	1,659	498	342
	FHA	1,265	204	3
	RHS/FSA	59	0	0
	VA	814	217	0
Application approved but not accepted				
	Conventional	67	20	22
	FHA	40	10	0
	RHS/FSA	3	0	0
	VA	17	17	0
Application Denied				
	Conventional	248	241	419
	FHA	217	160	0
	RHS/FSA	2	0	0
	VA	84	133	0
Application withdrawn by applicant				
	Conventional	428	215	68

	FHA	263	140	3
	RHS/FSA	1	1	0
	VA	200	157	0
File closed for incompleteness				
	Conventional	55	105	43
	FHA	14	76	5
	RHS/FSA	0	0	0
	VA	12	86	0

Source: 2023 HMDA

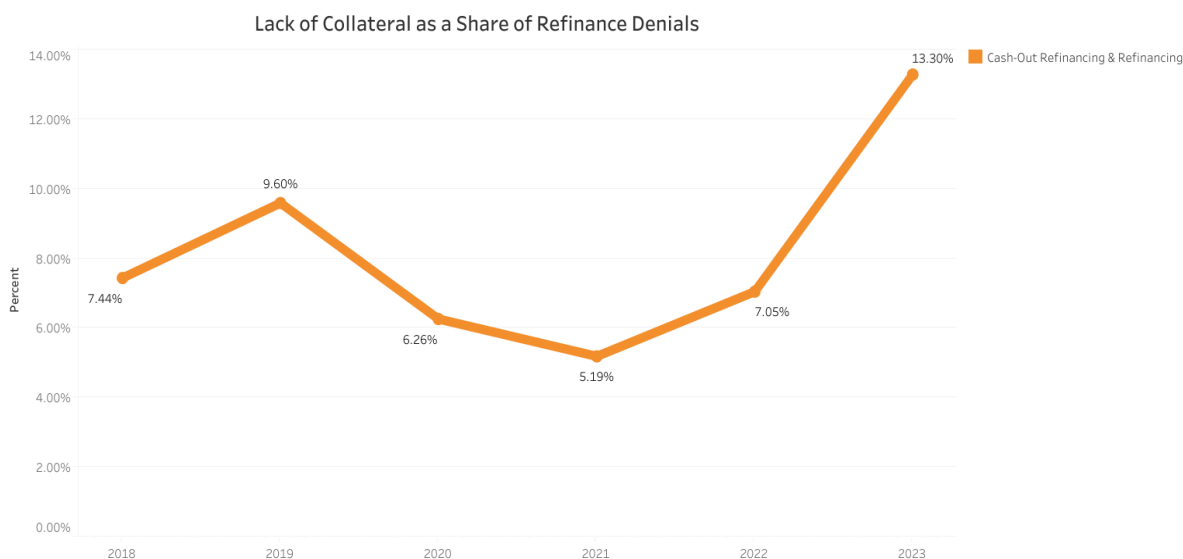
A further examination of the 2,170 denials within the City of North Las Vegas during 2023 indicates that approximately 30.55% were applicants seeking to do Other Purpose, 25.58% Home Purchase, and 19.31% Home Improvement on existing mortgages for owner-occupied, primary residences. Refinancing denials made up about 24.56%.

<u>Denial Reason Desc</u>	<u>Cash-Out Refinancing</u>	<u>Home Improvement</u>	<u>Home Purchase</u>	<u>Other Purpose</u>	<u>Refinancing</u>	<u>Total</u>	<u>%</u>
Collateral	61	47	43	99	10	260	11.98%
Credit Application Incomplete	48	13	38	37	4	140	6.45%
Credit History	113	154	124	189	23	603	27.79%
Debt-to-Income Ratio	133	140	216	256	38	783	36.08%
Employment History	4	2	22	6	1	35	1.61%
Insufficient Cash	8	1	33	0	2	44	2.03%
Mortgage Insurance Denied	1	0	0	0	0	0	0.00%
Other	56	44	39	65	22	226	10.41%
Unverifiable Information	8	18	40	11	1	78	3.59%
Total	432	419	555	663	101	2,170	
%	19.91%	19.31%	25.58%	30.55%	4.65%		

Source: 2023 HMDA

The top three application denial reasons within the city were debt-to-income ratio (36.08%), Credit History (27.79%) and Collateral (11.98%), representing about 76% of the city’s total denials. The majority of Home Purchase and Refinance denials were due to debt-to-income ratio and Credit History.

Typically, homeowners seeking to refinance their existing home mortgage can use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this could indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option. These homes are commonly referred to as “under-water” or the borrowers are “upside-down” in their mortgage. Shown below, the lack of collateral as a share of refinance denials has increased since the peak of the housing crisis, suggesting that the number of “under-water” homes in City of North Las Vegas are increasing again since the lows of 2020 and 2021.



Source: 2018-2023 HMDA

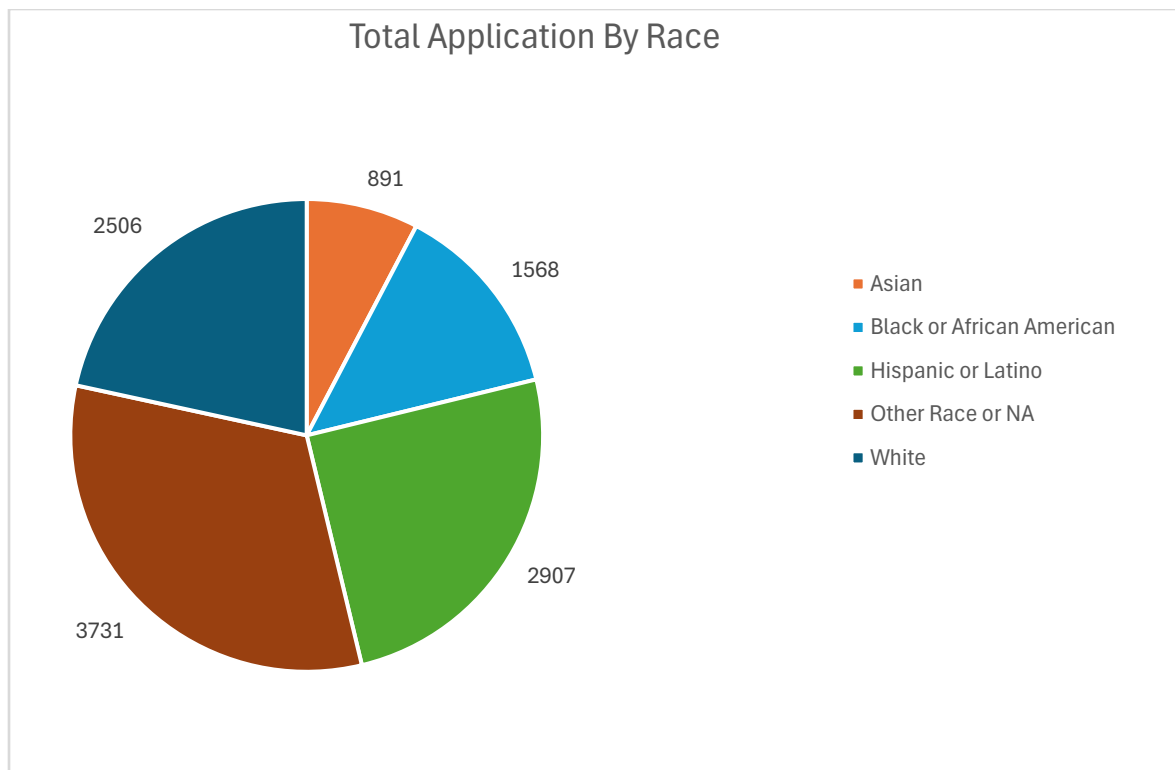
Home Purchase Lending in the City of North Las Vegas

Of the 6,763 home purchase loans for single family homes that originated in 2023, approximately 42% were provided by conventional lenders, lower than the national conventional home purchase share of 73%. The remaining 58% of home purchase loans in the City of North Las Vegas were provided by federally backed sources such as the Federal Housing Administration (FHA), the Farm Service Agency (FSA) and the Department of Veterans Affairs (VA). Non-conventional loans have relatively lower down-payment requirements in comparison to conventional lenders.

Home Purchases by Type, 2023			
	Originations	Share of Total	Approval Rate
Conventional	2,865	42.36%	57.91%
FHA	2,400	35.49%	52.71%
RHS/FSA	13	0.19%	38.46%
VA	1,485	21.96%	54.81%
Total	6,763		

Source: 2023 HMDA

The share of applications and percentage of loan application denials for traditional home purchase loans in City of North Las Vegas varies by race/ethnic groups. The largest applicant group in 2023 were Other Race (32%) followed by Hispanic (25%) and Whites (22%). Blacks represented 13% of all home purchase applications.



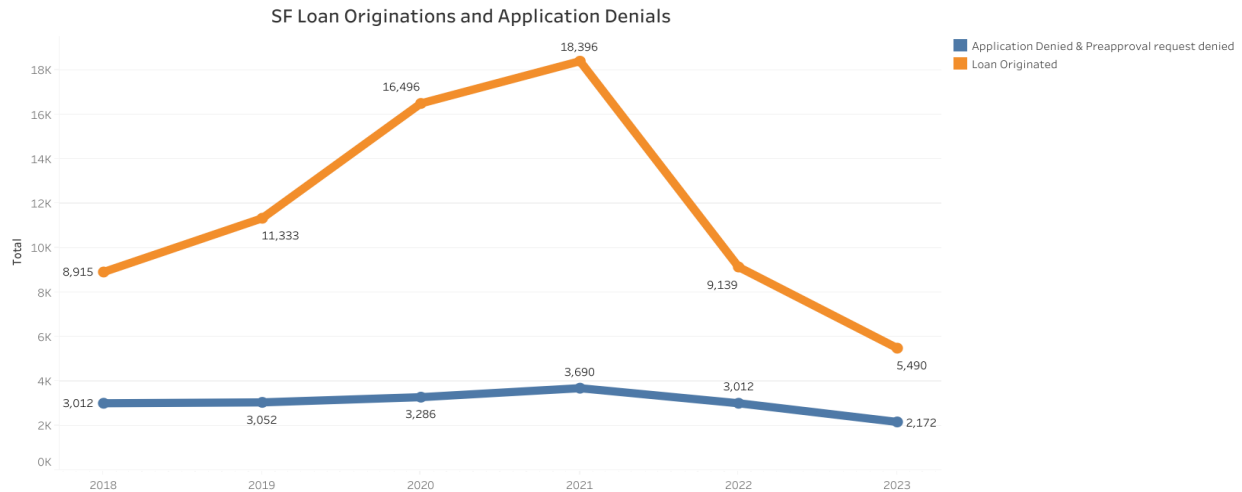
Source: 2023 HMDA

City of North Las Vegas’s Single-Family Lending Market, 2018-2023

The following section will examine HMDA data for the City of North Las Vegas between 2018-2023.

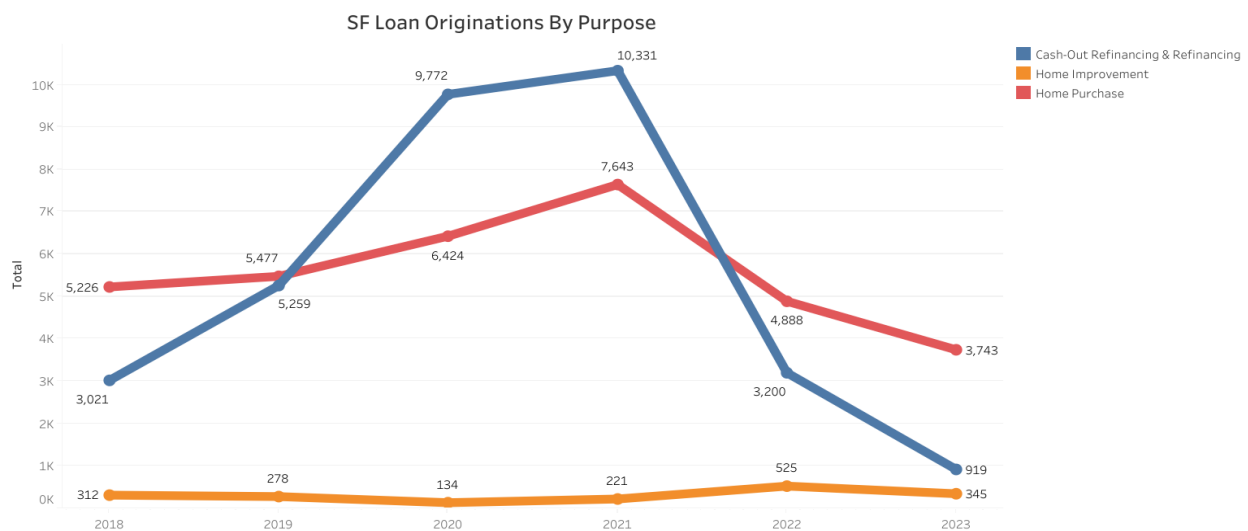
Highlighted below, the number of single-family loan originations in the City of North Las Vegas followed a dynamic, though broadly downward trajectory between 2018-2023. At the onset of the housing boom due to low interest rates, originations increased 45% between 2019 and 2020, followed by a decrease of 50% between 2021 and 2022. The decrease was due to higher interest rates. The originations further decreased by 40% from 2022 and 2023.

In contrast to originations, the number of application denials within the City of North Las Vegas demonstrated similar behavior. In 2020 and 2021, the denial rate was 27% and 20% respectively. In 2022 and 2023 as loan originations decreased, the application denials increased to 33% and 40%.



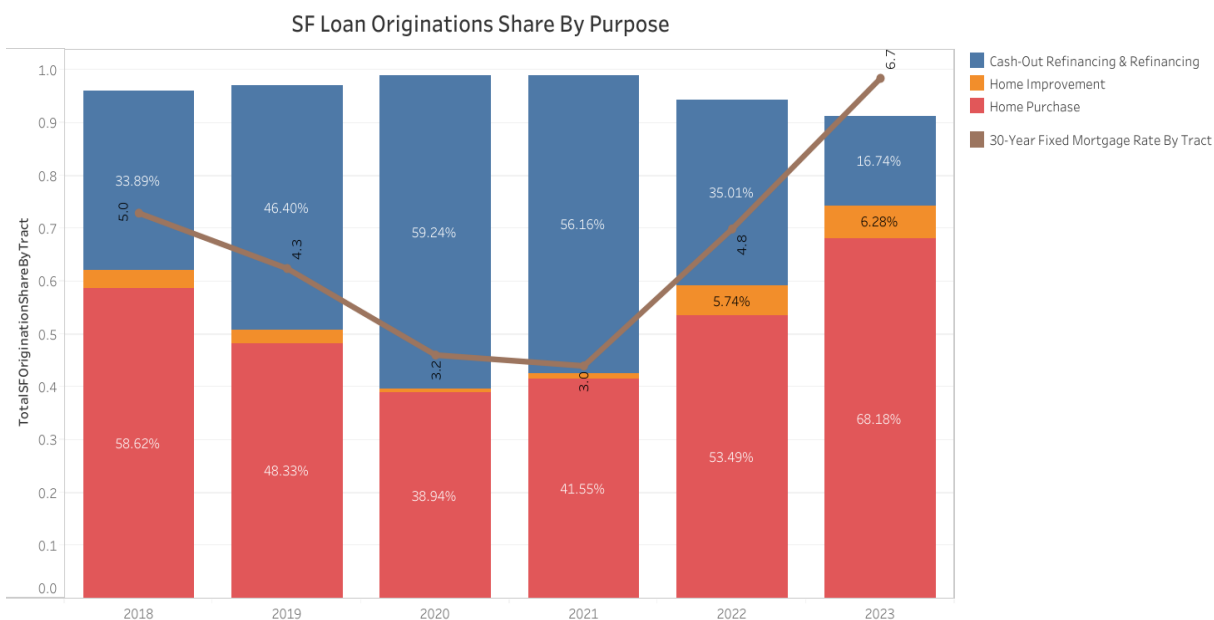
Source: 2018-2023 HMDA

Shown below, the majority of the year-to-year fluctuations in total originations that occurred between 2018 and 2023 were the result of refinancing originations. Refinancing was the dominant loan for all years examined with the exceptions of 2022 and 2023. Refinance loans grew significantly between 2018 and 2021 as interest rates were broadly low (discussed further below). In 2021, the US 30 YR conventional loans were around 3% and gradually increased to 7% in mid-2023. As of 2023, home purchases and refinances comprised 75% and 16% of the city's total originations respectively. Home purchases have steadily declined in 2022 and 2023.



Source: 2018-2023 HMDA

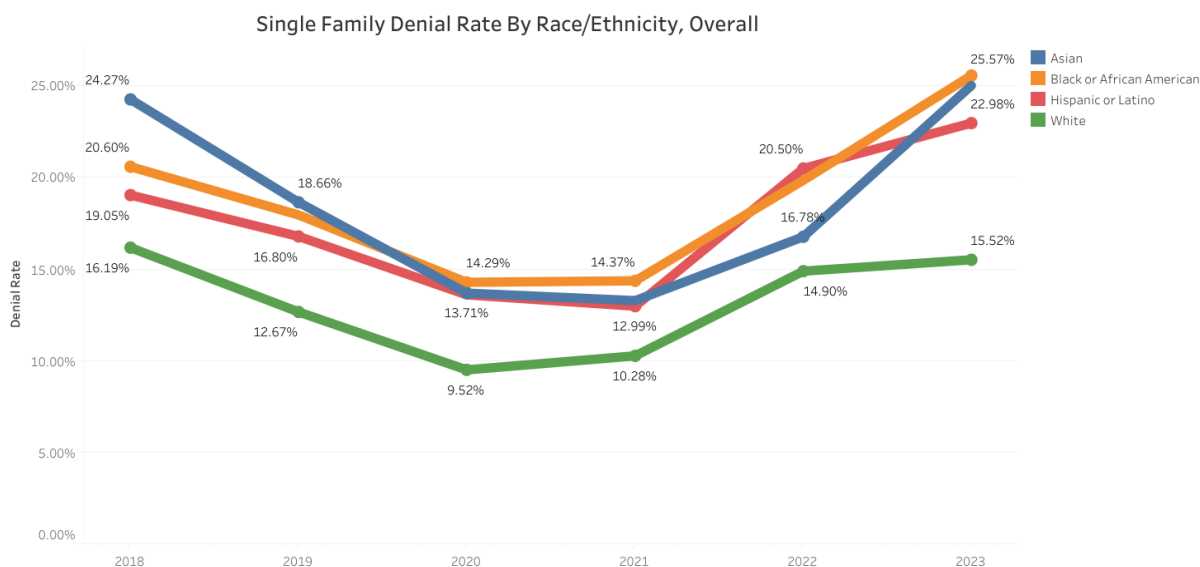
The share of refinance originations in the City of North Las Vegas appears to move generally with the 30-year fixed rate mortgage average (shown below). For example, in 2020 when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest share in absolute and percentage terms of all data years analyzed. Similarly, when interest rates rose between 2021 and 2023, the share of refinance originations fell from 59.24% to 16.74%. The increase in the annual average of the 30-year fixed mortgage rate between 2018 and 2023 is consistent with the City of North Las Vegas's reduction in the number of refinance loan originations over the same time period.



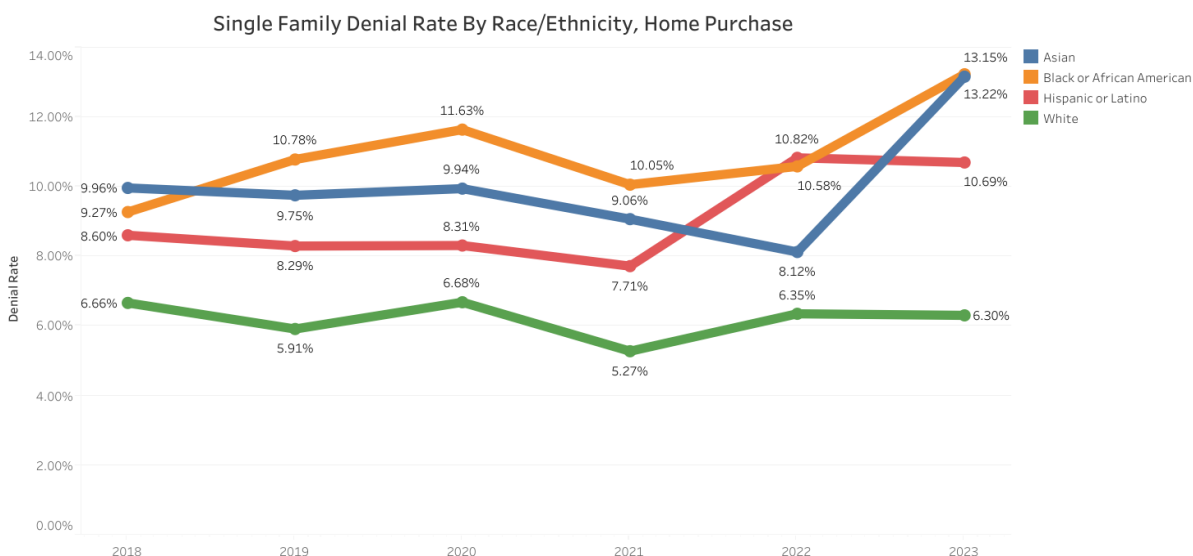
Source: 2018-2023 HMDA

Income, Race, and Single-Family Loan Denials in City of North Las Vegas

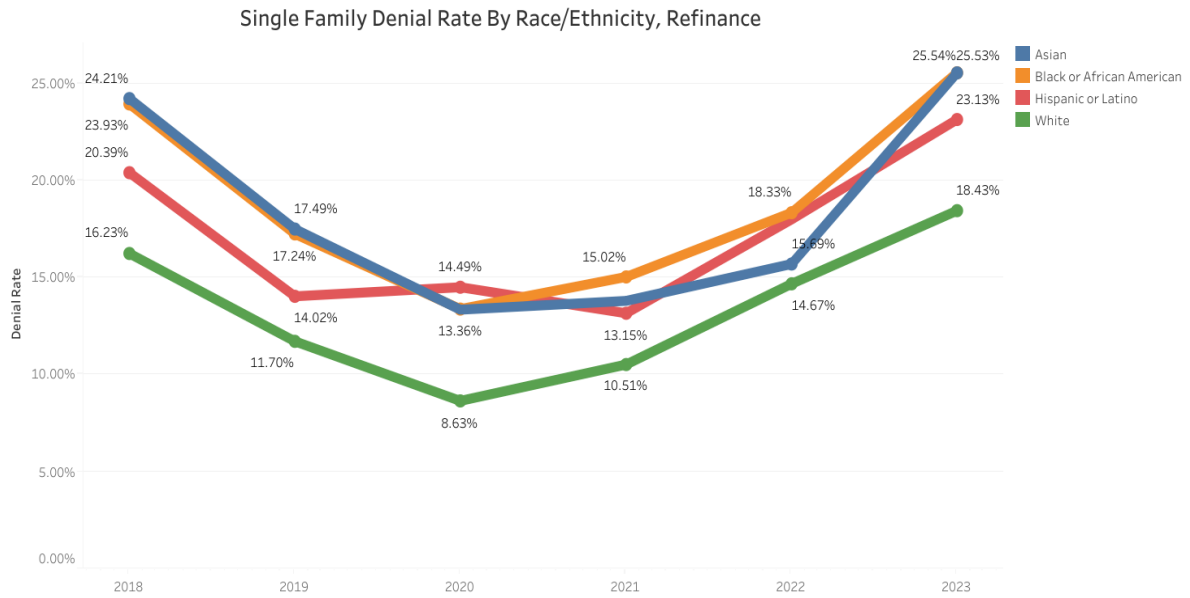
Denial rates for single-family loans in the City of North Las Vegas over time vary by race and ethnicity. The charts below indicate that between 2018 and 2023, White applicants were less likely to be denied relative to Blacks, Hispanics and Asians. In addition to the overall denial rate, this pattern is evident in both home purchase and refinance loans.



Source: 2018-2023 HMDA

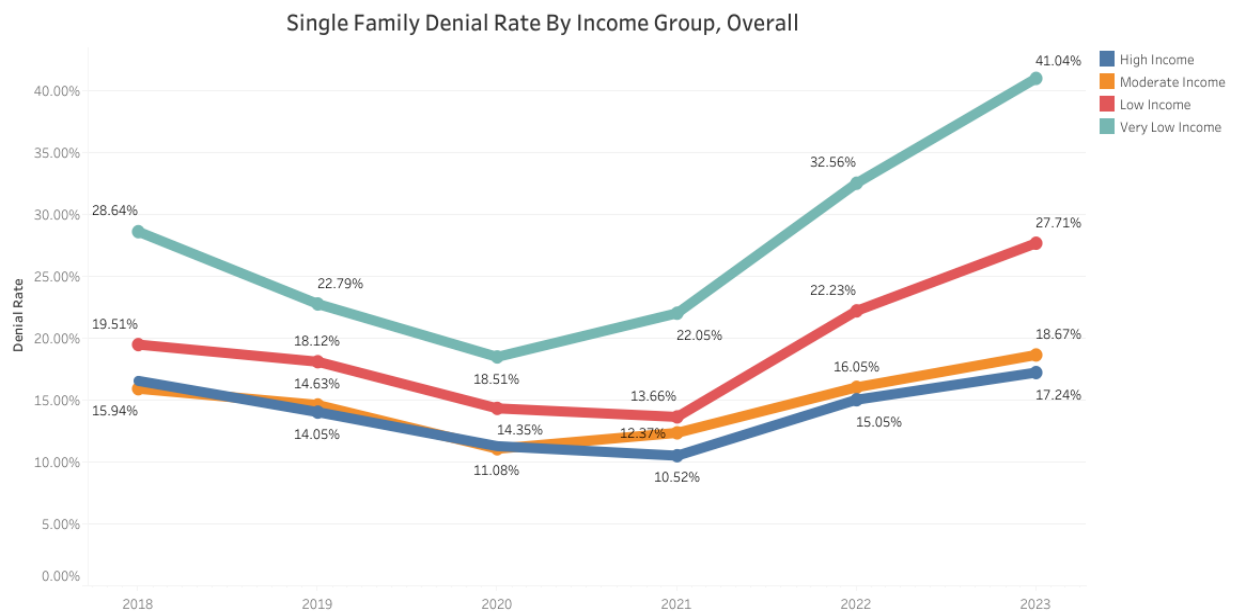


Source: 2018-2023 HMDA



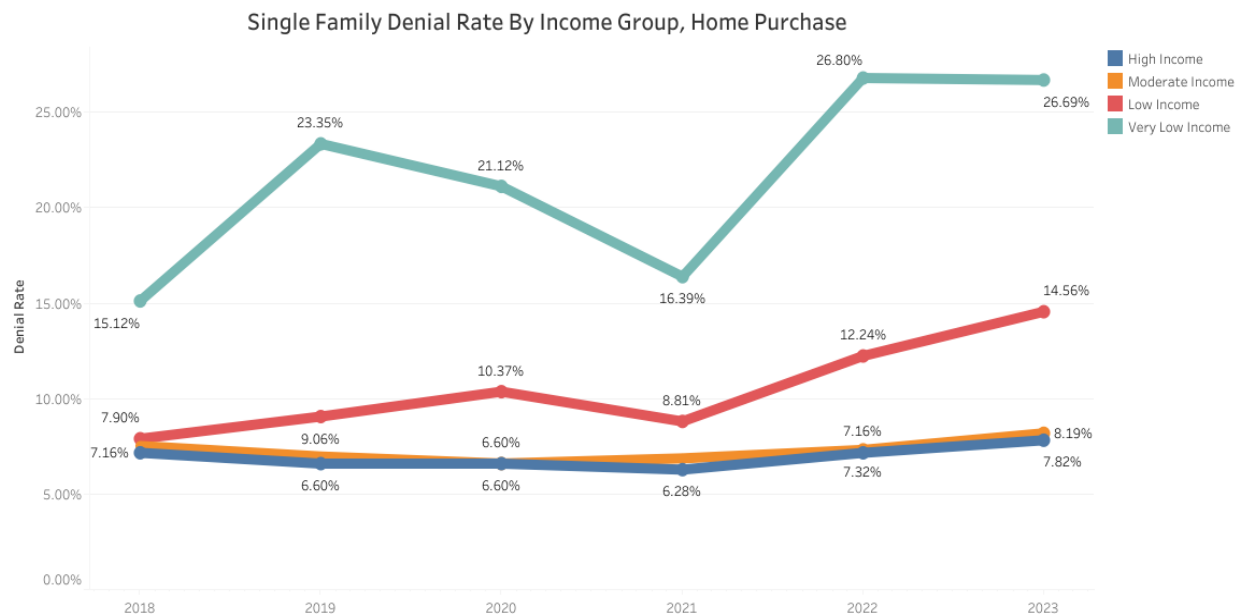
Source: 2018-2023 HMDA

A view of single-family denial rates by applicant income group within City of North Las Vegas (highlighted below) shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. The denials across all income groups have risen since 2022 due to higher interest rates and stagnant wages. However, the percentage of denials by income group in 2023 has risen with very Low-Income applicants (50% or less of Area Median Income) at 41.0% compared to 17.2% for High Income groups. The variation in the denial rates is considerably higher for lower income groups – while the high-income group denial changed from 10.15% in 2021 to 17.2% in 2023, the very low-income group went from 22.0% to 41.0%.



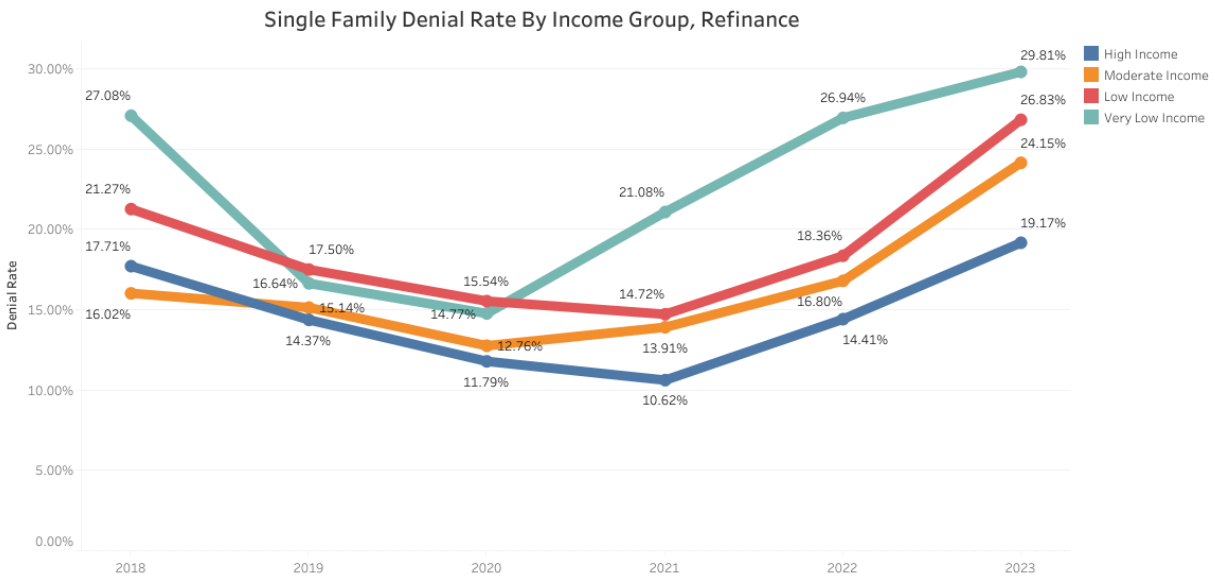
Source: 2018-2023 HMDA

Unlike overall denial rates by income group, home purchase applications denial rates by income group show little variation from year to year within the income group except for Very Low Income.



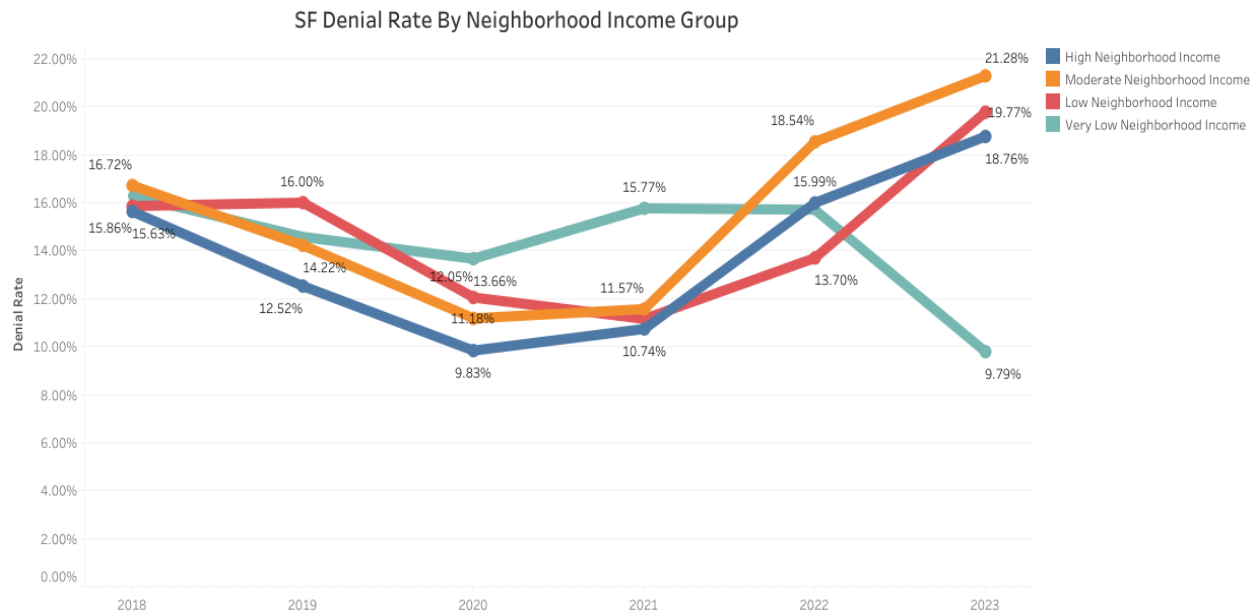
Source: 2018-2023 HMDA

The refinance denial rate has increased steadily since 2021.



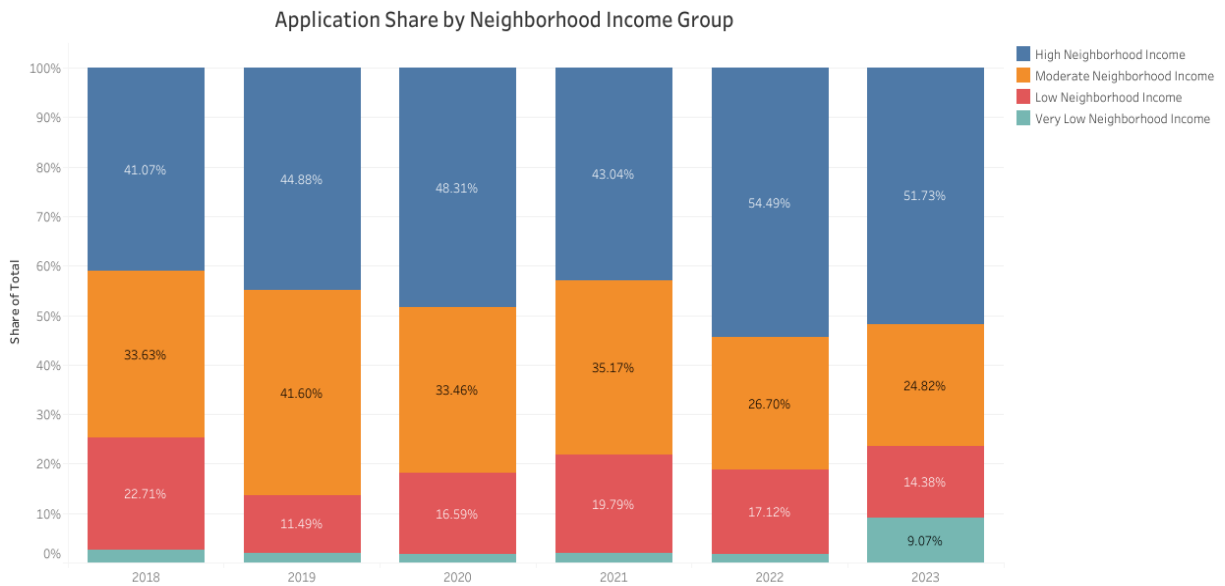
Source: 2018-2023 HMDA

Denial rates by neighborhood income group (defined as median income of property's Census tract) similarly shows higher income neighborhoods are less likely to be denied compared to lower income neighborhoods. Very Low-Income group is an anomaly in 2023.



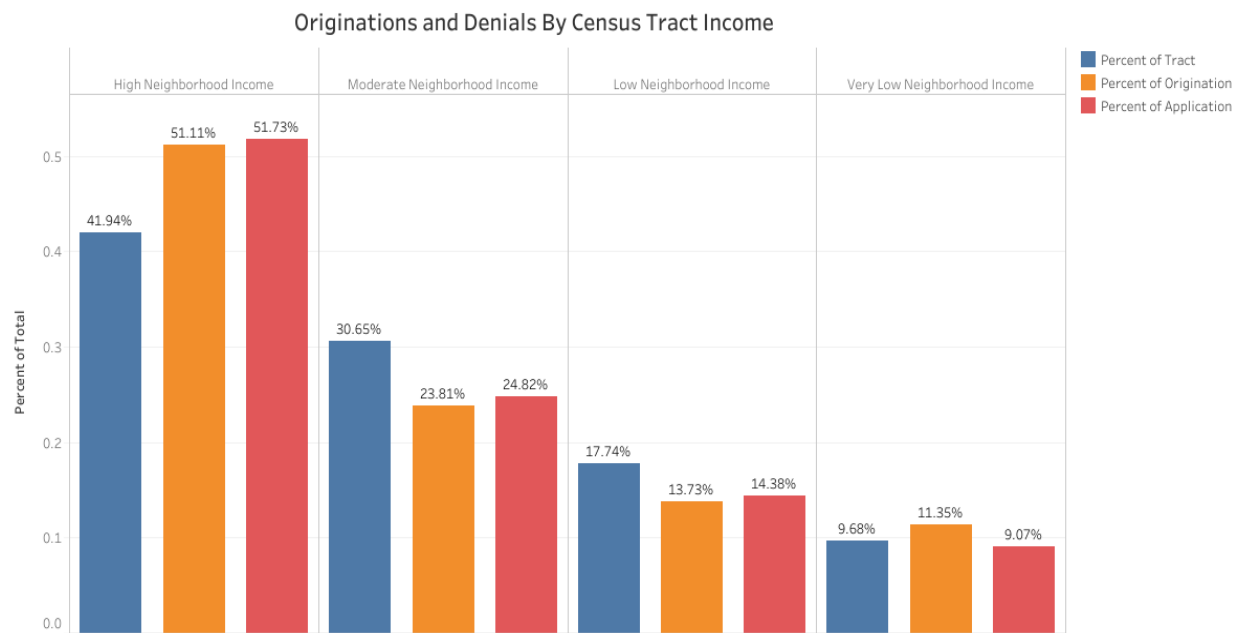
Source: 2018-2023 HMDA

As a percentage of total applications within the City of North Las Vegas, the distribution among neighborhoods by income group shows that for every year examined, High-Income neighborhoods represented consistently by majority of the applications. The High-Income neighborhood has increased considerably from 2021 to 2023.



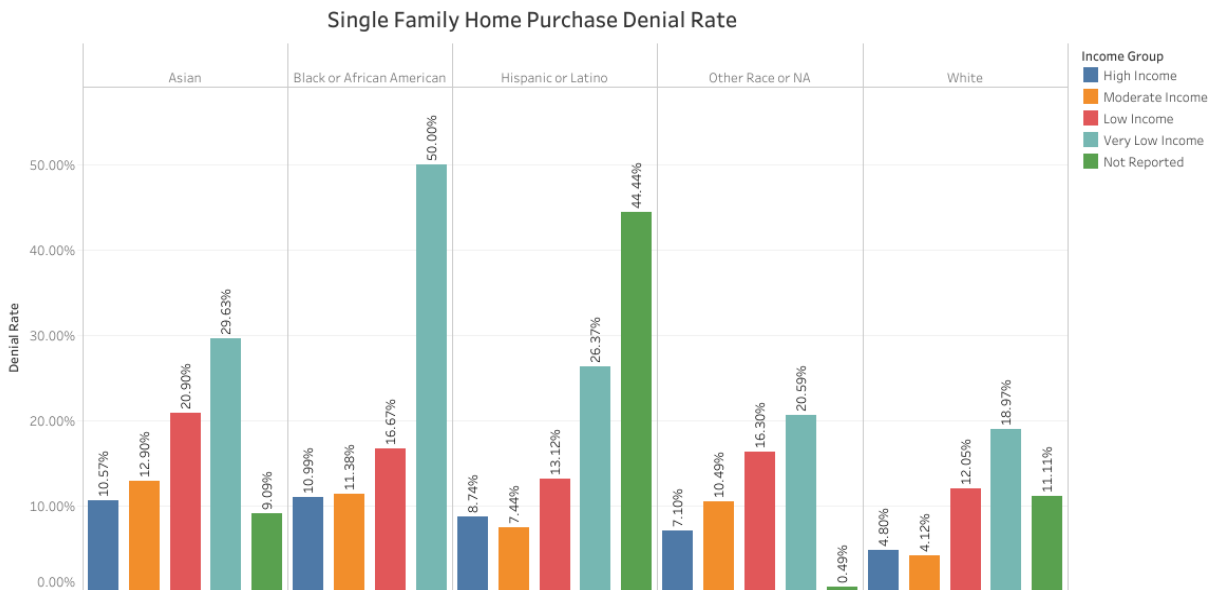
Source: 2018-2023 HMDA

Within the City of North Las Vegas, Very Low-Income and Low-Income neighborhoods represent 27.4% of the city’s total neighborhoods, although they are represented by approximately 25.0% of total originations as of 2023 (shown below). The High-Income group represents 41.9% of the city’s total neighborhood and they represent 51.1% of originations. This suggests that Low and Very Low-Income neighborhoods within the city are less likely to participate in the single-family lending market compared to other neighborhoods. By contrast, loan applications and originations within the city are disproportionately likely to occur for properties in Middle and particularly High-Income neighborhoods.



Source: 2023 HMDA

Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within the City of North Las Vegas (shown below) demonstrates that Very Low-Income Black, Hispanic and Other race were more likely to be denied for a single-family home purchase. The White has the lowest denial rates across all income categories.

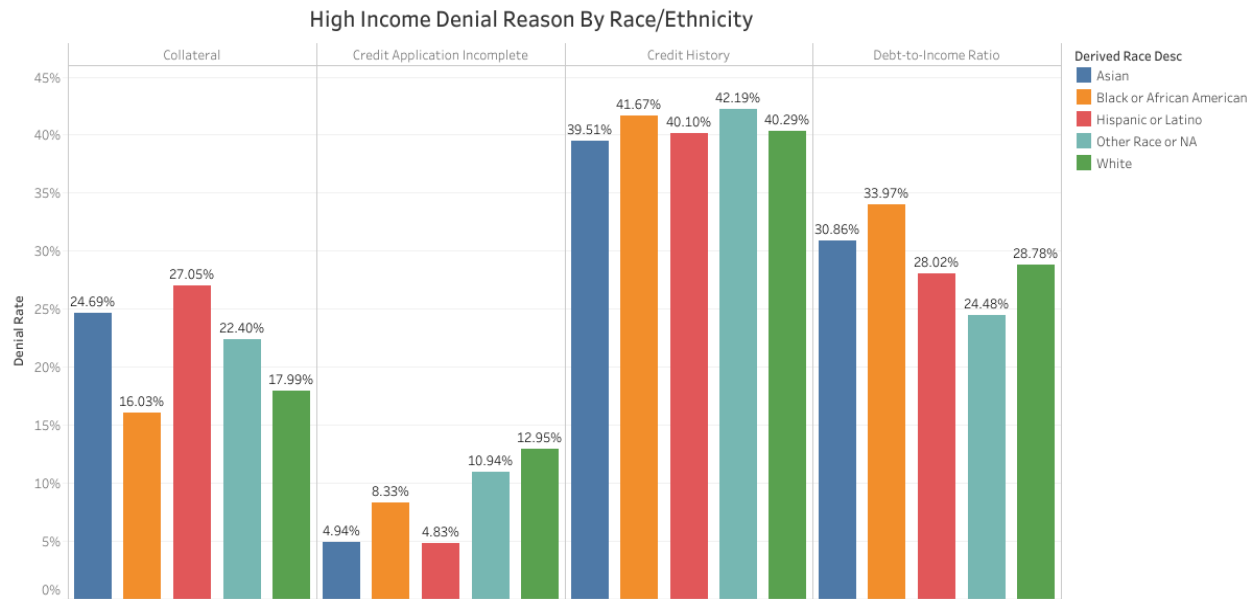


Source: 2023 HMDA

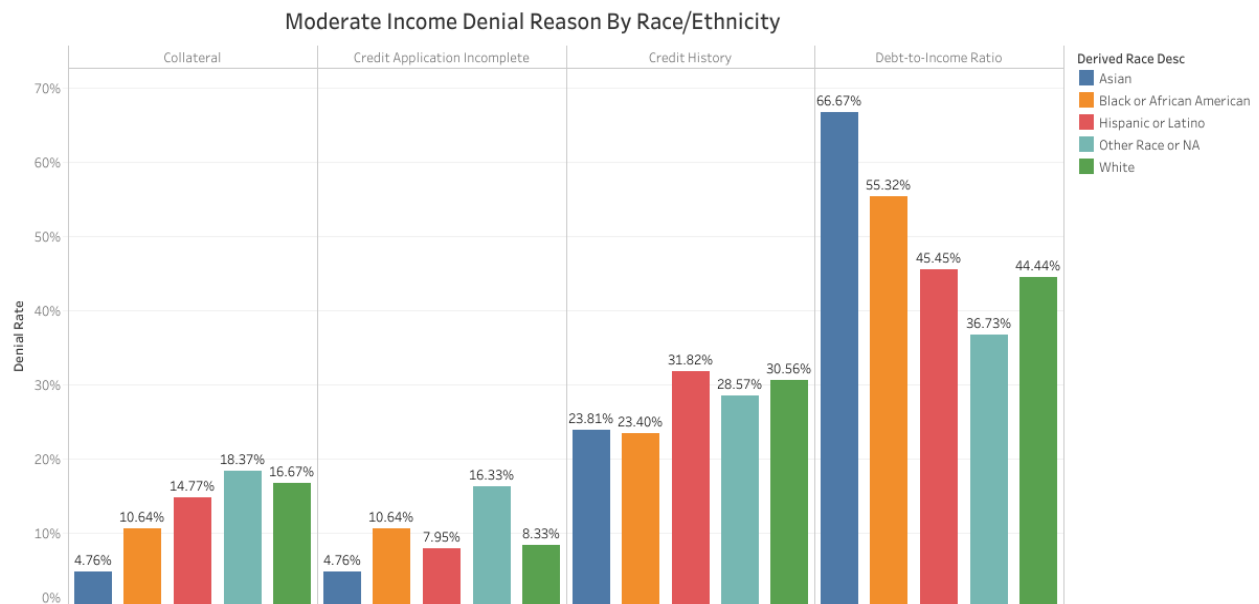
Application Denial Reasons by Income Group

The charts below compare denial reasons among White, Black, Hispanic and Asian applicants in the City of North Las Vegas for 2023 by income group.

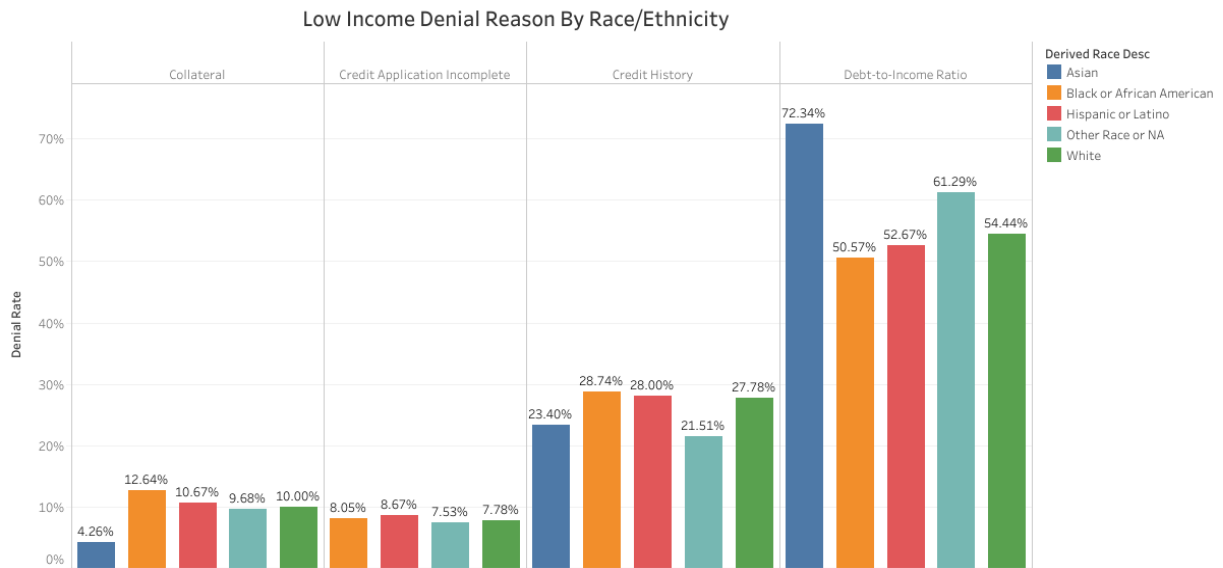
As of 2023, the leading denial reason for all applicants across all income groups was Debt-to-Income Ratio and Credit History.



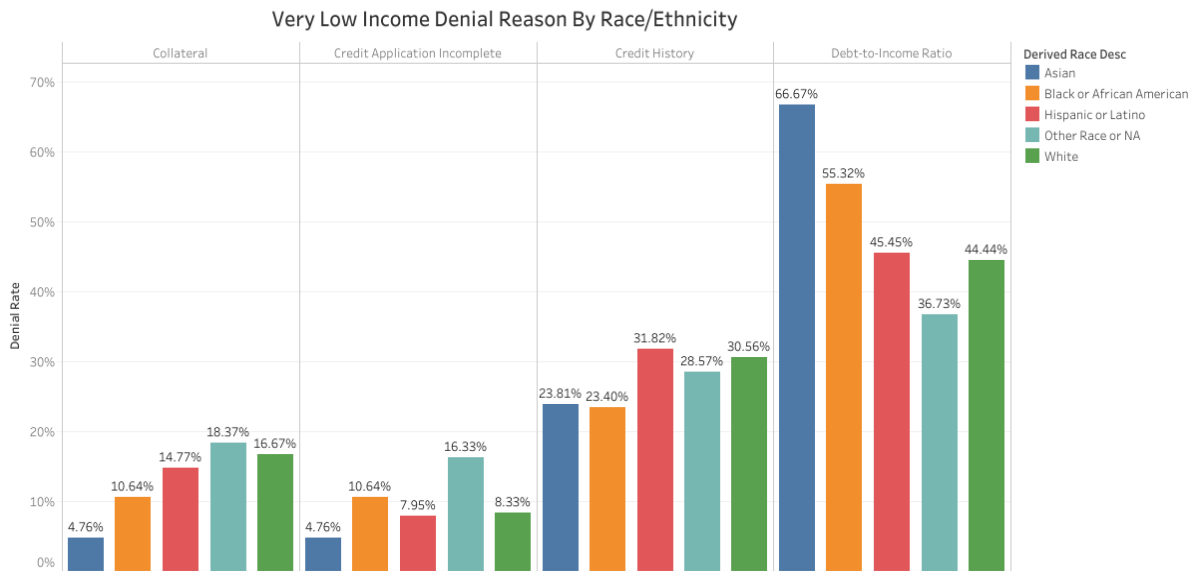
Source: 2023 HMDA



Source: 2023 HMDA



Source: 2023 HMDA



Source: 2023 HMDA

North Las Vegas Lending Practices Conclusion

Mortgage lending activity in the City of North Las Vegas is consistent with many of the broader trends that have occurred in the wake of high inflation and high interest rates.

Further, the City of North Las Vegas exhibits slowing mortgage market fundamentals from the highs of 2020 and 2021 when the interest rates were lower, and housing supply was low. Home purchase originations have decreased by 23% from 2022 and 2023, suggesting signs of declining housing demand and a slow housing market recovery within the city. Additionally, the share of refinance applications has reduced drastically. Debt-to-Income ratio and Credit History is the most common reason for denial across all income groups reflecting high inflation and stagnant wages, coupled with high interest rates.

Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for Black and Hispanic applicants relative to White and Asian applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

APPENDIX C: Community Survey Summary Results

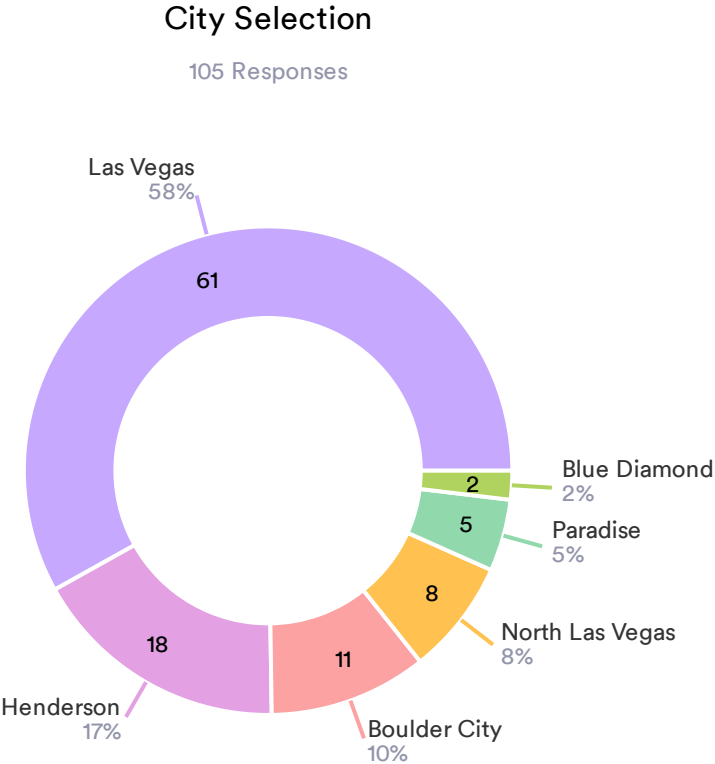
Resident Survey – English Results

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

Language Used

108 Responses

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

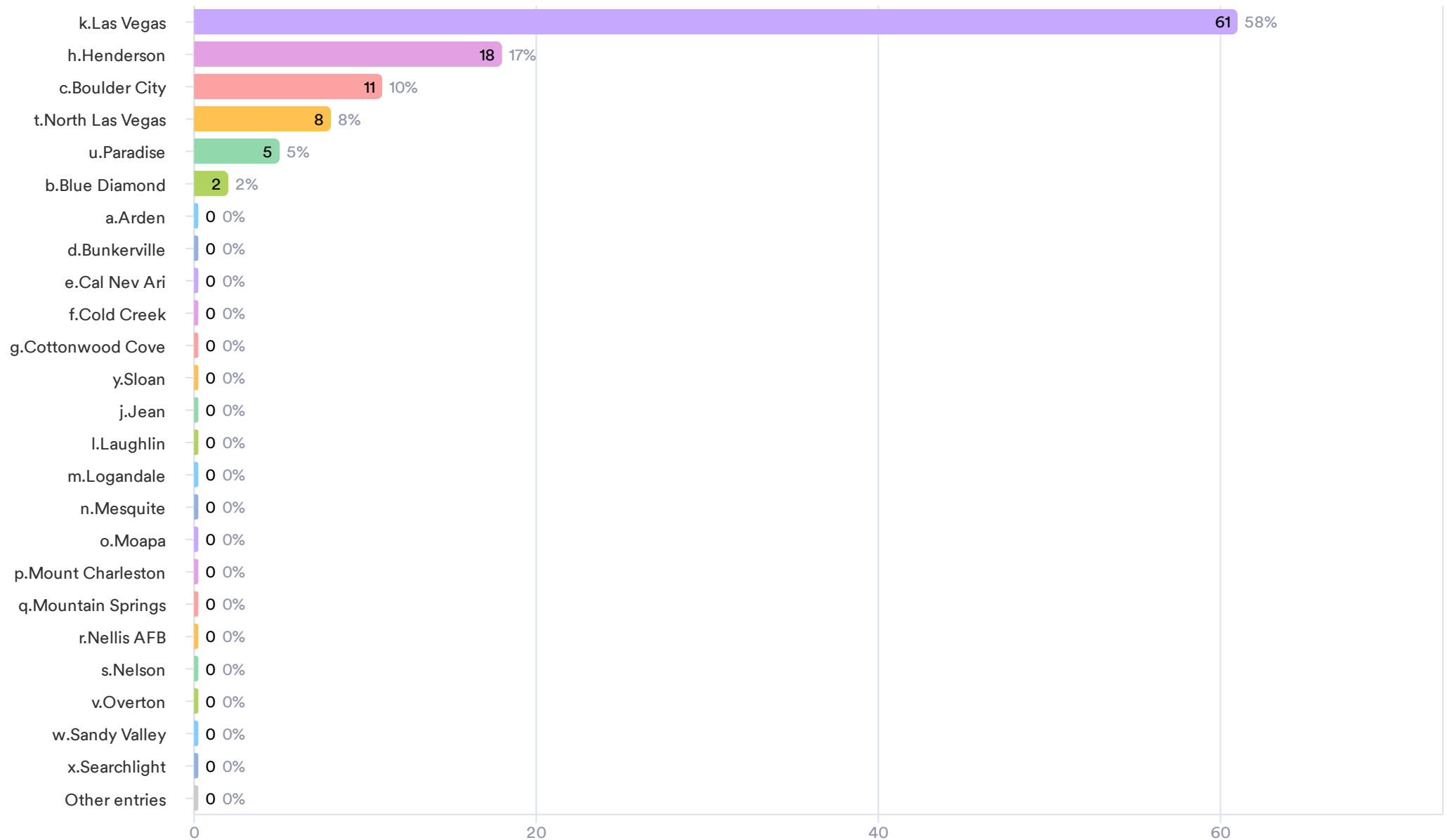


Data	Response	%
Las Vegas	61	58%
Henderson	18	17%
Boulder City	11	10%
North Las Vegas	8	8%
Paradise	5	5%
Blue Diamond	2	2%
Arden	0	0%

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

1. What City do you live within Clark County?

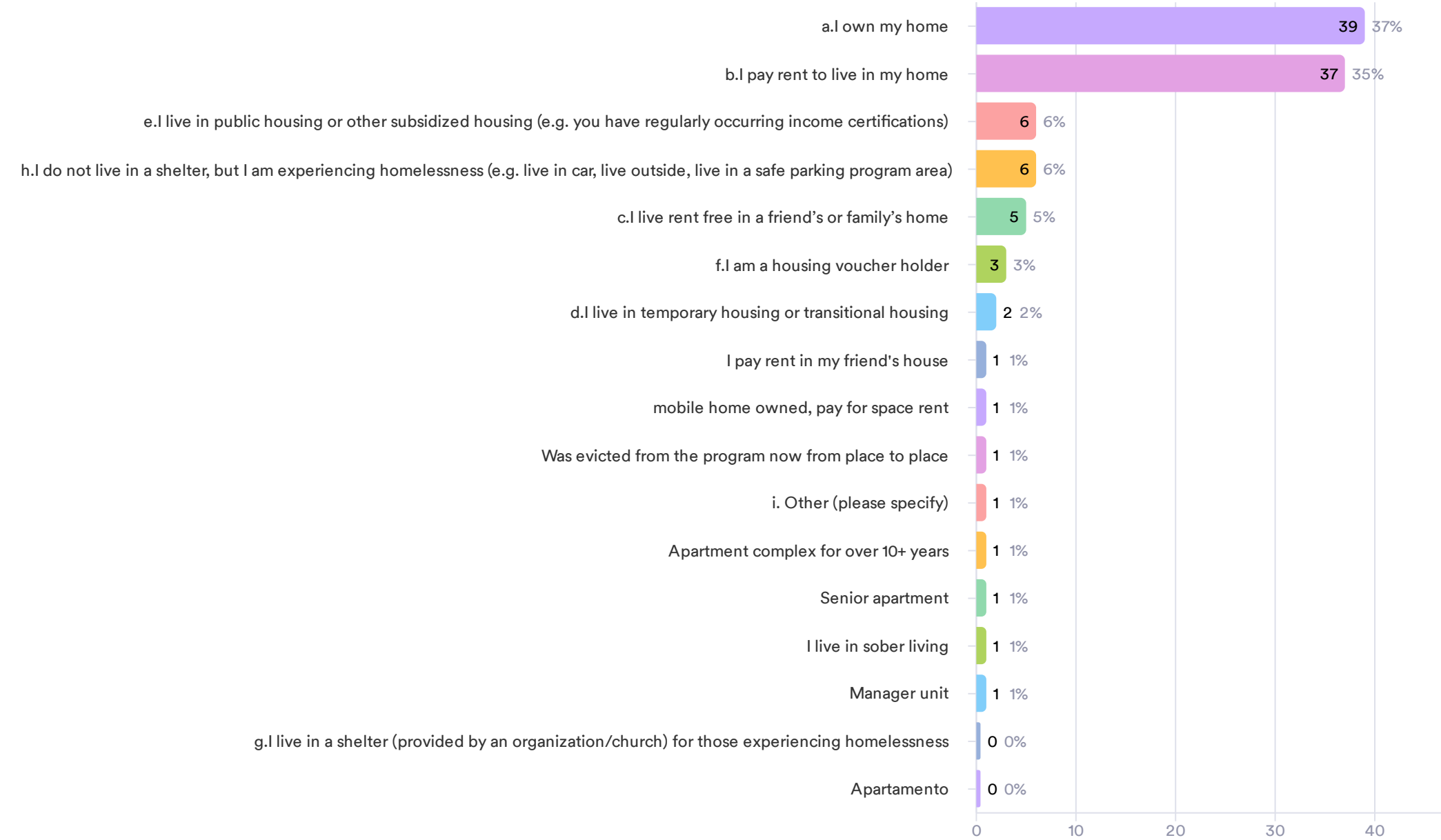
105 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

2. Which of the following best describes where you currently live?

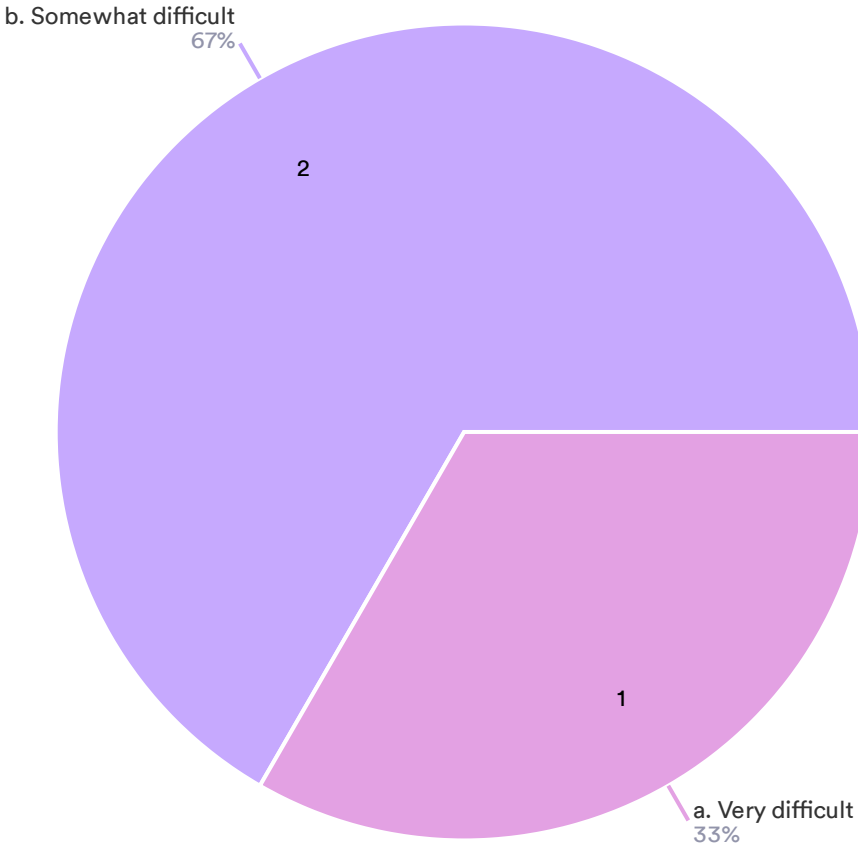
106 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

3. If you receive a housing voucher of any kind, how difficult was it to find a landlord that accepted your voucher?

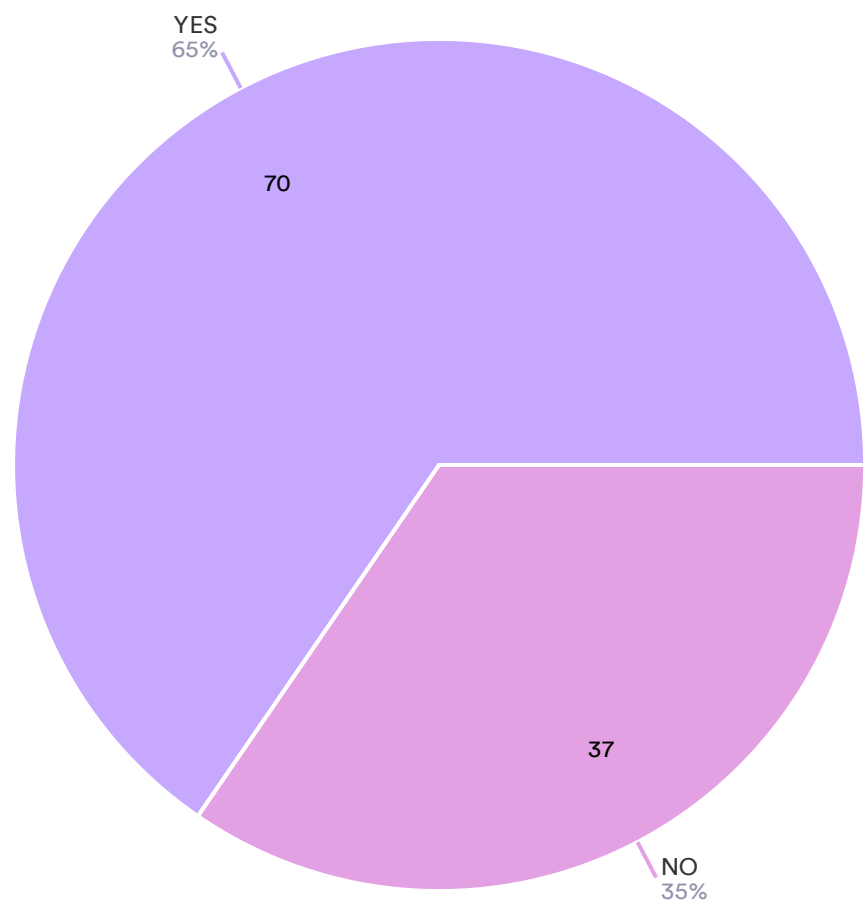
3 Responses



● b. Somewhat difficult ● a. Very difficult

4. If given the opportunity, would you move?

107 Responses

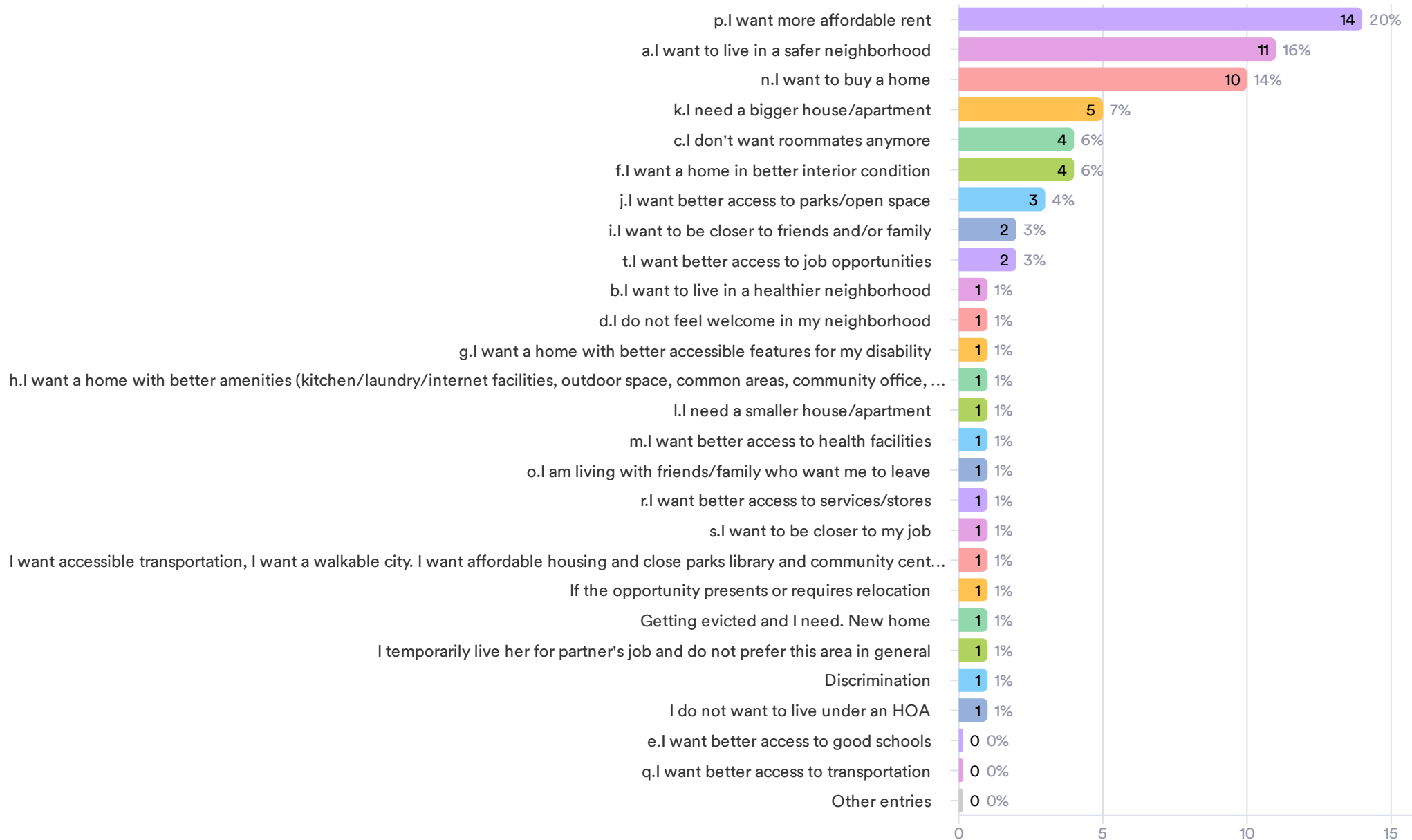


● YES ● NO

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

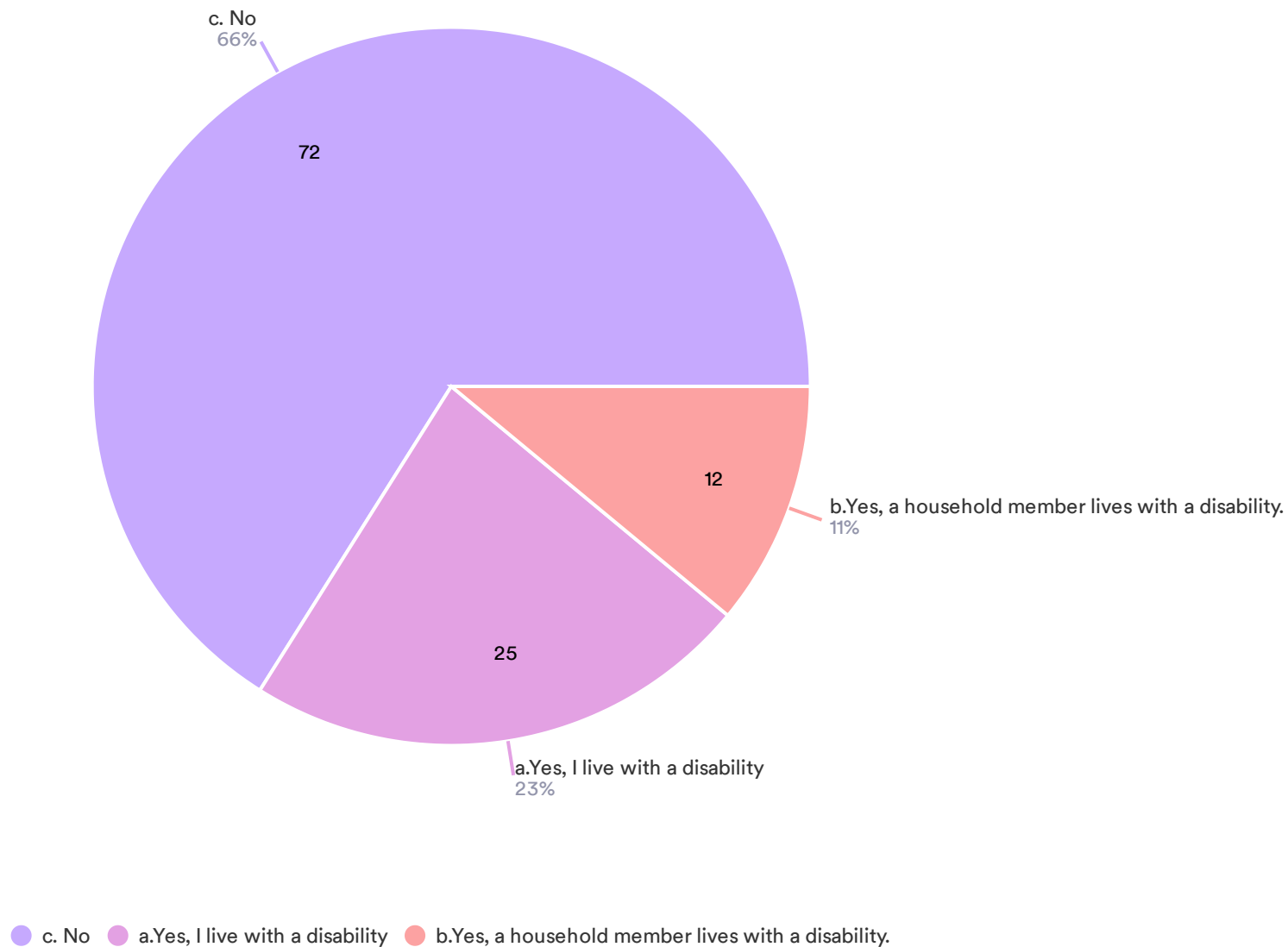
5. Why do you want to move?

70 Responses



6. Do you currently live with a disability, or does a member of your household live with a disability?

109 Responses



7. What disabilities are experienced by you or your household member?

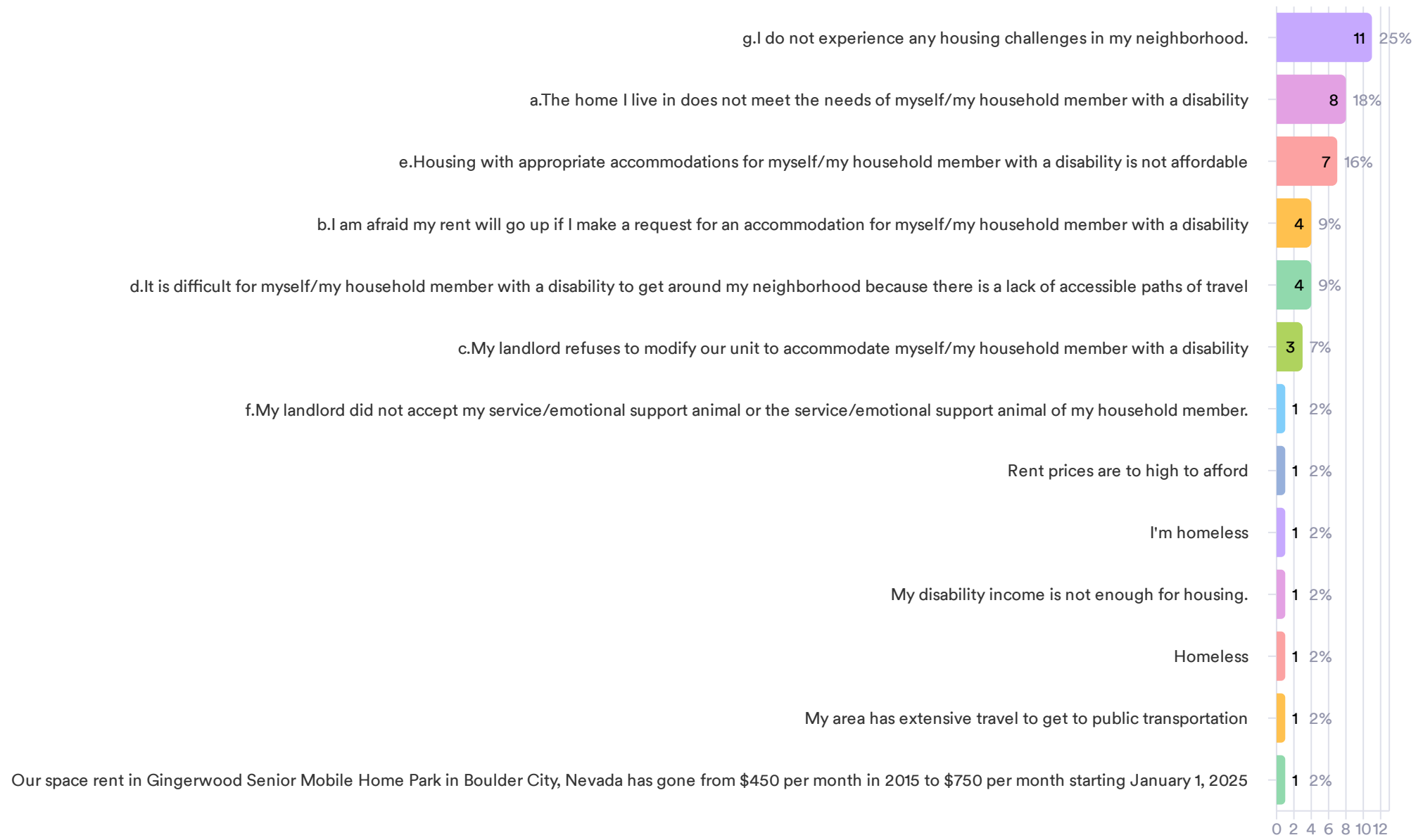
82 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

8. Do you and/or a household member experience any of the following housing challenges?

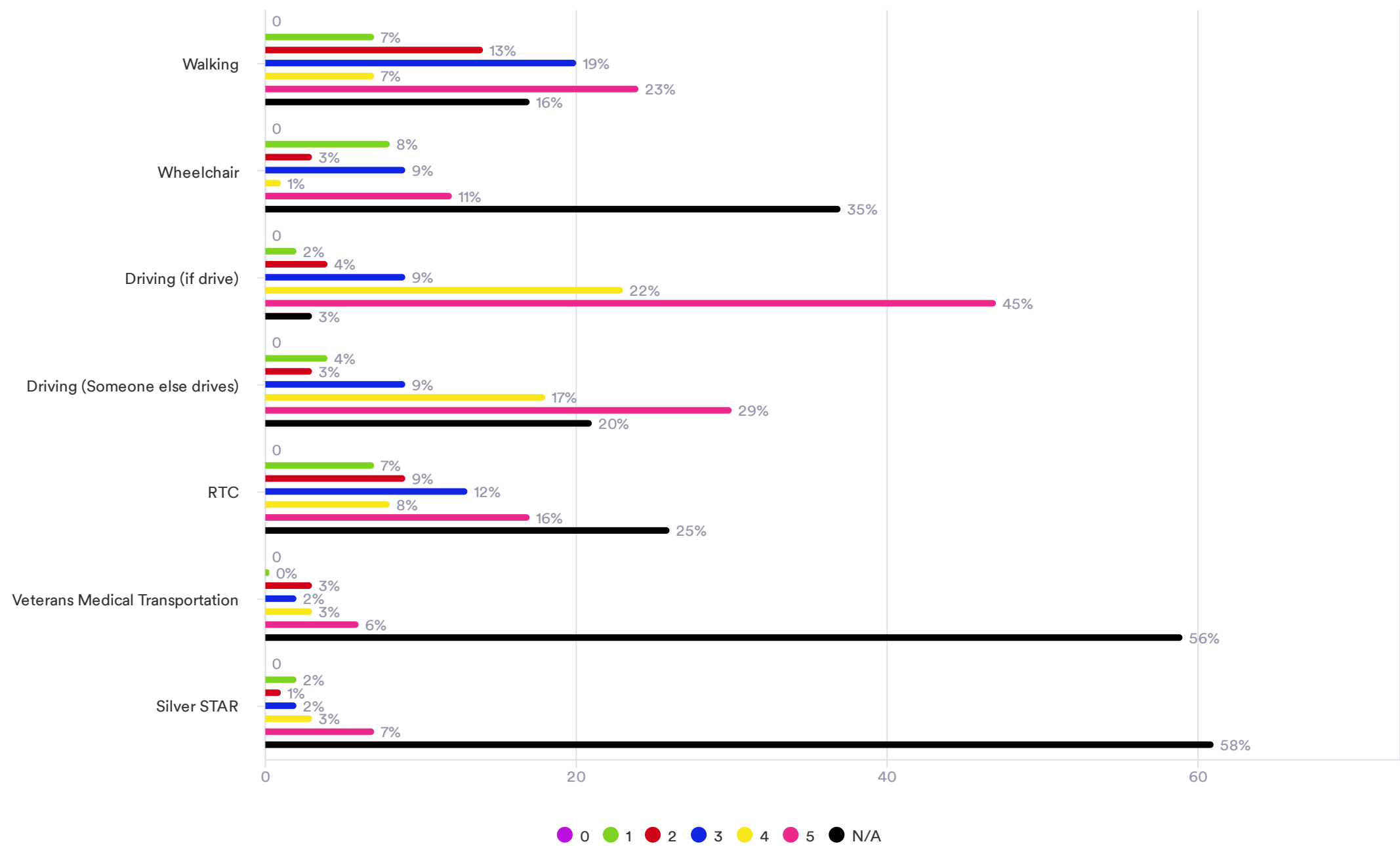
44 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

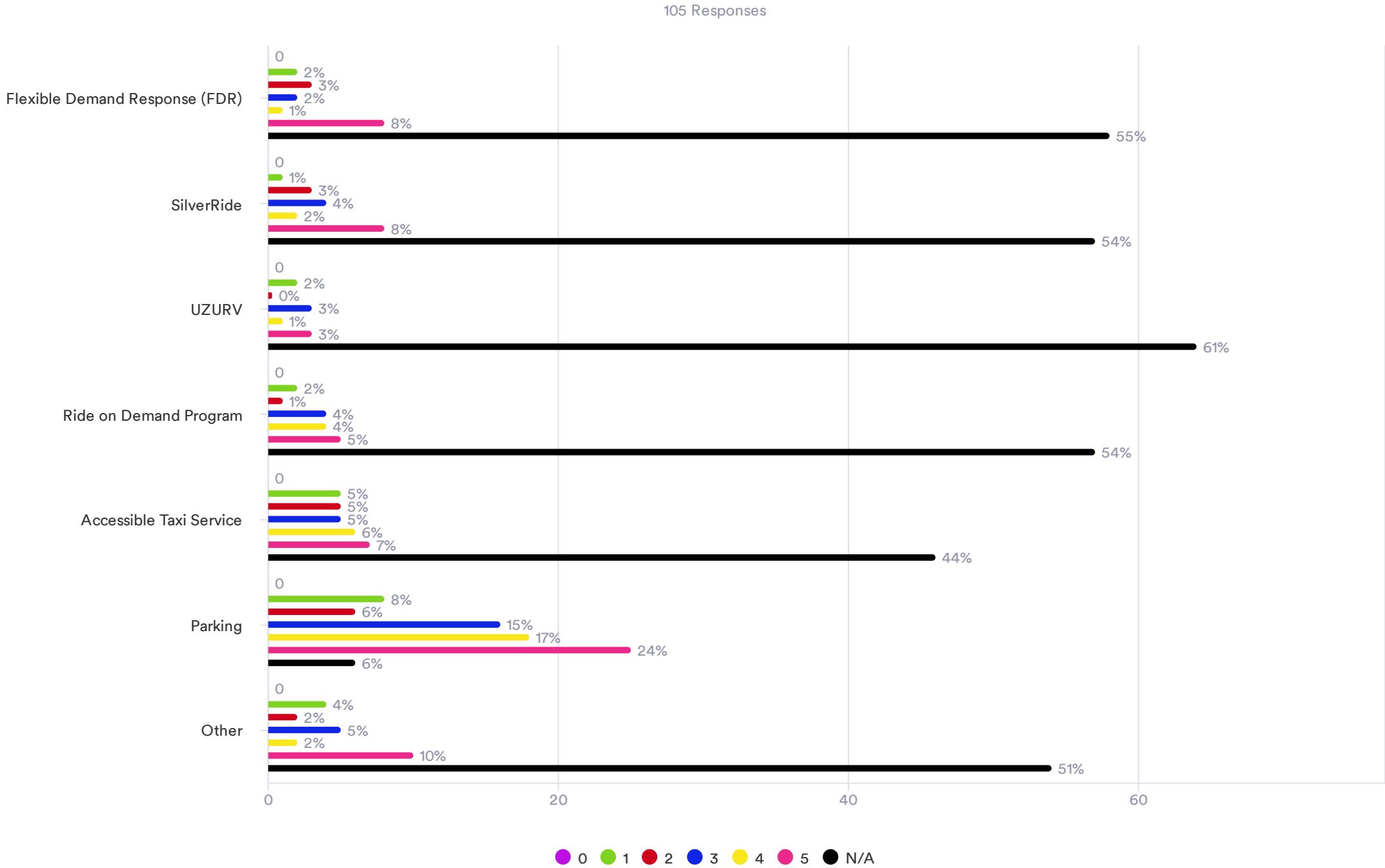
9. If used, please rank the level of difficulty in using specific transportation methods in your community from very difficult (0) to very easy (5).

105 Responses



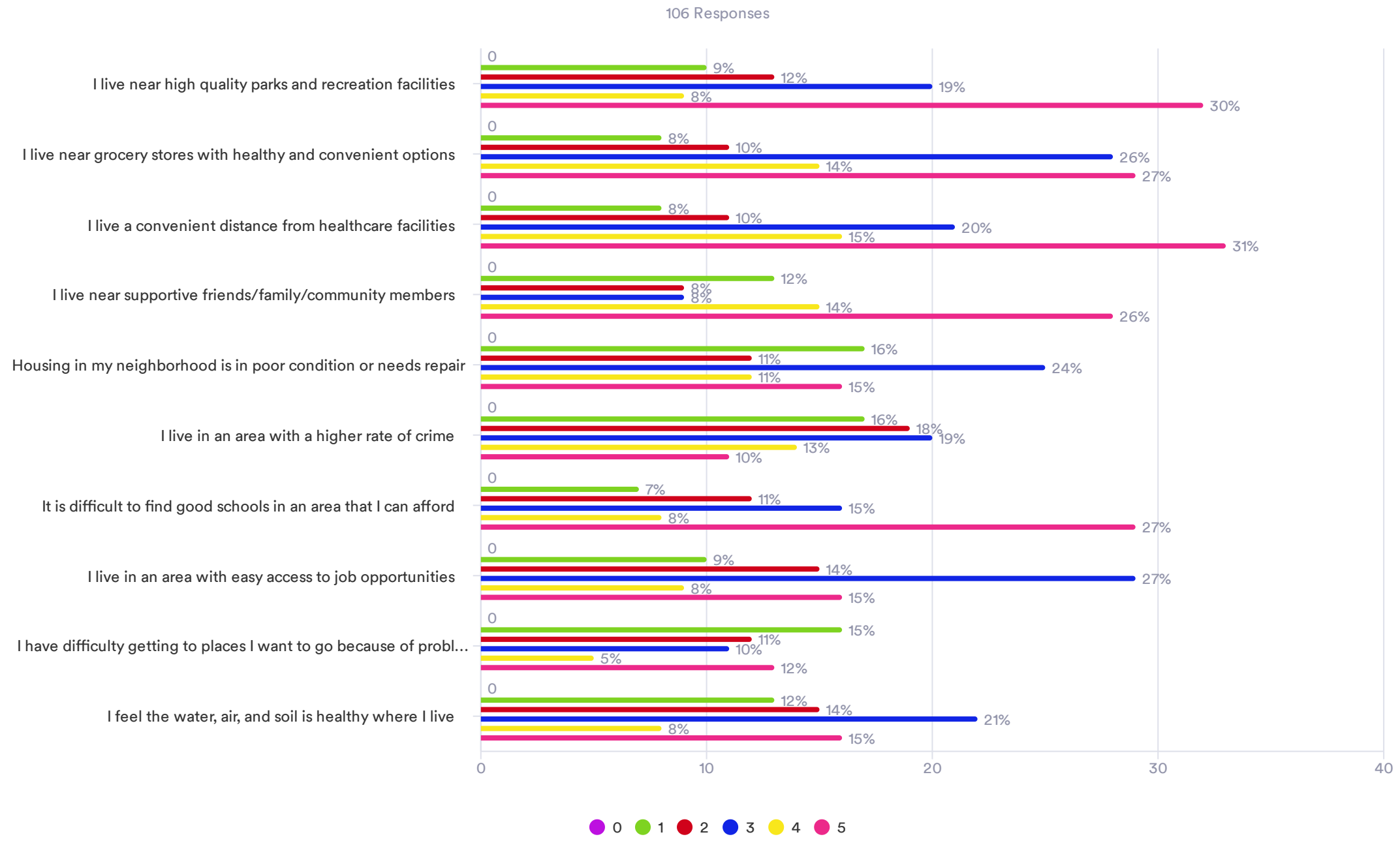
'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

9 cont. If used, please rank the level of difficulty in using specific transportation methods in your community from very difficult (0) to very easy (5).



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

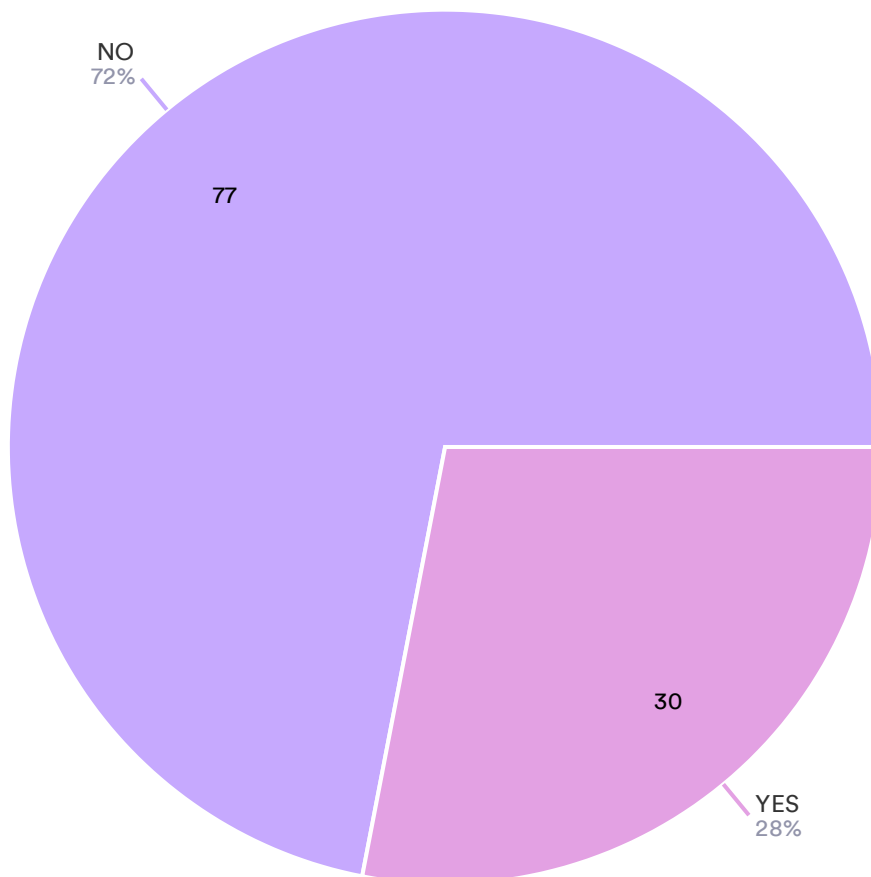
10. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices.



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

11. In the past five years, have you had to move out of your residence in Clark County when you did not want to move?

107 Responses

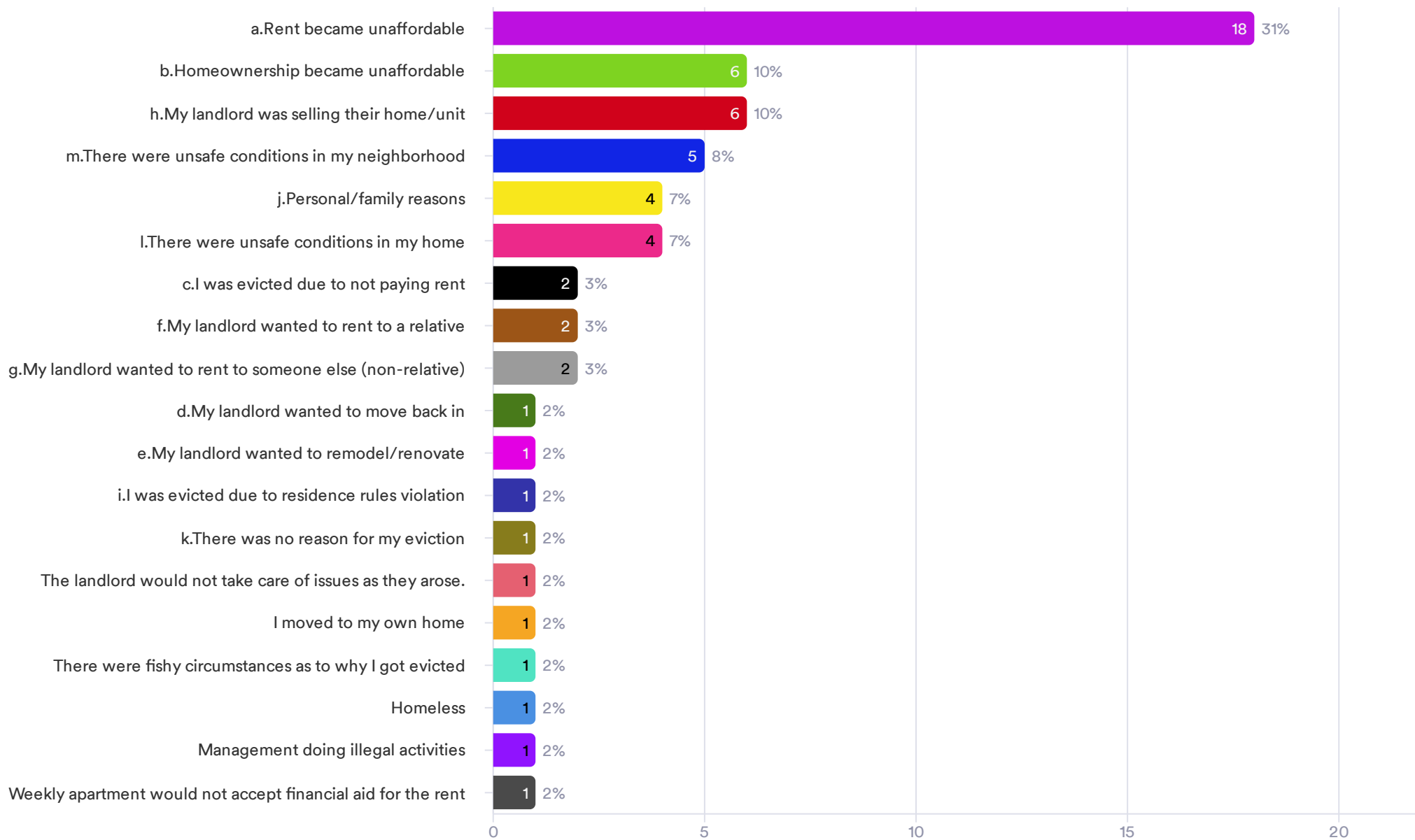


● NO ● YES

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

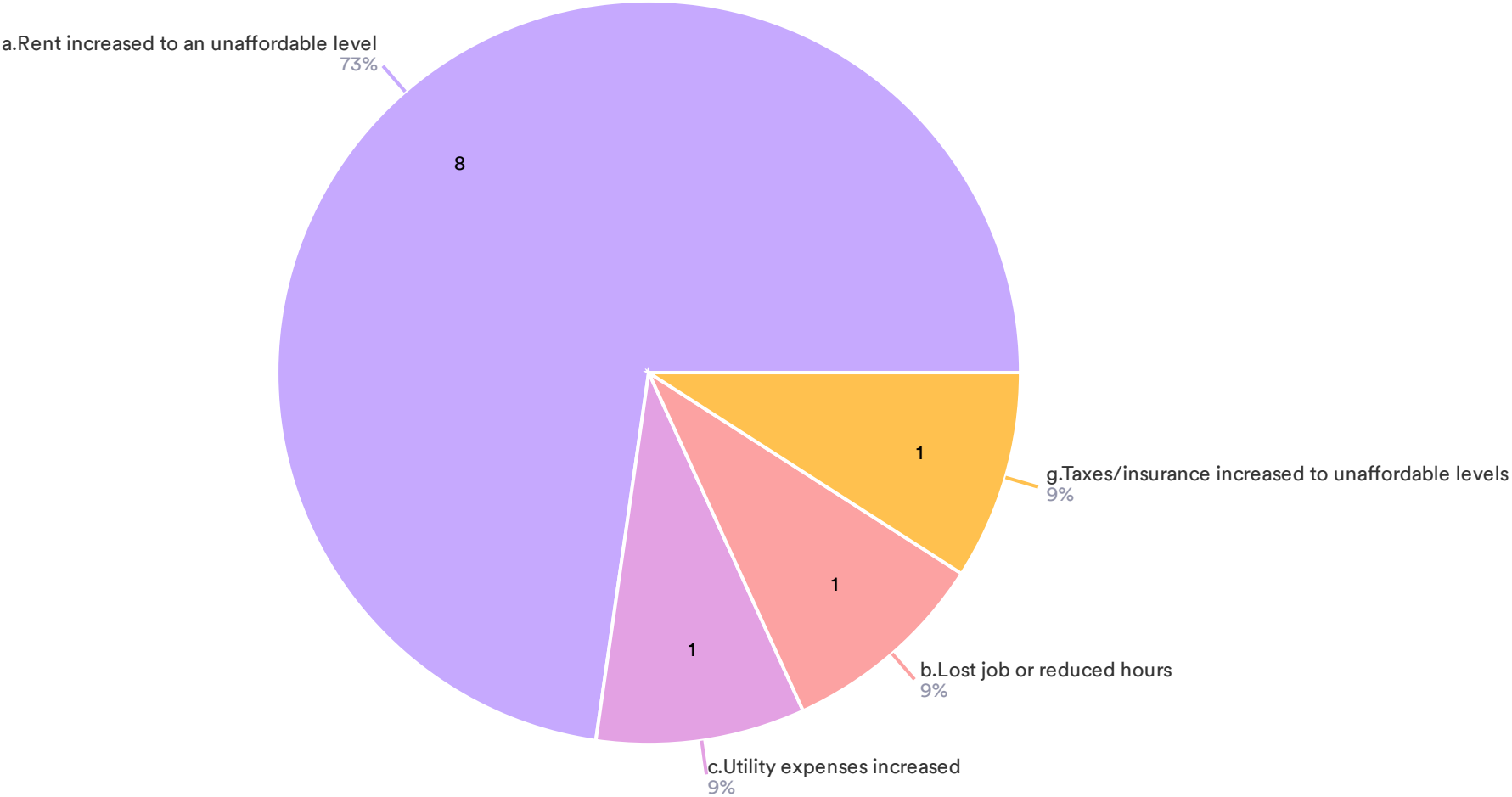
12. Why did you have to move?

59 Responses



13. If you selected “Rent became unaffordable” or “Homeownership became unaffordable,” please select the reasons why it became unaffordable

11 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

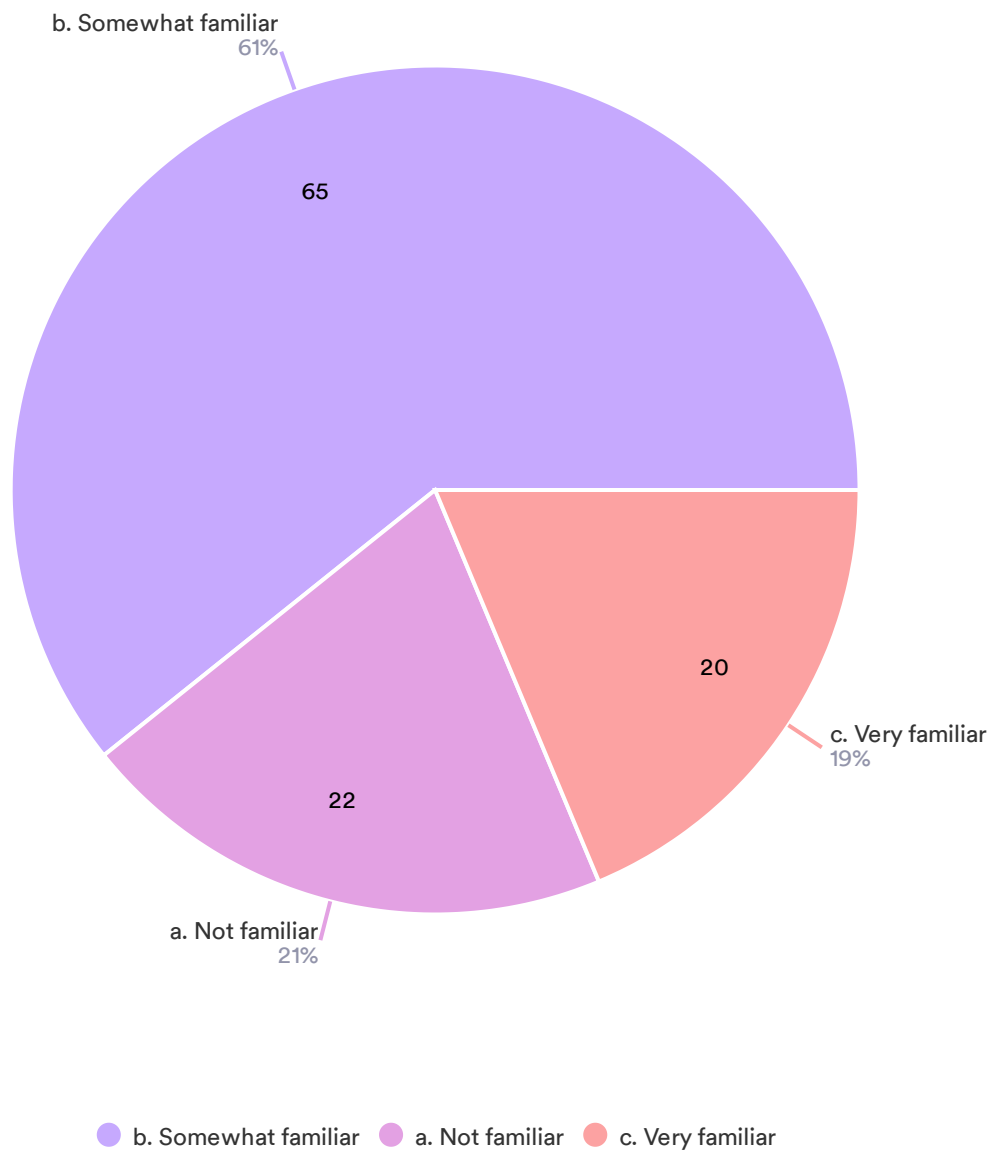
14. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices. If you don't know, check "I don't know."

105 Responses



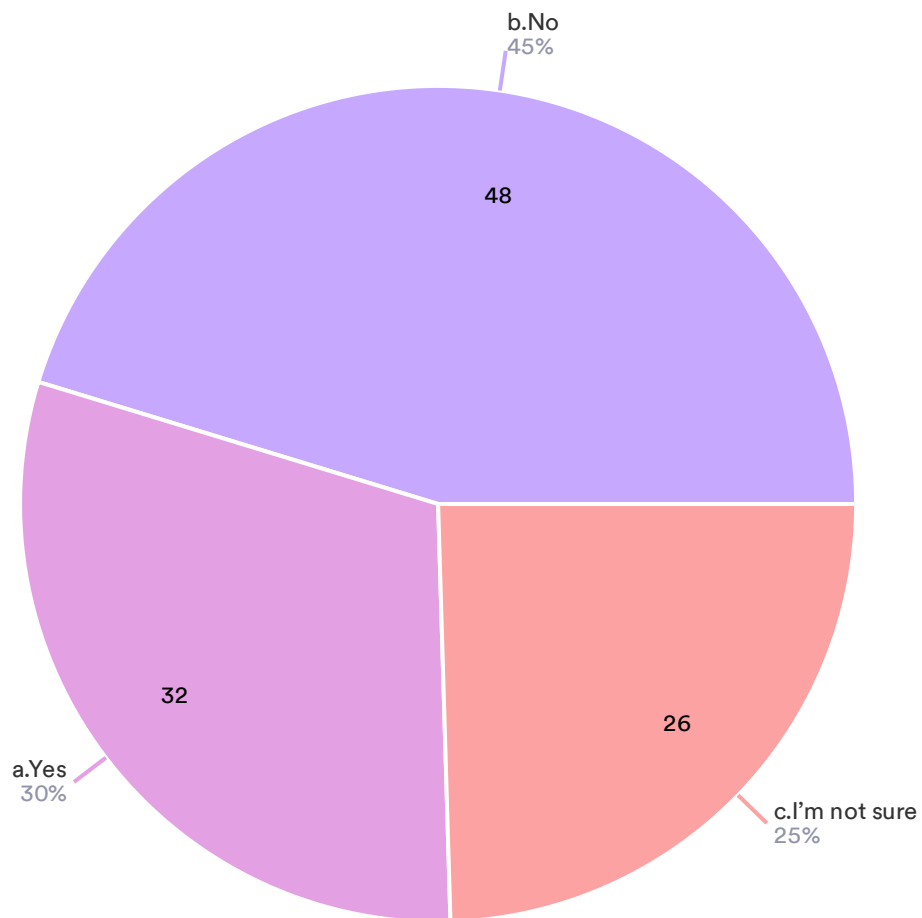
15. How familiar are you with fair housing laws?

107 Responses



16. Do you know where to file a complaint if you felt that your fair housing rights have been violated?

106 Responses



● b.No ● a.Yes ● c.I'm not sure

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

17. Where would you file a complaint if you felt that your fair housing rights had been violated?

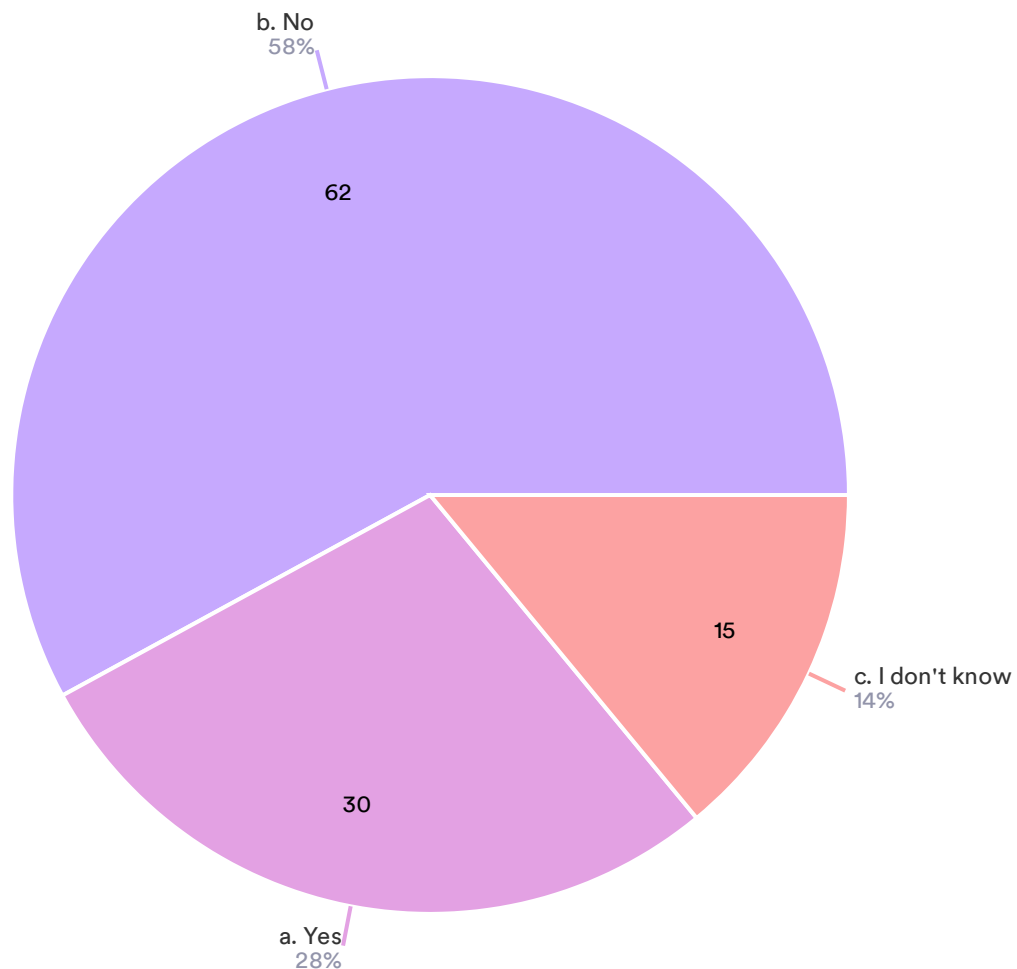
32 Responses

Data	Responses
HUD	5
Housing authority	2
Fair Housing	2
Online	1
Silver State Fair Housing Council	1
Section 8, Housing Authority	1
Clark County Judicial Court	1
Hud	1
Fair housing development	1
Silver state fair housing or hud	1
Nevada Fair Housing	1
HUD.GOV	1
Yes done that	1
Courthouse?	1

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

18. Have you ever experienced housing discrimination during any point in the housing process, including searching for housing.

107 Responses



● b. No ● a. Yes ● c. I don't know

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

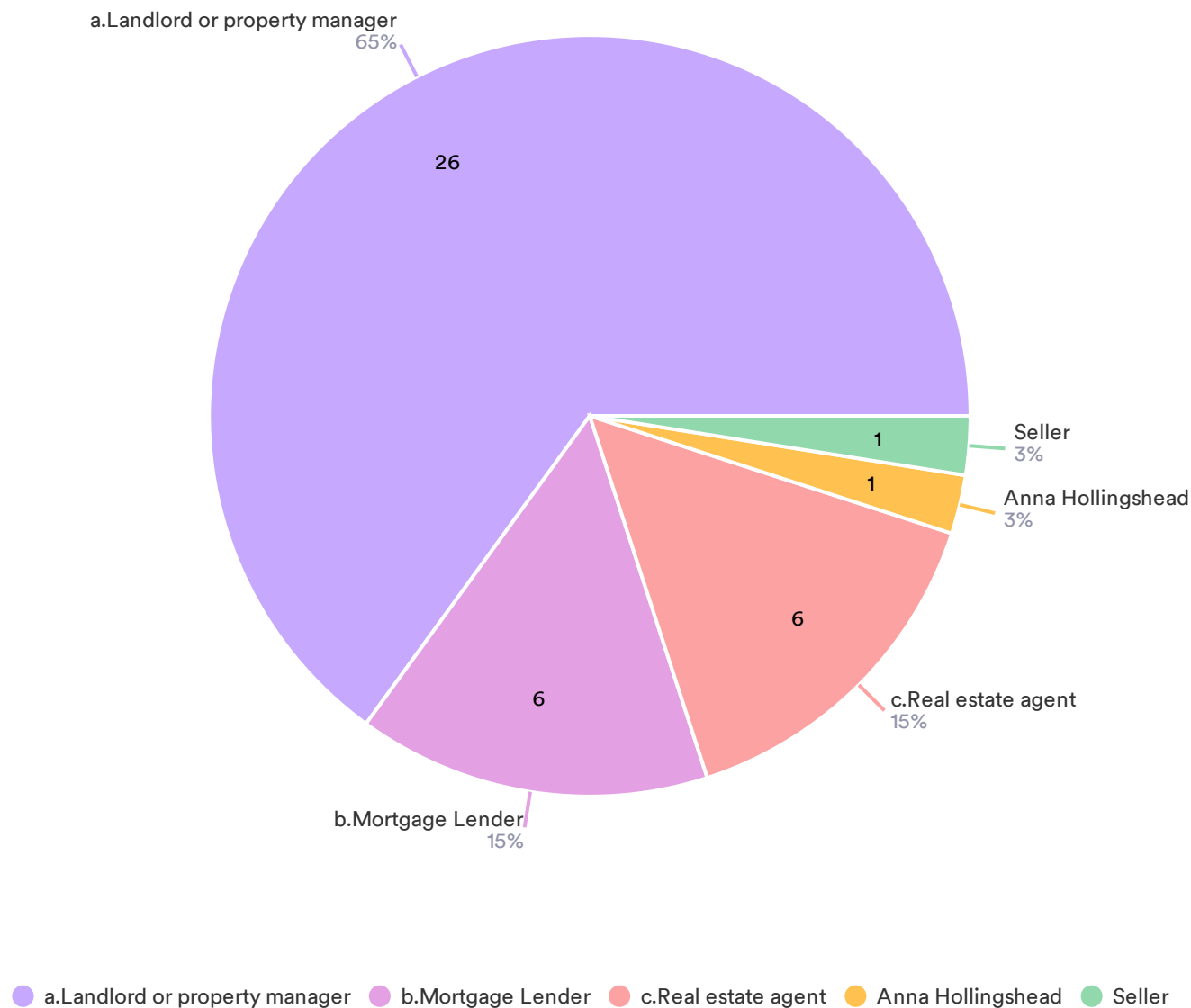
19. On what basis do you believe the discrimination occurred?

60 Responses



20. Who do you believe was responsible or involved in the discrimination?

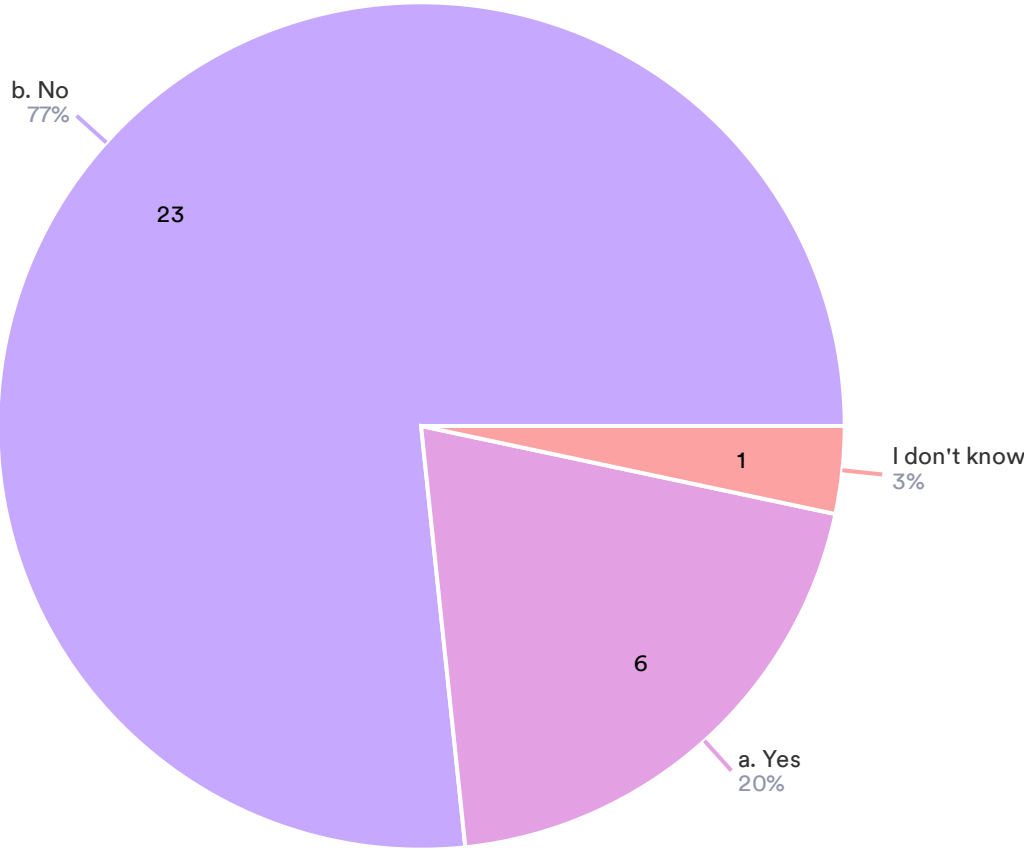
40 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

21. Did you file a Fair Housing complaint due to the discrimination you experienced?

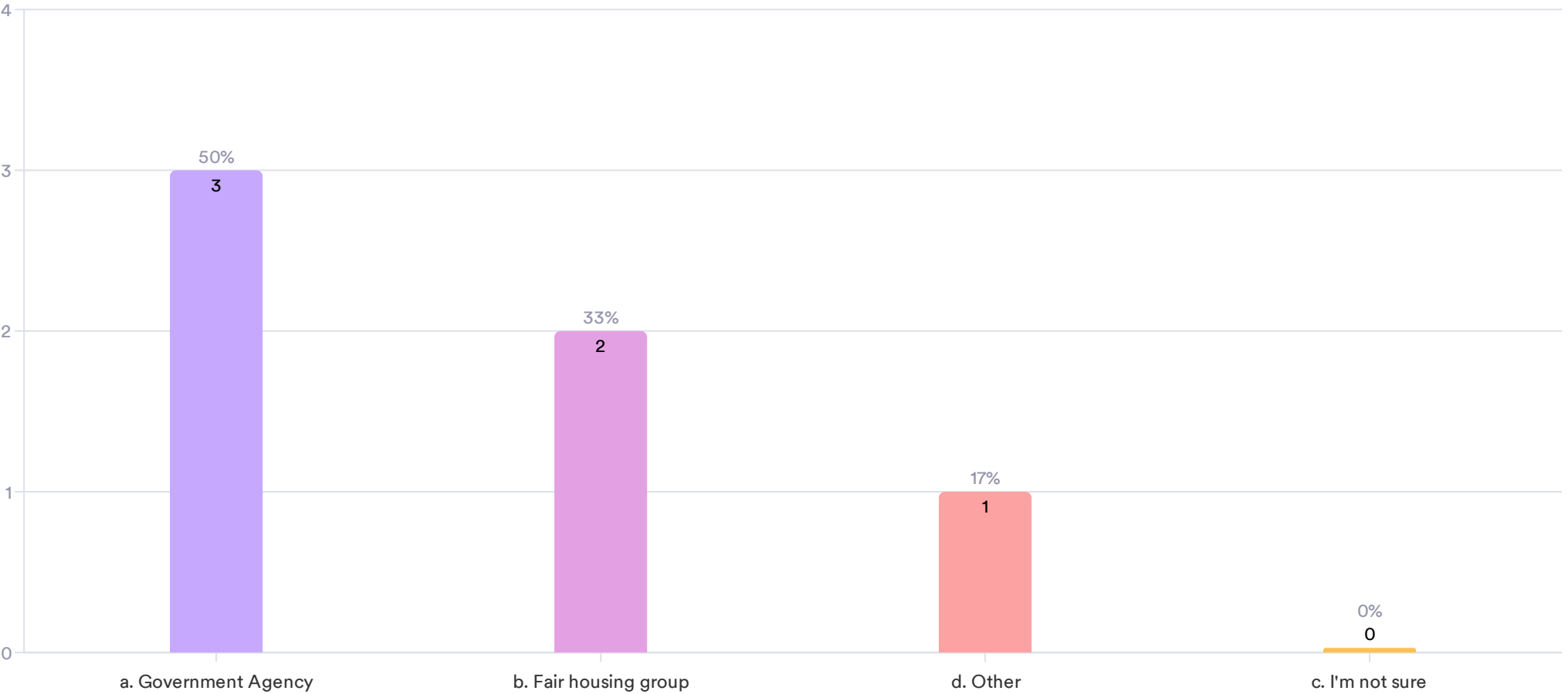
30 Responses



b. No a. Yes I don't know

22. To whom did you report the incident?

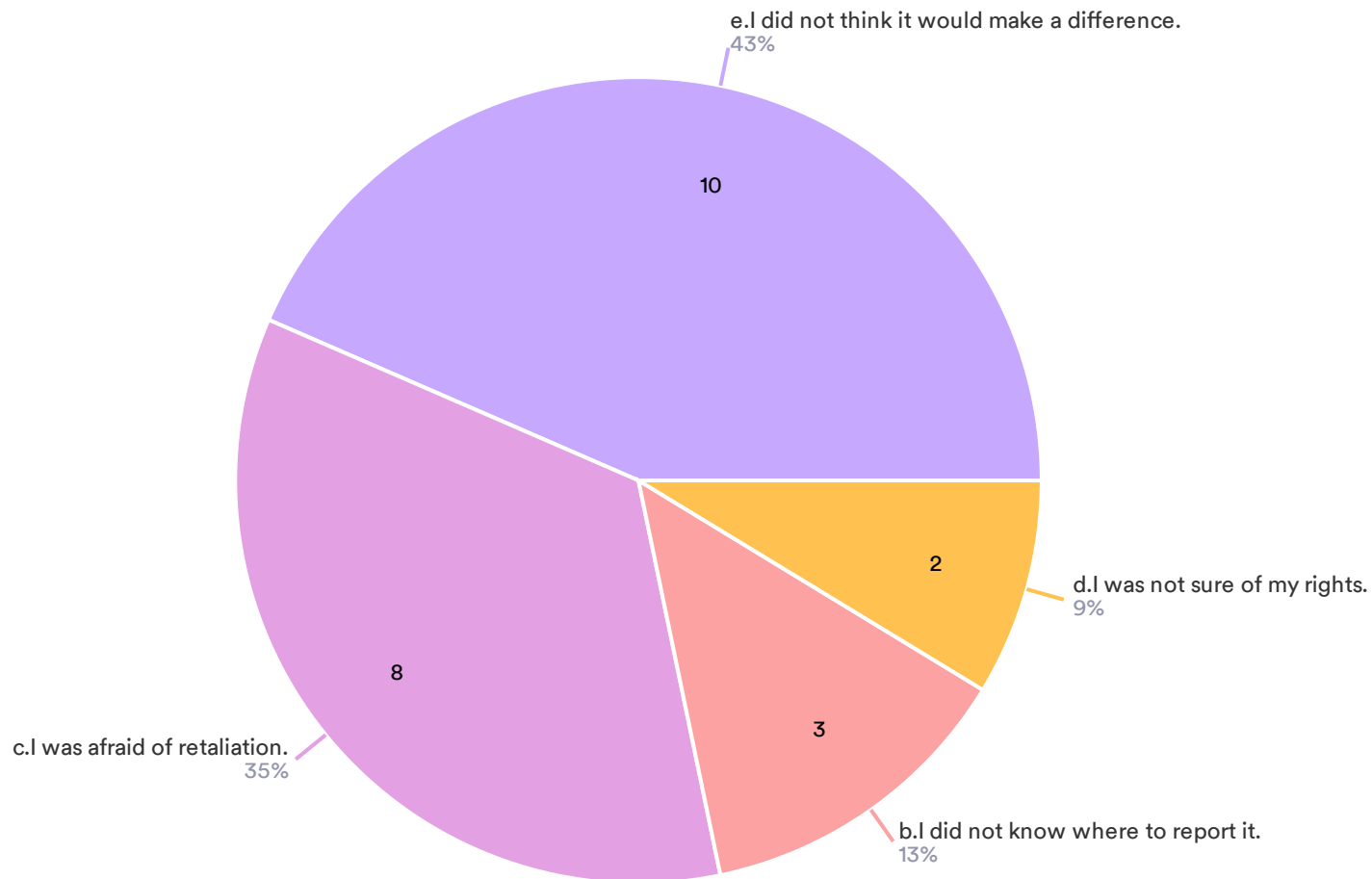
6 Responses



Data	Response	%
a. Government Agency	3	50%
b. Fair housing group	2	33%
d. Other	1	17%
c. I'm not sure	0	0%

23. Why did you not report the incident?

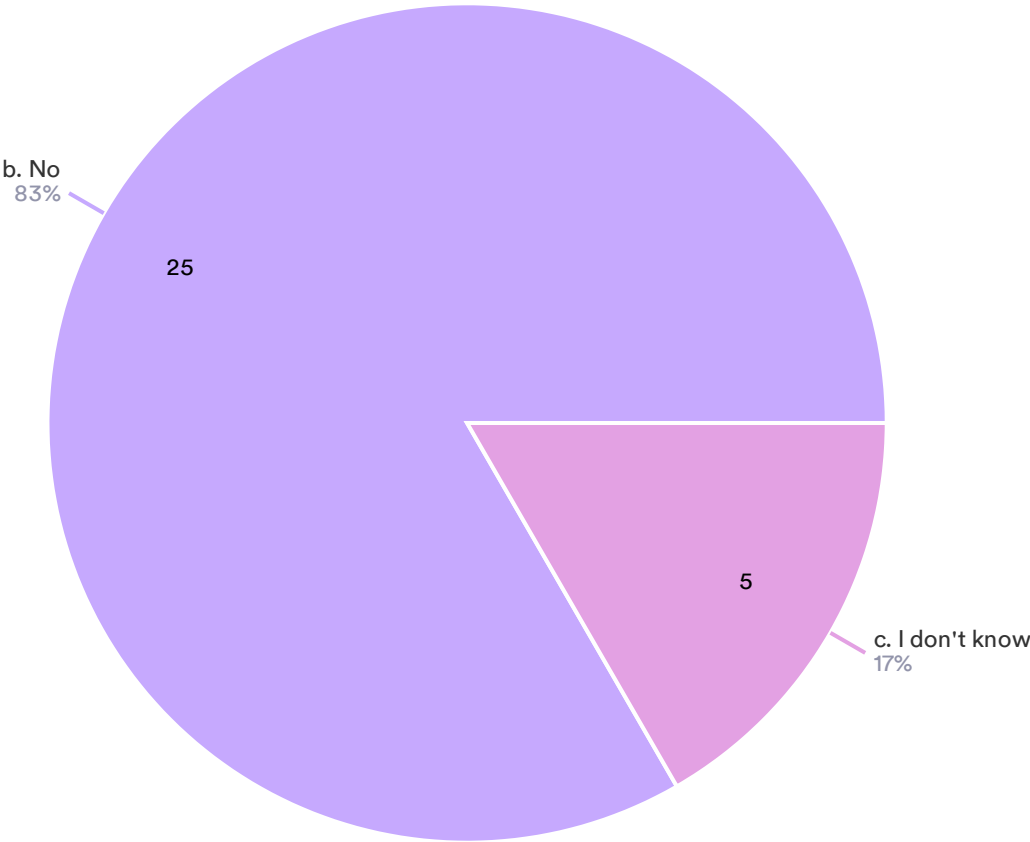
23 Responses



● e. I did not think it would make a difference. ● c. I was afraid of retaliation. ● b. I did not know where to report it. ● d. I was not sure of my rights.

24. Do you feel that fair housing laws are adequately enforced in Clark County?

30 Responses

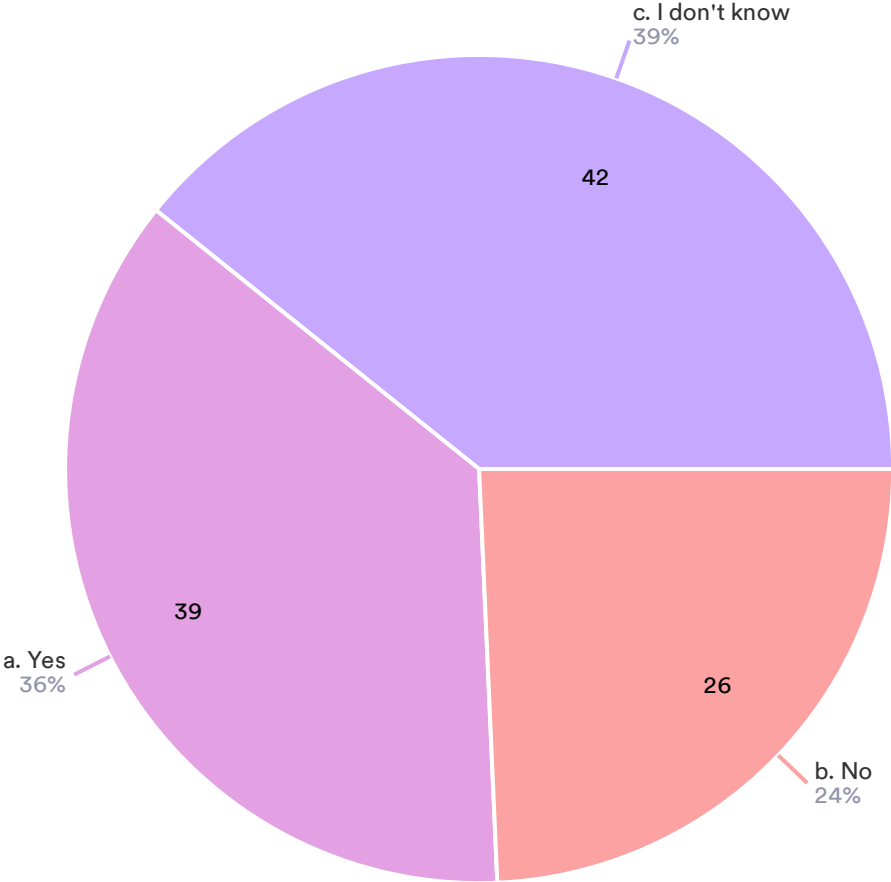


● b. No ● c. I don't know

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

25. Based on your knowledge of fair housing law, do you think that fair housing laws should be changed to protect other classes or for other purposes

107 Responses



c. I don't know a. Yes b. No

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

26. If you answered “yes,” how should fair housing laws be changed? Are there other classes that should be protected?

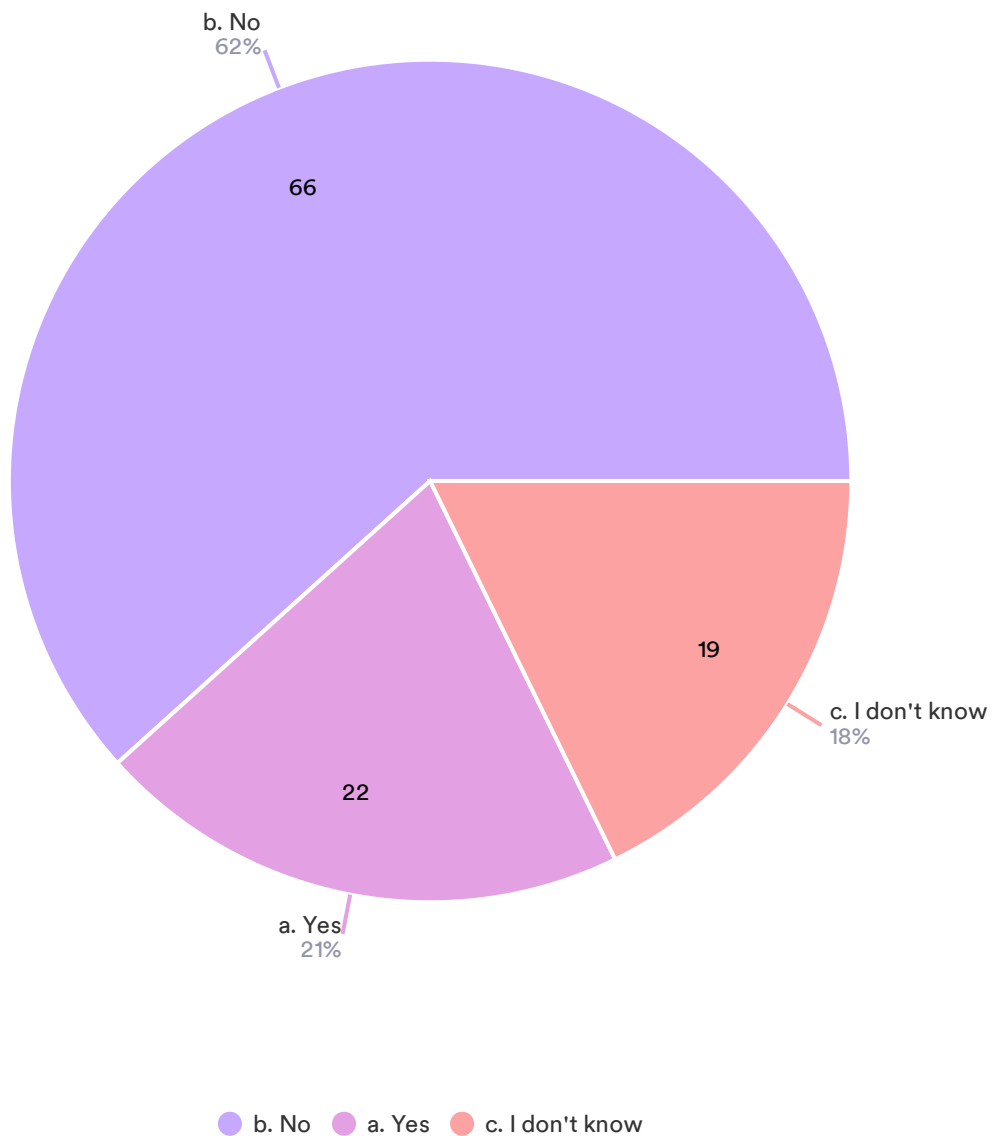
34 Responses

Data	Responses
Rent prices cheaper and more disability friendly	1
It needs to be studied.	1
By assigning oversight committee to protect citizens	1
Needing to make sure it is fair to everyone who needs it regardless of there circumstances	1
Students, ex-felons, low income renters	1
Refugees	1
Homeless people	1
Not at the moment	1
They should protect those with not only physical disabilities but mental and emotional disabilities!	1
Be more considerate especially to those who are low income why should they meet the same standard as someone who has the income and credit it just doesn't make sense	1
Financial or economic status. Lower end of the income scale is perceived as poor property maintainers.	1
Landlords shouldn't evict tenants in 7 days should give 60 day notice to pay the rent or move out	1
Senior living should accept disabled person despite of age. Handicap is what disabled person needs not just seniors. A handicap person needs an affordable housing. The federal SSI maximum \$967. If apartments is getting federal funding 5% of apartments must accept disabled person on SSI. It's the law. Example Nevada hand gets state and federal funding. fair housing law 5% of apartments complex must go to disable person. But their low income housing is price to high for a disabled person and they not allowing disable person to occupy 5% of properties. Against federal law, discrimination. No one cares and won't do anything because everyone is stealing money.	1

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

27. Are you aware of any educational activities or training opportunities available to you to learn about fair housing laws?

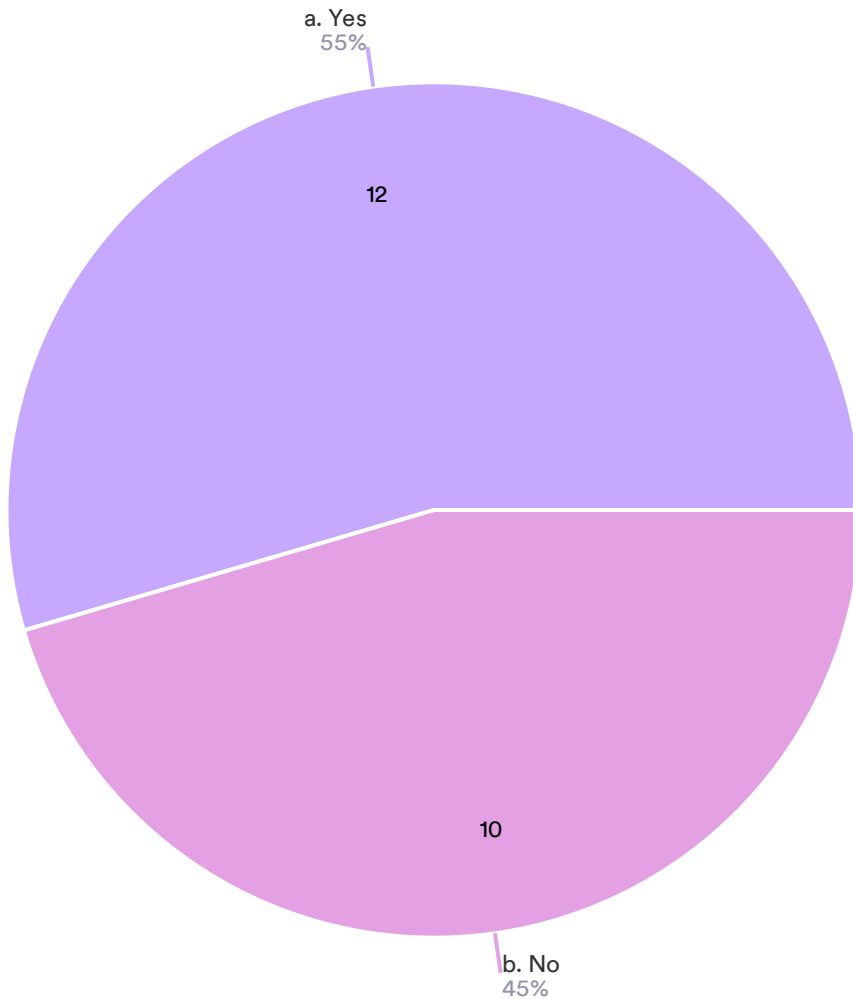
107 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

28. If you answered "yes" to the previous question, have you participated in fair housing activities or training?

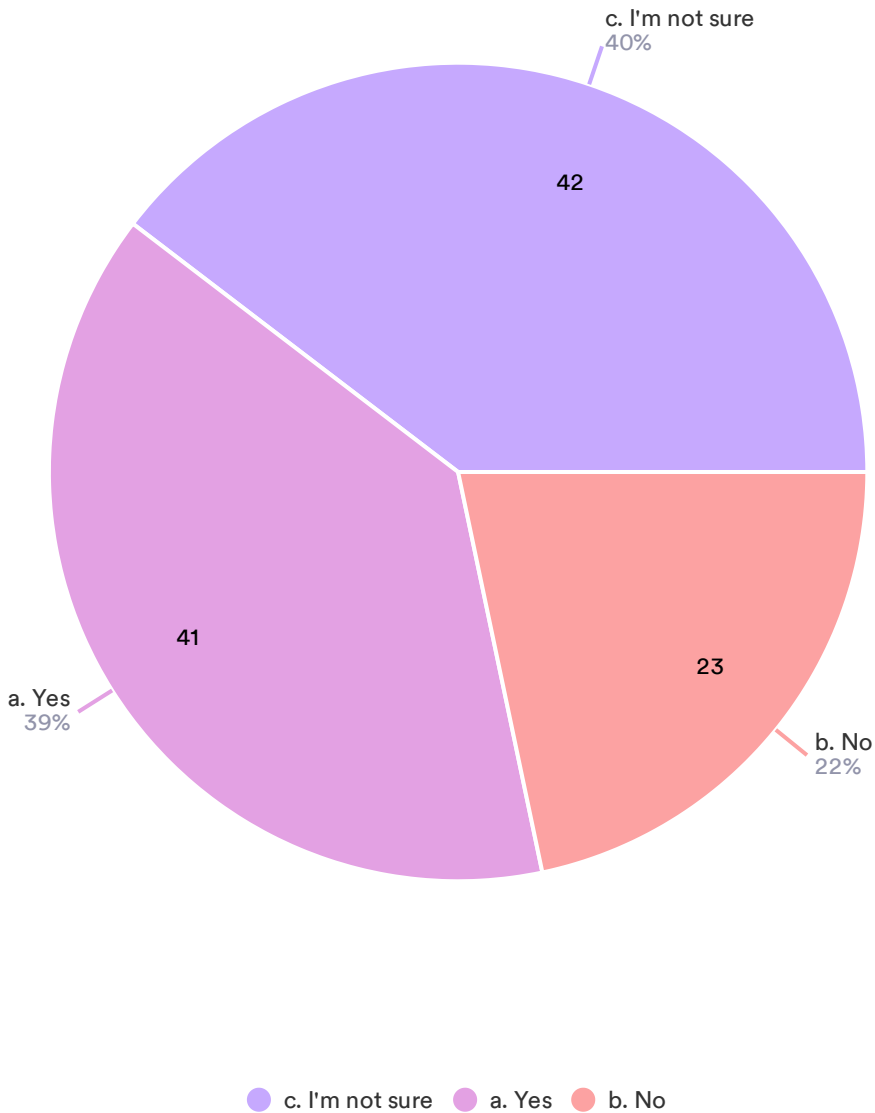
22 Responses



● a. Yes ● b. No

29. Do you believe there are impediments to fair housing choice in Clark County?

106 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

30. Please explain what type of impediments to fair housing choice you have witnessed.

35 Responses

Data	Responses
After living in New York City and then moving back to Clark County I realized that the laws protect landlords now than they do tenants. Also, when it comes to things like air conditioning there are so many landlords that don't reasonably fix their properties and leave many elderly and low income families with no choice but to suffer with the conditions and no recourse or resources to move. In those cases, I think it's beyond fair to create new laws to protect people renting.	1
To much favoritism to minorities	1
Income restrictions and availability	1
There are still barriers for low income renter, college students and youth when it comes to obtaining affordable housing	1
Not enough low-income or free housing for disabled	1
Discrimination.	1
No	1
You allow individuals to have their personal beliefs and feelings run the office and decide on peoples living situations	1
Transportation and availability of retail and medical providers.	1
Voucher acceptance issues Very high security deposits, rents and other move in costs	1
Discrimination and Cost	1
Boulder city does not have a variety of housing opportunities and is limited to high income families and also limits seniors and/or people with disabilities that can not afford the high prices	1

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

31. Please share any additional comments regarding fair housing discrimination or barriers to fair housing choice in the box below.

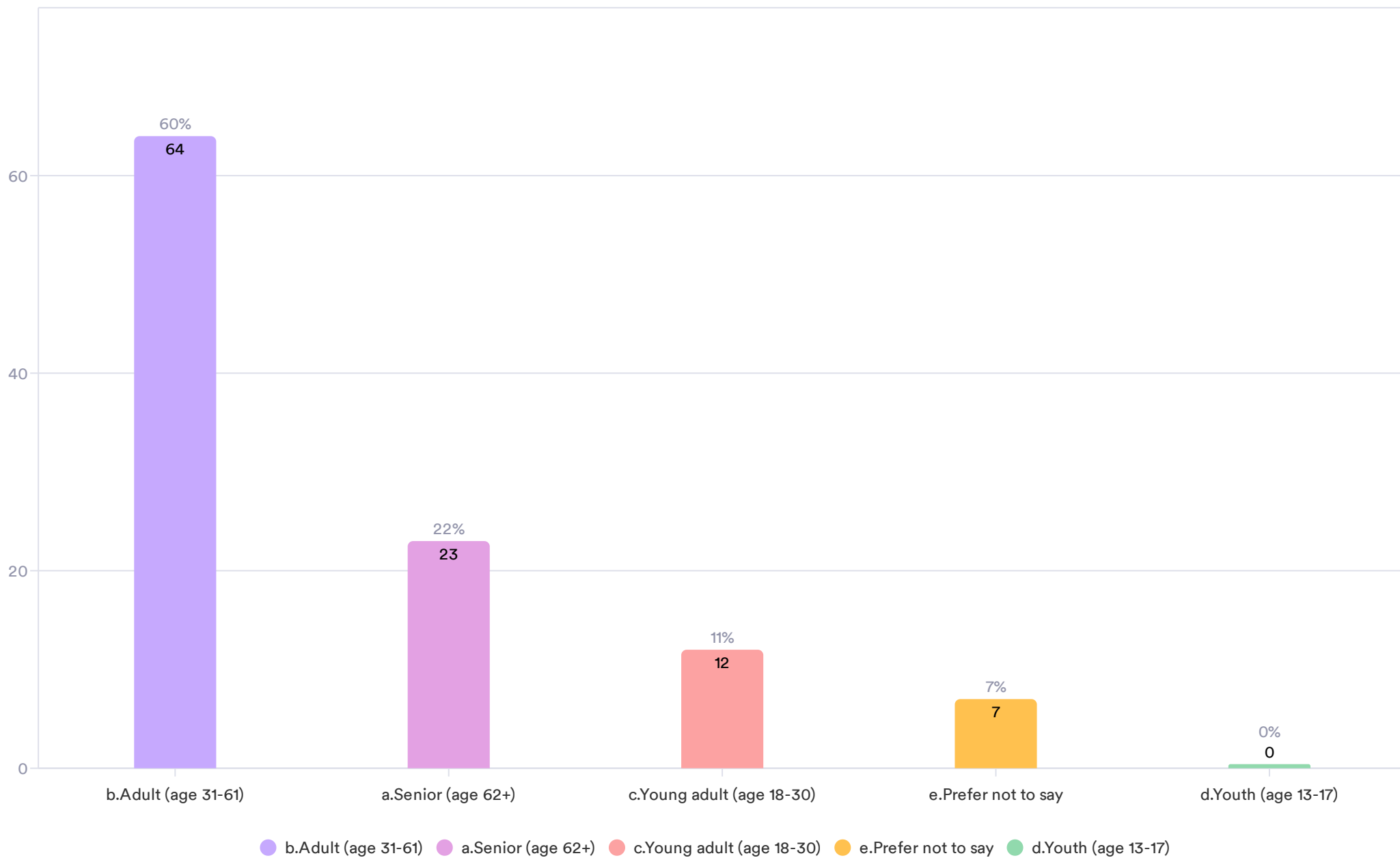
51 Responses

Data	Responses
N/A	3
None	3
There is no rent stabilization. Landlords are free to raise rent without regard to their tenants. Clark county is struggling with supply and demand in housing. As a person who works in a transient community, people come to Las Vegas expecting affordability and often have to return to where they came from because there isn't housing. I've seen a lot of homeless youth as well because their families have to choose between taking care of them and being able to take care of younger children.	1
Make things easier and more affordable for low income families	1
Boulder City Nevada has a scarce housing market.	1
No support in the form of a group or organization	1
We should not spend time on how not to help when the to house is great.	1
Refugee children without adults need to be provided safe and clean living quarters	1
We need affordable housing for families wanting to buy a home for the first time.	1
Wish I could buy but prices and interest rates are way too high so I'm content renting.	1
Just concerned about are people going to be able to live everything is so expensive	1
The workers you hire allow their personal feelings and beliefs dictate another person's life! Anna Hollingshead is one of those employees who forced my 2 young children and I to move suddenly because she was unwilling to listen or care about the real lives of myself and my children!	1
People who are on housing or low income are treated unfairly to have them make 3x the rent with a 680 and above credit score or just turned away make them feel less. Then and then after force them into unsafe spaces to live	1

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

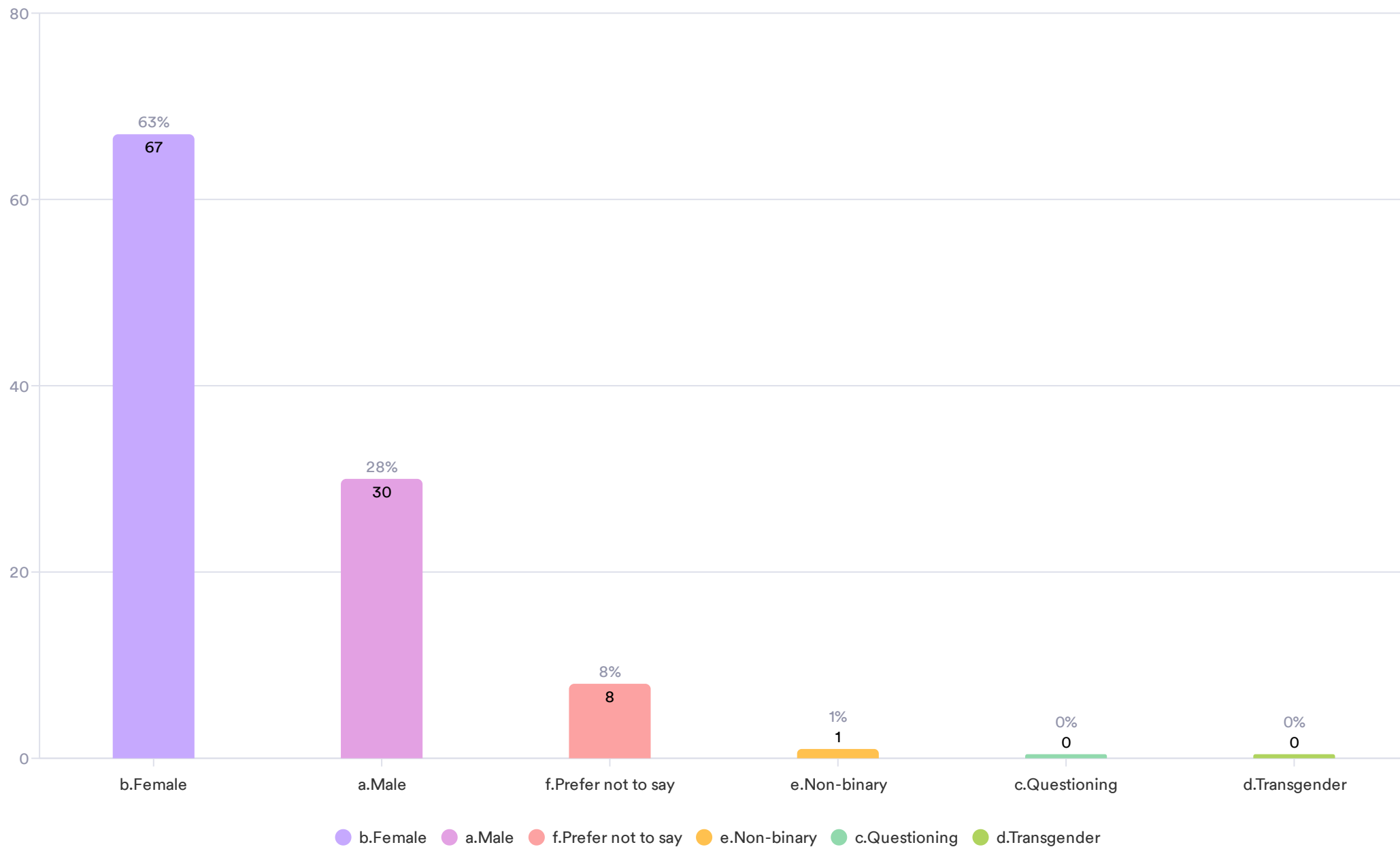
32. How old are you?

106 Responses



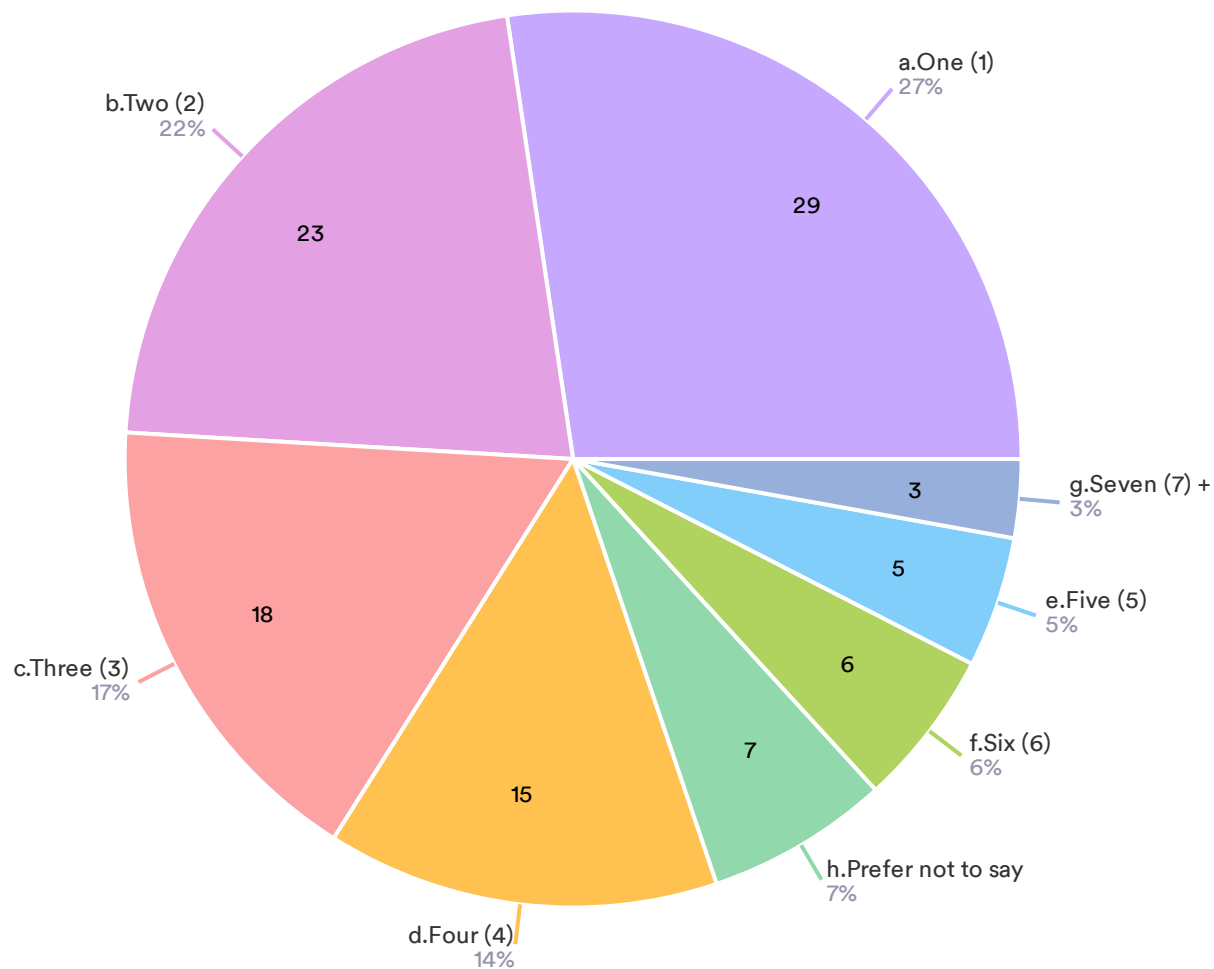
33. What is your gender?

106 Responses



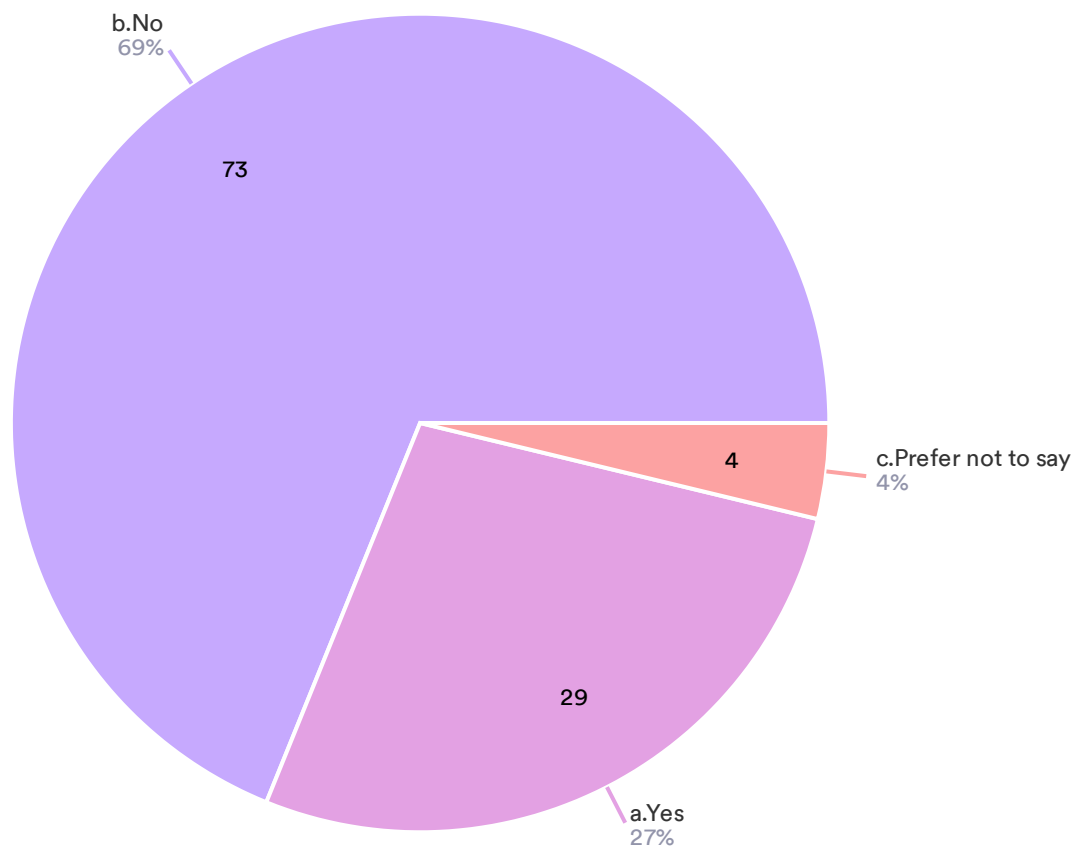
34. How many people are in your household (including yourself)?

106 Responses



35. Do you have any children under the age of 18 currently living with you?

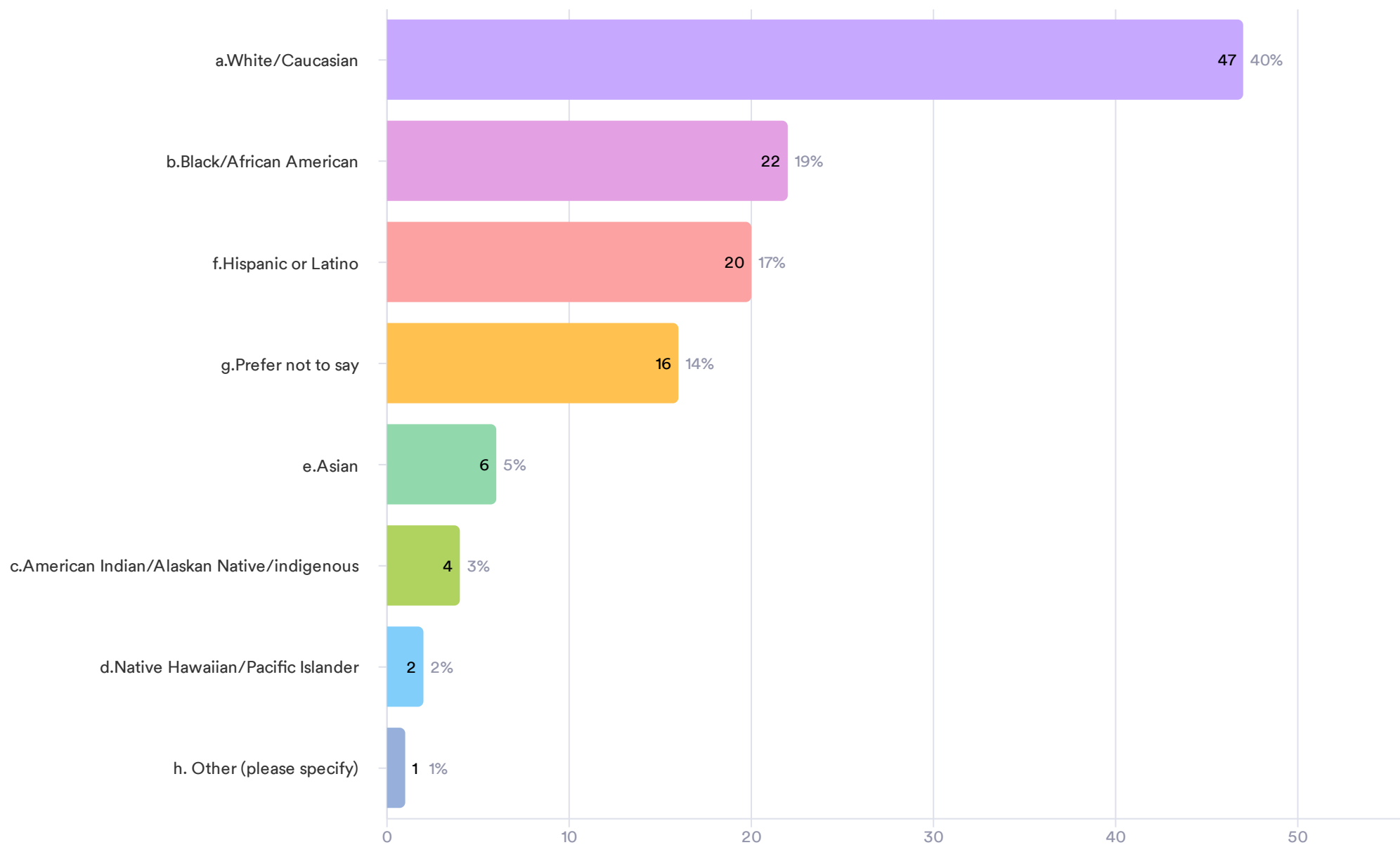
106 Responses



● b.No ● a.Yes ● c.Prefer not to say

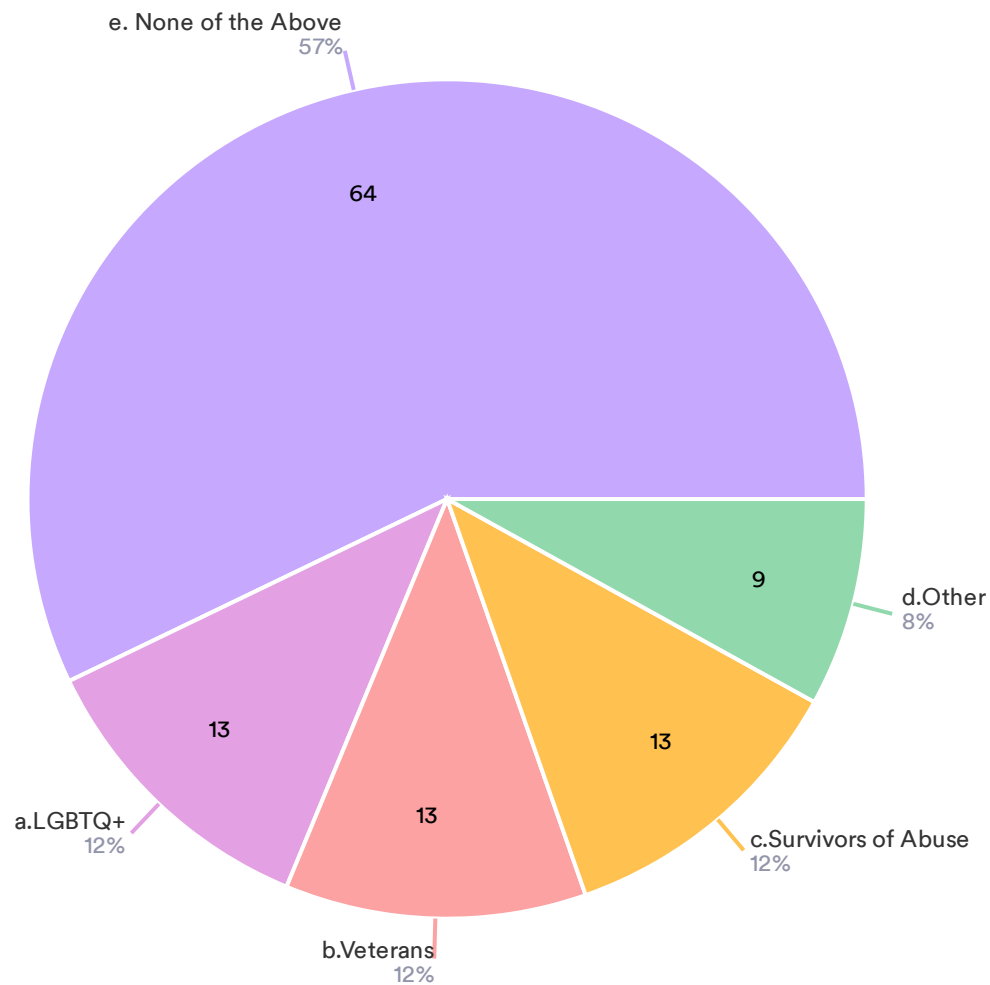
36. What is your race/ethnicity?

118 Responses



37. Do you identify with any other demographic groups with your community?

112 Responses

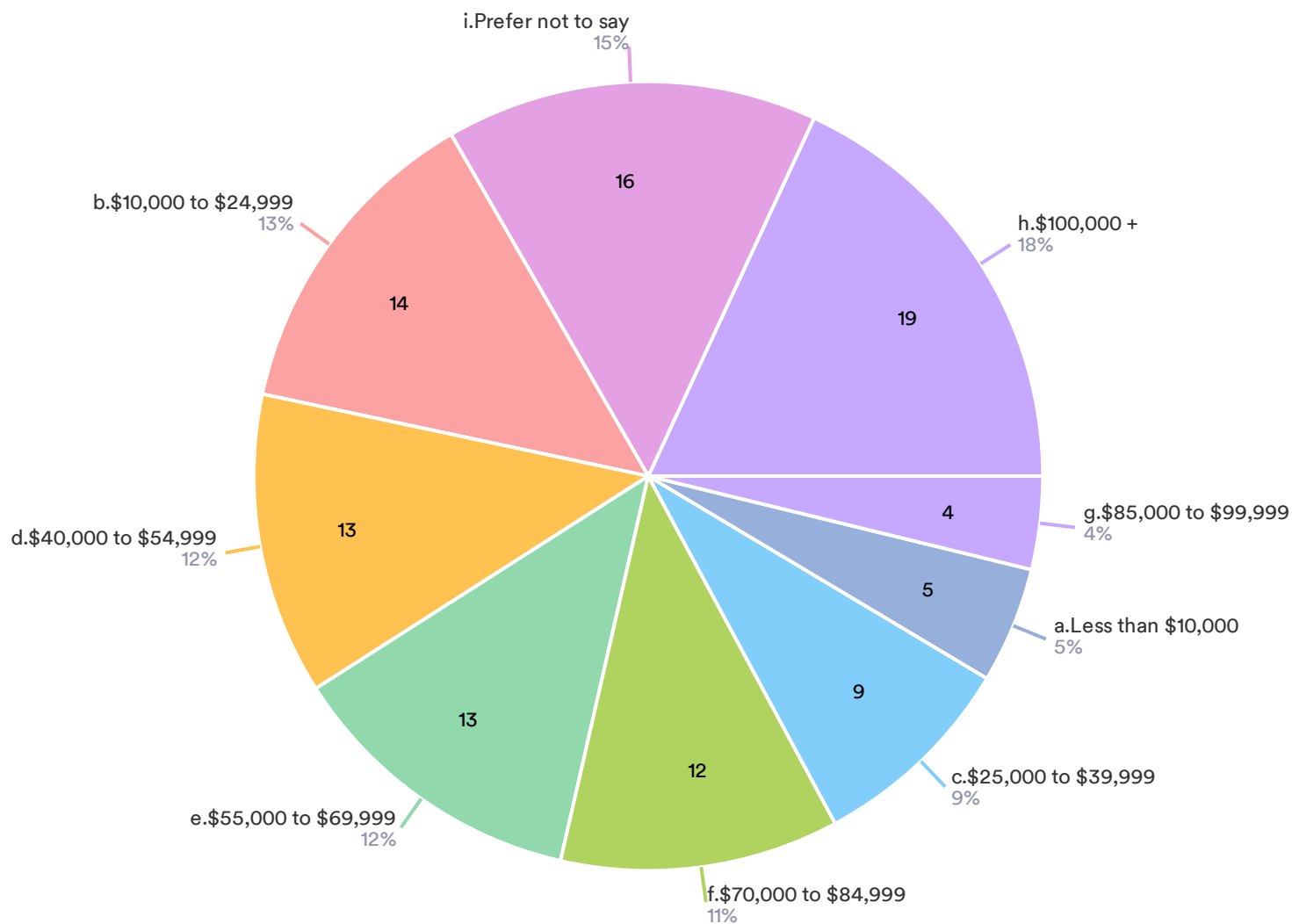


e. None of the Above a.LGBTQ+ b.Veterans c.Survivors of Abuse d.Other

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

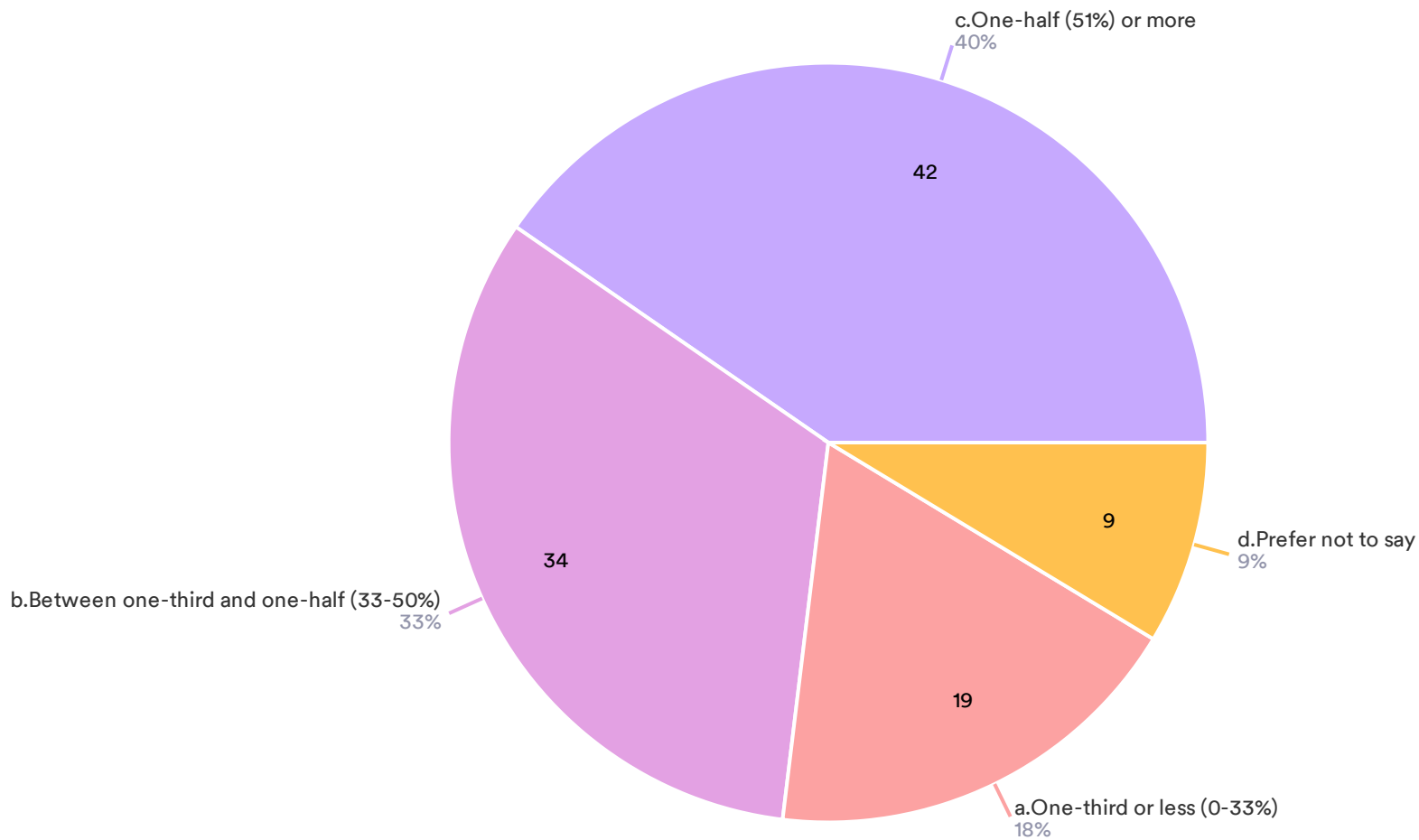
38. What is your annual household income for all adults in your household?

105 Responses



39. How much of your gross household income goes towards paying housing costs, including utilities?

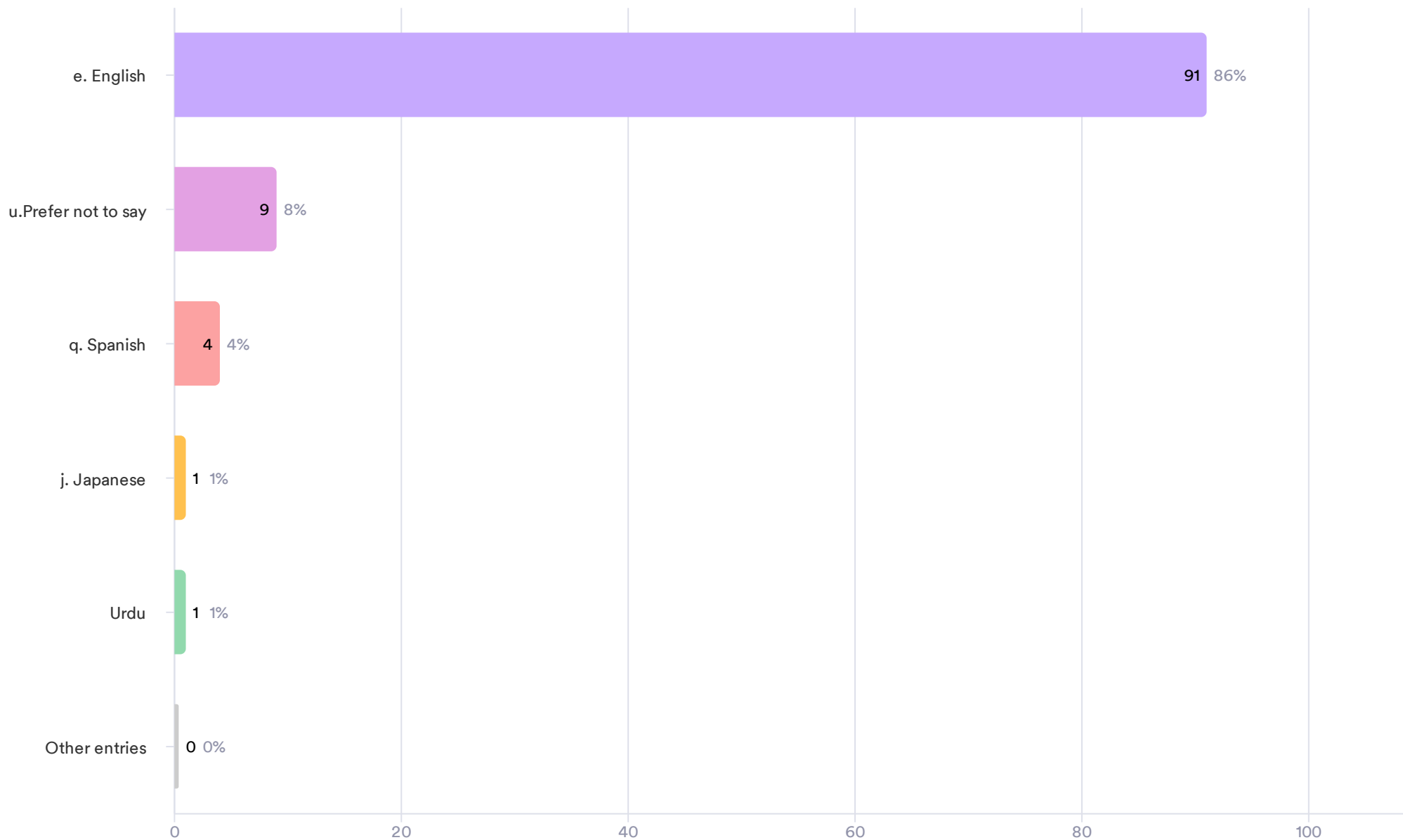
104 Responses



● c. One-half (51%) or more ● b. Between one-third and one-half (33-50%) ● a. One-third or less (0-33%) ● d. Prefer not to say

40. What language do you primarily speak at home?

106 Responses



Resident Survey – Spanish Results

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

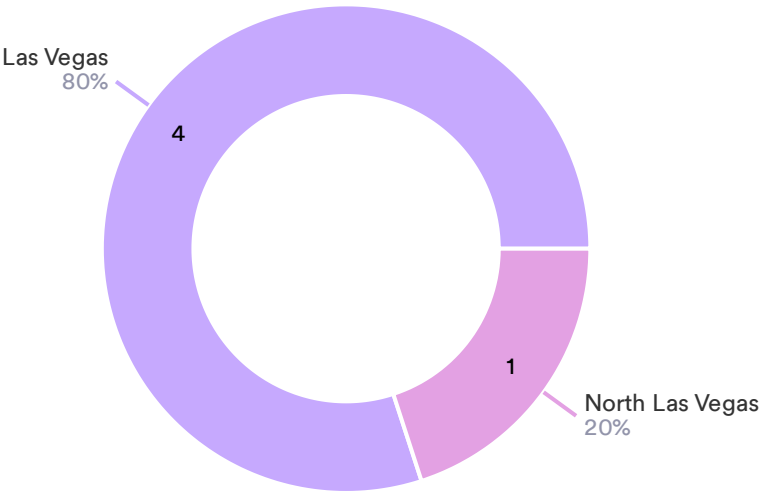
Language Used

5 Responses

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

City Selection

5 Responses

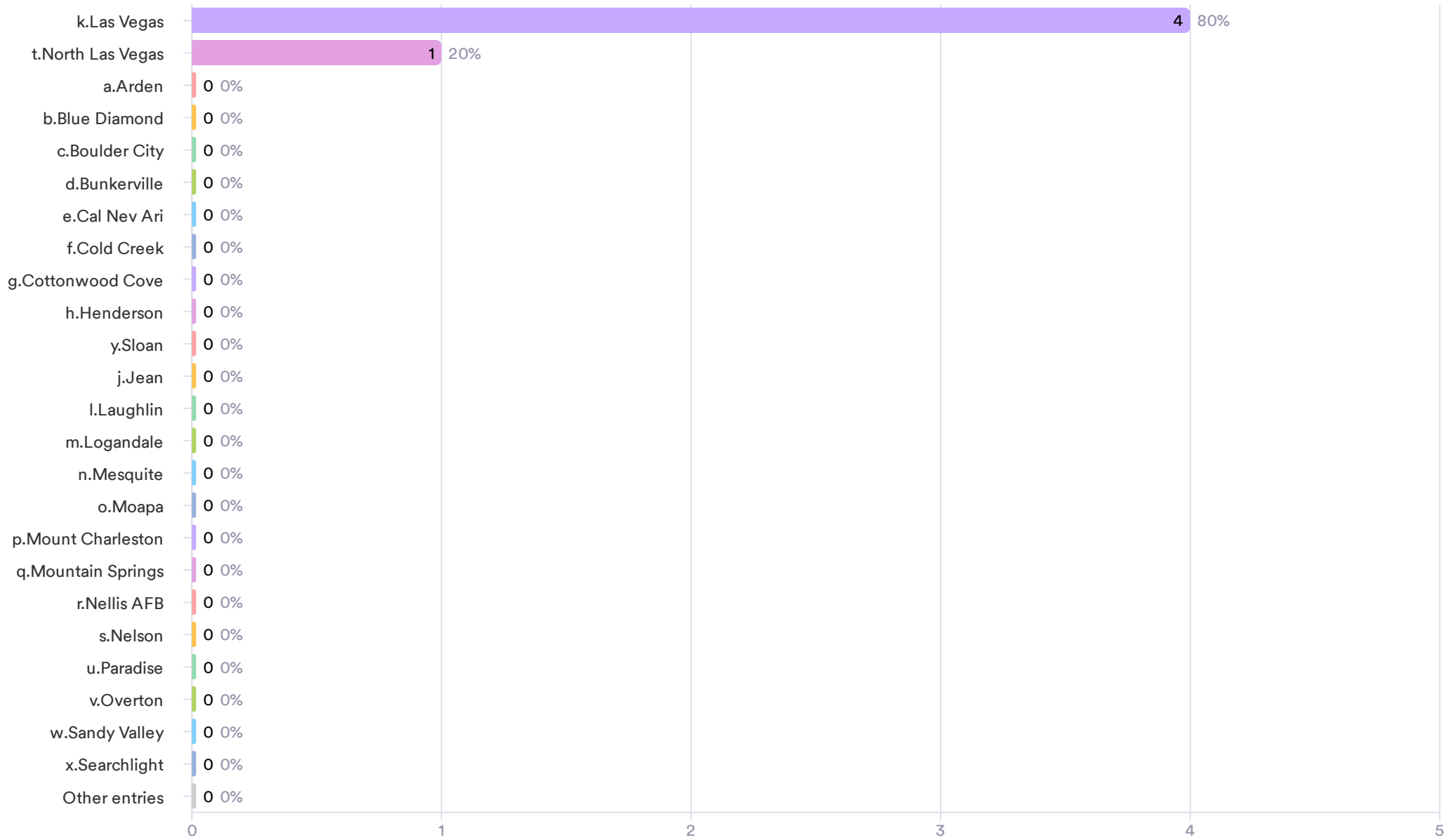


Data	Response	%
<div></div> Las Vegas	4	80%
<div></div> North Las Vegas	1	20%
<div></div> Boulder City	0	0%
<div></div> Henderson	0	0%
<div></div> Blue Diamond	0	0%
<div></div> Paradise	0	0%
<div></div> Arden	0	0%

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

1. What City do you live within Clark County?

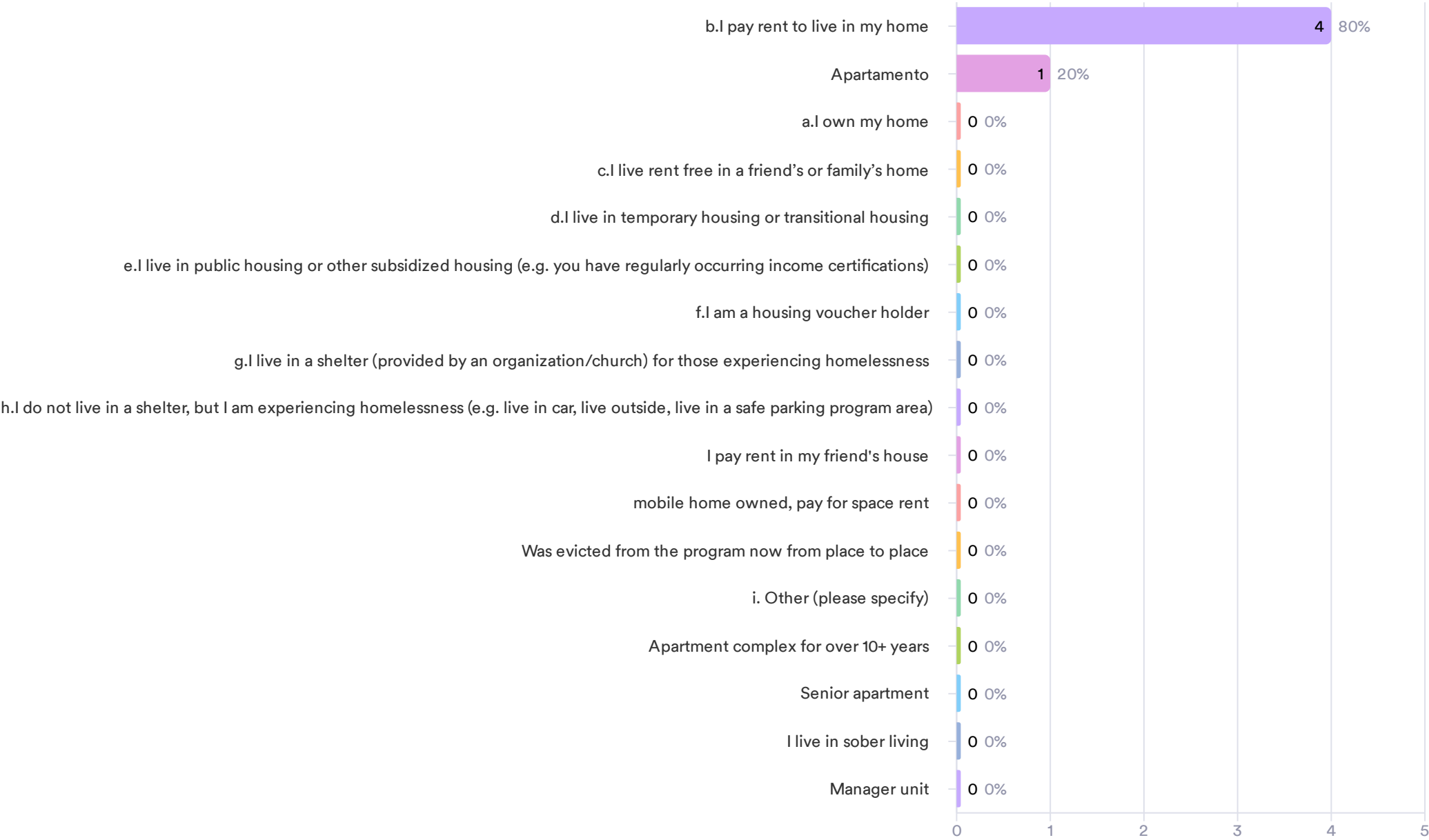
5 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

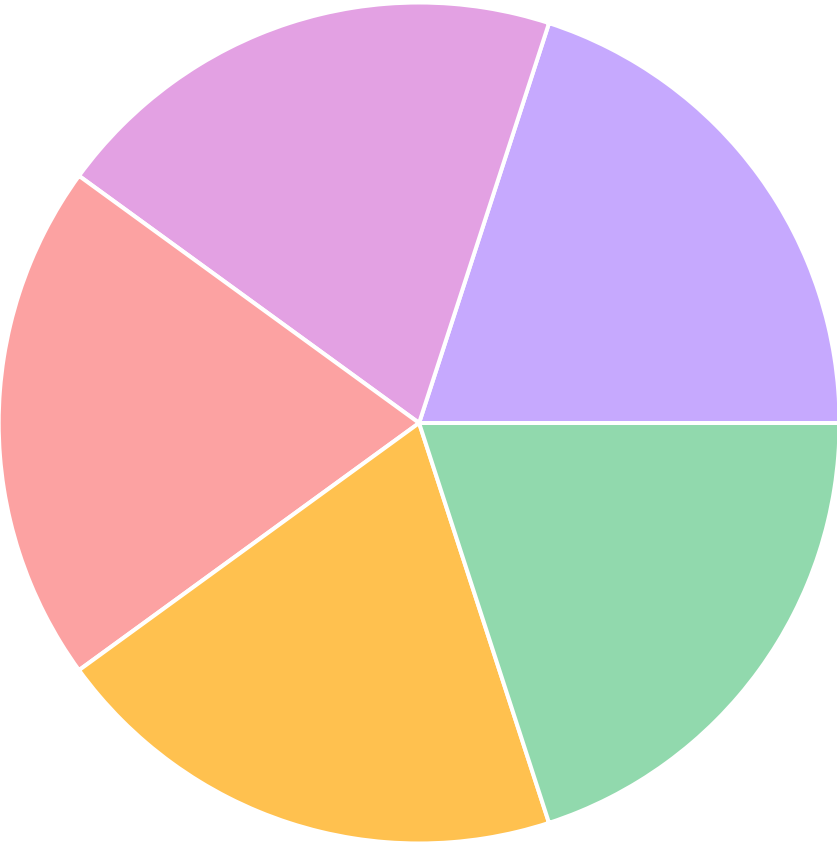
2. Which of the following best describes where you currently live?

5 Responses



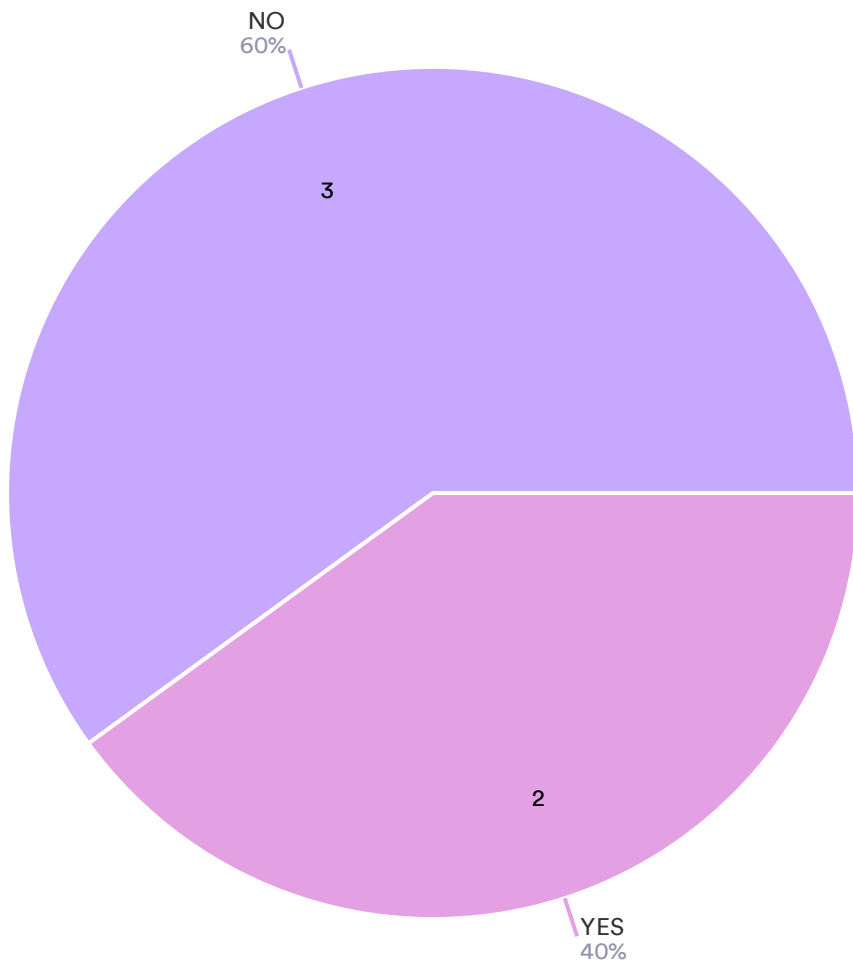
3. If you receive a housing voucher of any kind, how difficult was it to find a landlord that accepted your voucher?

0 Response



4. If given the opportunity, would you move?

5 Responses

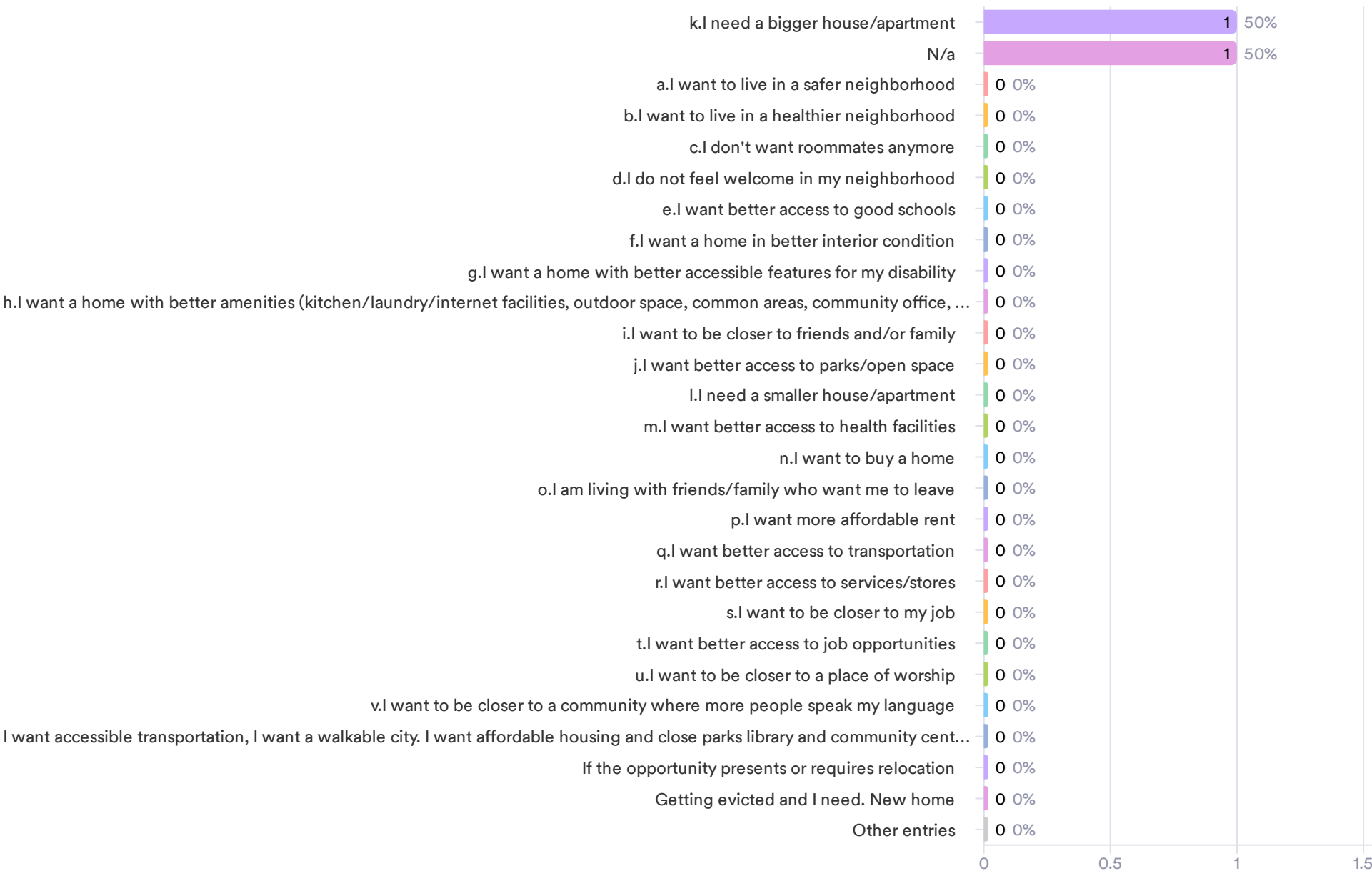


● NO ● YES

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

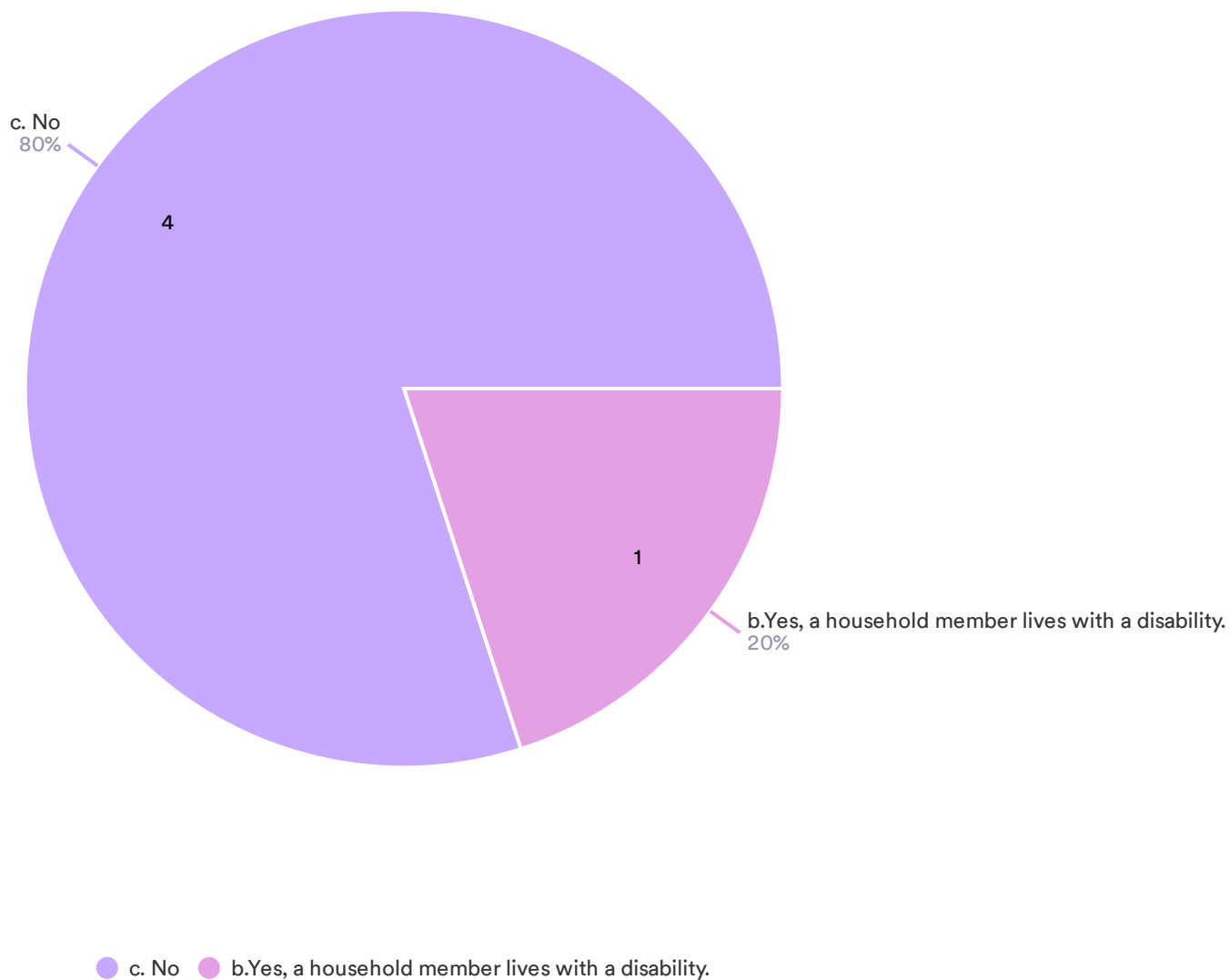
5. Why do you want to move?

2 Responses



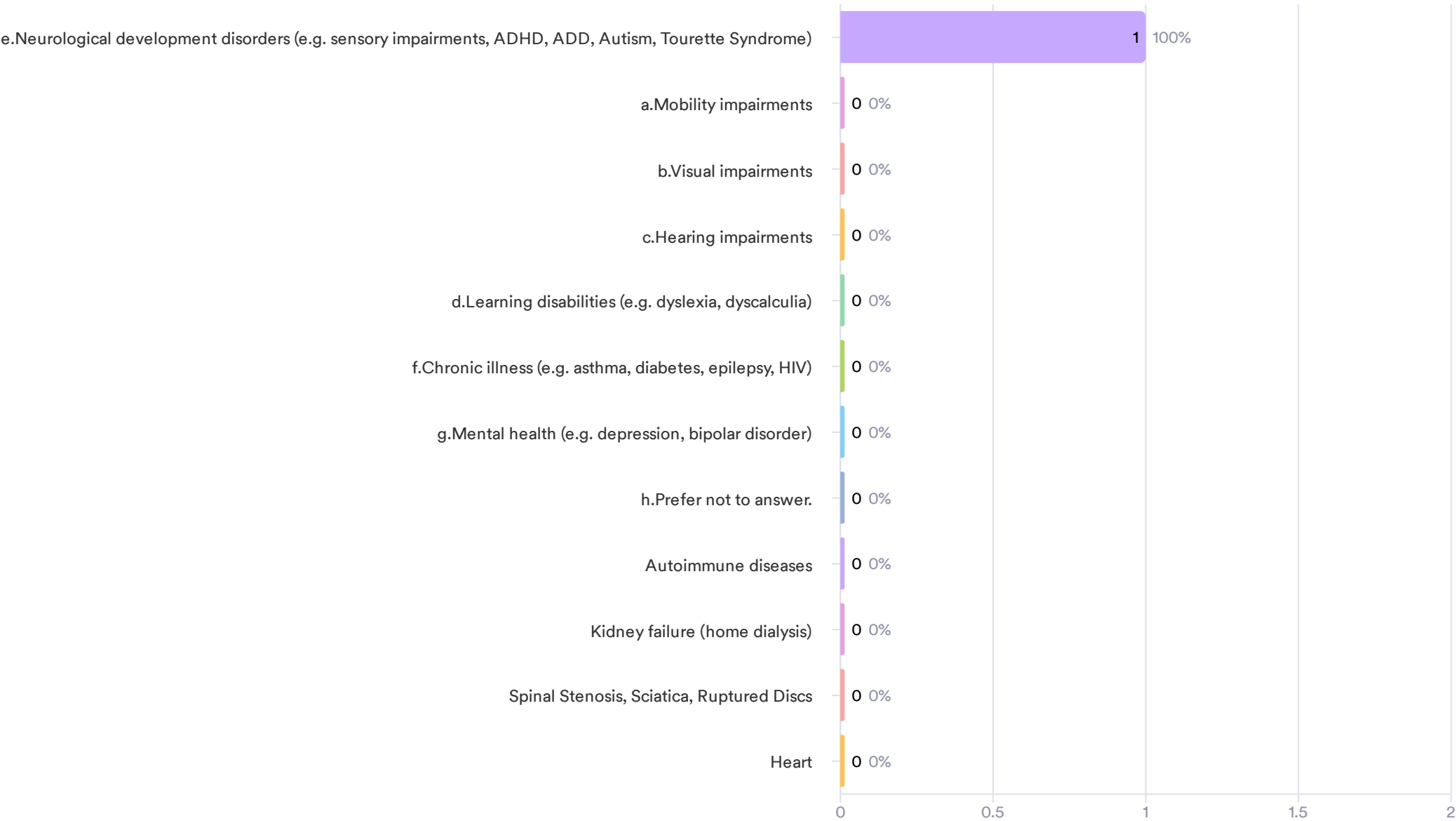
6. Do you currently live with a disability, or does a member of your household live with a disability?

5 Responses



7. What disabilities are experienced by you or your household member?

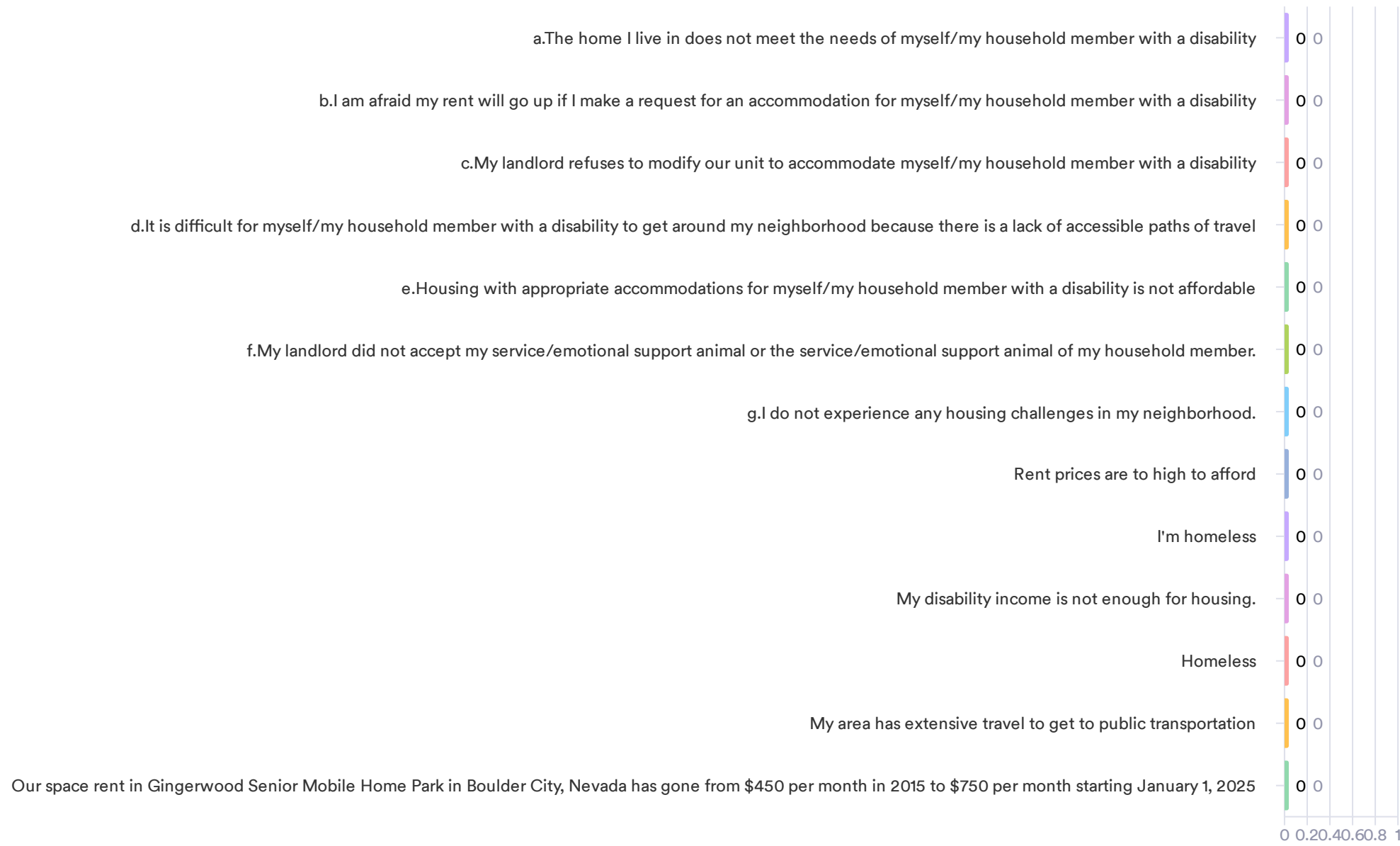
1 Response



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

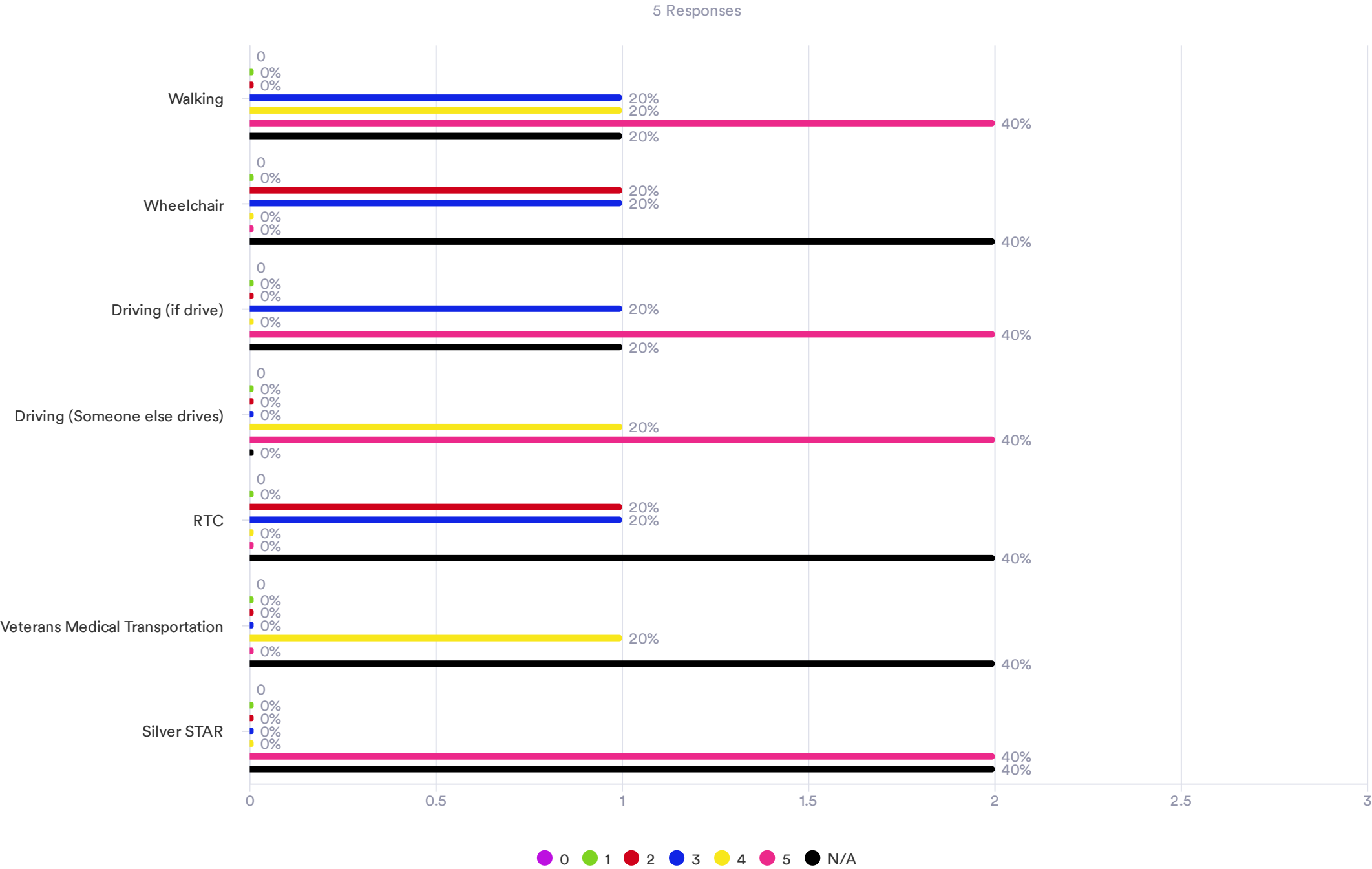
8. Do you and/or a household member experience any of the following housing challenges?

0 Response



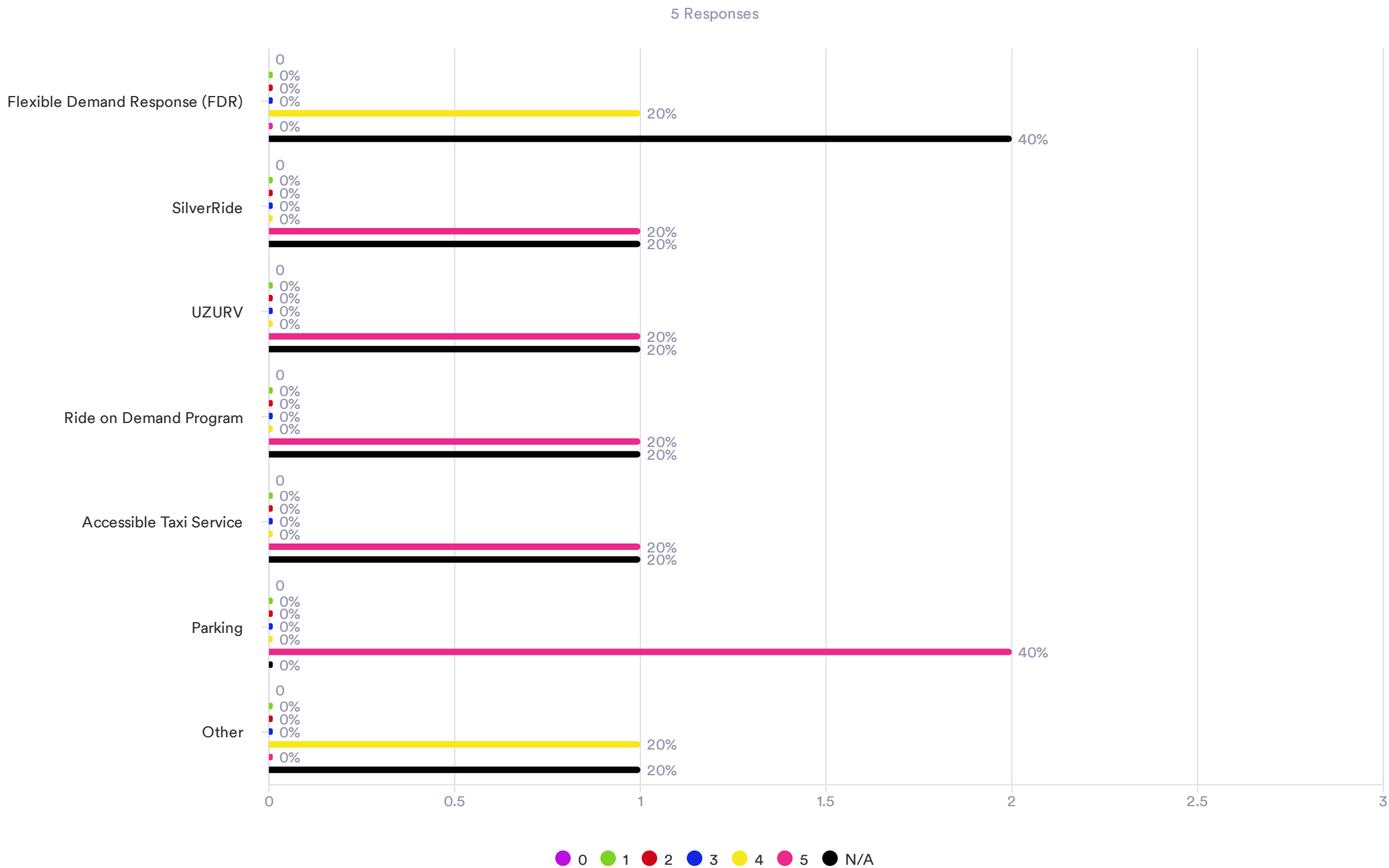
'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

9. If used, please rank the level of difficulty in using specific transportation methods in your community from very difficult (0) to very easy (5).



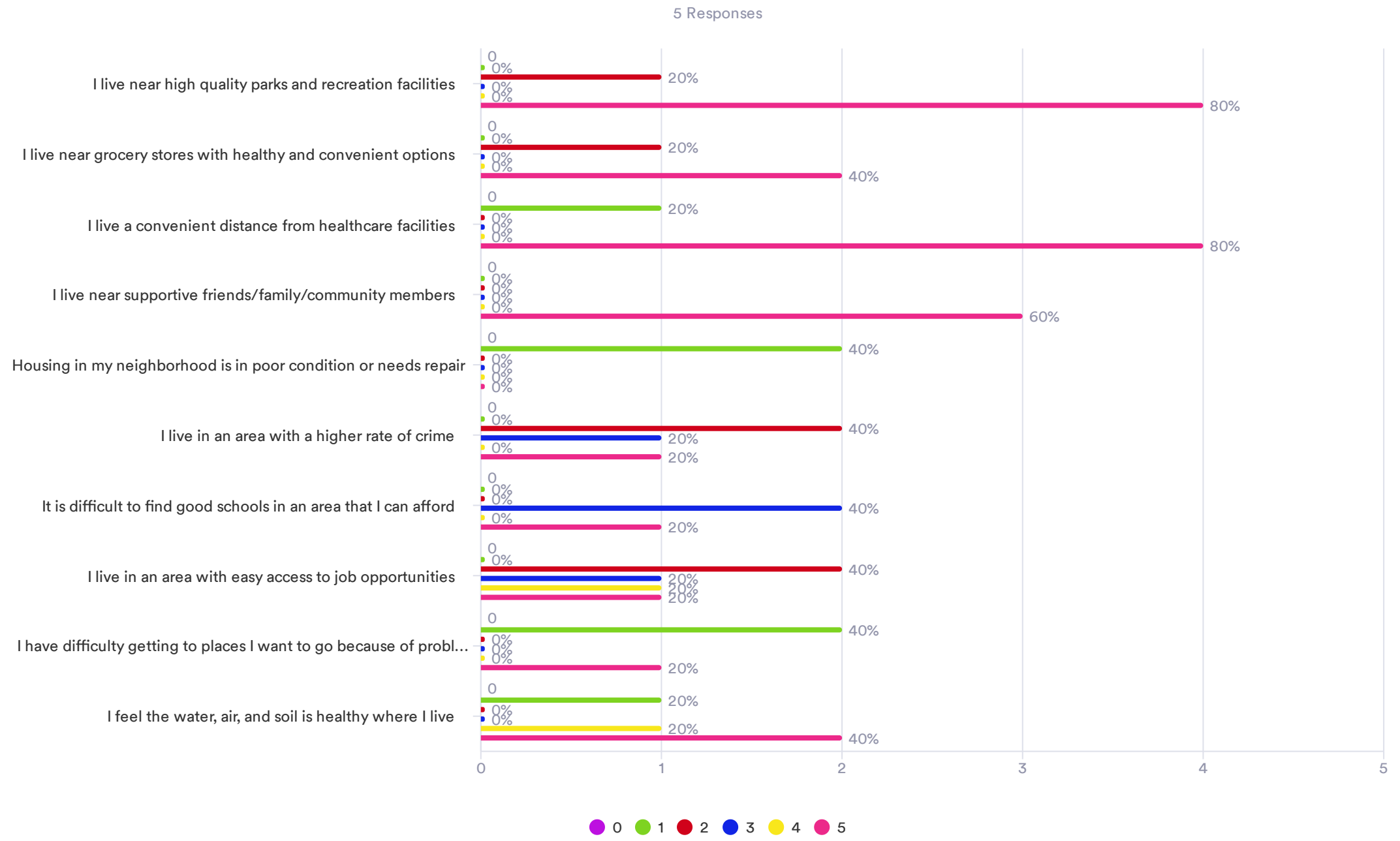
'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

9 cont. If used, please rank the level of difficulty in using specific transportation methods in your community from very difficult (0) to very easy (5).



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

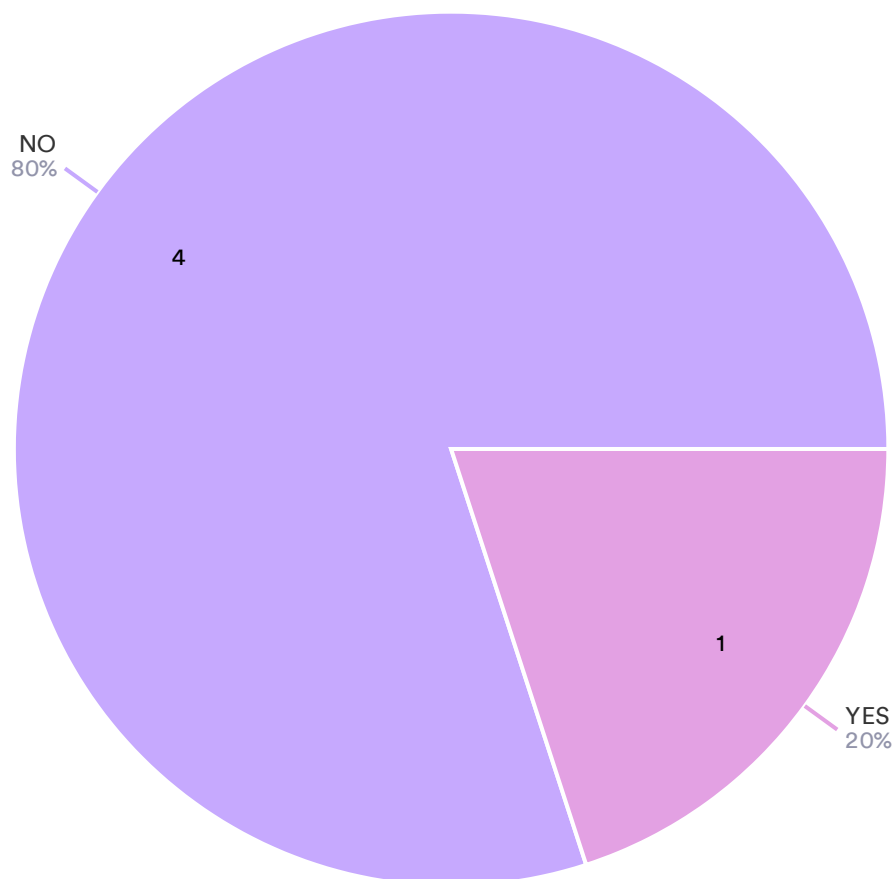
10. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices.



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

11. In the past five years, have you had to move out of your residence in Clark County when you did not want to move?

5 Responses

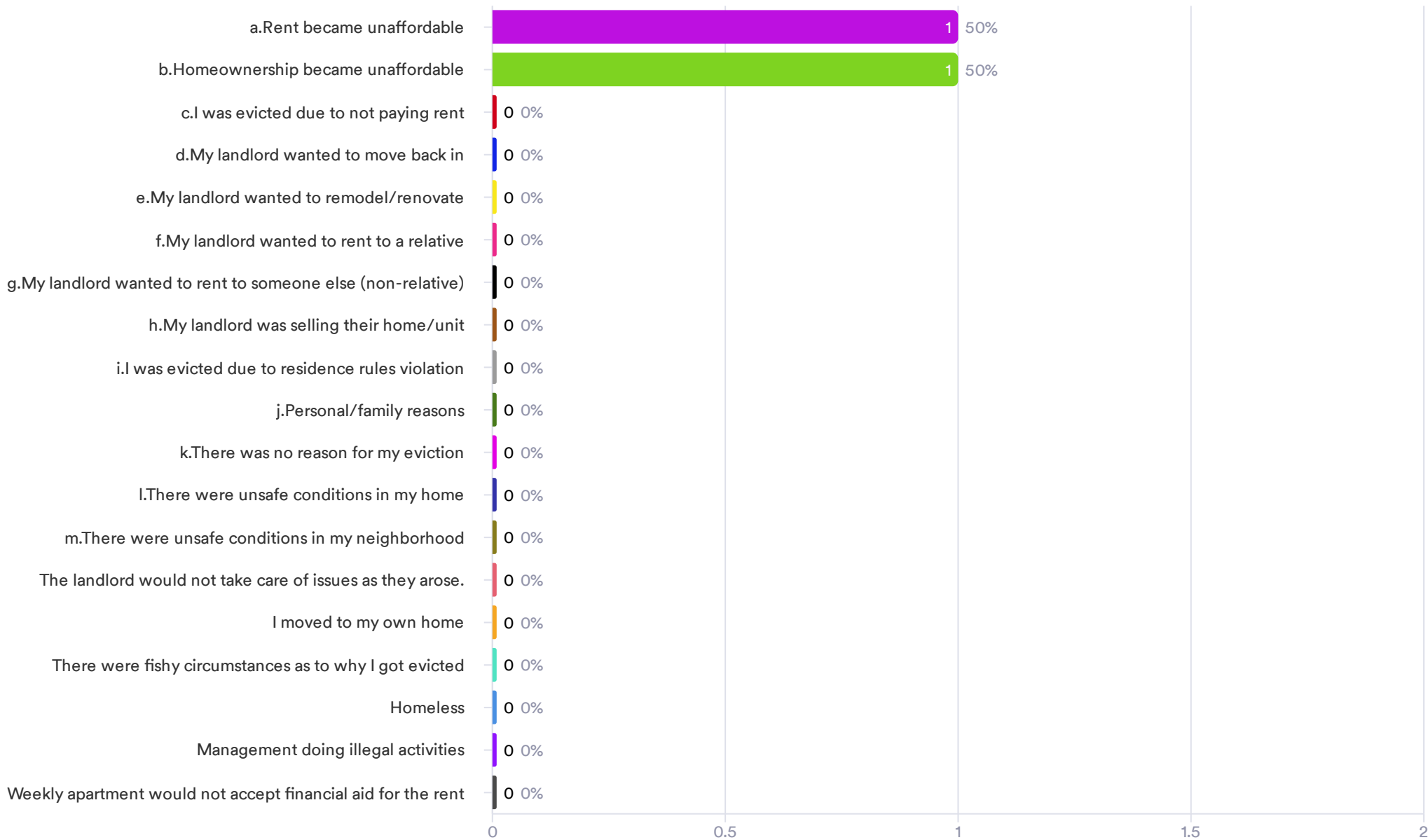


● NO ● YES

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

12. Why did you have to move?

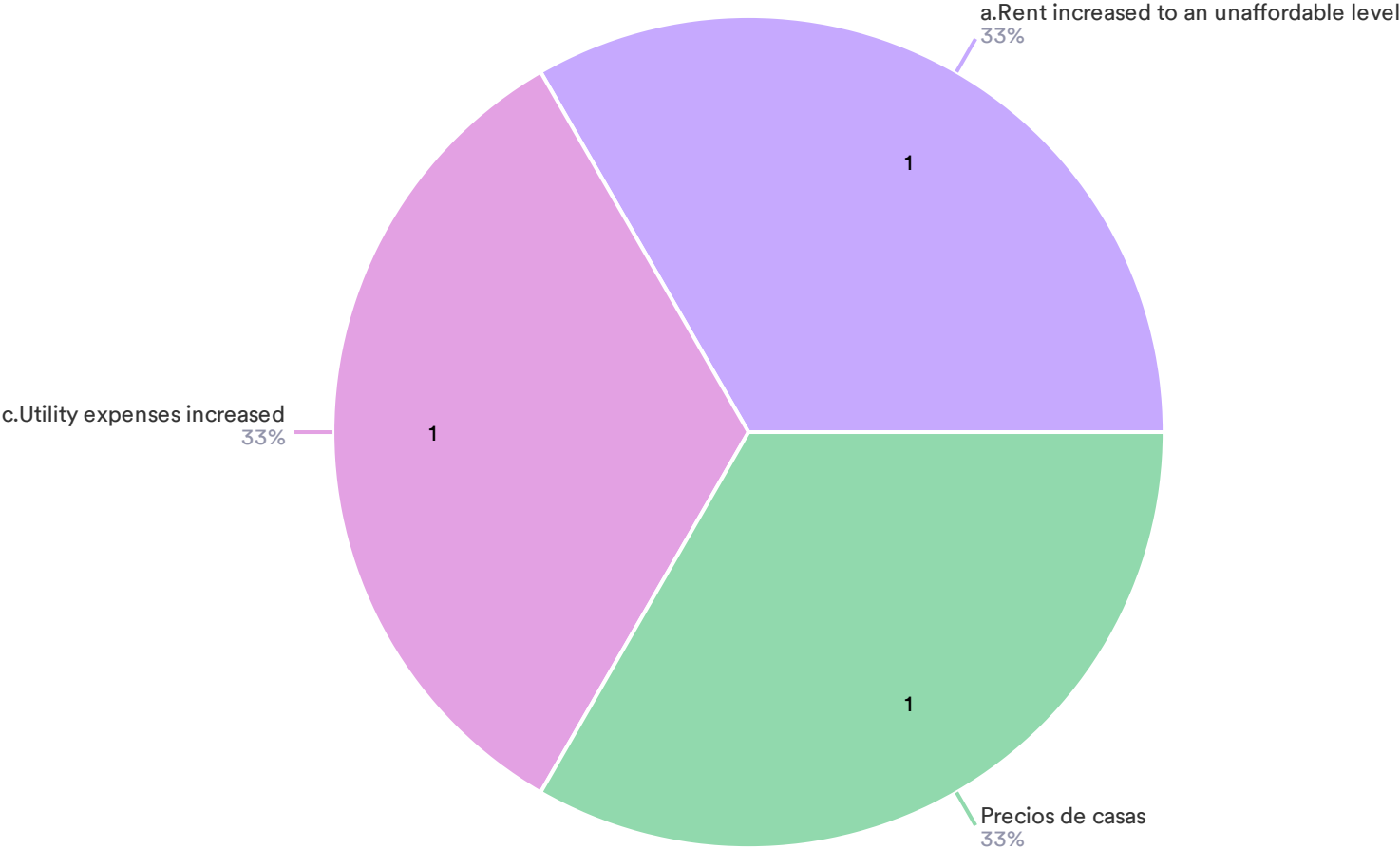
2 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

13. If you selected “Rent became unaffordable” or “Homeownership became unaffordable,” please select the reasons why it became unaffordable

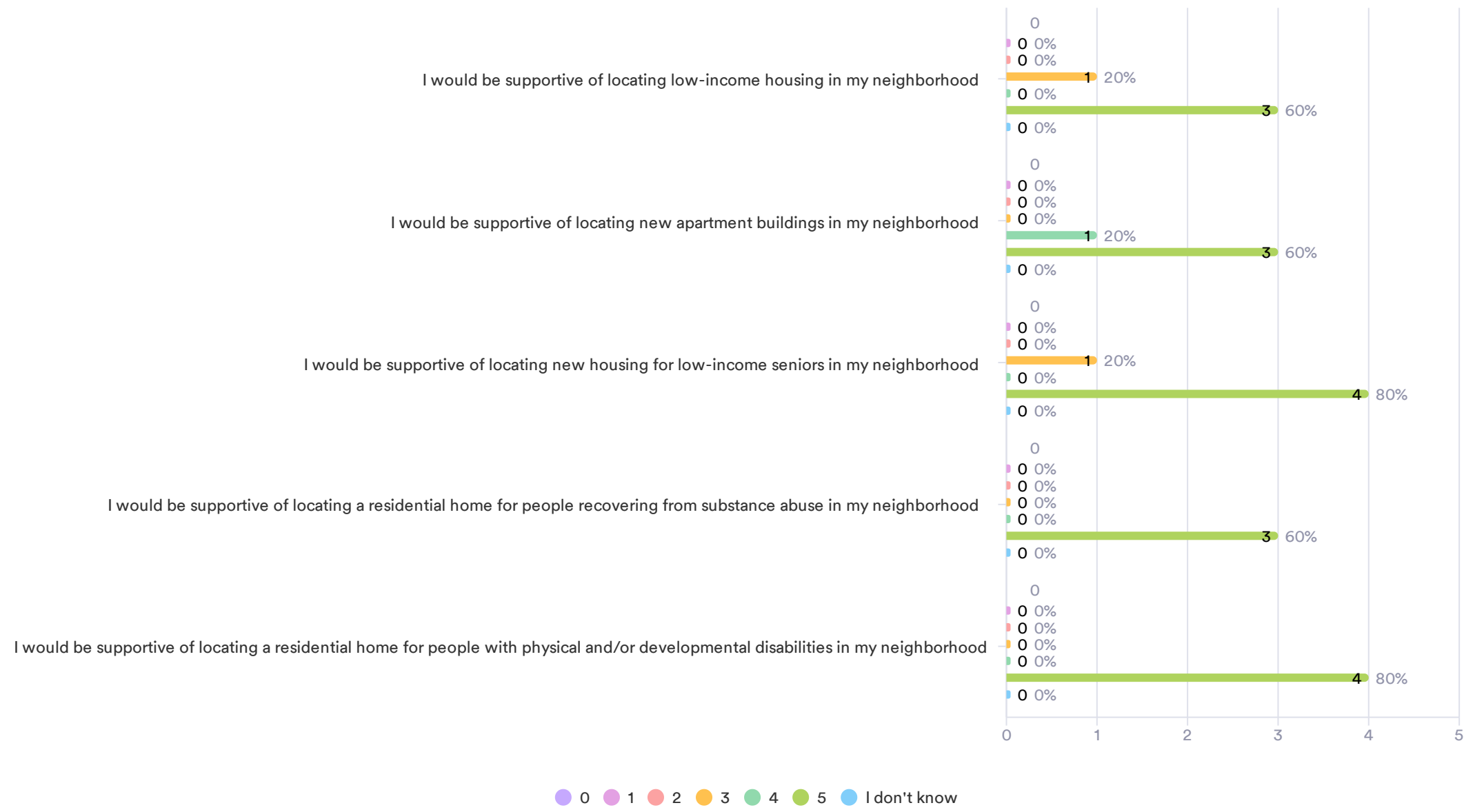
3 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

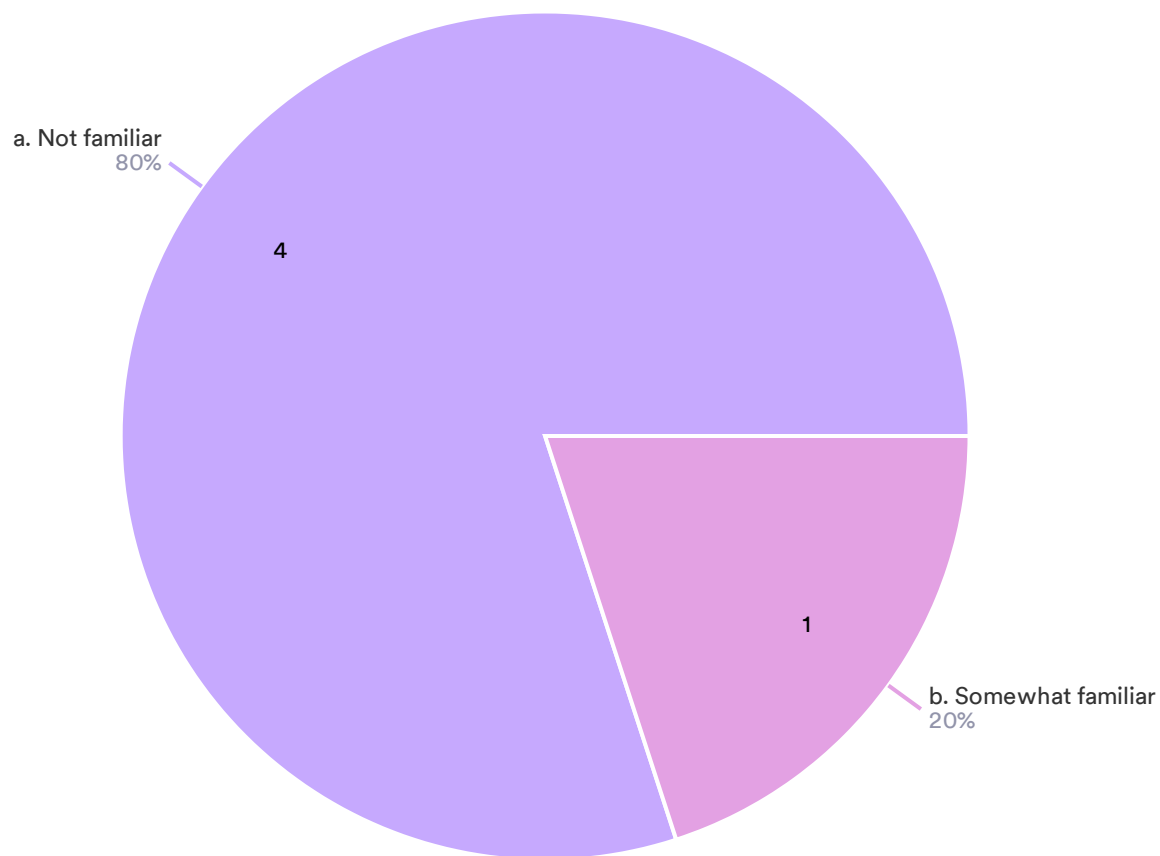
14. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices. If you don't know, check "I don't know."

5 Responses



15. How familiar are you with fair housing laws?

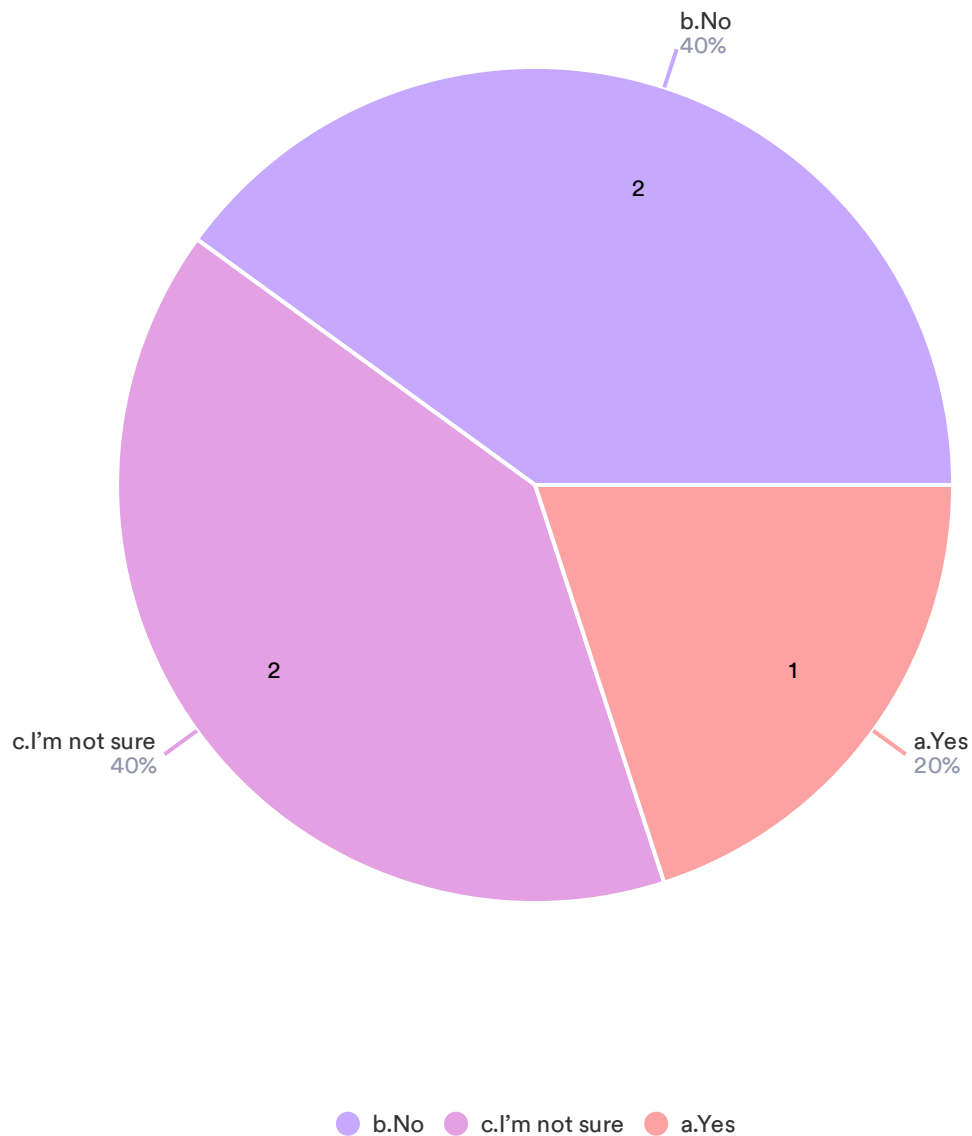
5 Responses



● a. Not familiar ● b. Somewhat familiar

16. Do you know where to file a complaint if you felt that your fair housing rights have been violated?

5 Responses



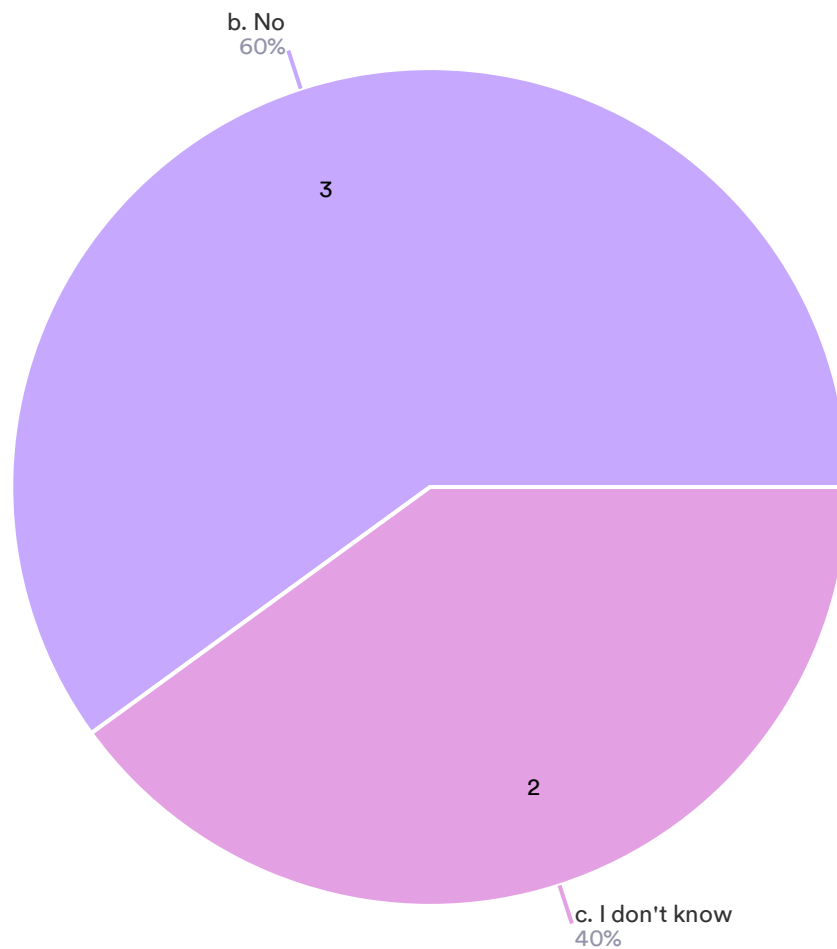
17. Where would you file a complaint if you felt that your fair housing rights had been violated?

1 Response

Data	Responses
Las oficinas	1

18. Have you ever experienced housing discrimination during any point in the housing process, including searching for housing.

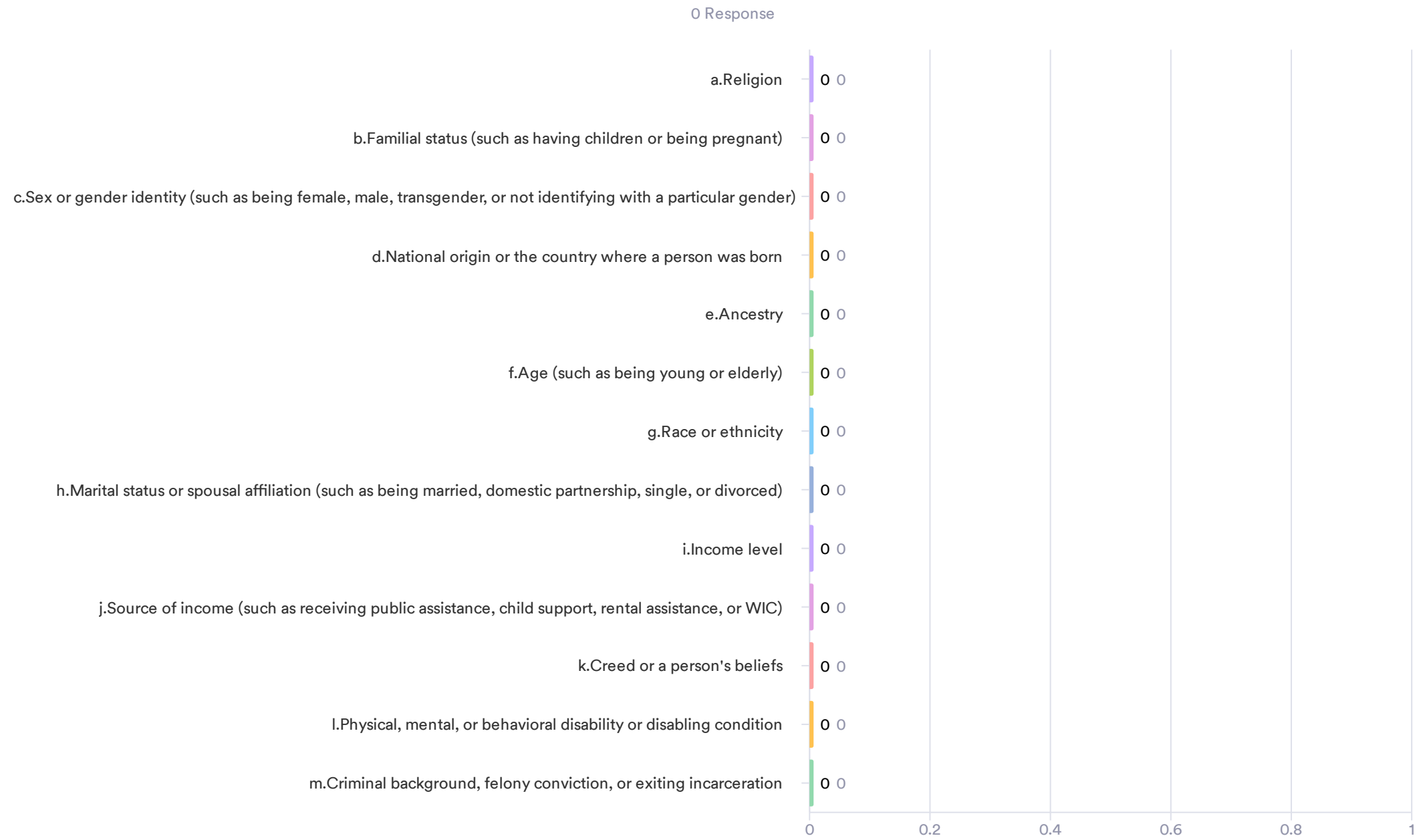
5 Responses



● b. No ● c. I don't know

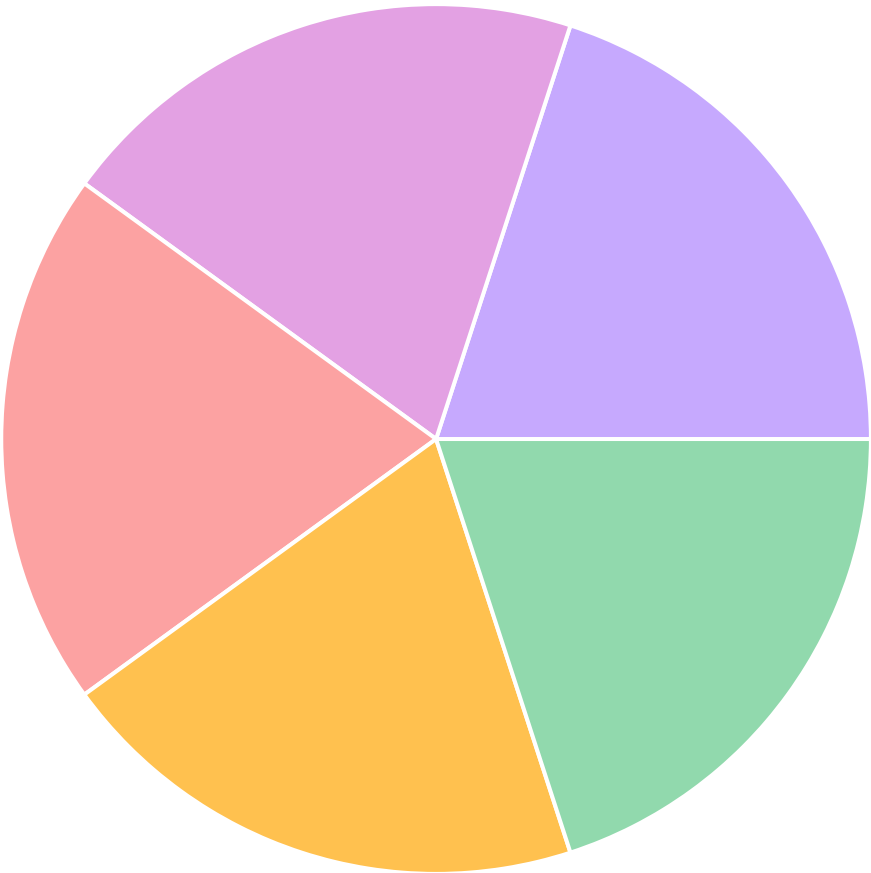
'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

19. On what basis do you believe the discrimination occurred?



20. Who do you believe was responsible or involved in the discrimination?

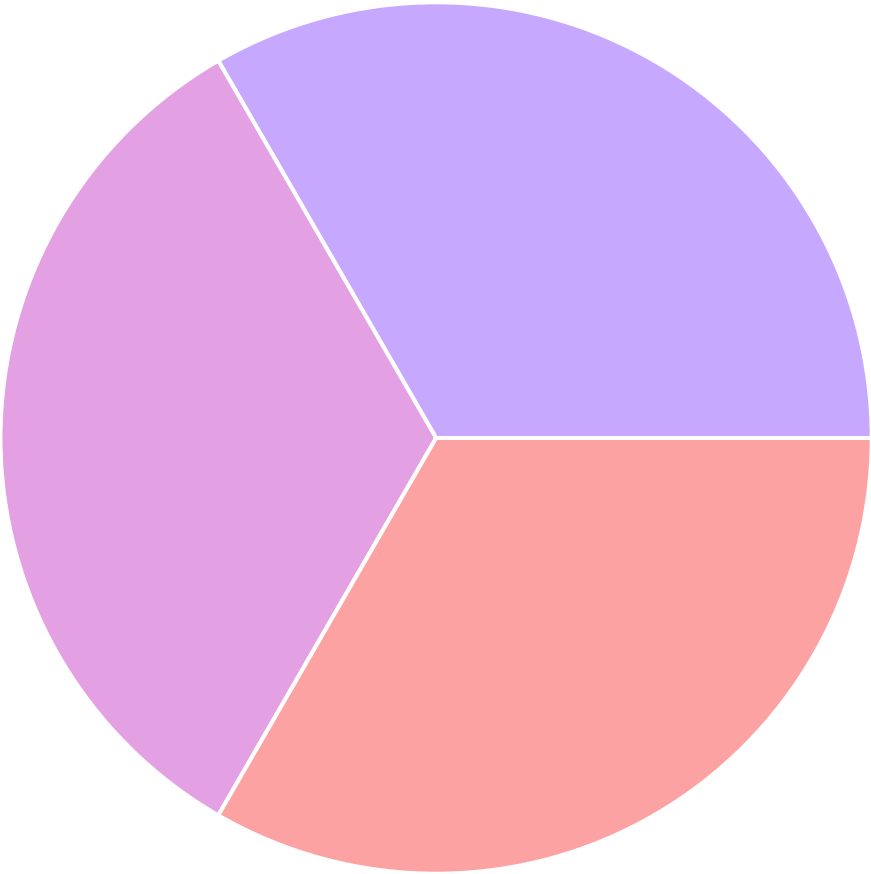
0 Response



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

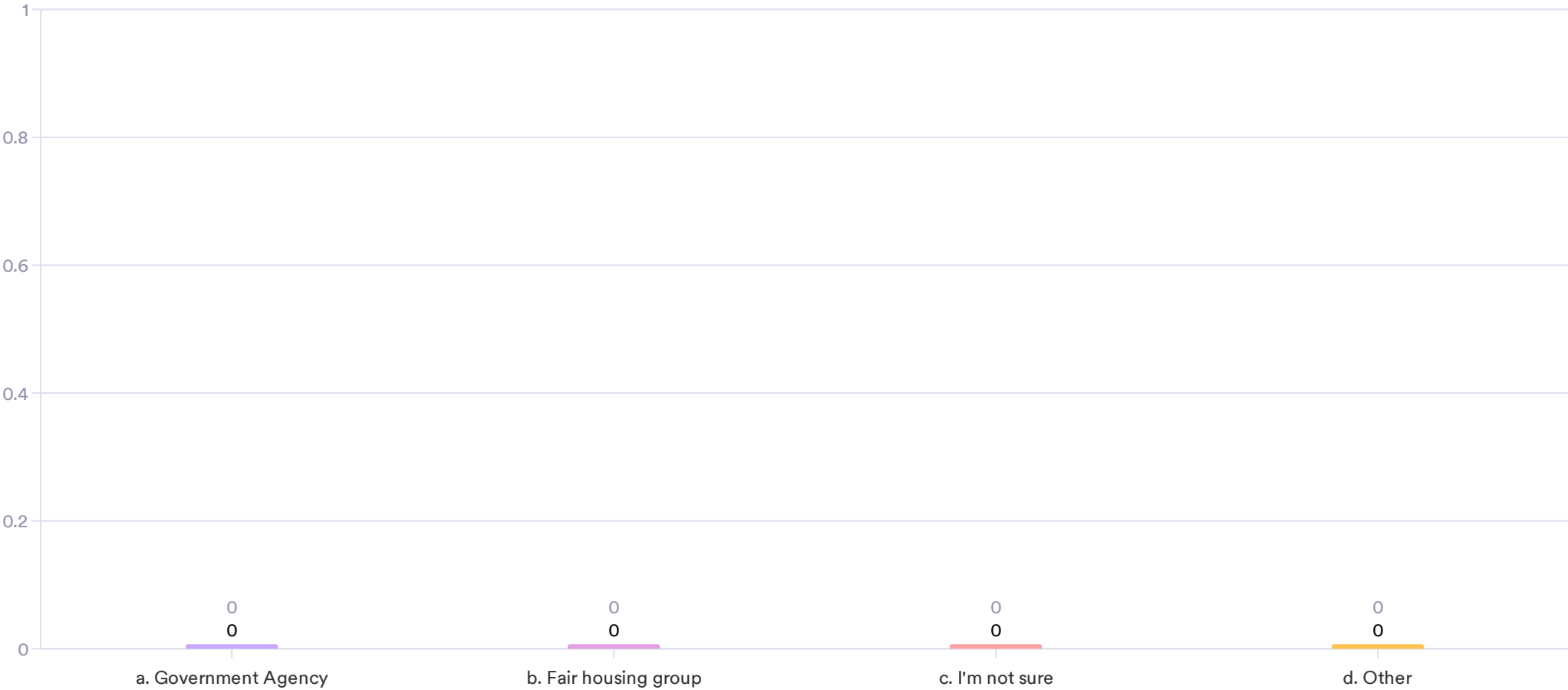
21. Did you file a Fair Housing complaint due to the discrimination you experienced?

0 Response



22. To whom did you report the incident?

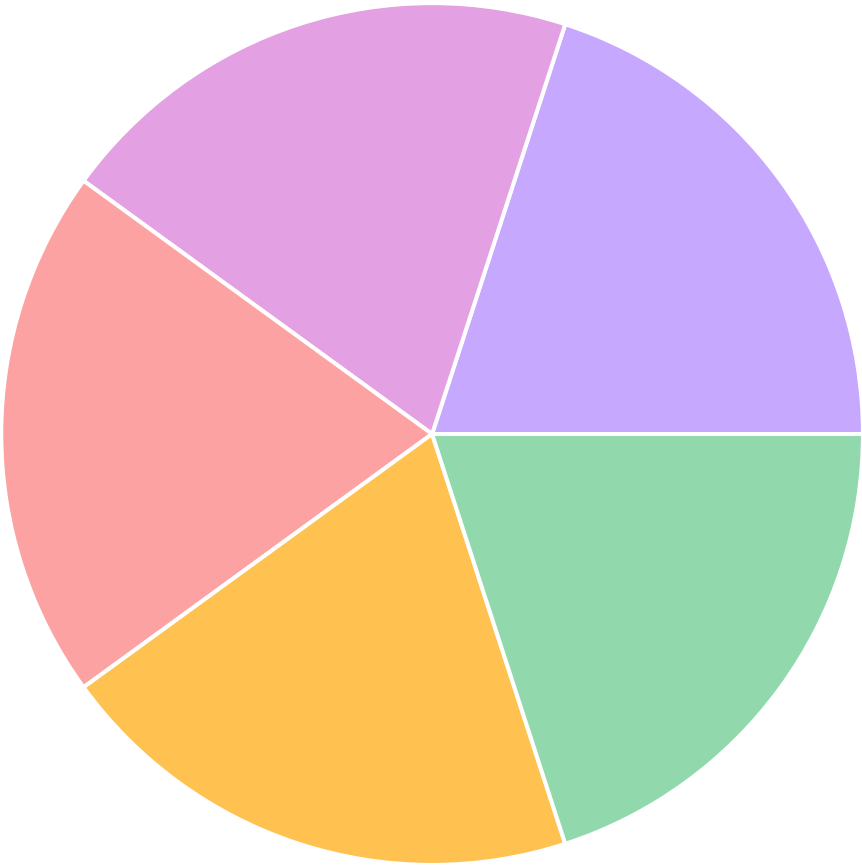
0 Response



Data	Response	%
<div>a. Government Agency</div>	0	0
<div>b. Fair housing group</div>	0	0
<div>c. I'm not sure</div>	0	0
<div>d. Other</div>	0	0

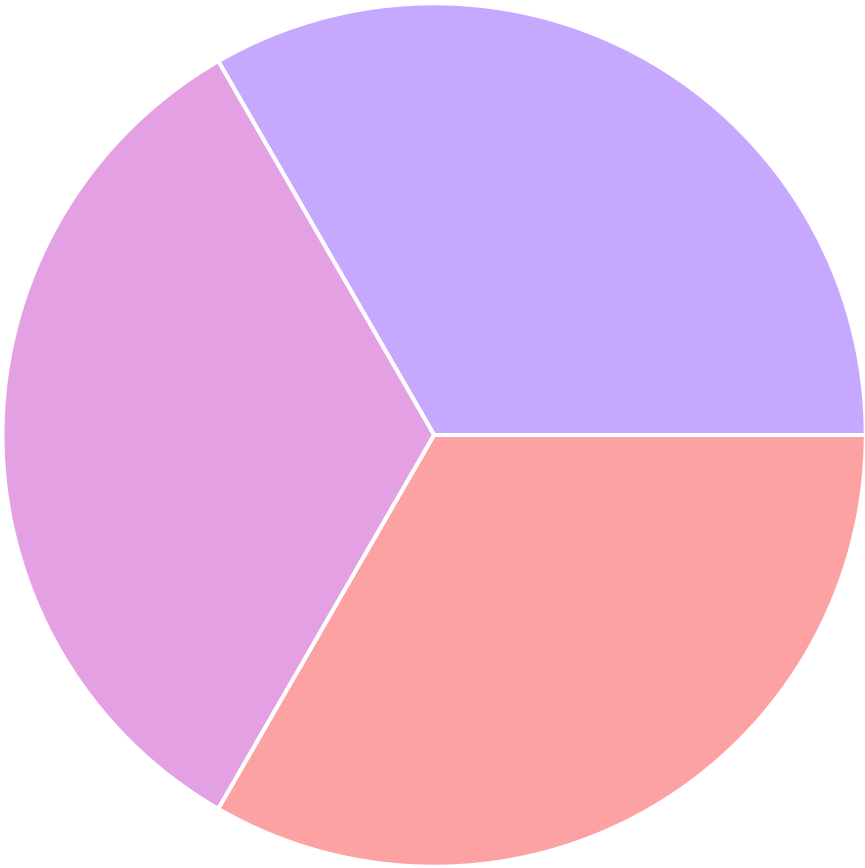
23. Why did you not report the incident?

0 Response



24. Do you feel that fair housing laws are adequately enforced in Clark County?

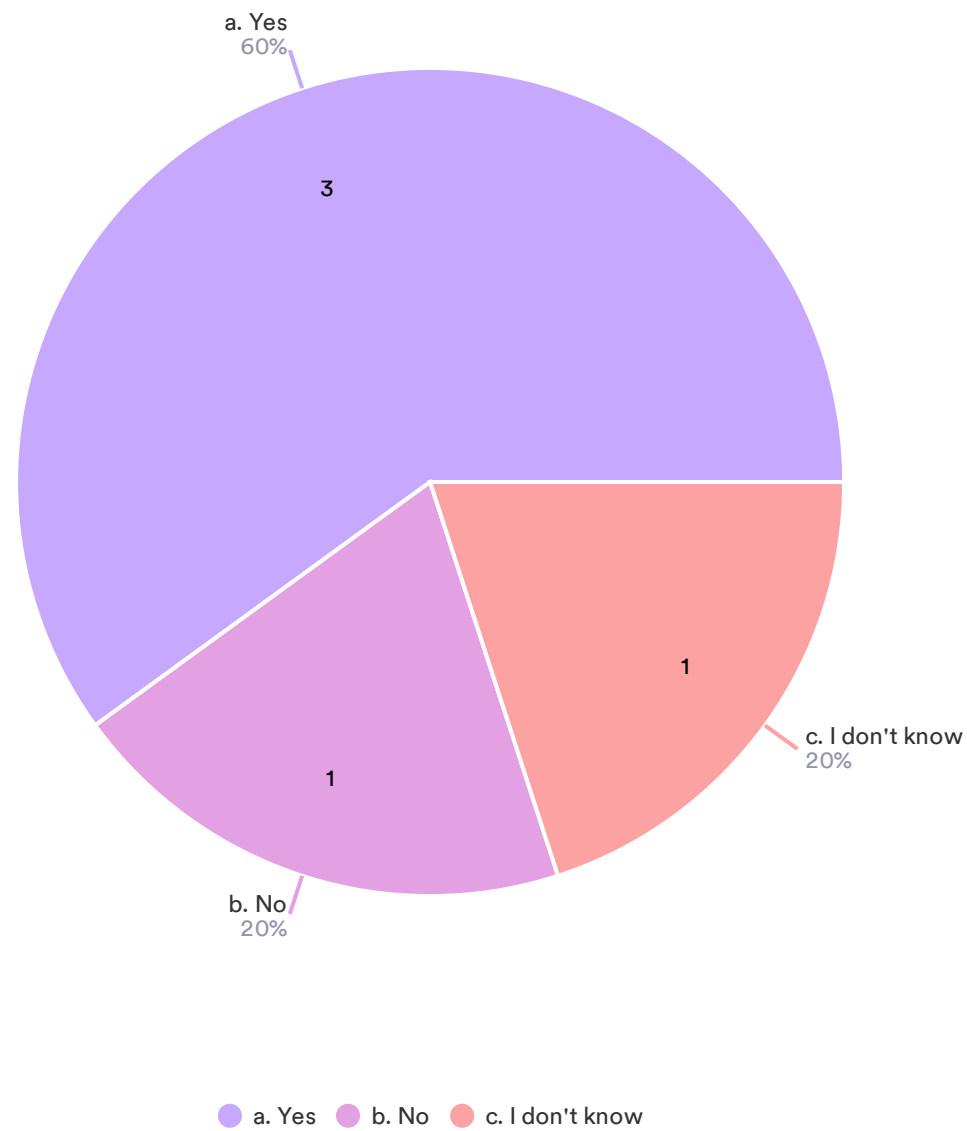
0 Response



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

25. Based on your knowledge of fair housing law, do you think that fair housing laws should be changed to protect other classes or for other purposes

5 Responses



26. If you answered “yes,” how should fair housing laws be changed? Are there other classes that should be protected?

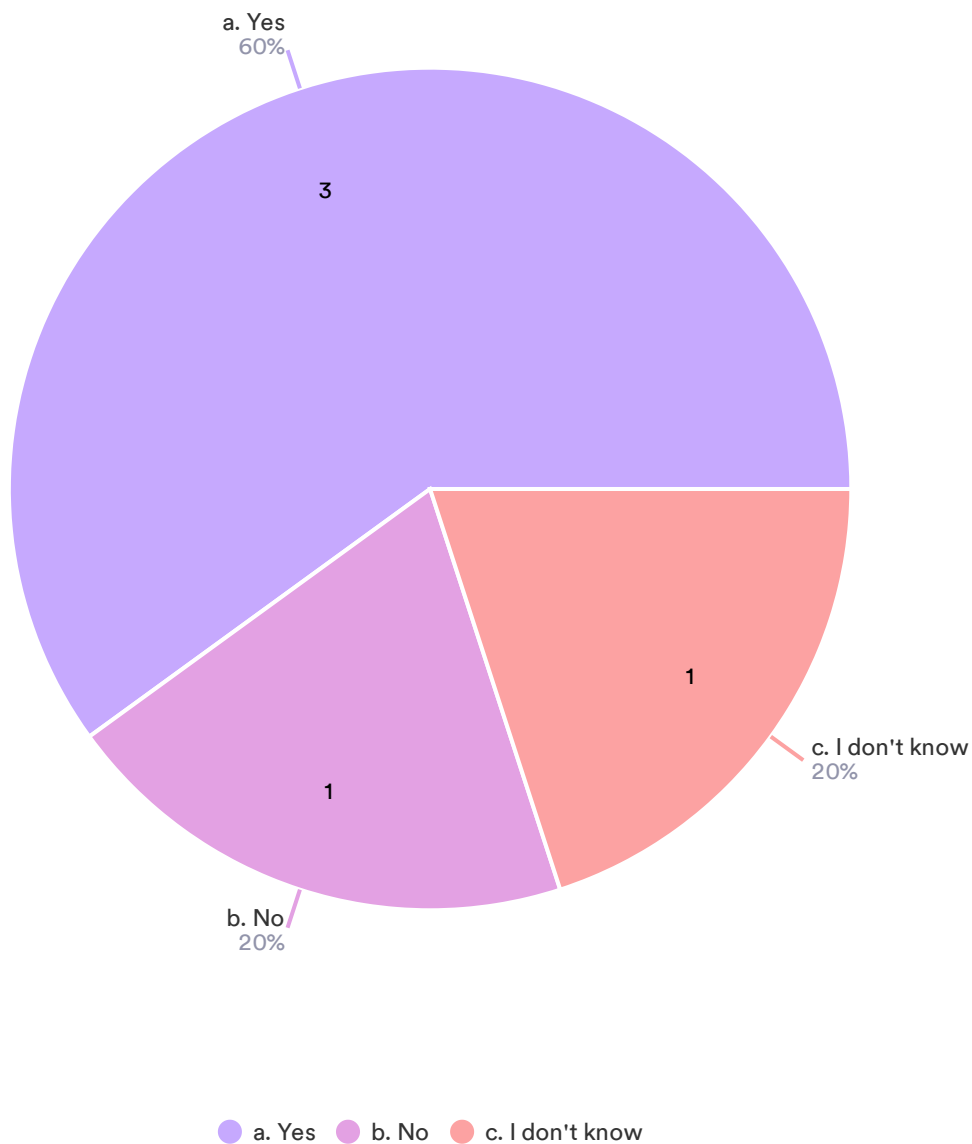
3 Responses

Data	Responses
claro	1
Me gustaría que todas las viviendas fueran ha muy Bajo costo	1
No se	1

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

27. Are you aware of any educational activities or training opportunities available to you to learn about fair housing laws?

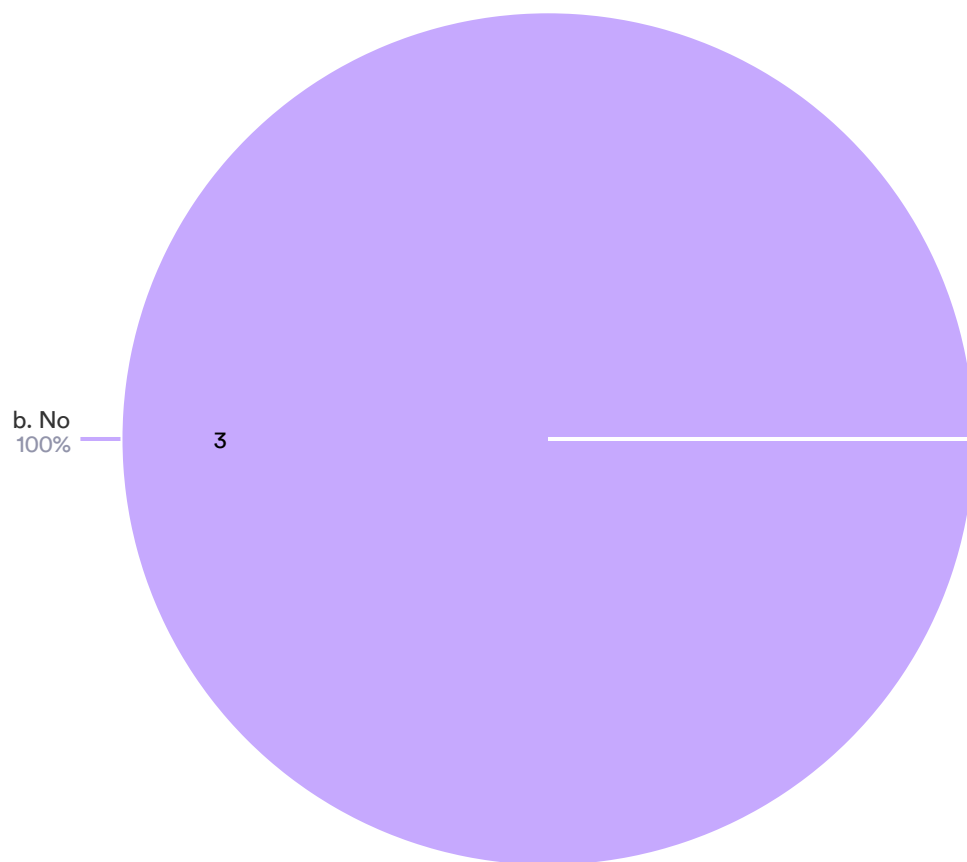
5 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

28. If you answered "yes" to the previous question, have you participated in fair housing activities or training?

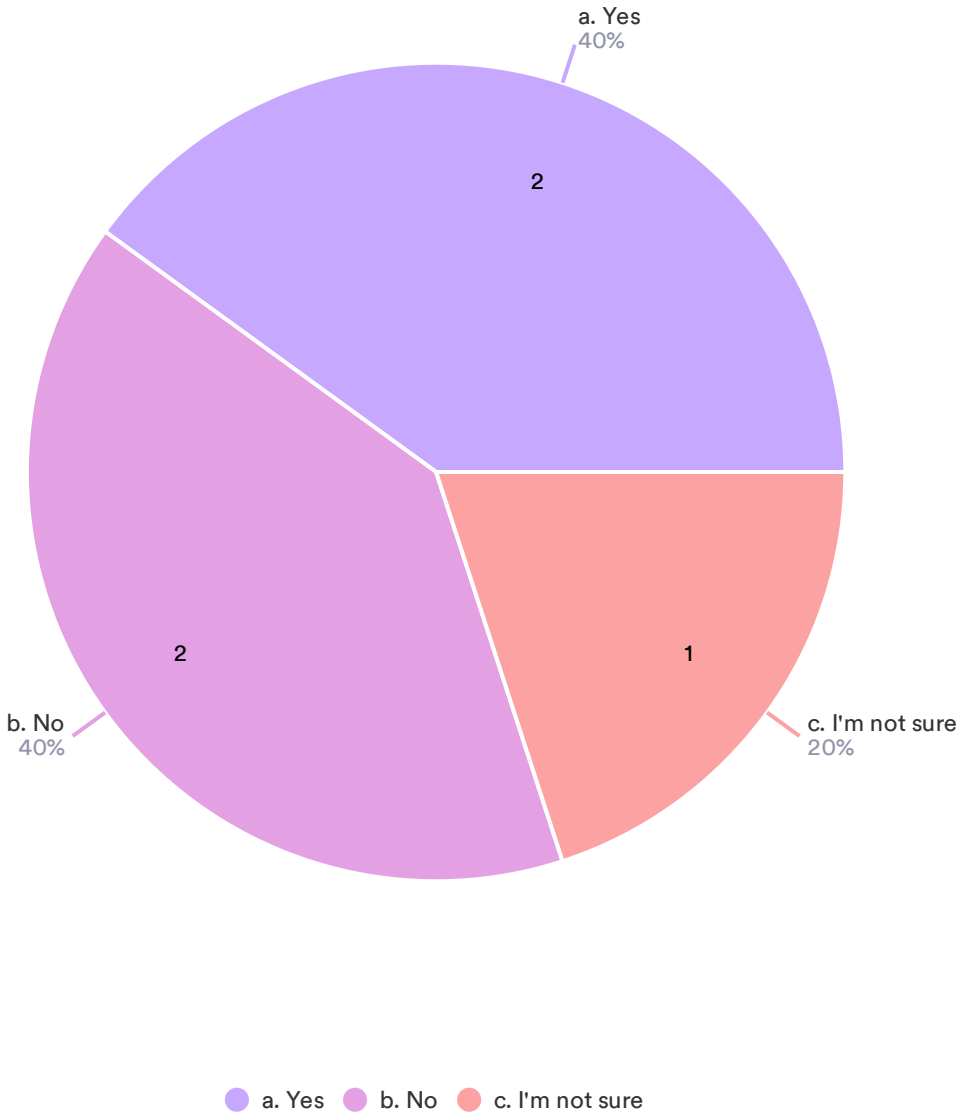
3 Responses



● b. No

29. Do you believe there are impediments to fair housing choice in Clark County?

5 Responses



30. Please explain what type of impediments to fair housing choice you have witnessed.

1 Response

Data	Responses
todos	1

'24 Clark County Regional Fair Housing & Equity Assessment Resident Survey

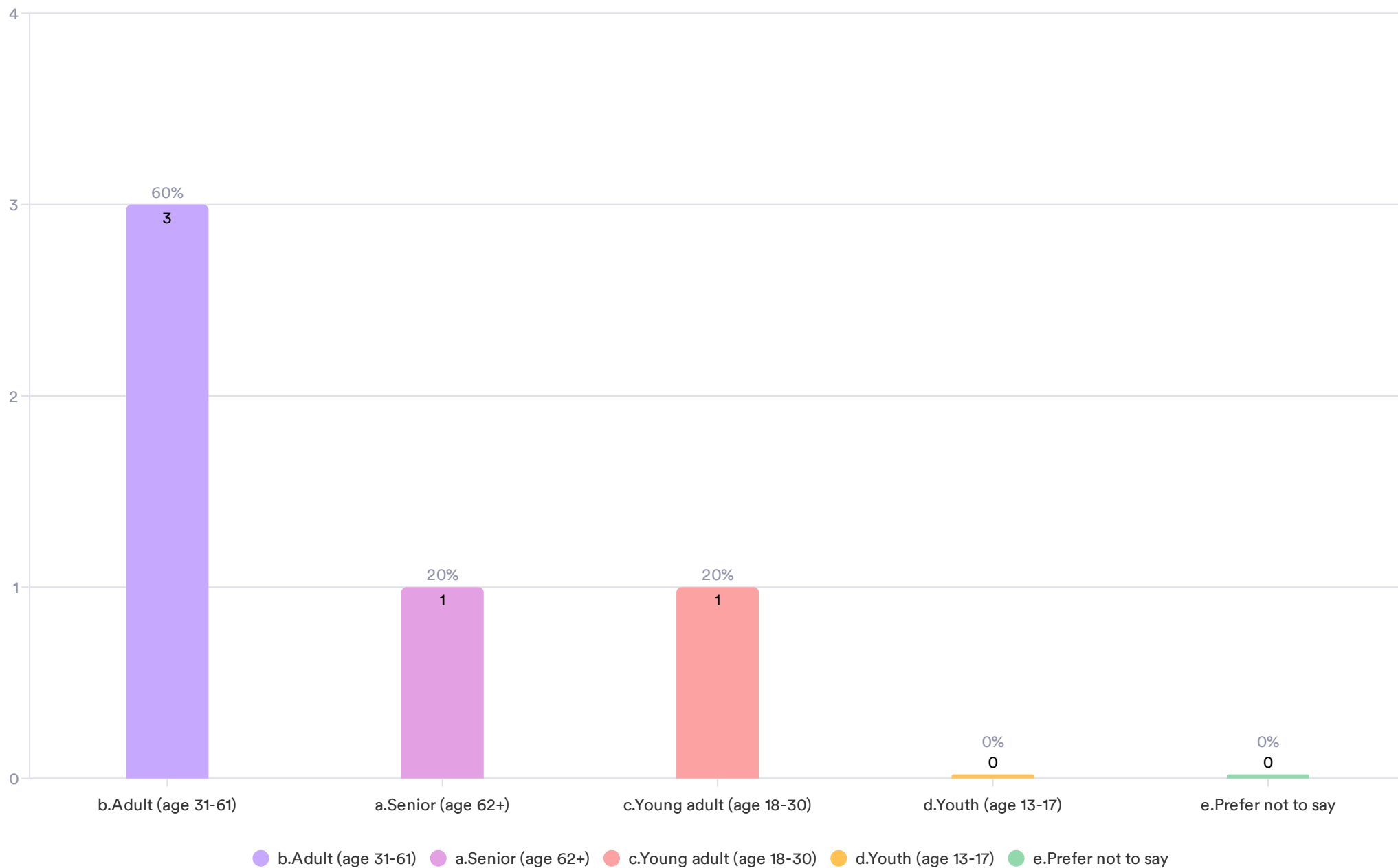
31. Please share any additional comments regarding fair housing discrimination or barriers to fair housing choice in the box below.

1 Response

Data	Responses
Quisiera vivienda de bajos costos	1

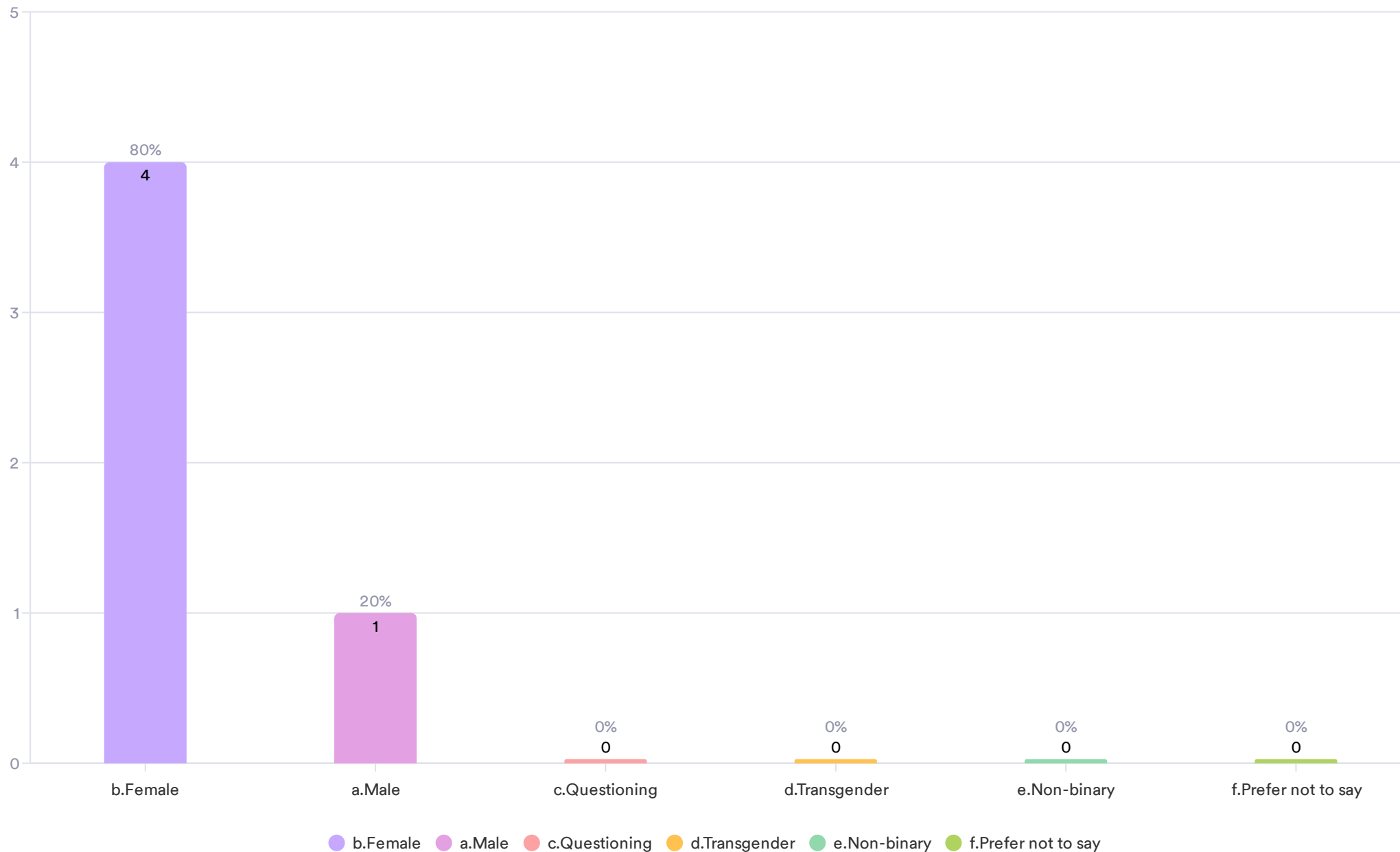
32. How old are you?

5 Responses



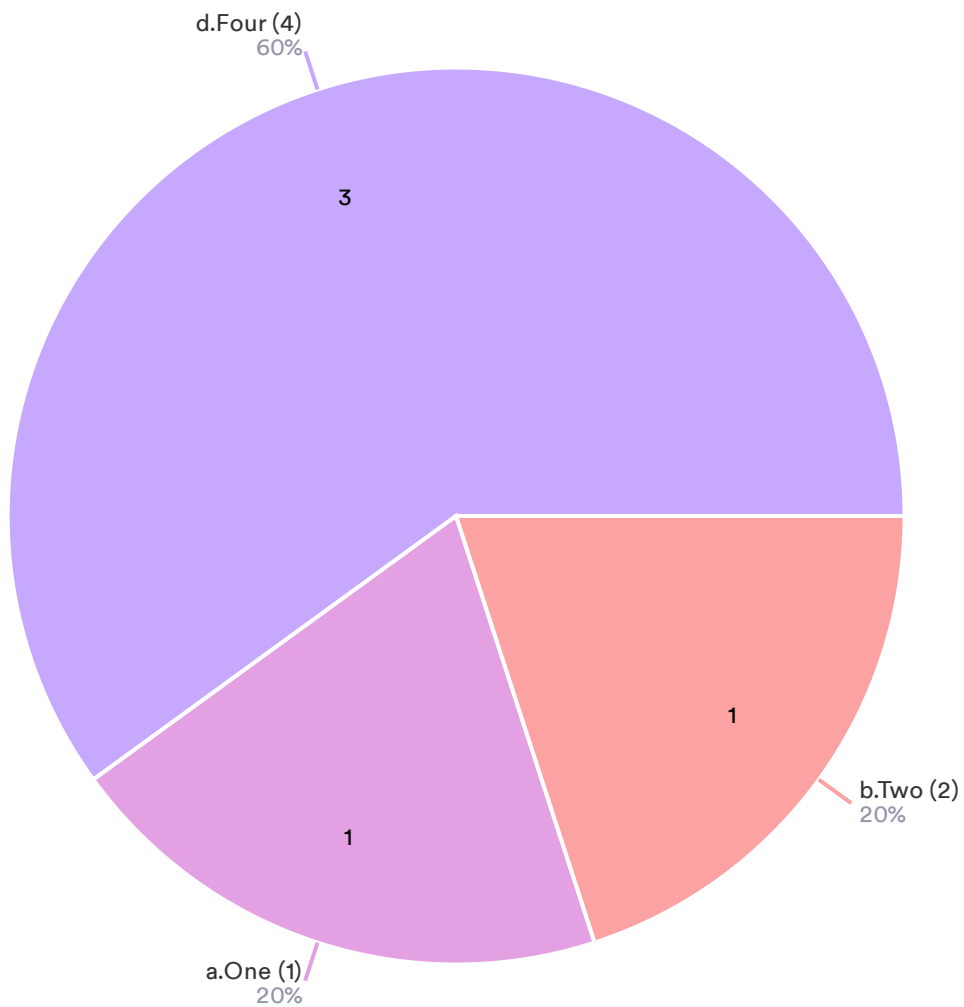
33. What is your gender?

5 Responses



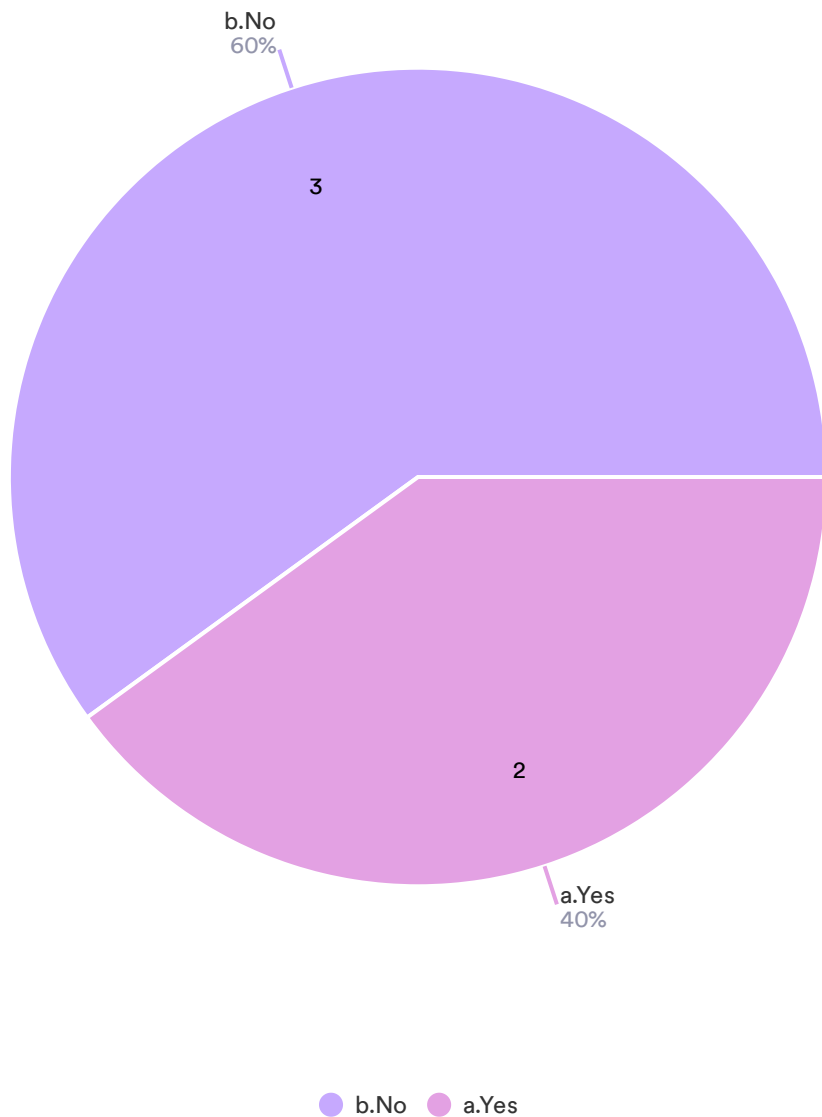
34. How many people are in your household (including yourself)?

5 Responses



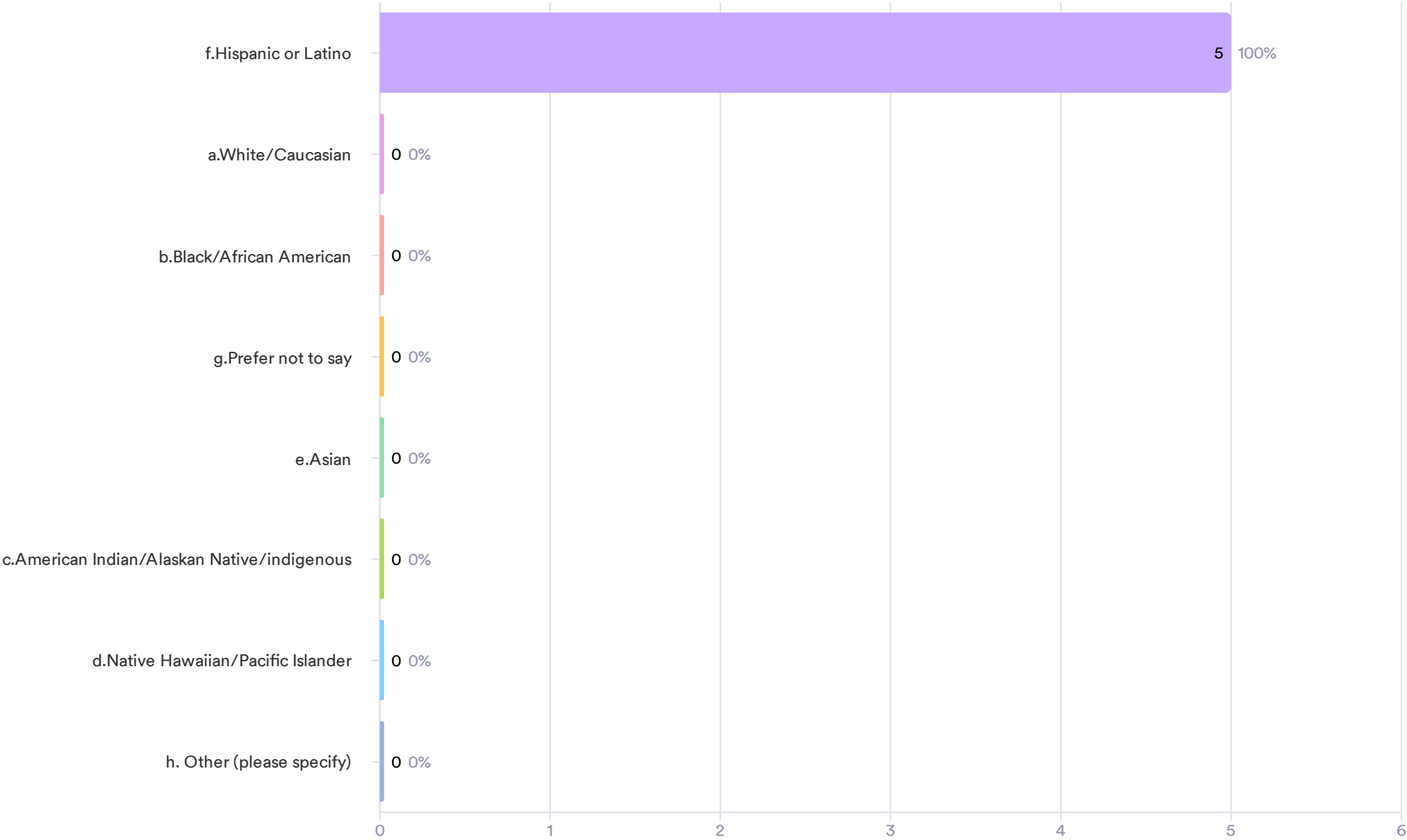
35. Do you have any children under the age of 18 currently living with you?

5 Responses



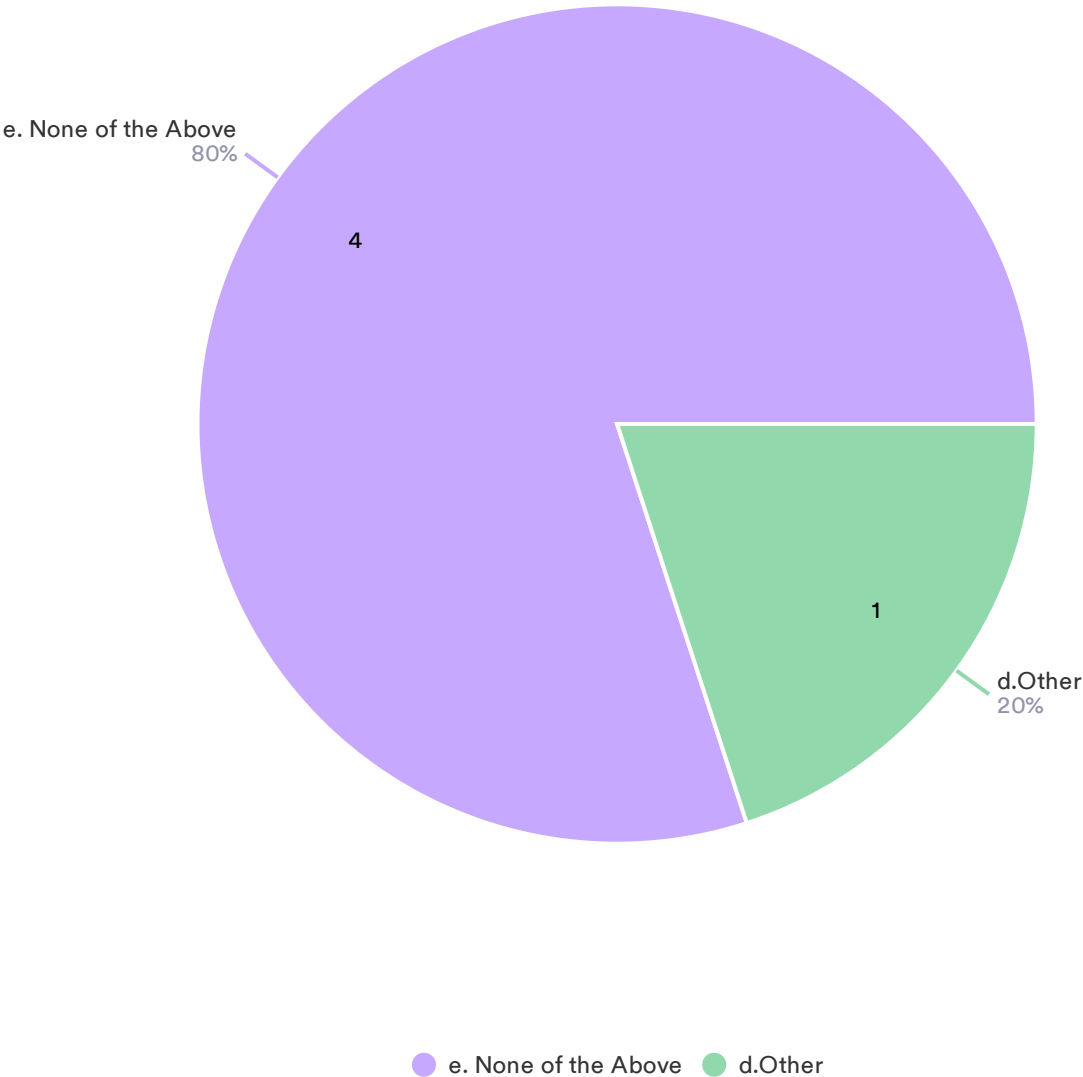
36. What is your race/ethnicity?

5 Responses



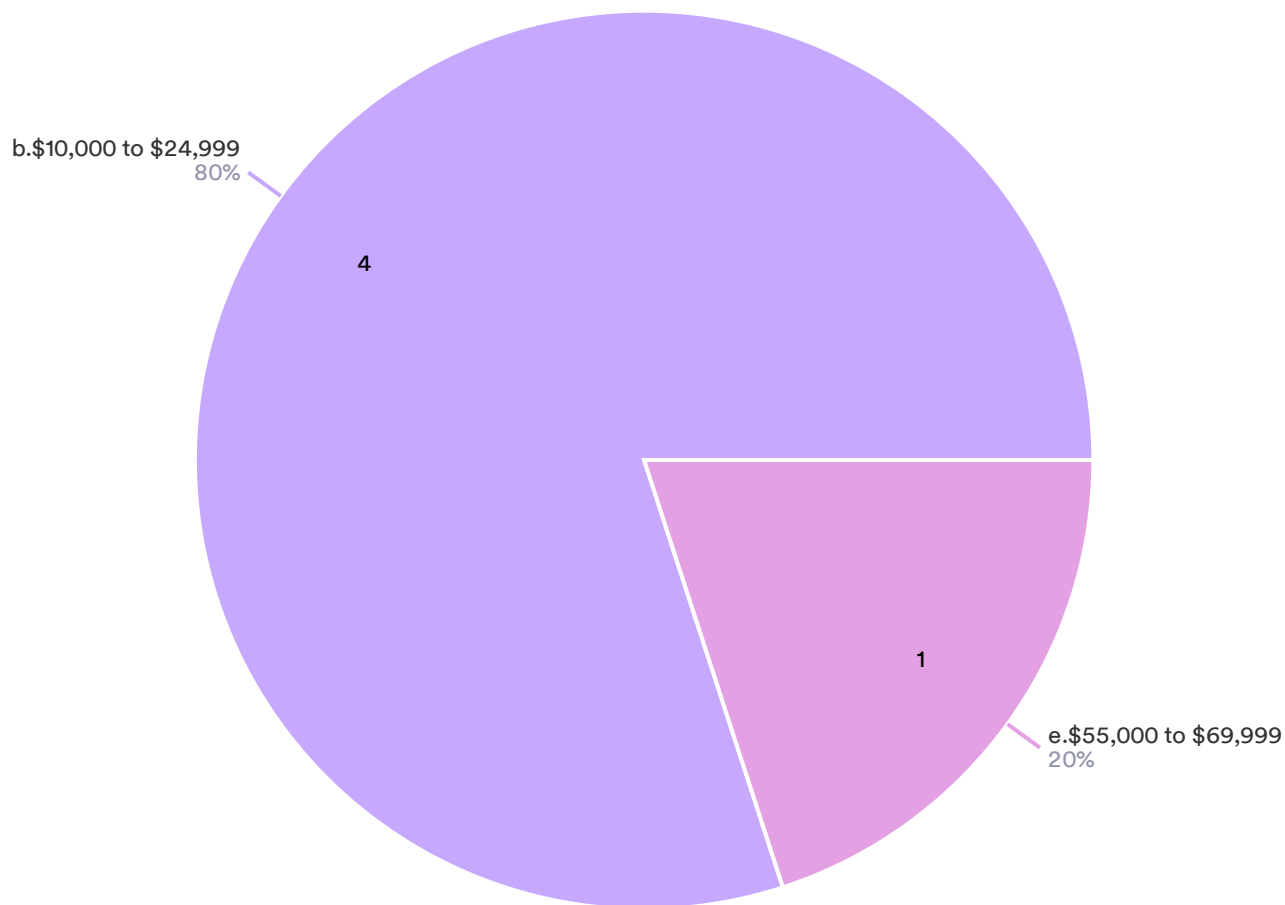
37. Do you identify with any other demographic groups with your community?

5 Responses



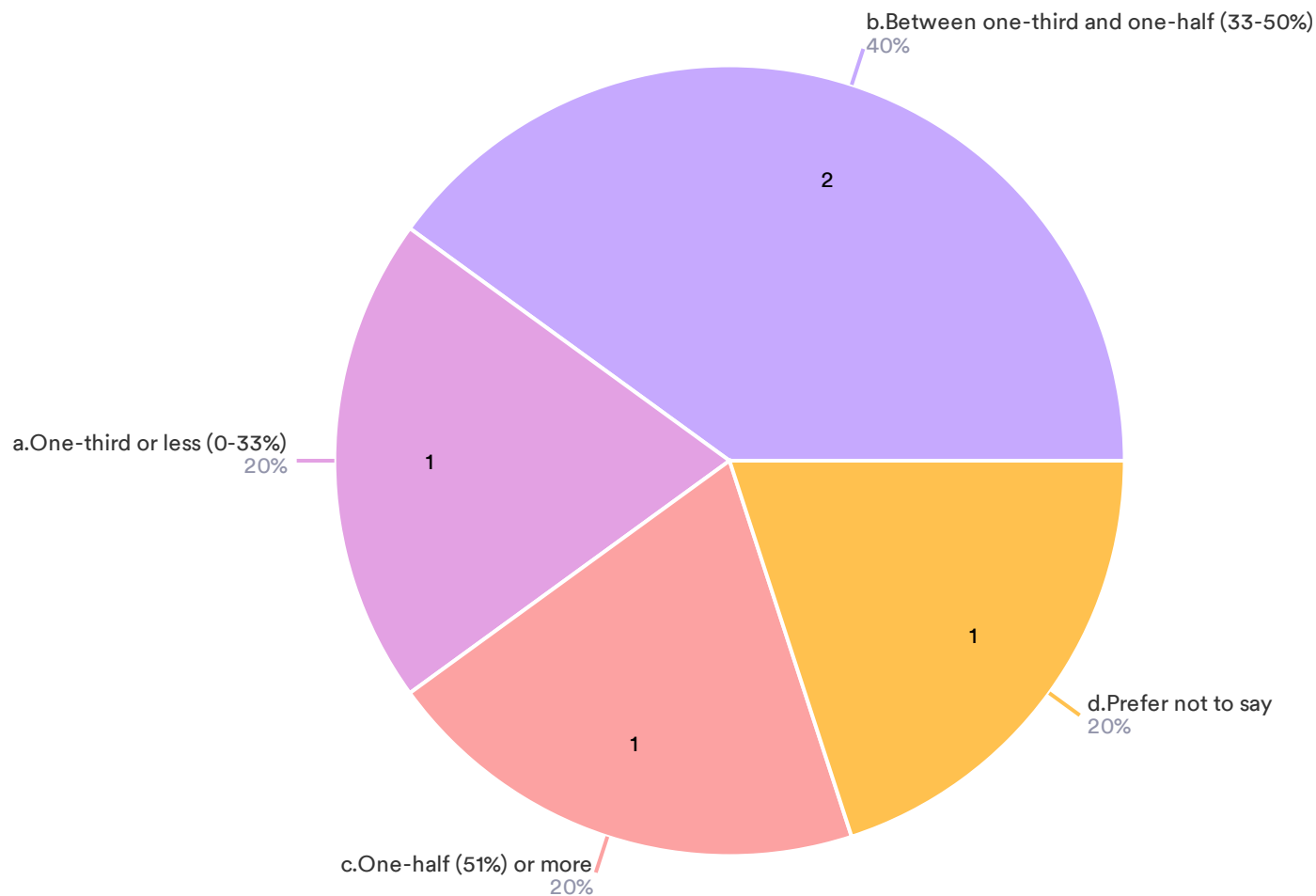
38. What is your annual household income for all adults in your household?

5 Responses



39. How much of your gross household income goes towards paying housing costs, including utilities?

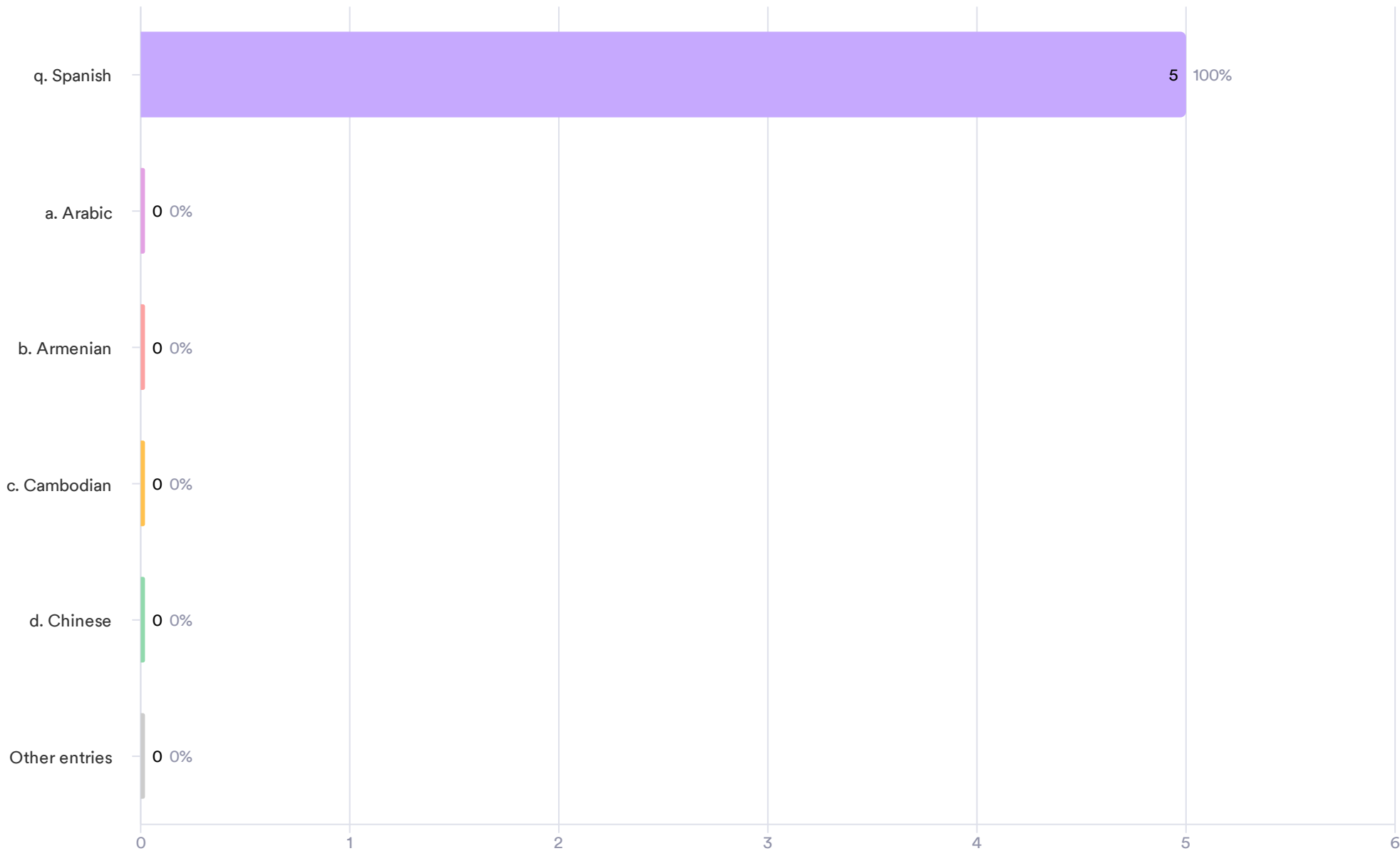
5 Responses



● b. Between one-third and one-half (33-50%) ● a. One-third or less (0-33%) ● c. One-half (51%) or more ● d. Prefer not to say

40. What language do you primarily speak at home?

5 Responses



Stakeholder Survey – English Results

Language Used

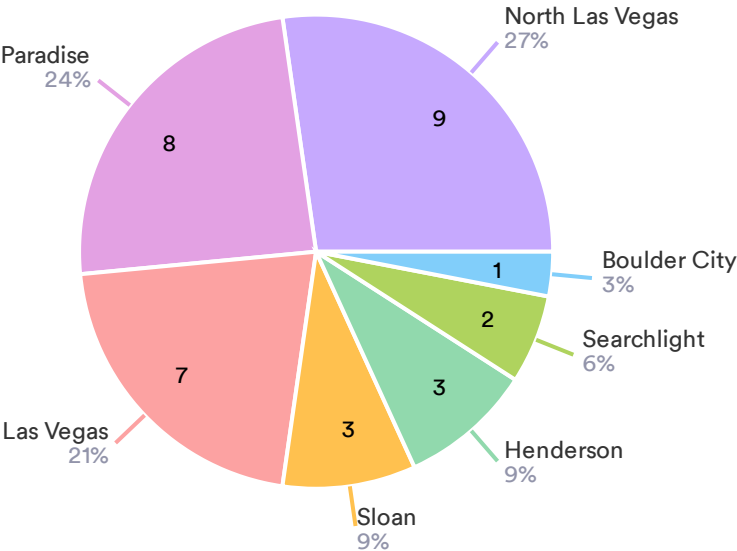
35 Responses

Data	Responses
English (US)	35

'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

City Selection

33 Responses

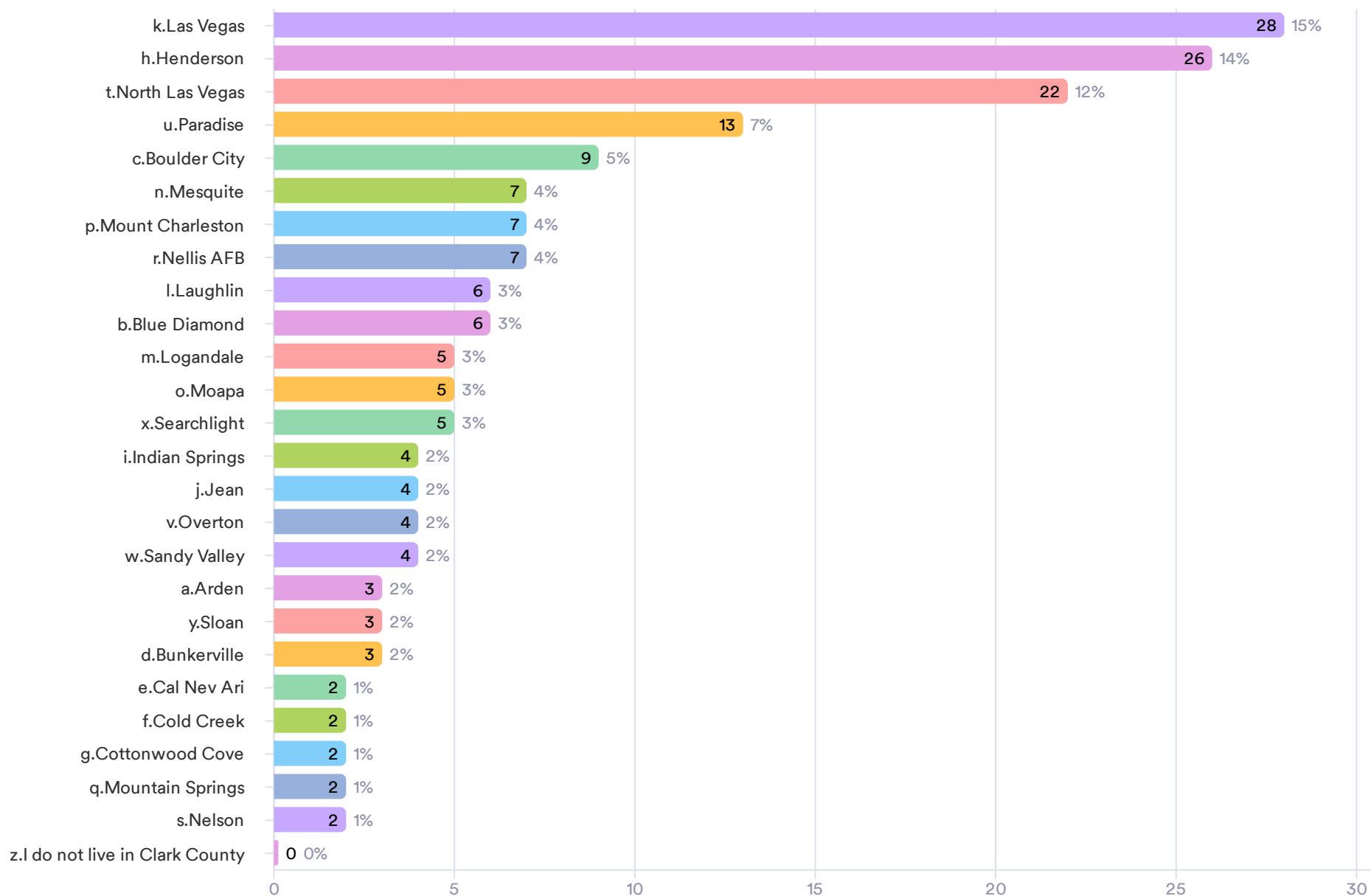


Data	Response	%
<div></div> North Las Vegas	9	27%
<div></div> Paradise	8	24%
<div></div> Las Vegas	7	21%
<div></div> Sloan	3	9%
<div></div> Henderson	3	9%
<div></div> Searchlight	2	6%
<div></div> Boulder City	1	3%

'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

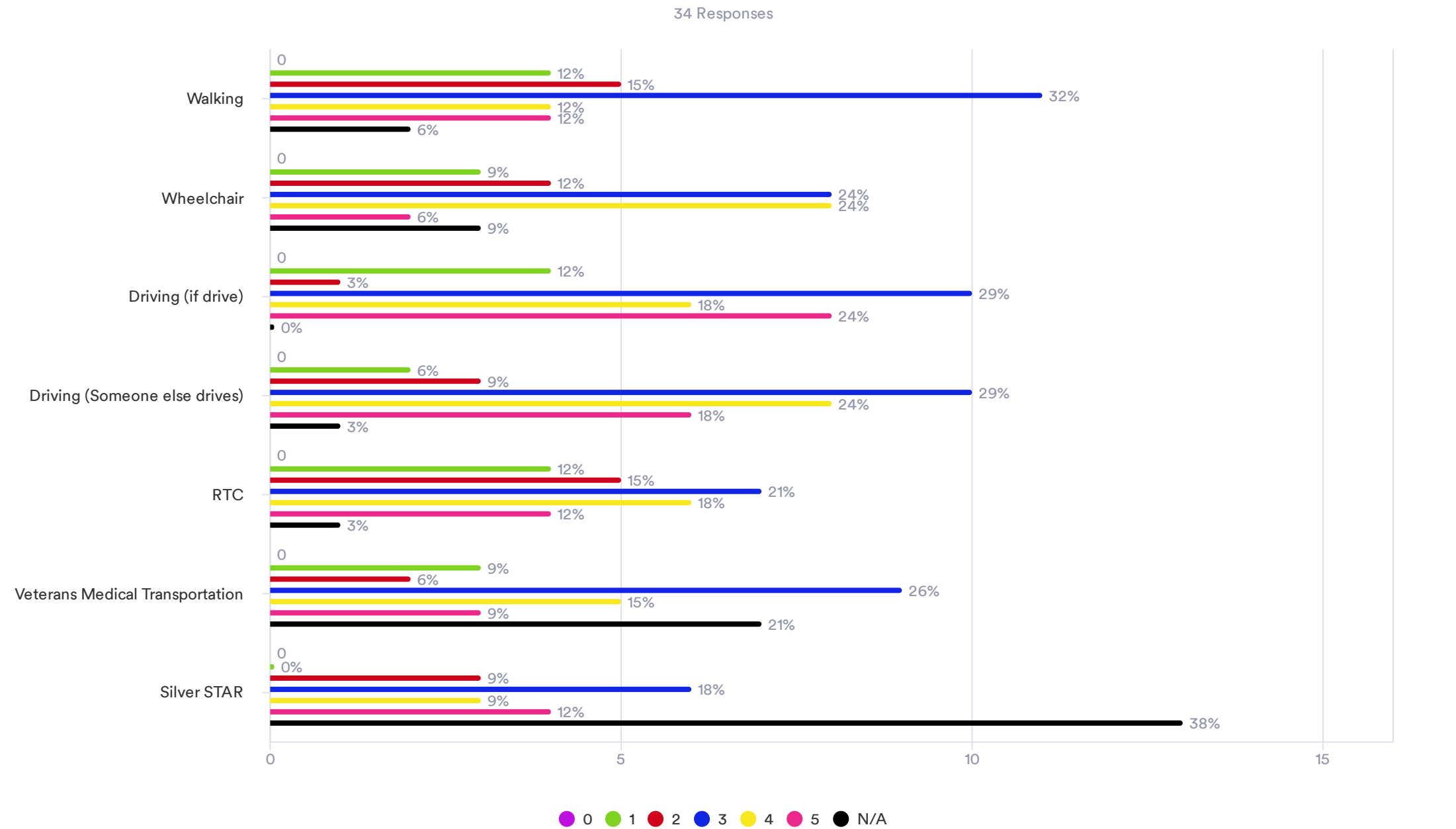
1. What cities in the County does your organization service?

181 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

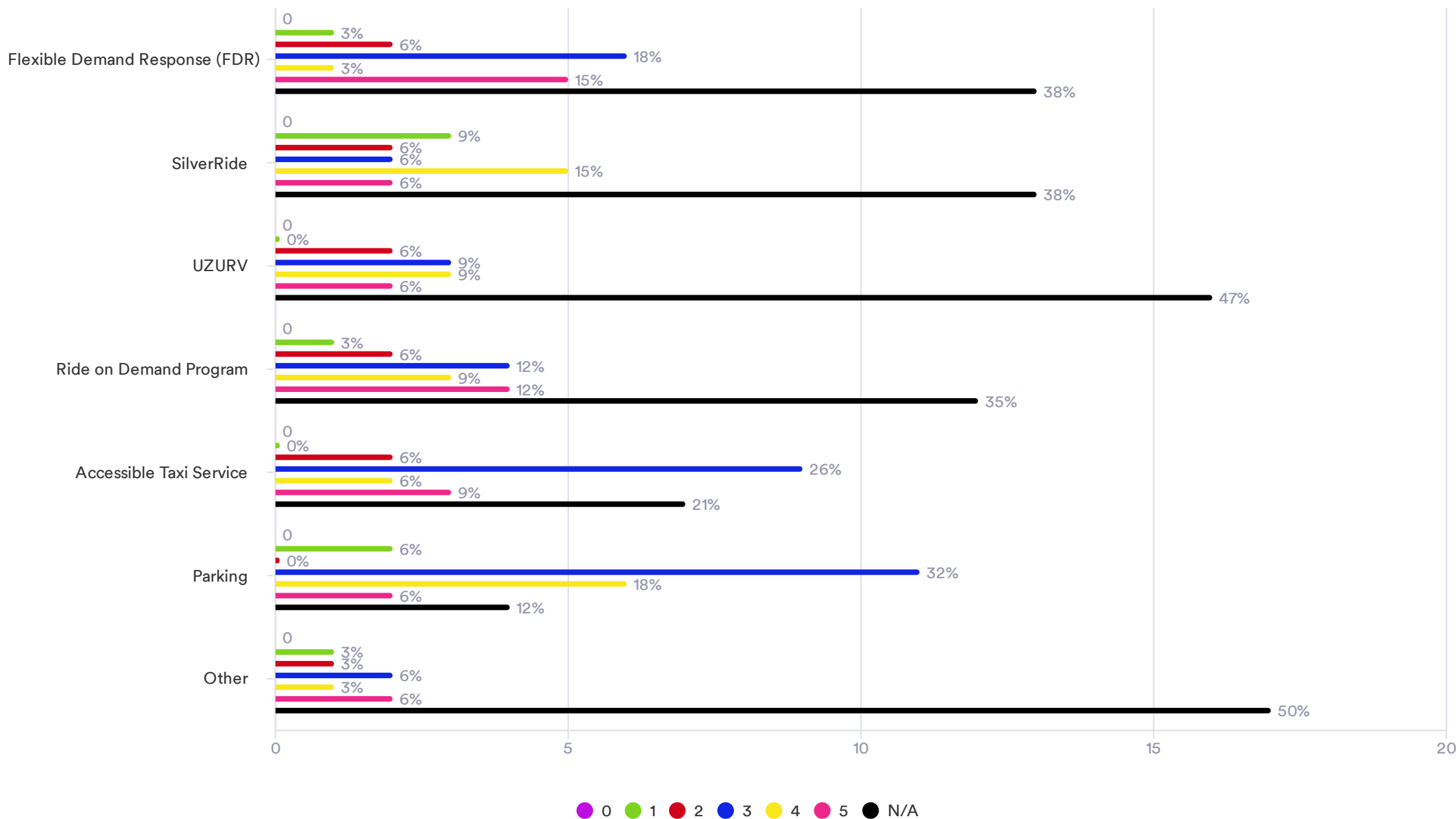
2. Please rank the average level of difficulty in using specific transportation methods in the communities you serve from very difficult (0) to very easy (5).



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

2 cont. Please rank the average level of difficulty in using specific transportation methods in the communities you serve from very difficult (0) to very easy (5).

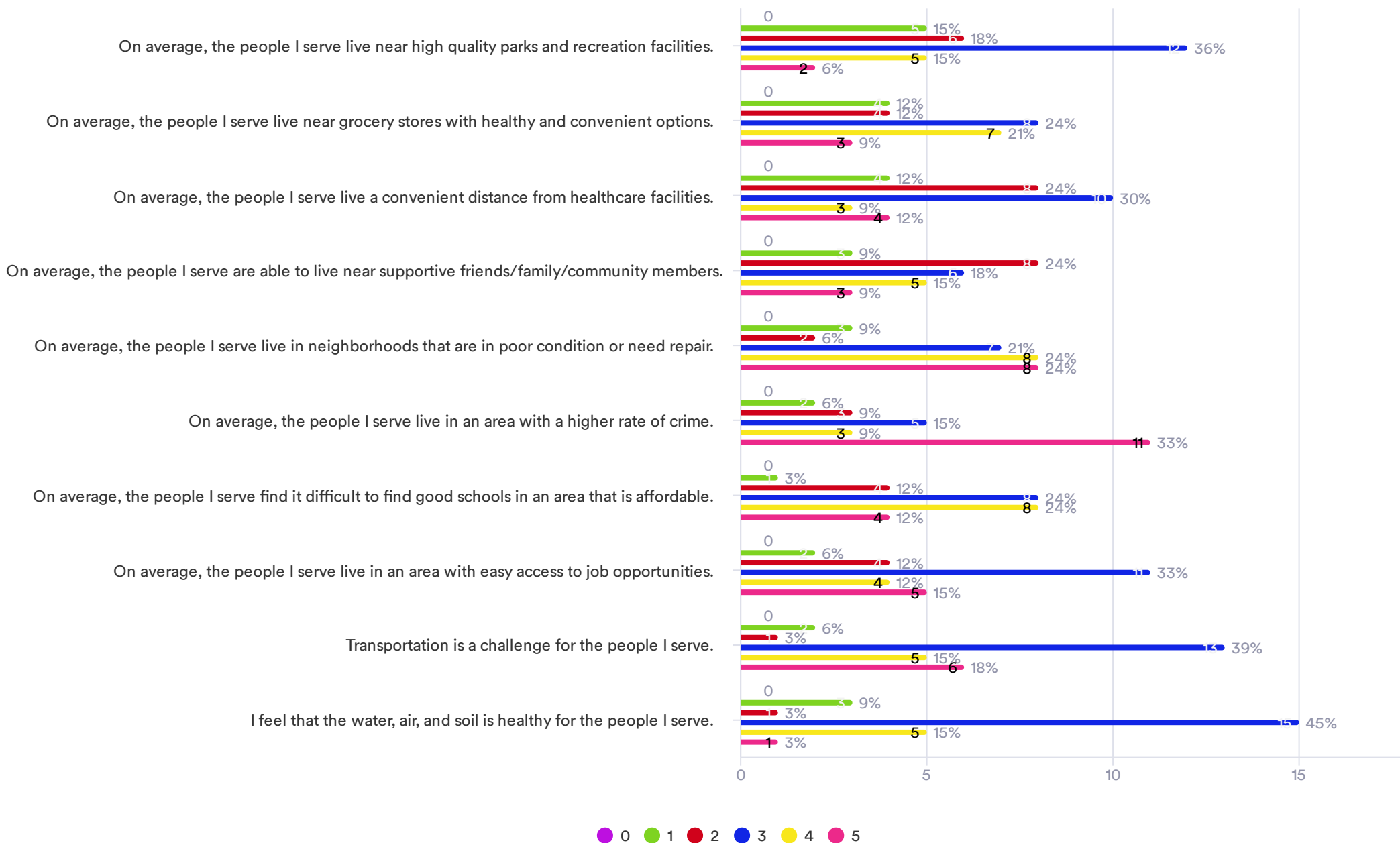
34 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

3. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices.

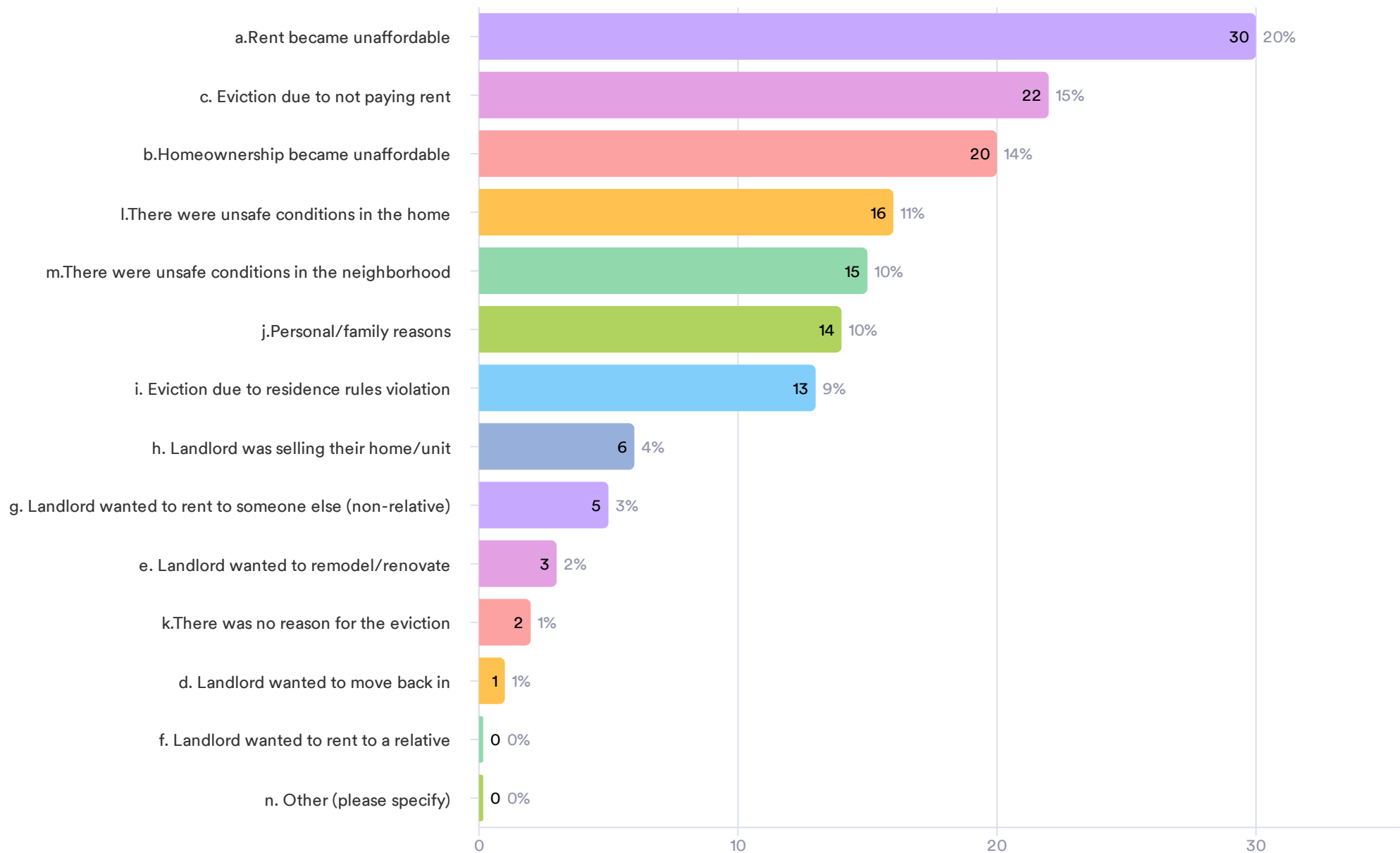
33 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

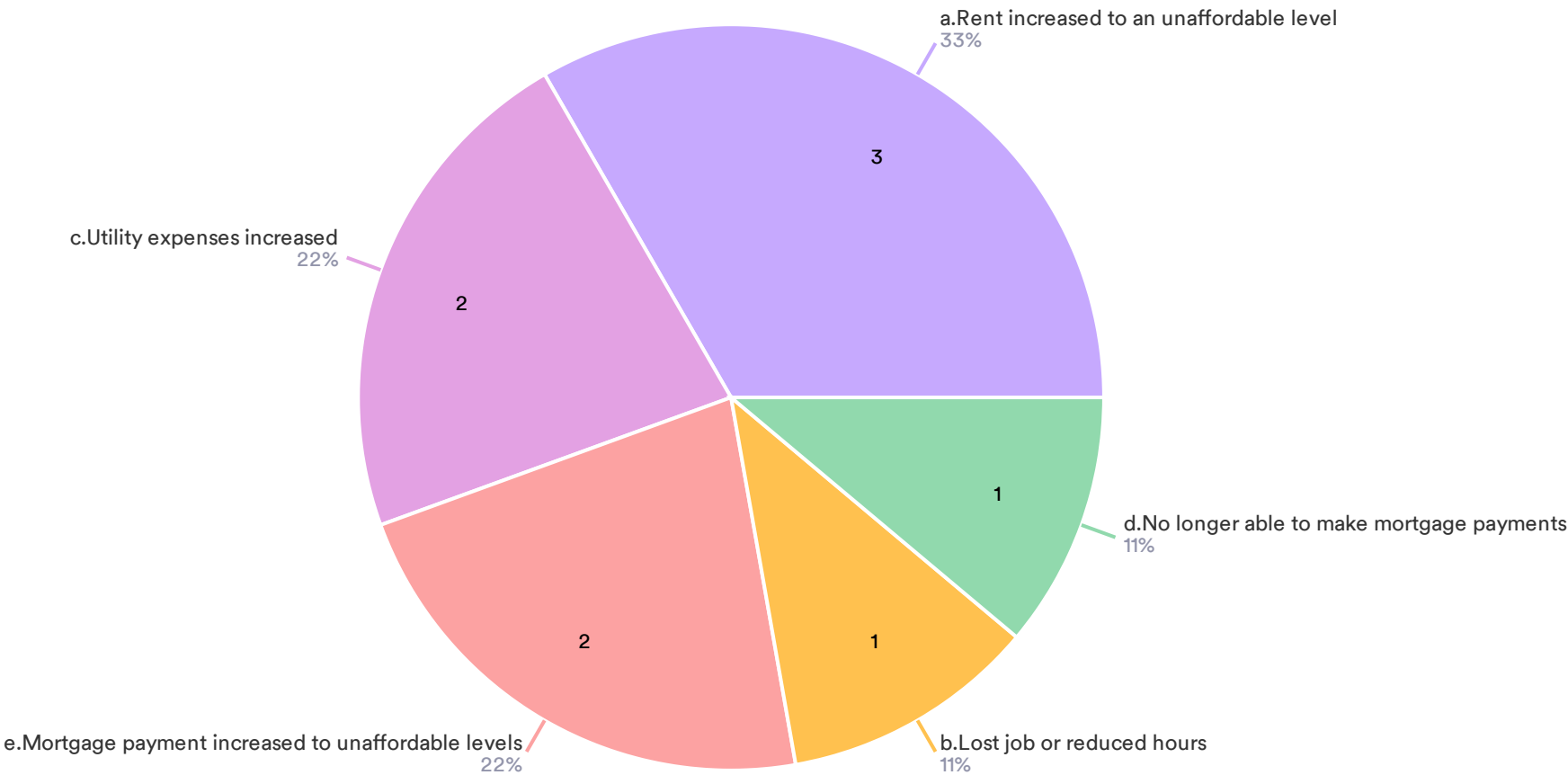
4. Select the reasons you have witnessed for why people move out of Clark County when they may not want to move.

147 Responses



5. If you selected “Rent became unaffordable” or “Homeownership became unaffordable,” please select the reasons why it became unaffordable based on your understanding.

9 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

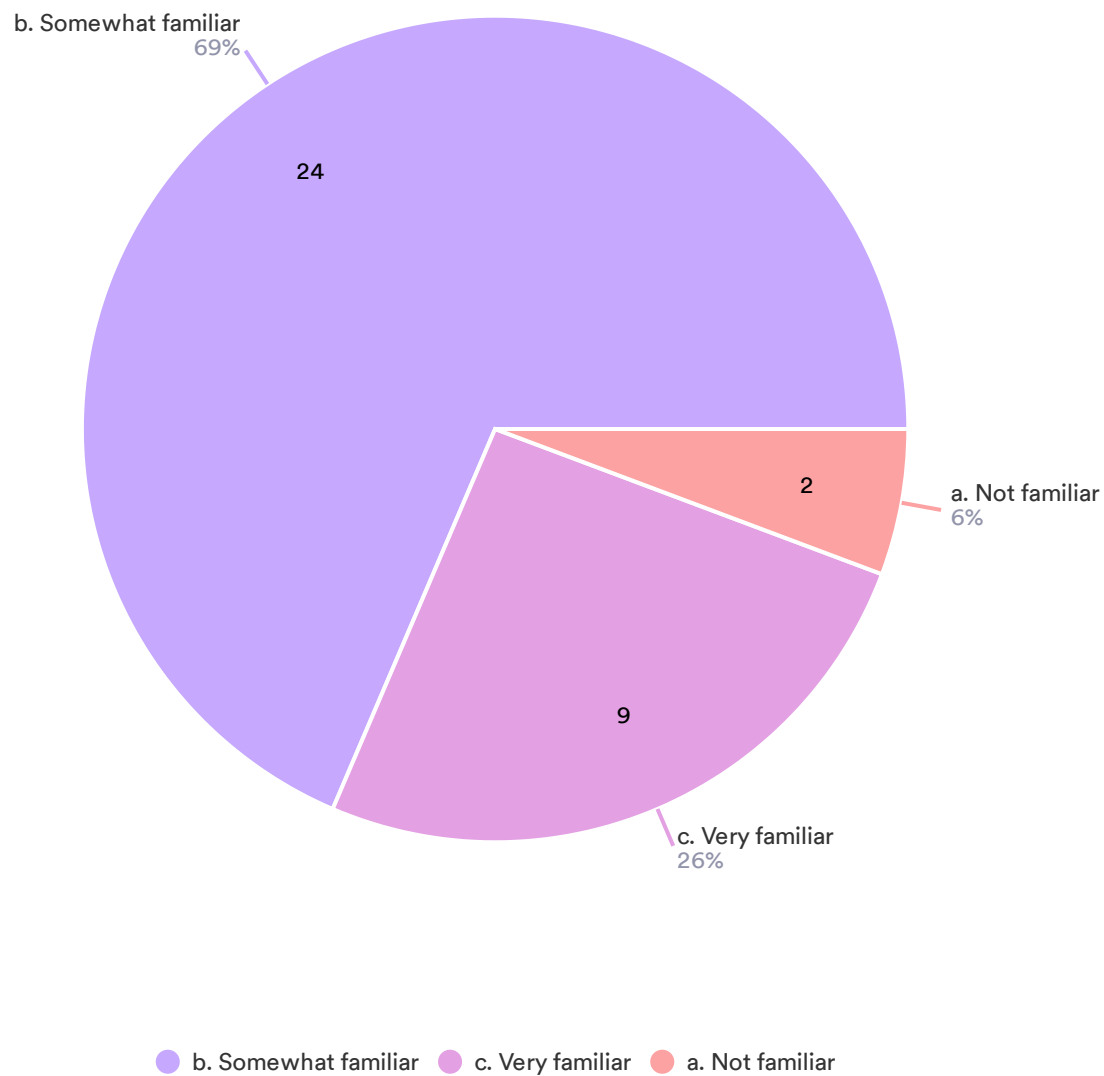
6. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices. If you don't know, check "I don't know."

33 Responses



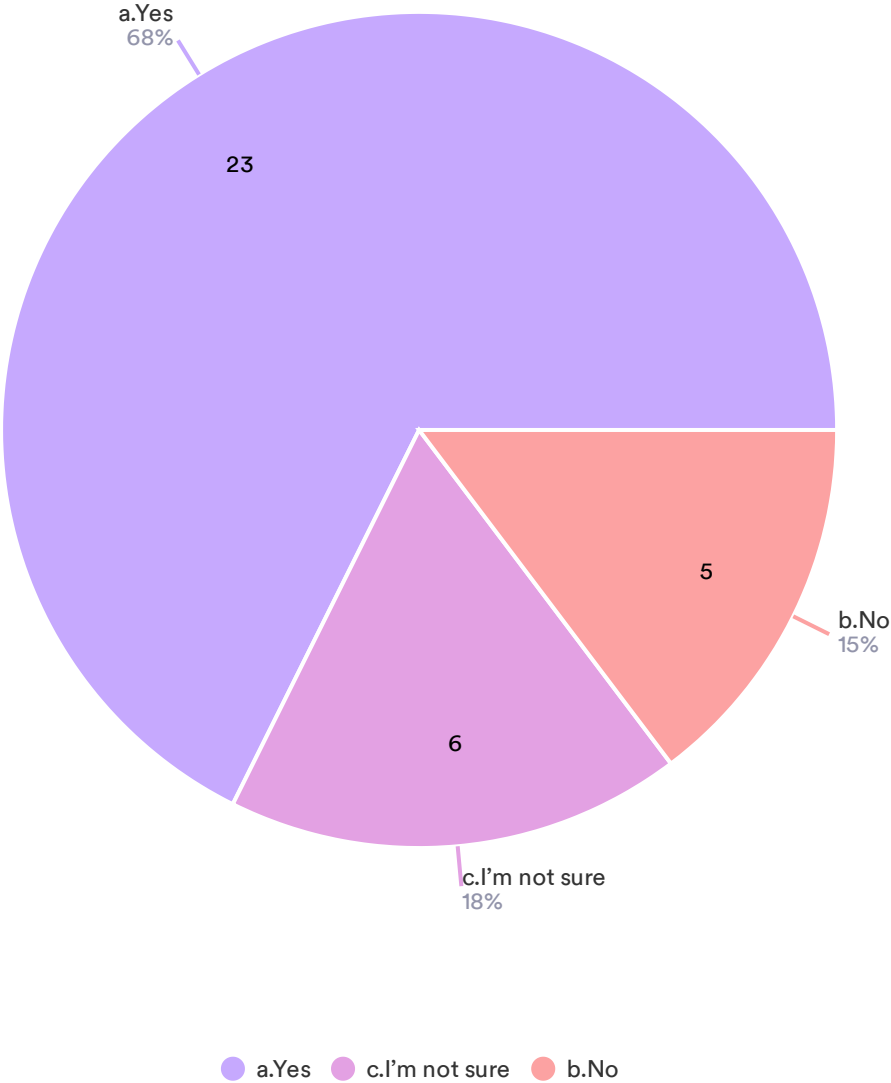
7. How familiar are you with fair housing laws?

35 Responses



8. Do you know where to file a complaint for violation of fair housing rights?

34 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

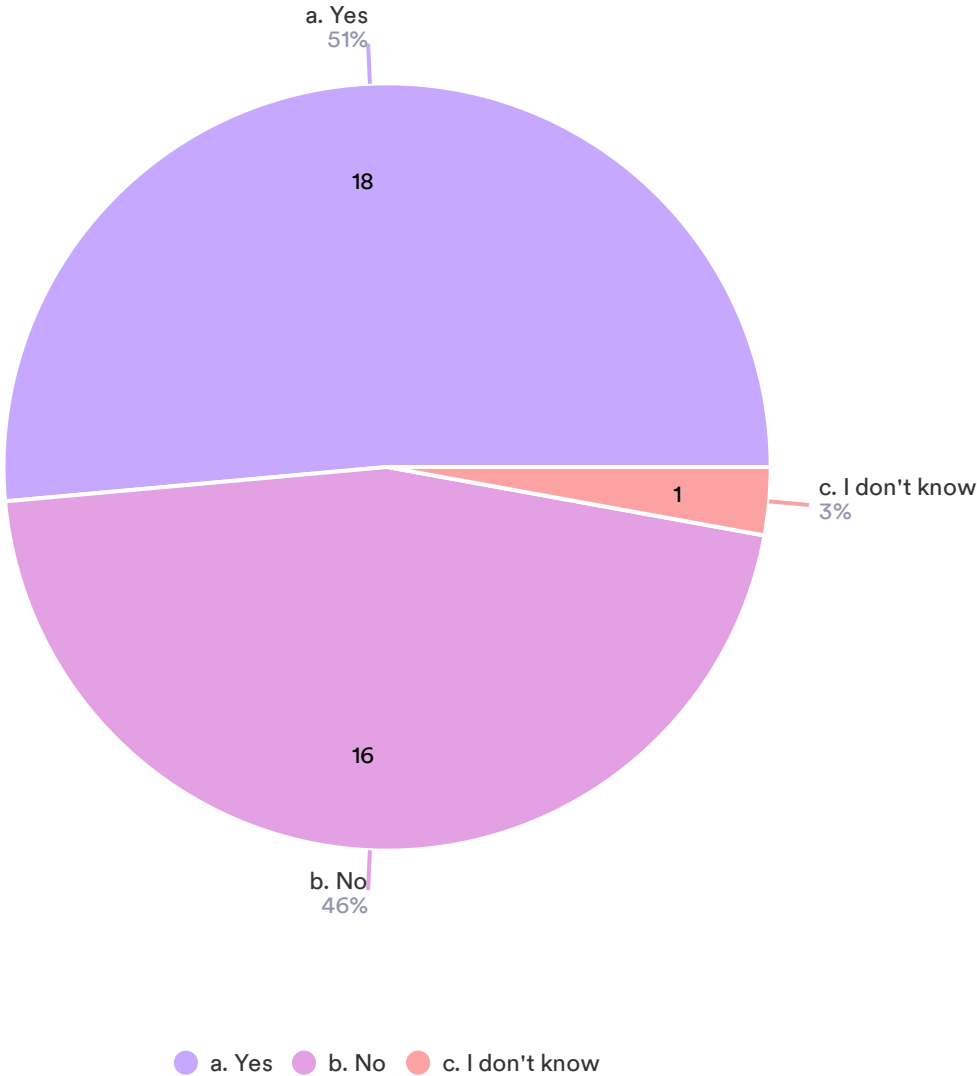
9. Where would you file a complaint, or direct others to file, if you felt that fair housing rights had been violated?

23 Responses

Data	Responses
HUD	5
Silver State Fair Housing Council	3
SSFHC	2
HUD office	1
Regional Justice Center self help	1
US Department of Housing and Urban Development	1
Nevada Fair Housing Division	1
HUD or Equal Rights Commission	1
Nerc - 7024867161	1
Hud	1
Nevada Legal Services	1
Us department of housing	1
HUD website	1
Fair housing office	1
	1

10. Have you ever experienced housing discrimination during any point in the housing process, including searching for housing, for yourself or others?

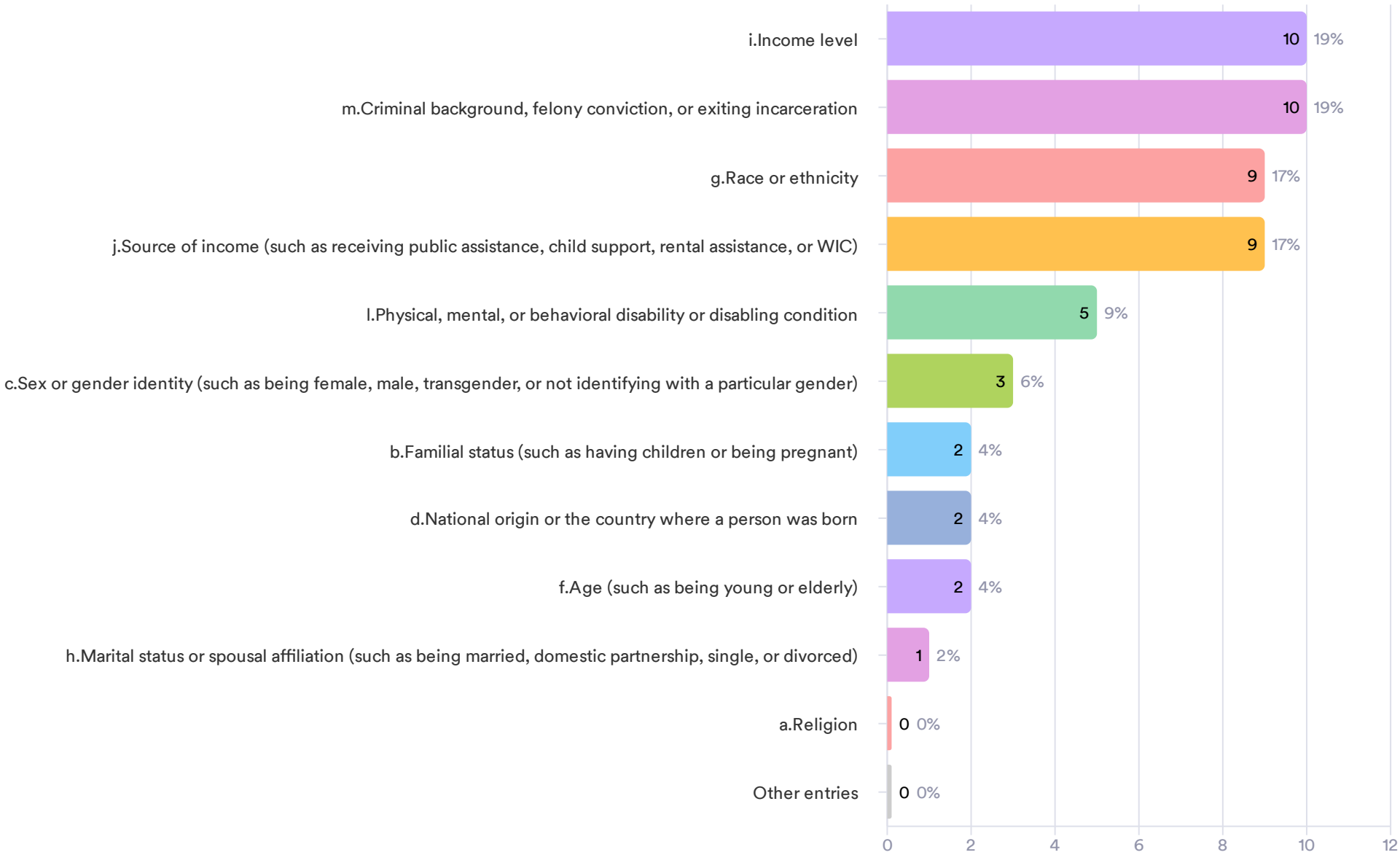
35 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

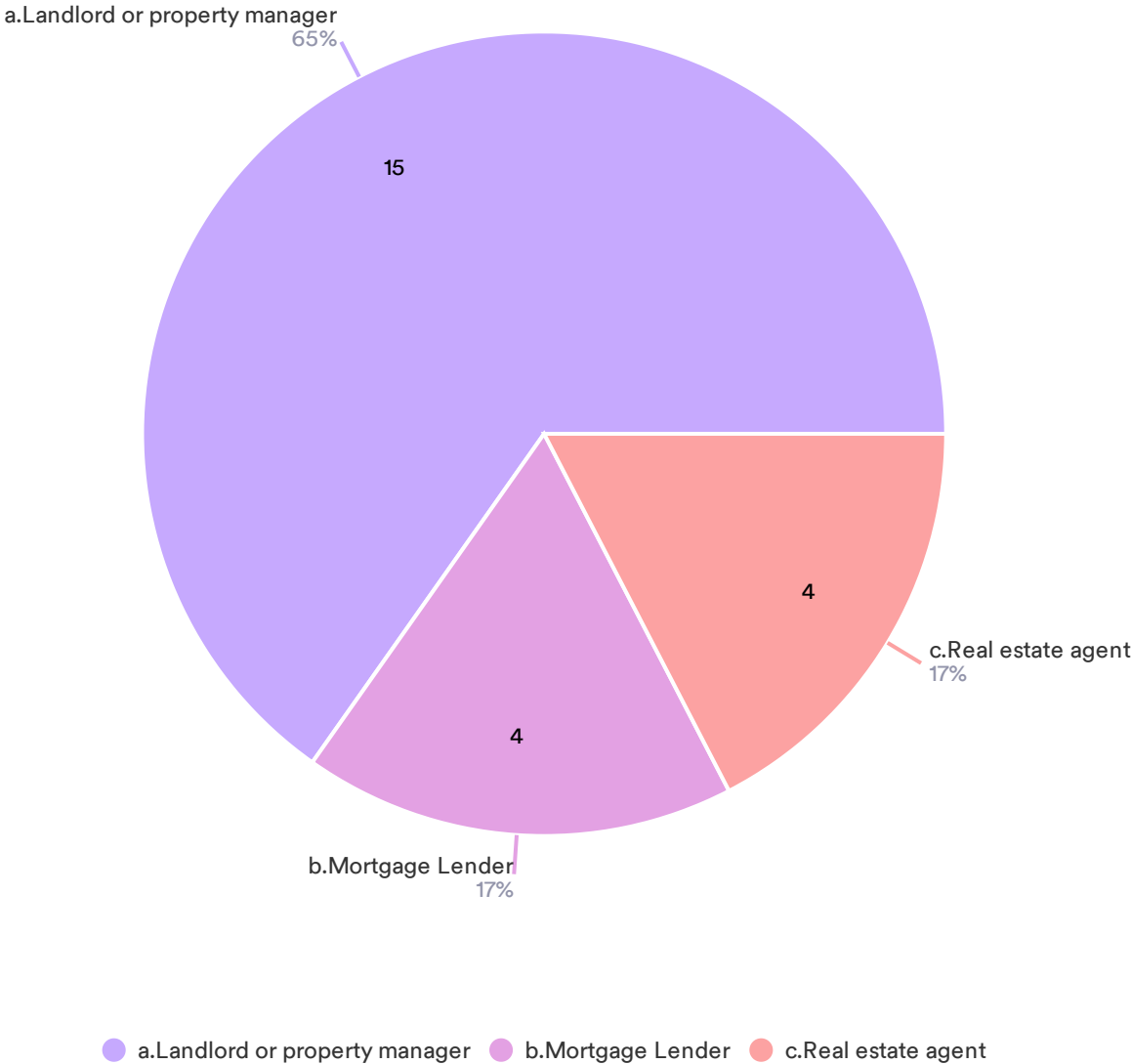
11. On what basis do you believe the discrimination occurred?

53 Responses



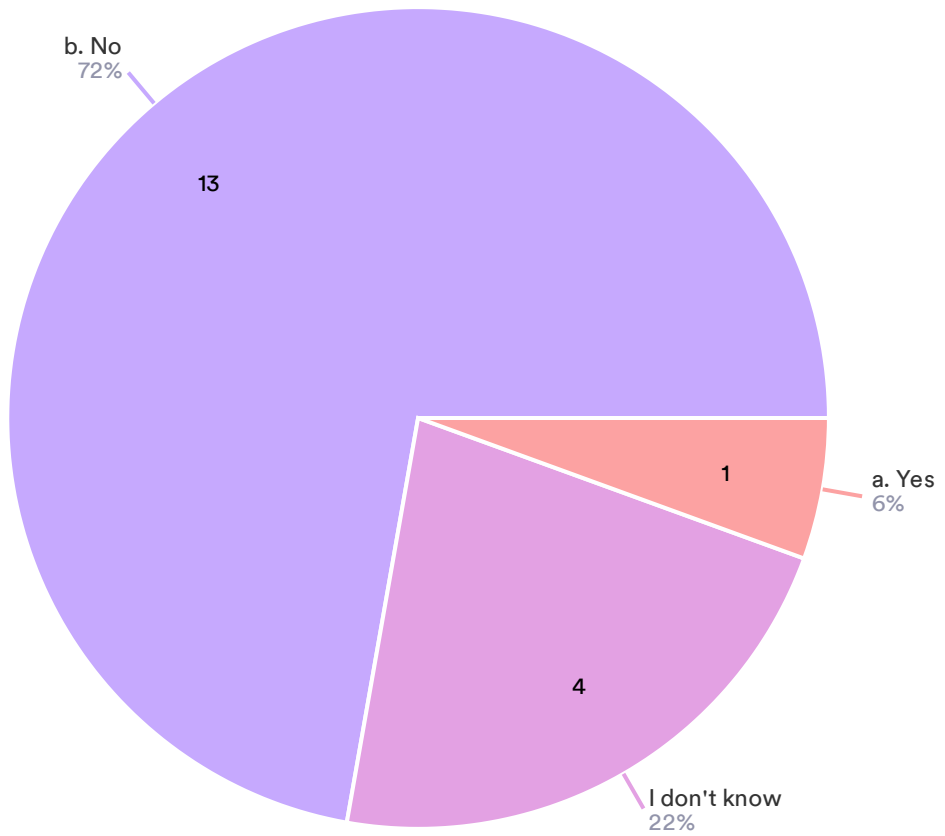
12. Who do you believe was responsible or involved in the discrimination?

23 Responses



13. Was a Fair Housing complaint filed?

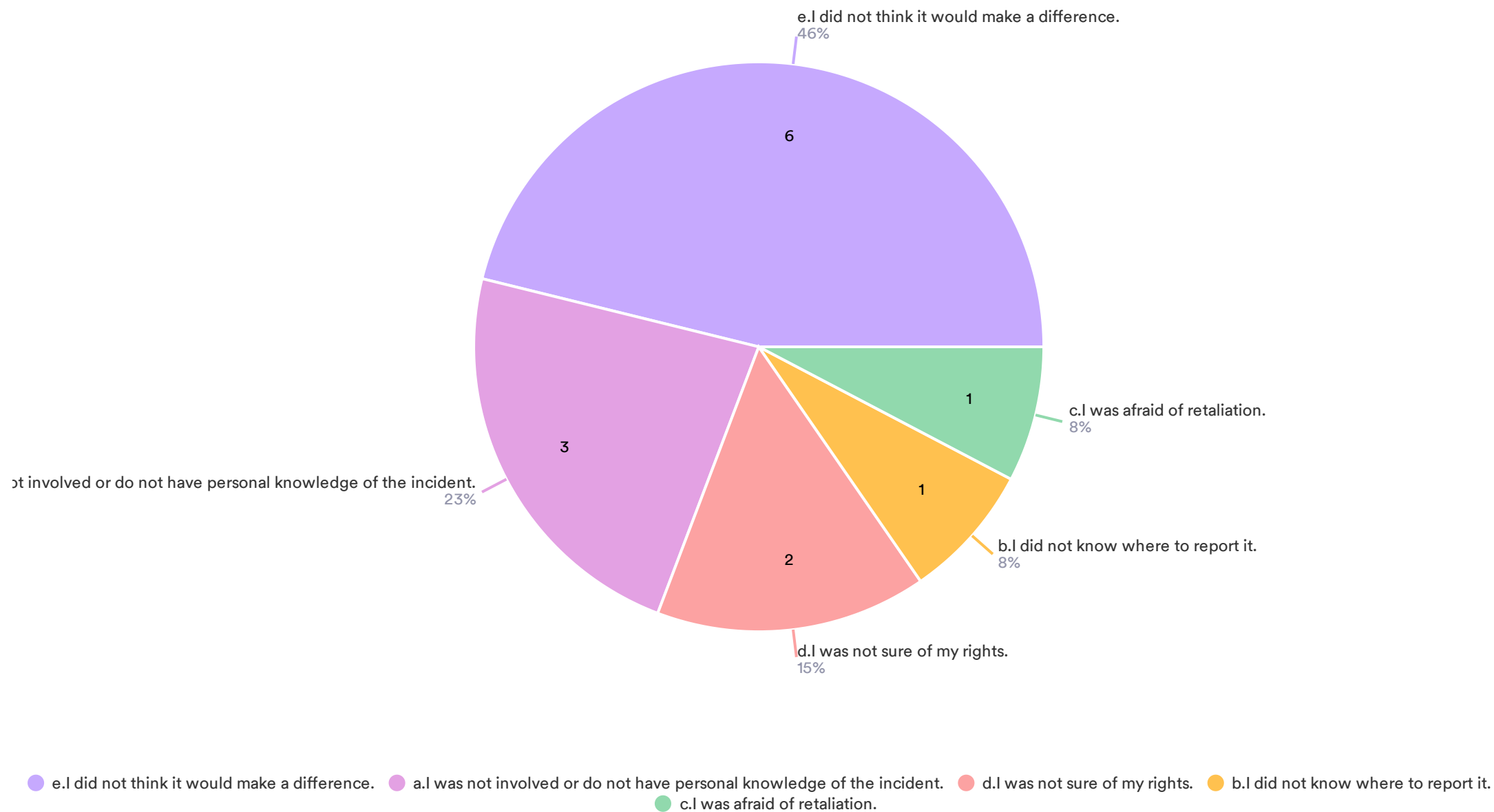
18 Responses



b. No I don't know a. Yes

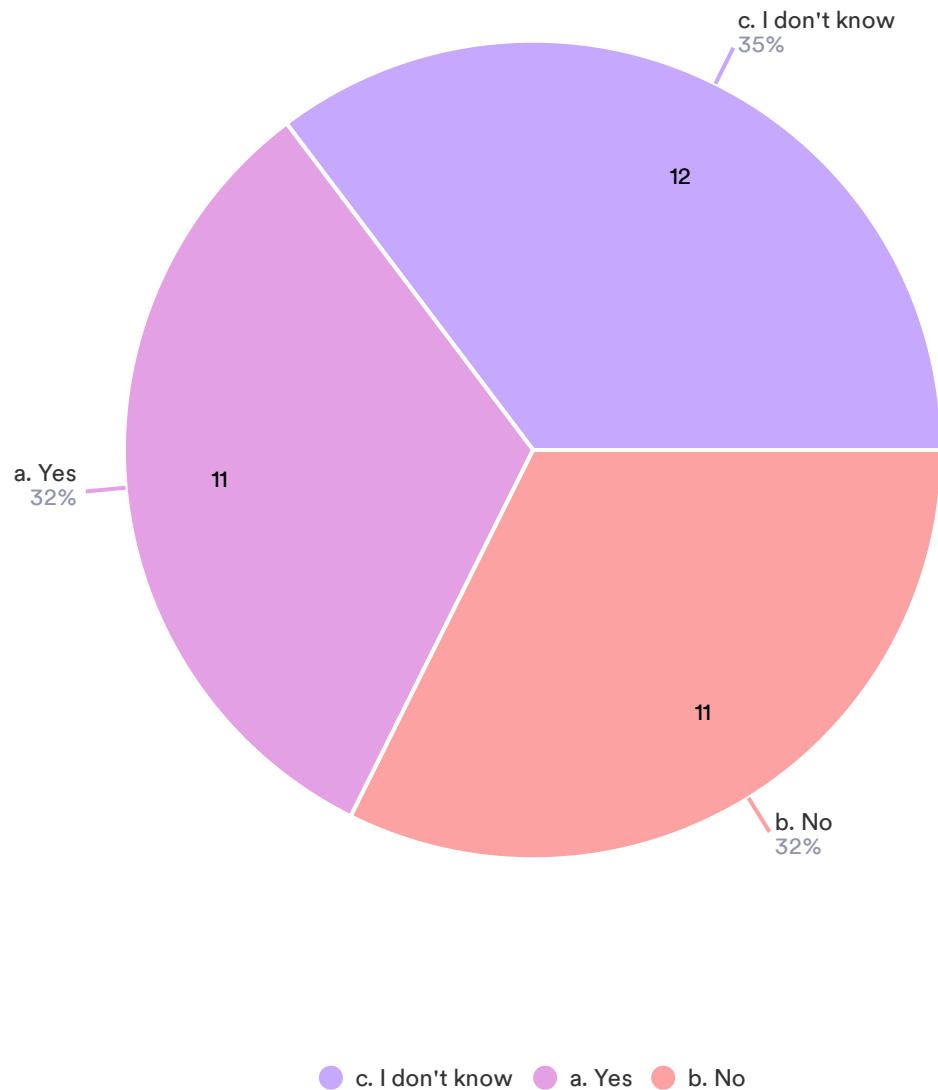
15. Why wasn't the incident reported?

13 Responses



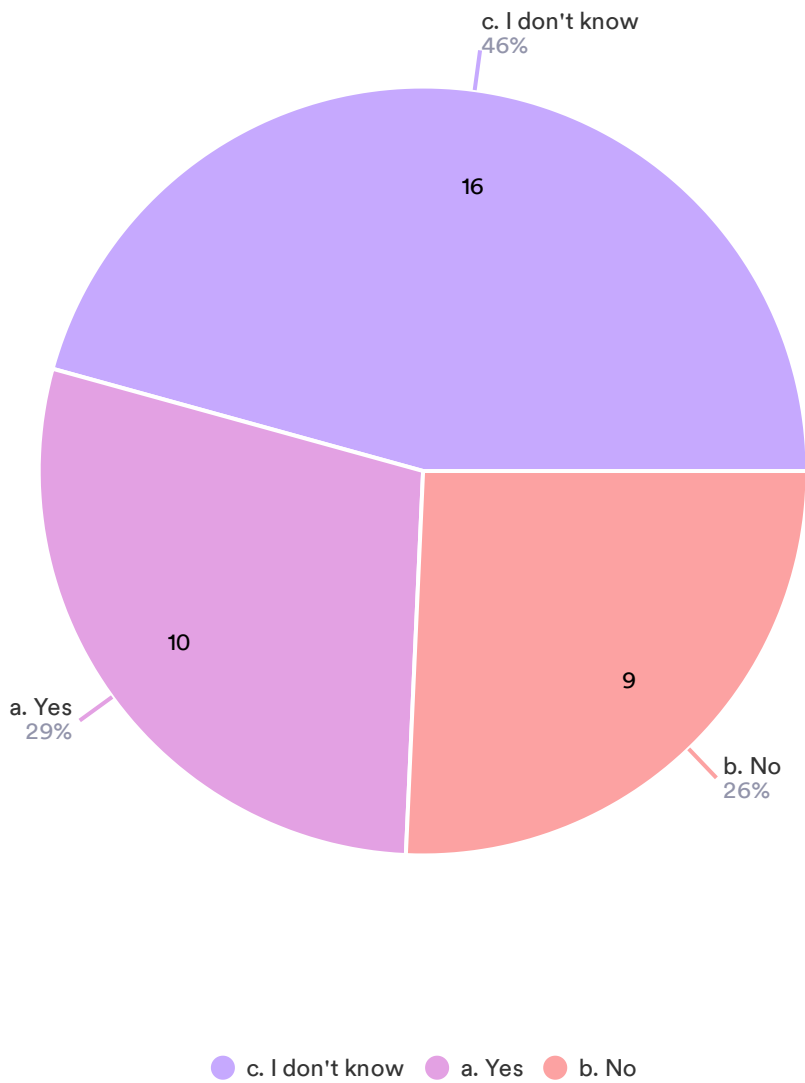
16. Do you feel that fair housing laws are adequately enforced in Clark County?

34 Responses



17. Based on your knowledge of fair housing law, do you think that fair housing laws should be changed to protect other classes or for other purposes?

35 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

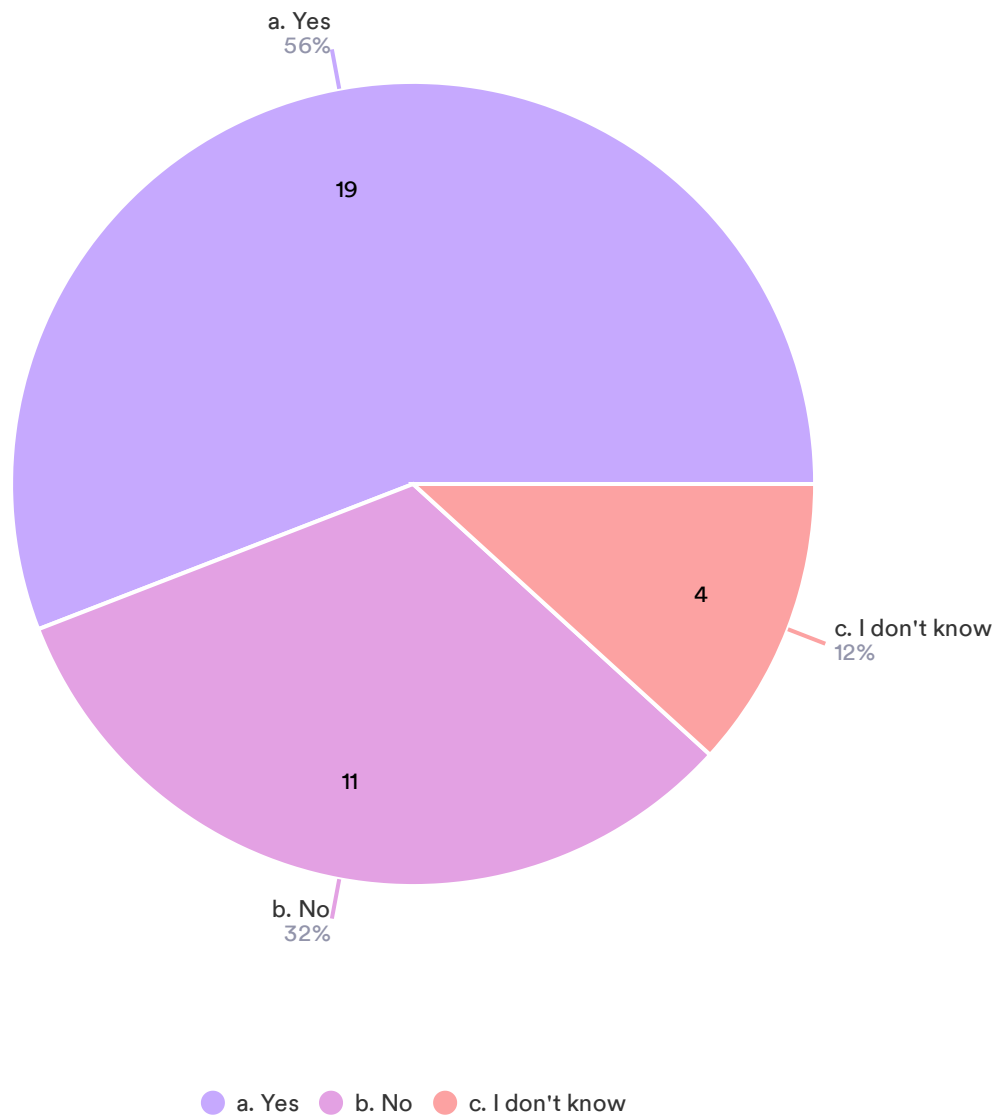
18. If you answered “yes,” how should fair housing laws be changed? Are there other classes that should be protected?

9 Responses

Data	Responses
People who have been convicted of a crime	1
Lower the cost of housing, allow persons with criminal backgrounds or lower the bracket to income based move in costs. Landlords and mortgage lenders should not demand payment for inspections or increase rent if no new repairs or appliances were updated.	1
Marital status, owner occupier homes having four or less units.	1
Take into consideration situational poverty caused by a job loss or health issues.	1
Source of income	1
Low income and homeless population should have access to affordable housing but don't.	1
Harsher penalties for discrimination; blocking residents because of race/ethnic backgrounds	1
NA	1
All classes should be protected	1

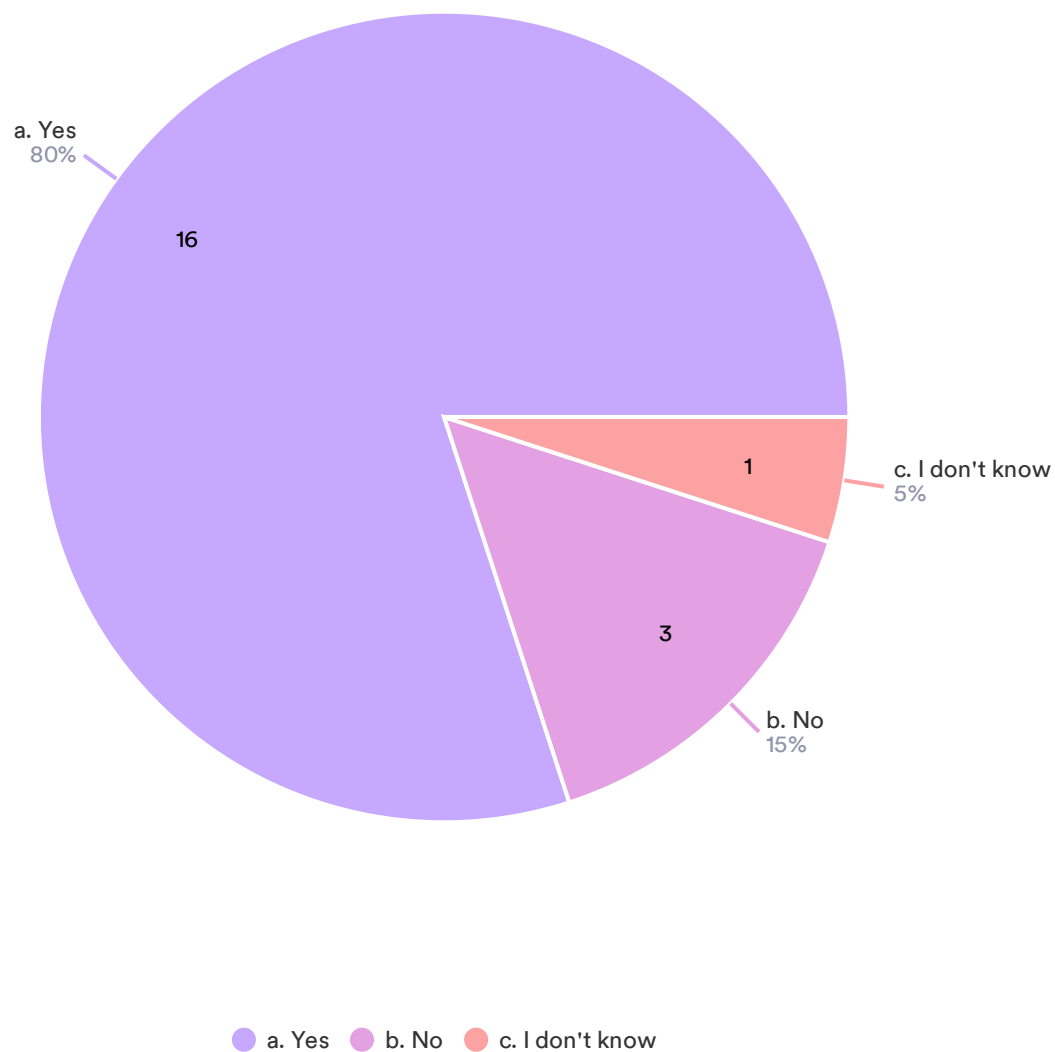
19. Are you aware of any educational activities or training opportunities available to you to learn about fair housing laws?

34 Responses



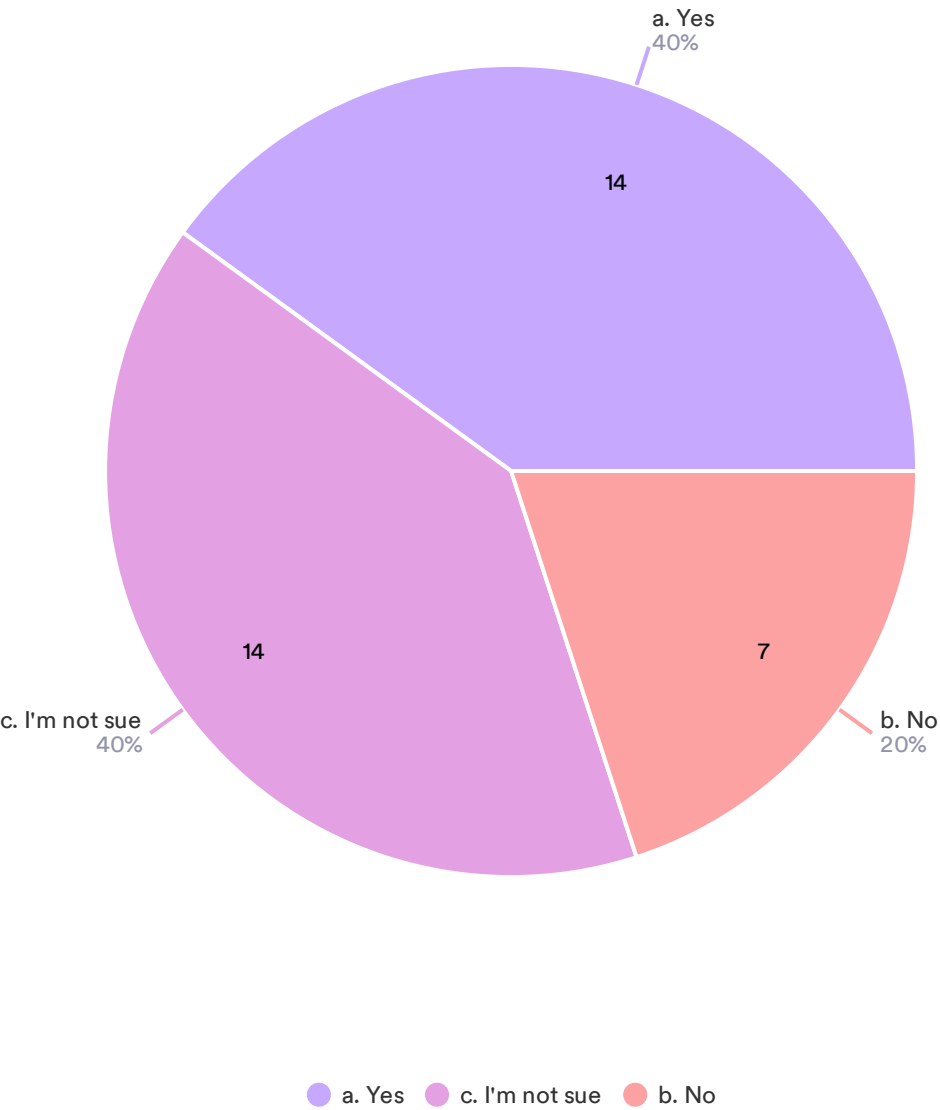
20. If you answered "yes" to the previous question, have you participated in fair housing activities or training?

20 Responses



21. Do you believe there are impediments to fair housing choice in Clark County?

35 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

22. If you answered “yes” to the previous question, please explain what type of impediments to fair housing choice you have witnessed.

12 Responses

Data	Responses
When providing services to others and when experiencing homeless myself as a single woman	1
Section 8 housing, low income housing is still stigmatized in many areas. There is little follow thru or enforcement of regulations.	1
Criminal history preventing people's ability to rent.	1
Limited affordable housing	1
Inconsistency	1
Lack of affordability and location of low-income housing to supportive services and resources found in higher economic neighborhoods.	1
This town is about who you know and there are people that don't get access to housing because people with relationships get the spot ahead of them.	1
Discrimination	1
Income, credit checks, background	1
NA	1
The fact that families end up moving out of neighborhoods that they have been in for years and have to struggle to keep their children in school due to location tells me that there are issues with fair housing	1
Income, race, age	1

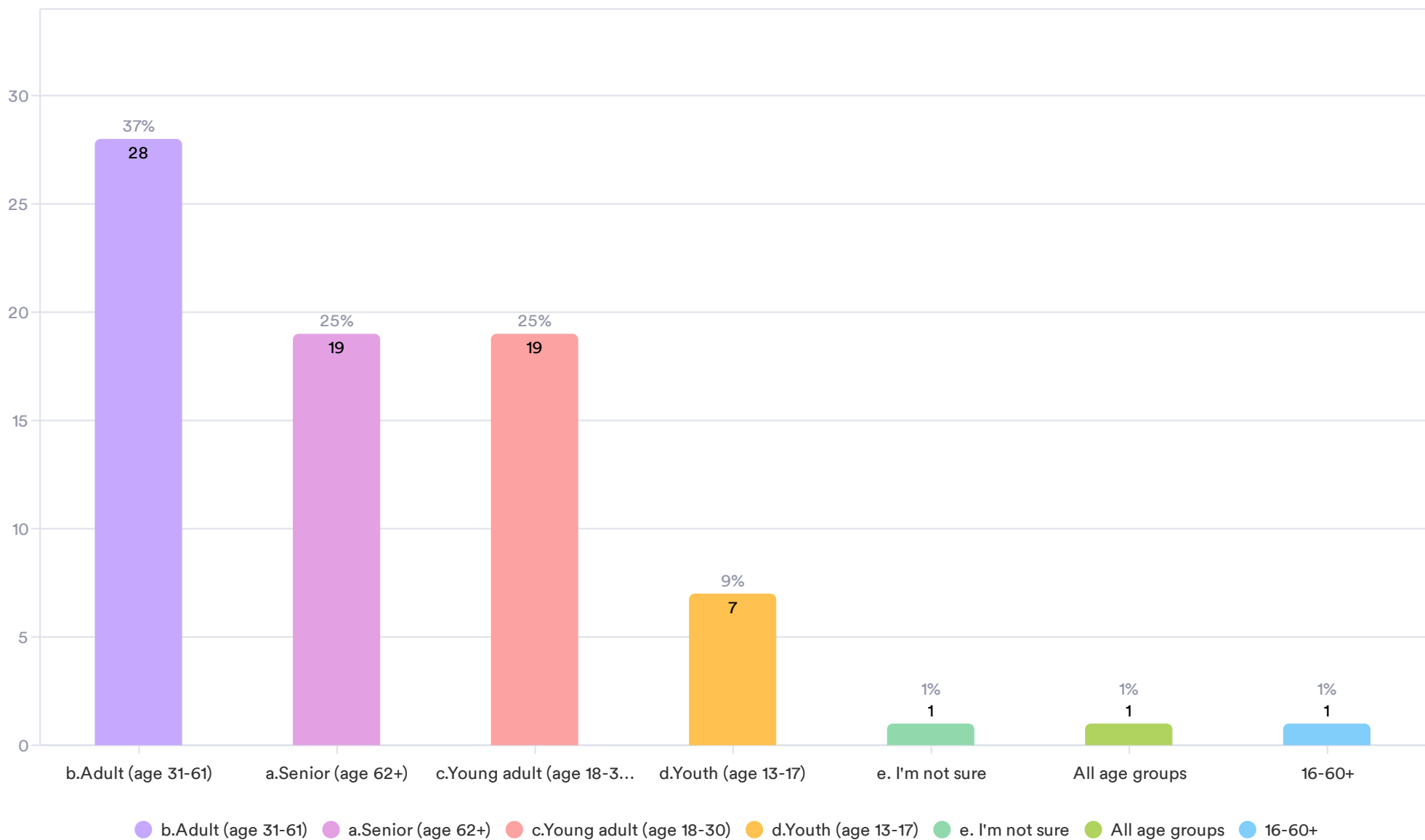
23. Please share any additional comments regarding fair housing discrimination or barriers to fair housing choice in the box below.

8 Responses

Data	Responses
Would like to know more about Fair Housing and why there was an increase in market value when many limited persons can not afford rent already.	1
Market based, unnaturally high rent is the biggest barrier,	1
Need to change criminal history requirements	1
None	1
No comments	1
N/A	1
NA	1
Families are constantly telling me that they have been placed into transitional housing in an area that they are afraid to be in or in an environment that is not safe for their children. This is a huge problem and only getting worse	1

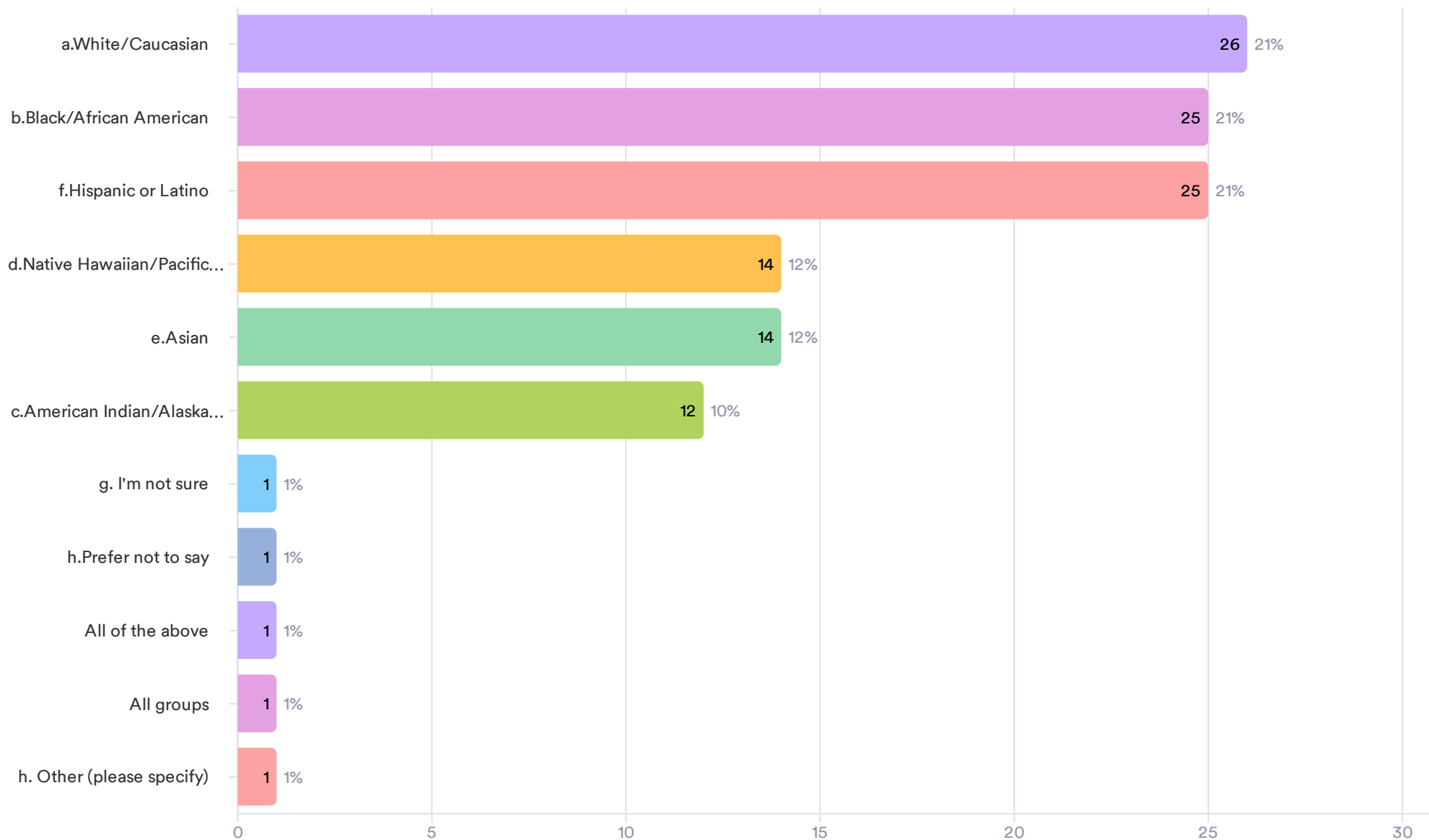
24. What ages are the primary population you serve.

76 Responses



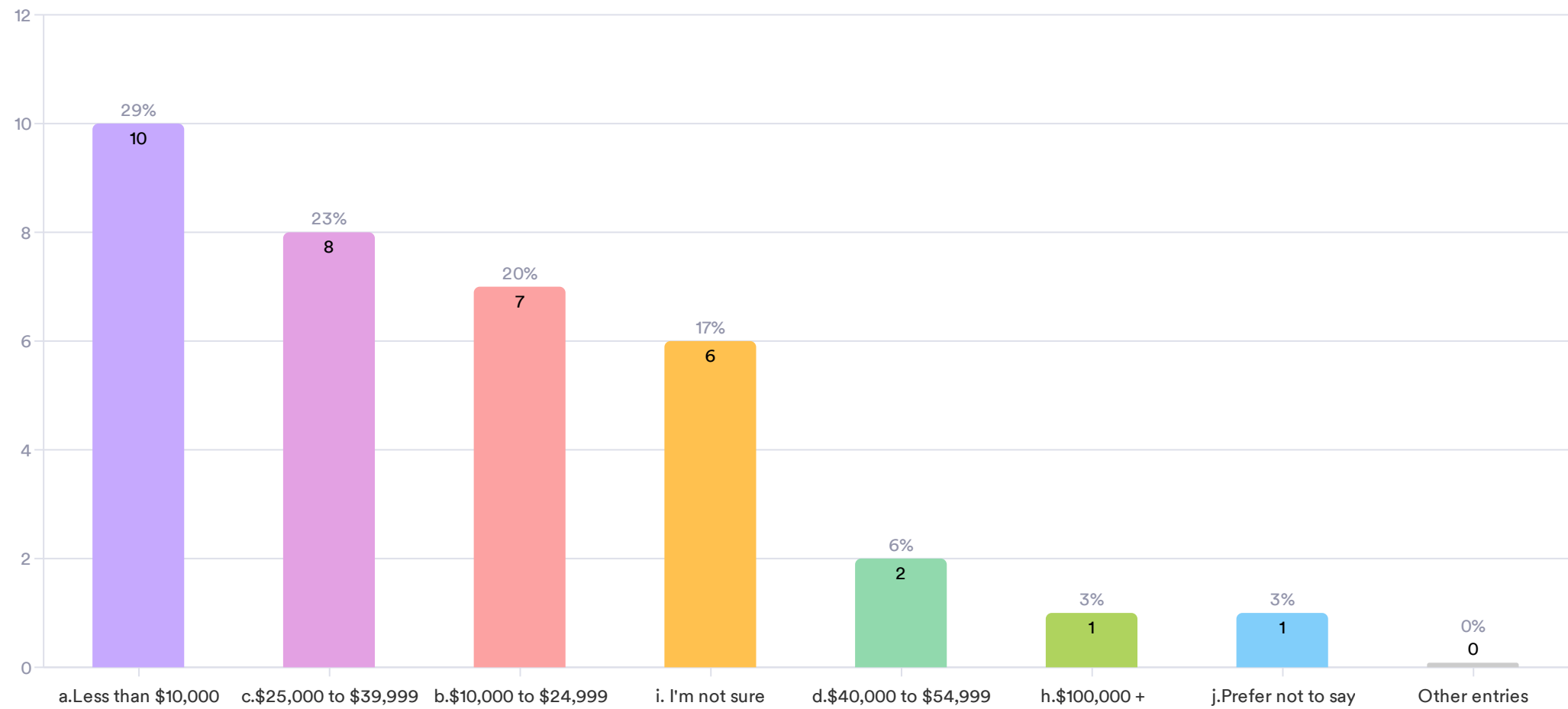
25. What primary races/ethnicities does your organization serve?

121 Responses



26. What is the average annual household income for all adults in the households you serve?

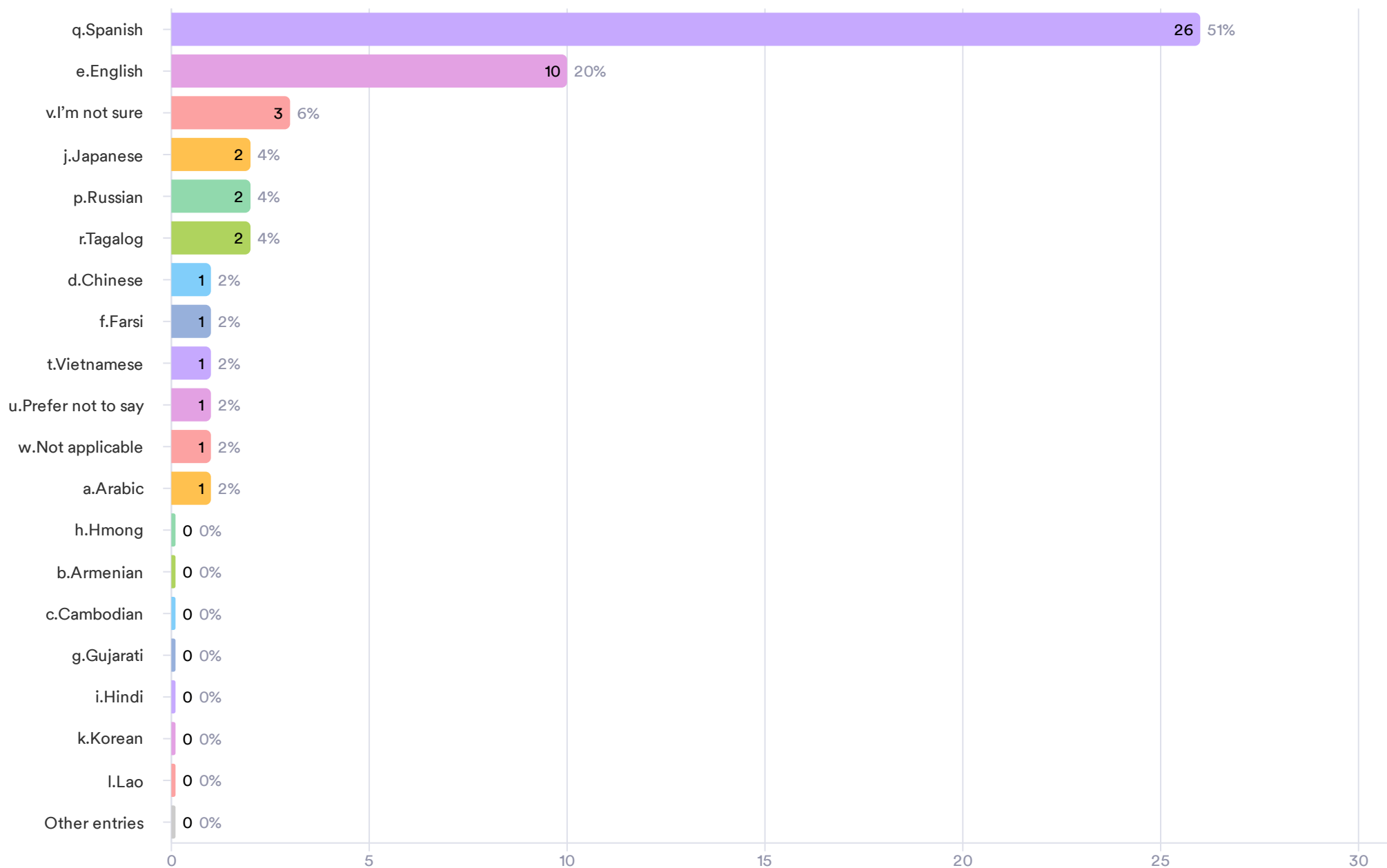
35 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

27. If your clients have limited English Proficiency, what languages do they generally speak?

51 Responses



Stakeholder Survey – Spanish Results

Language Used

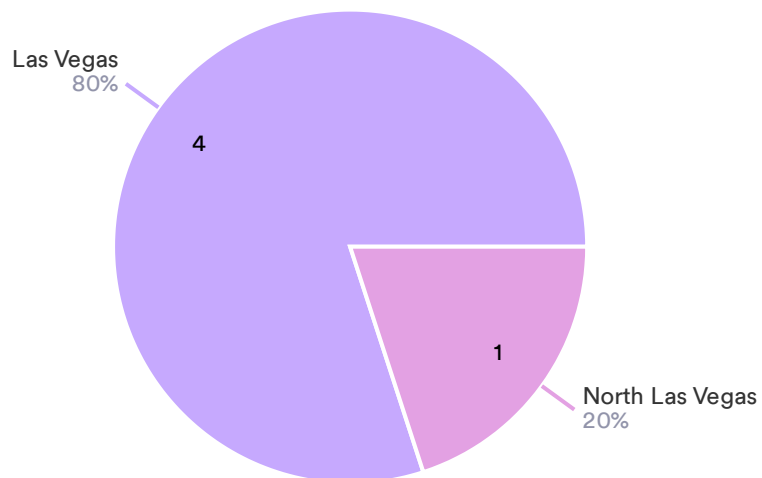
5 Responses

Data	Responses
Spanish (Latin America)	5

'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

City Selection

5 Responses

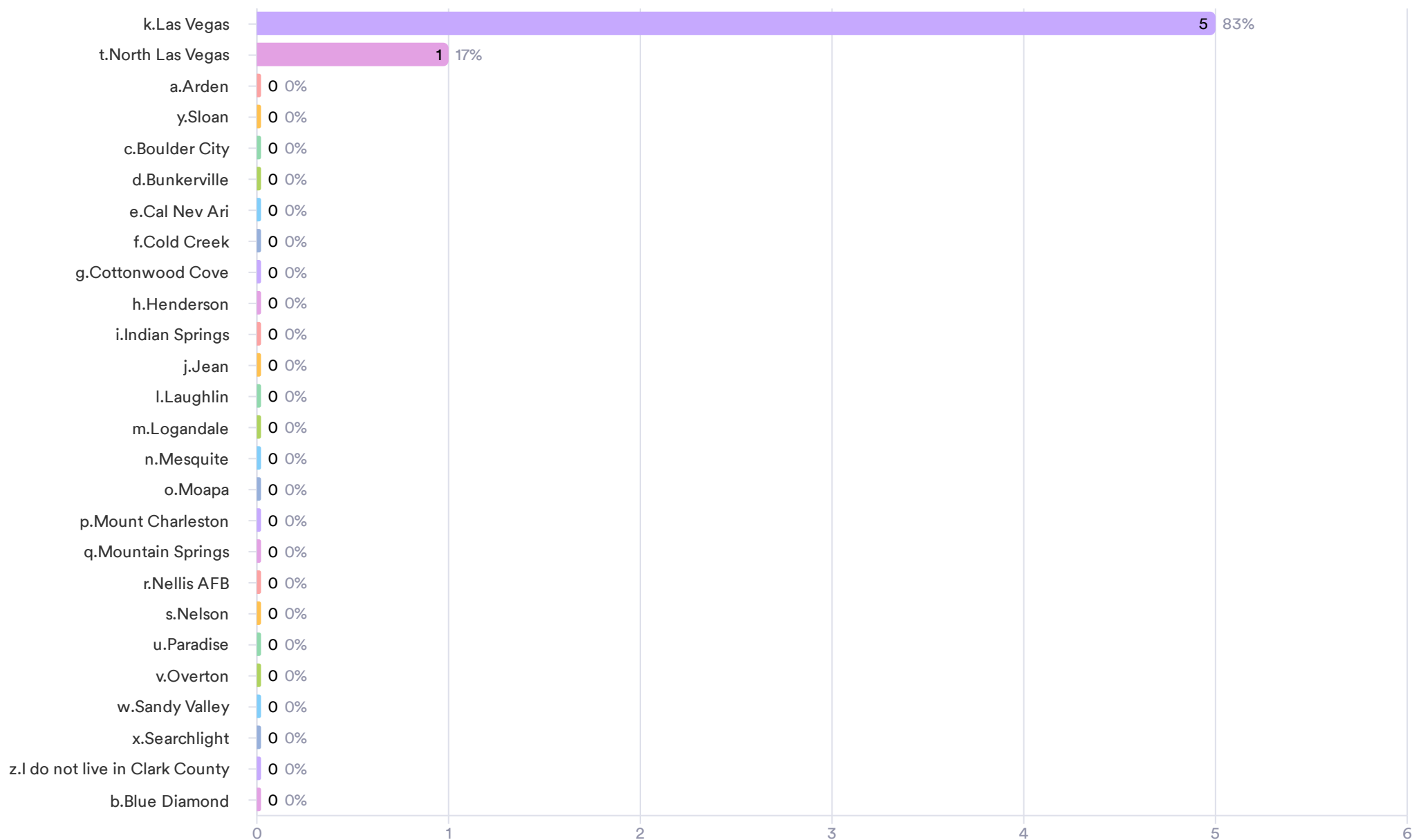


Data	Response	%
<div></div> Las Vegas	4	80%
<div></div> North Las Vegas	1	20%
<div></div> Paradise	0	0%
<div></div> Sloan	0	0%
<div></div> Boulder City	0	0%
<div></div> Henderson	0	0%
<div></div> Searchlight	0	0%

'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

1. What cities in the County does your organization service?

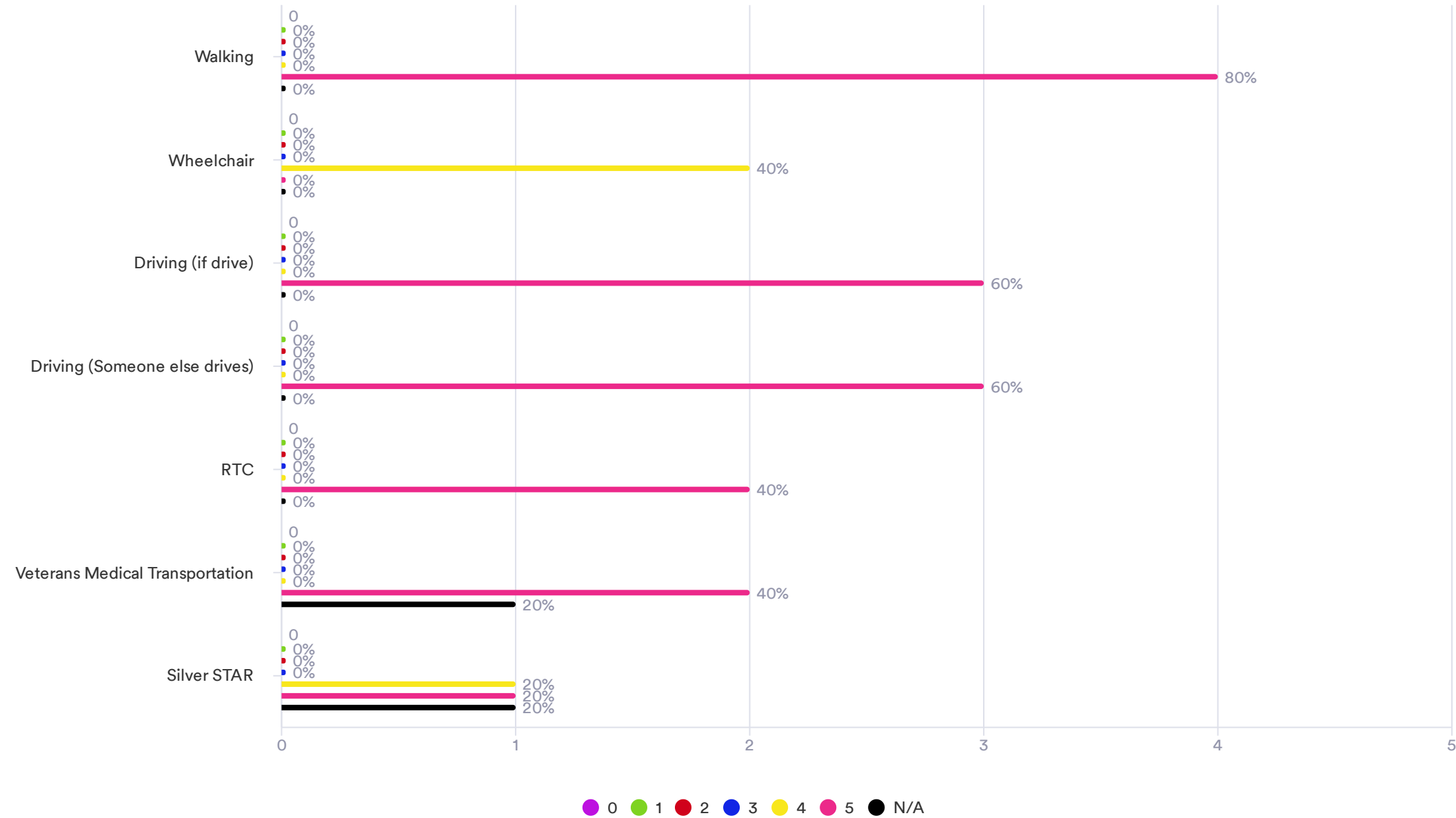
6 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

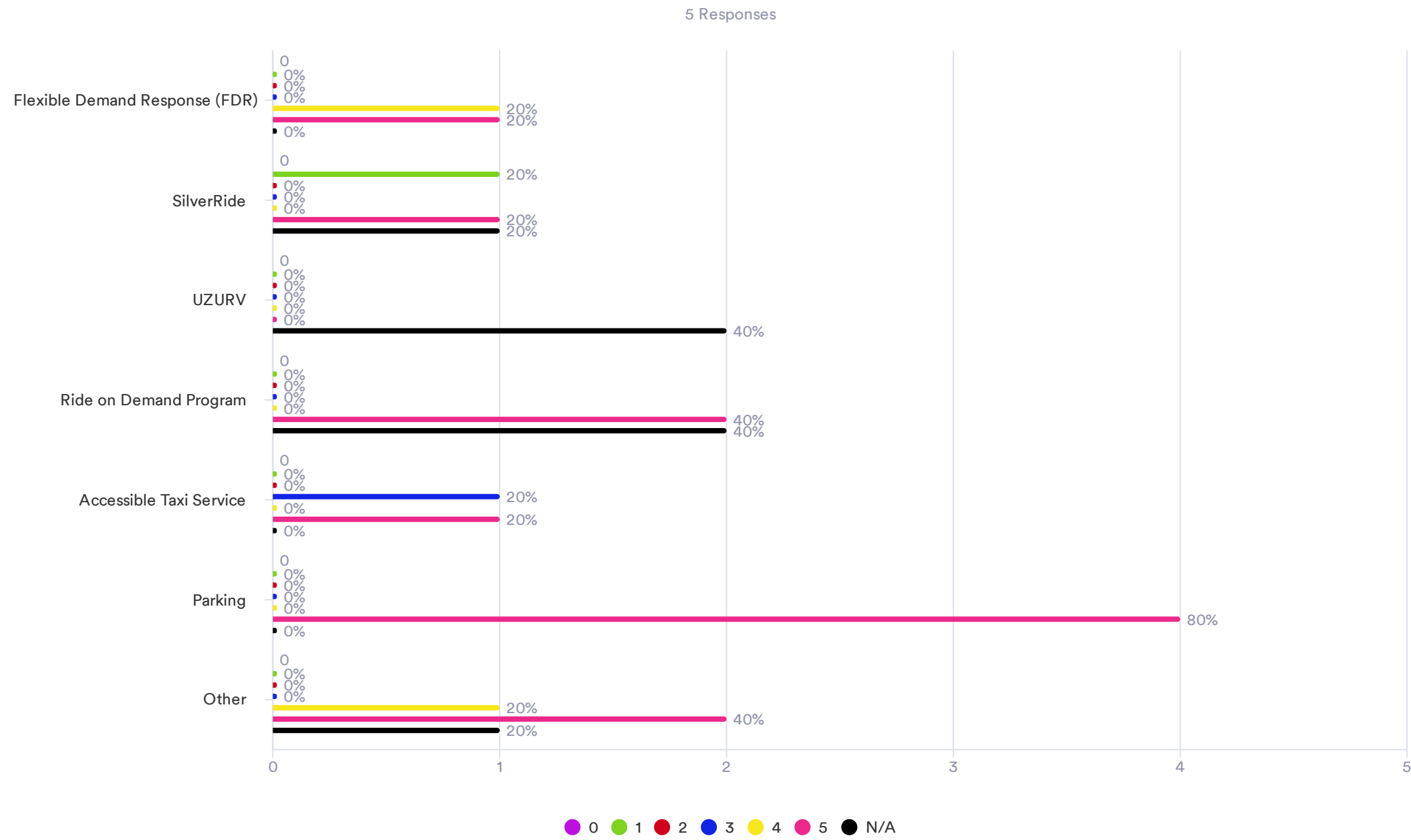
2. Please rank the average level of difficulty in using specific transportation methods in the communities you serve from very difficult (0) to very easy (5).

5 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

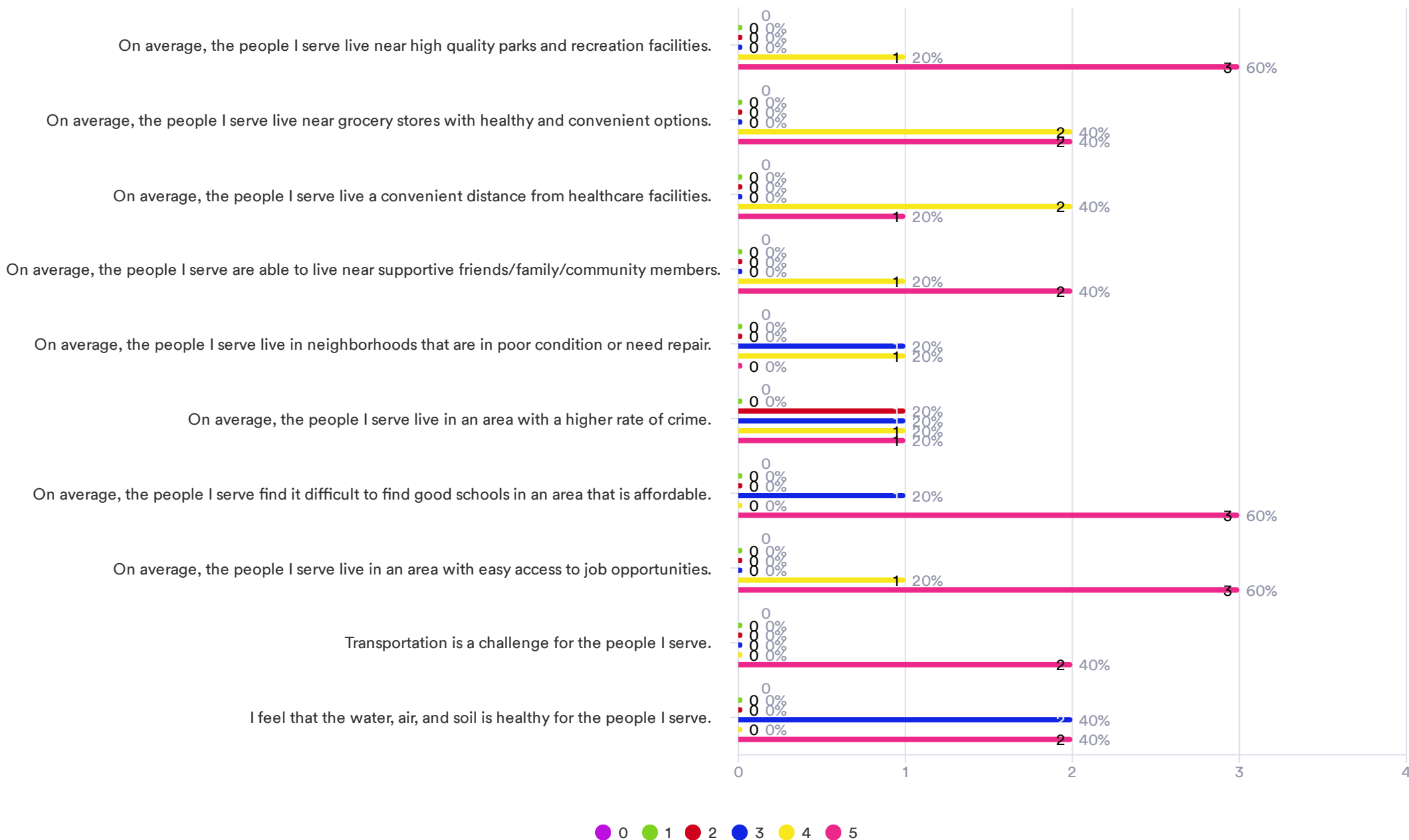
2 cont. Please rank the average level of difficulty in using specific transportation methods in the communities you serve from very difficult (0) to very easy (5).



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

3. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices.

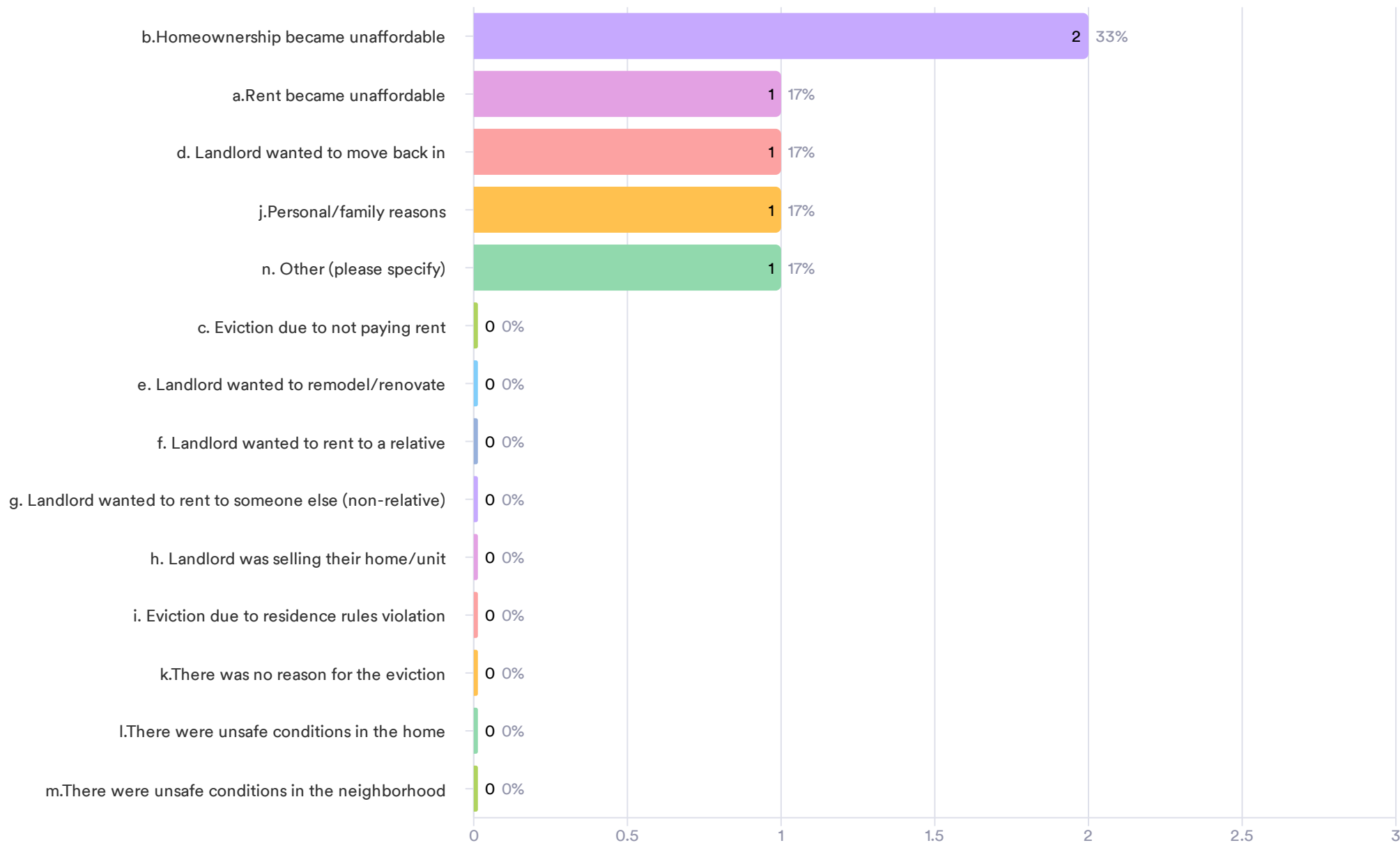
5 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

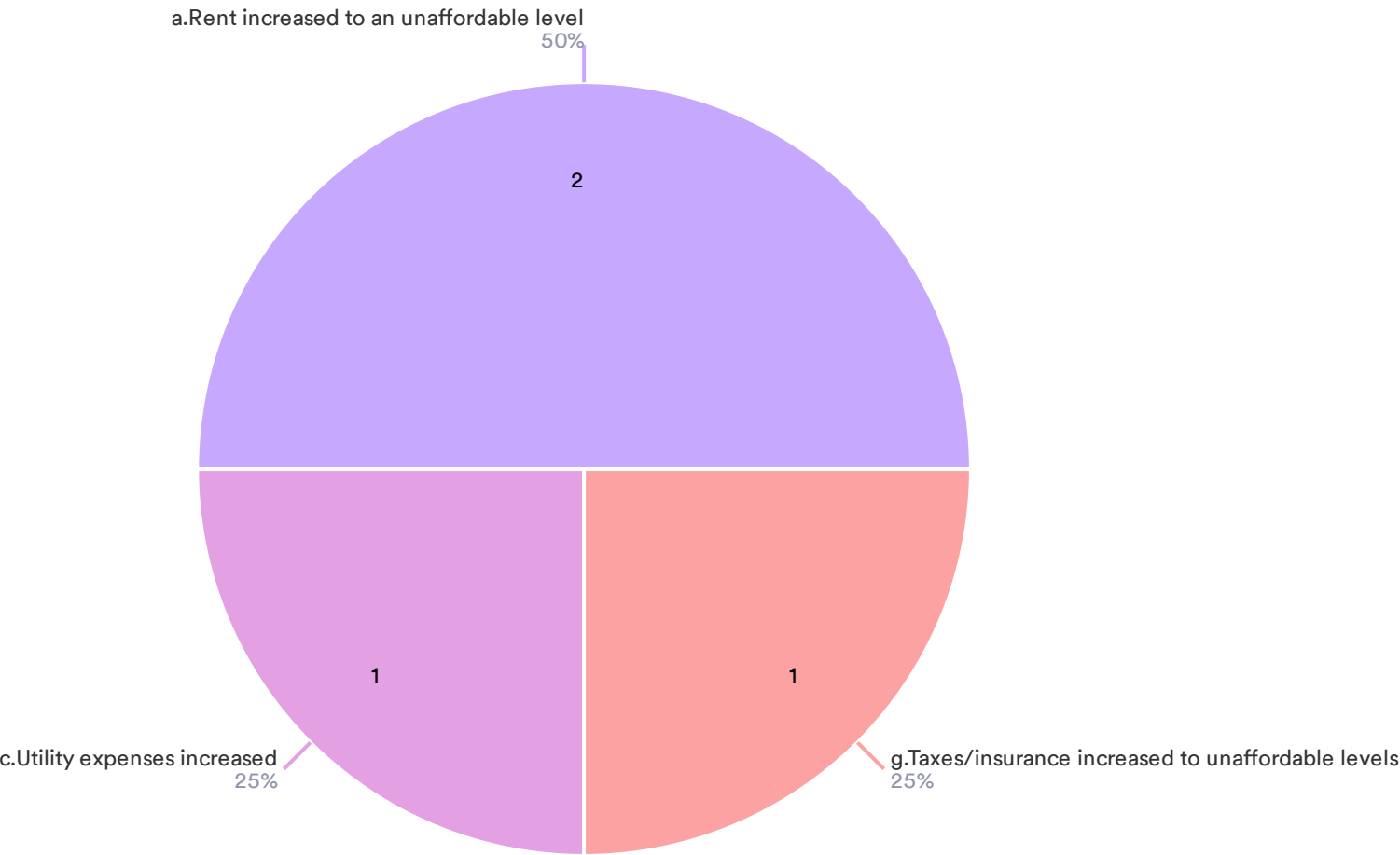
4. Select the reasons you have witnessed for why people move out of Clark County when they may not want to move.

6 Responses



5. If you selected “Rent became unaffordable” or “Homeownership became unaffordable,” please select the reasons why it became unaffordable based on your understanding.

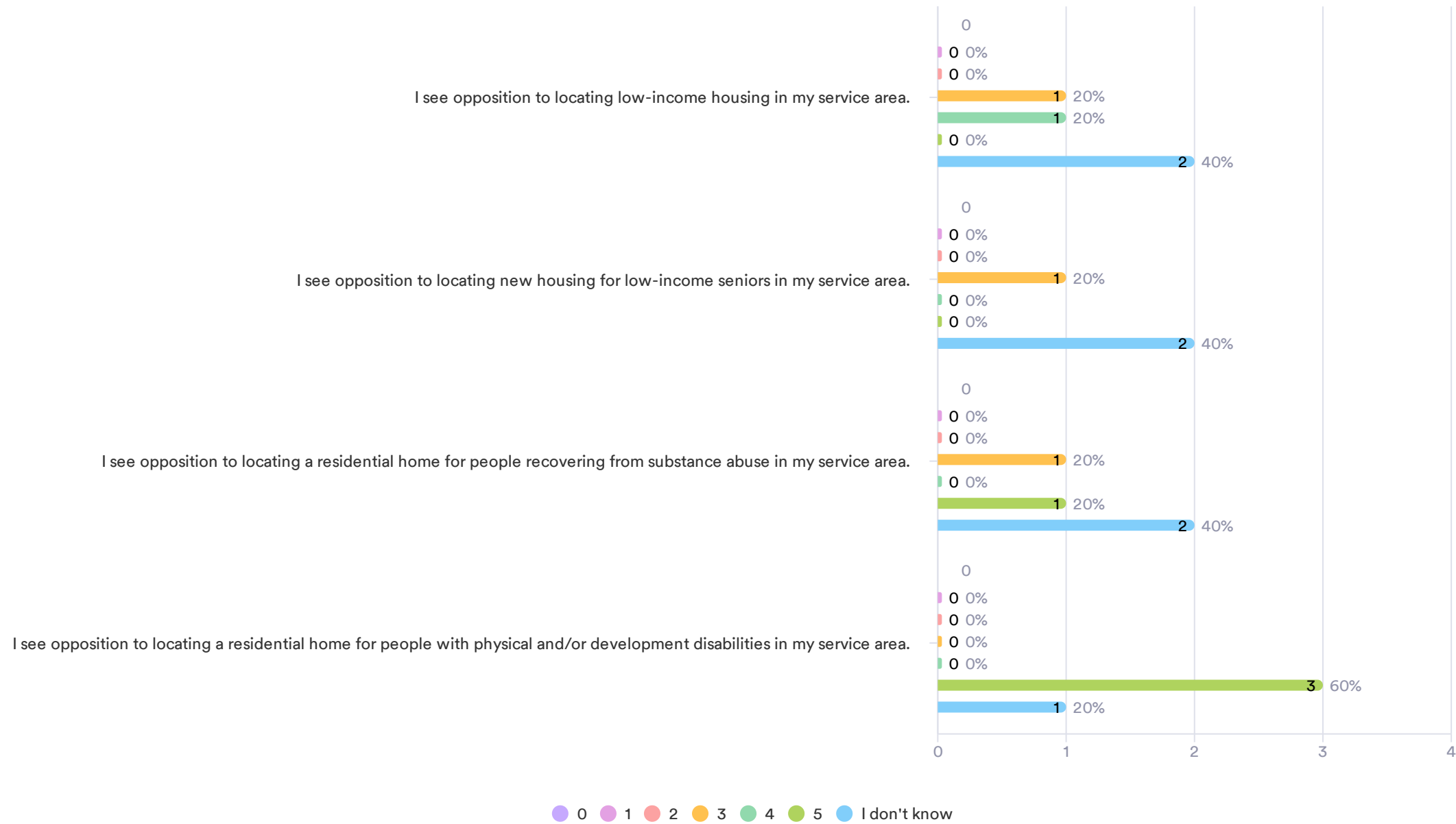
4 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

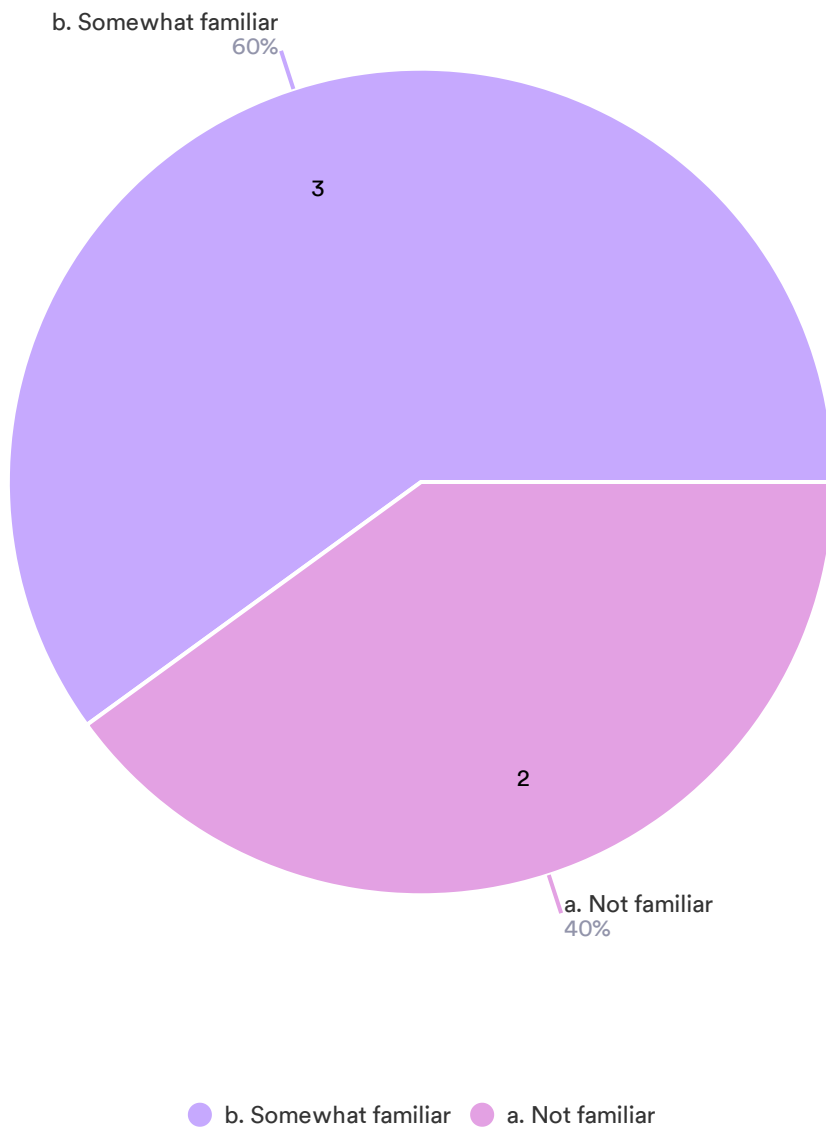
6. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices. If you don't know, check "I don't know."

5 Responses



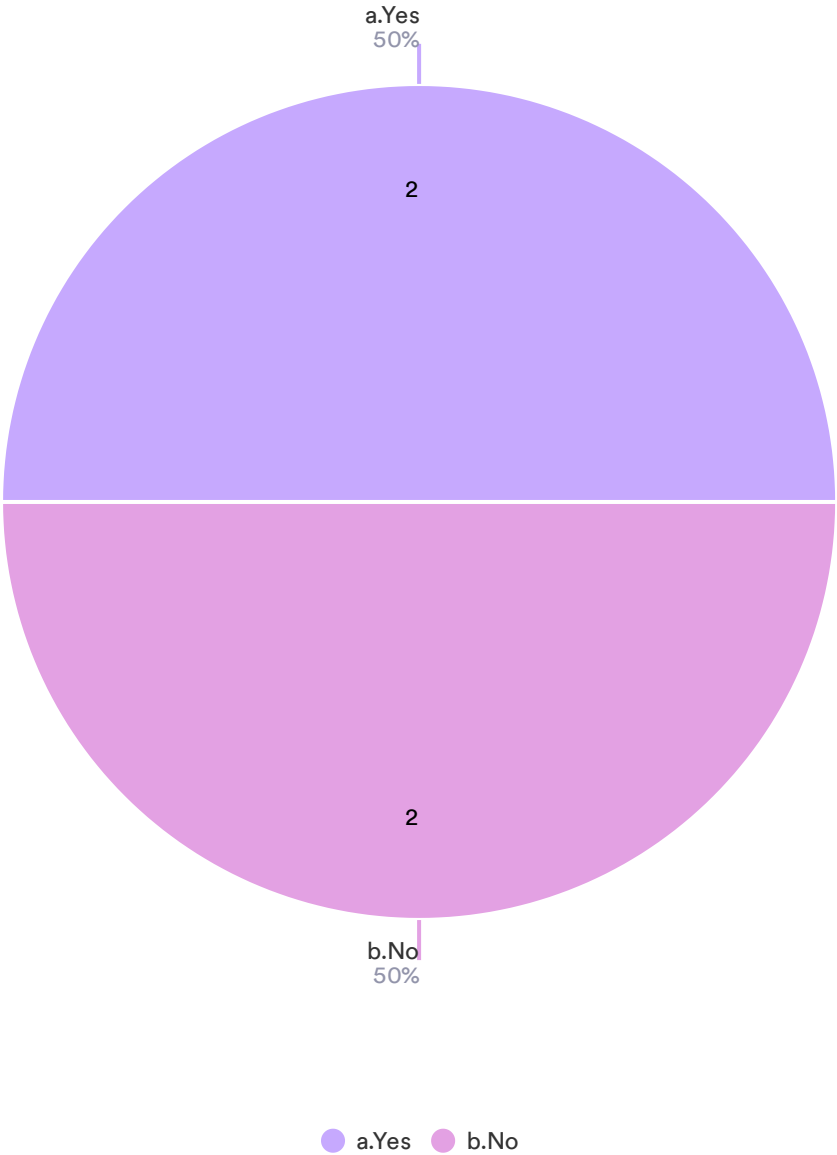
7. How familiar are you with fair housing laws?

5 Responses



8. Do you know where to file a complaint for violation of fair housing rights?

4 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

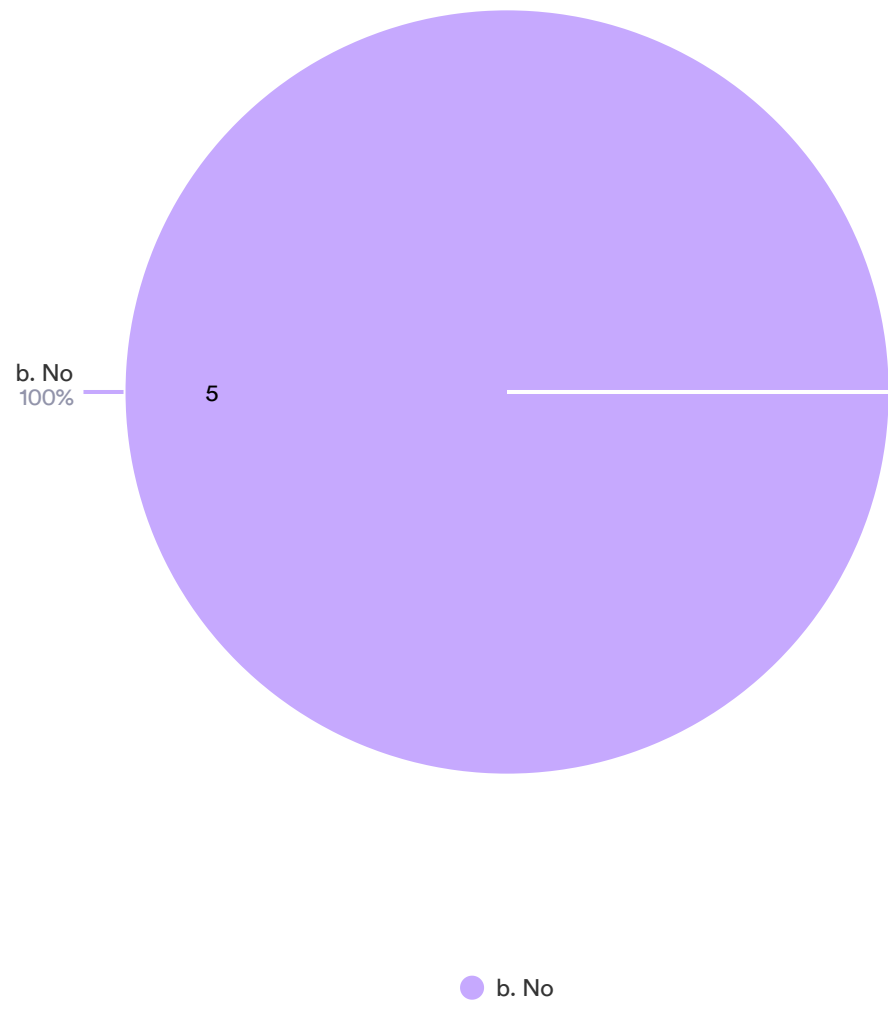
9. Where would you file a complaint, or direct others to file, if you felt that fair housing rights had been violated?

3 Responses

Data	Responses
Residential Services	1
En la corte de bonanza	1
Corte de familia	1

10. Have you ever experienced housing discrimination during any point in the housing process, including searching for housing, for yourself or others?

5 Responses



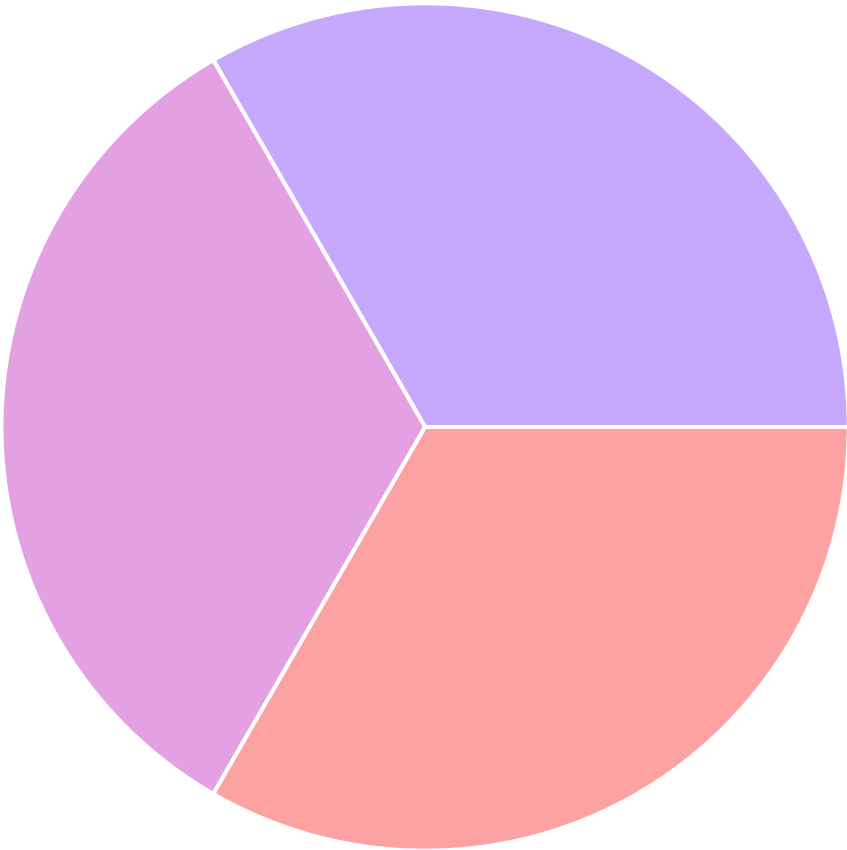
11. On what basis do you believe the discrimination occurred?

0 Response



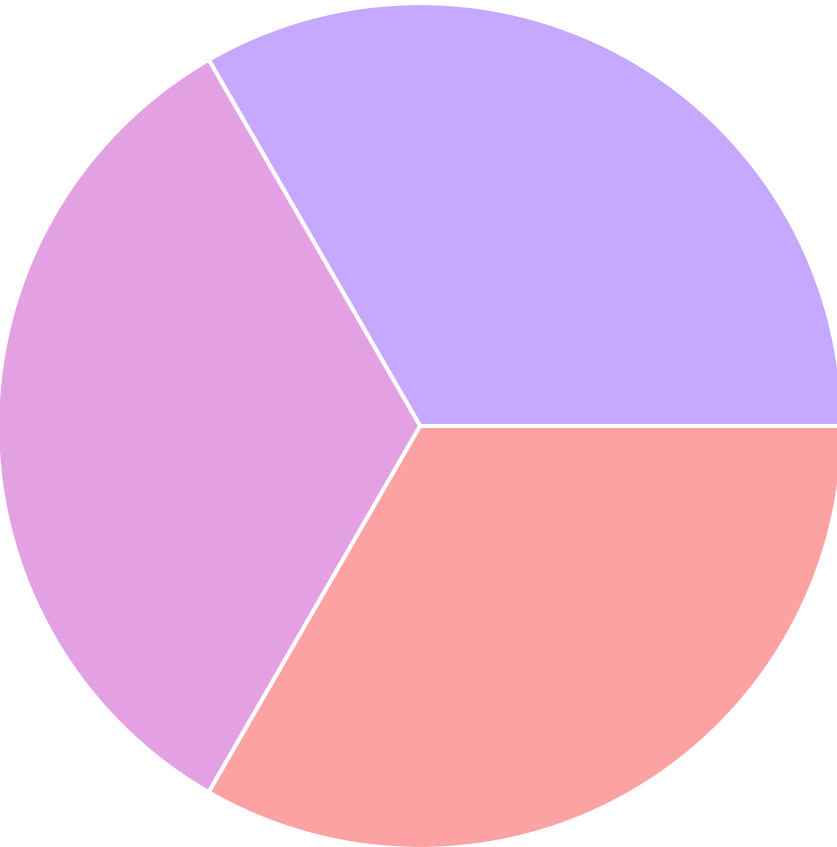
12. Who do you believe was responsible or involved in the discrimination?

0 Response



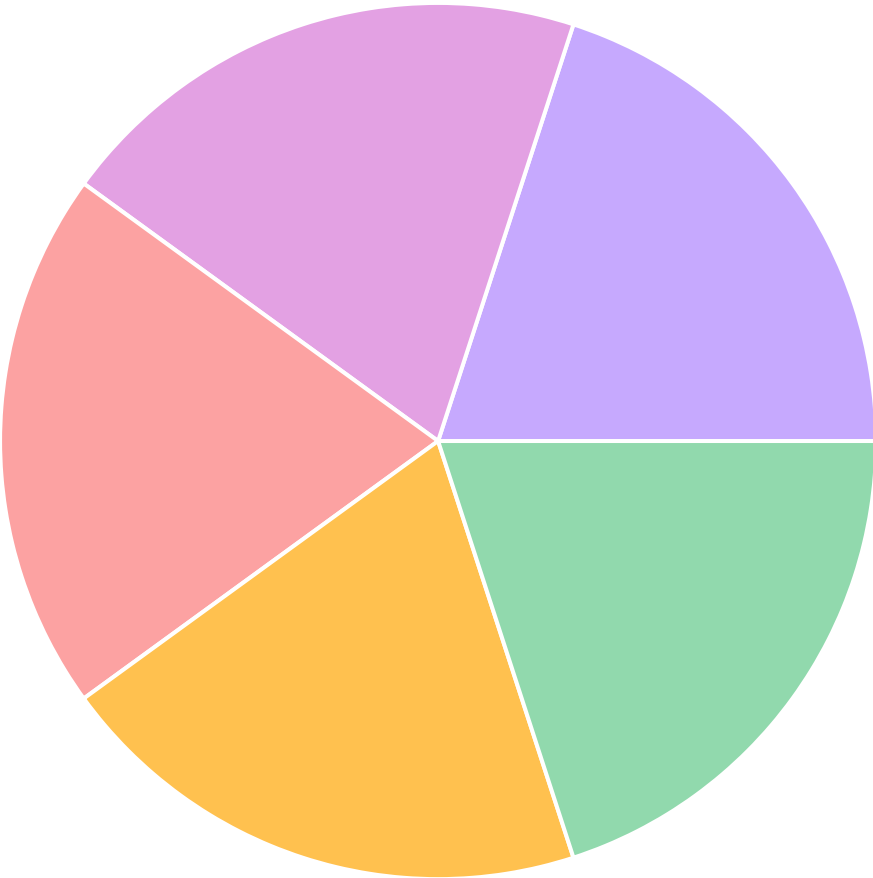
13. Was a Fair Housing complaint filed?

0 Response



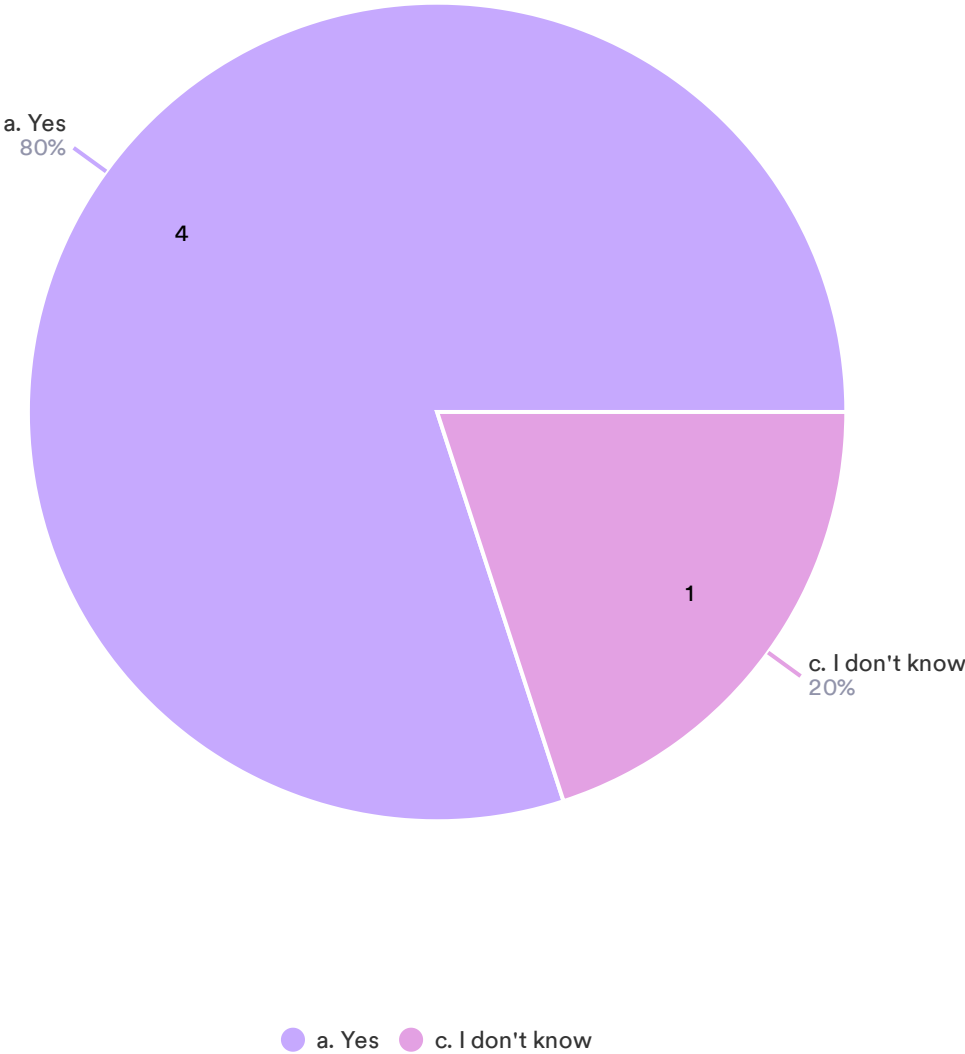
15. Why wasn't the incident reported?

0 Response



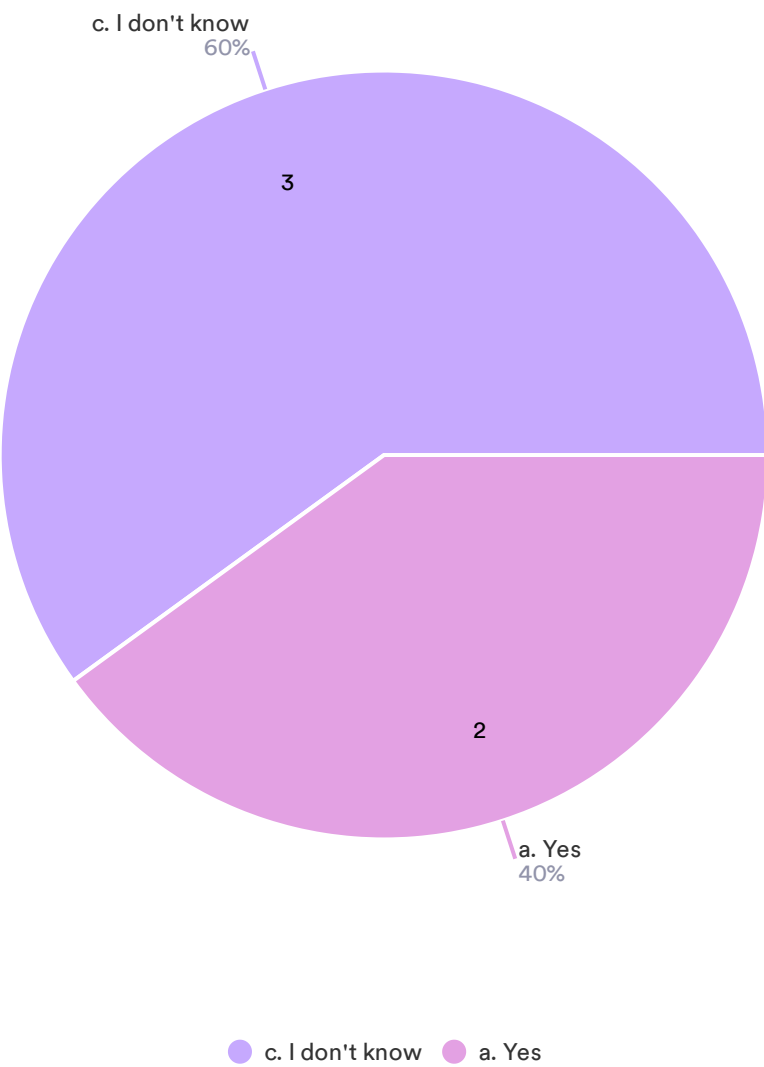
16. Do you feel that fair housing laws are adequately enforced in Clark County?

5 Responses



17. Based on your knowledge of fair housing law, do you think that fair housing laws should be changed to protect other classes or for other purposes?

5 Responses



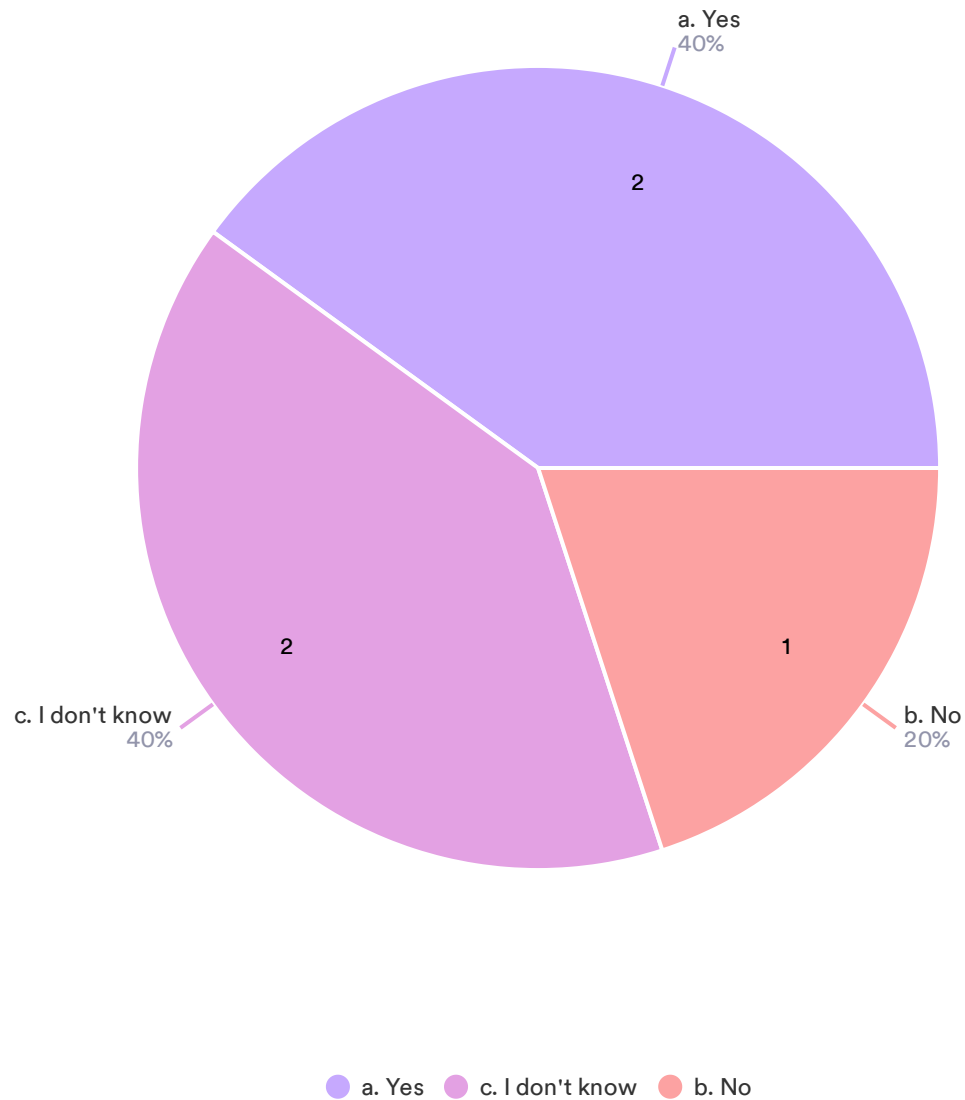
18. If you answered “yes,” how should fair housing laws be changed? Are there other classes that should be protected?

1 Response

Data	Responses
Que tengan derecho en todos los servicios indistintamente del estatus migratorio.	1

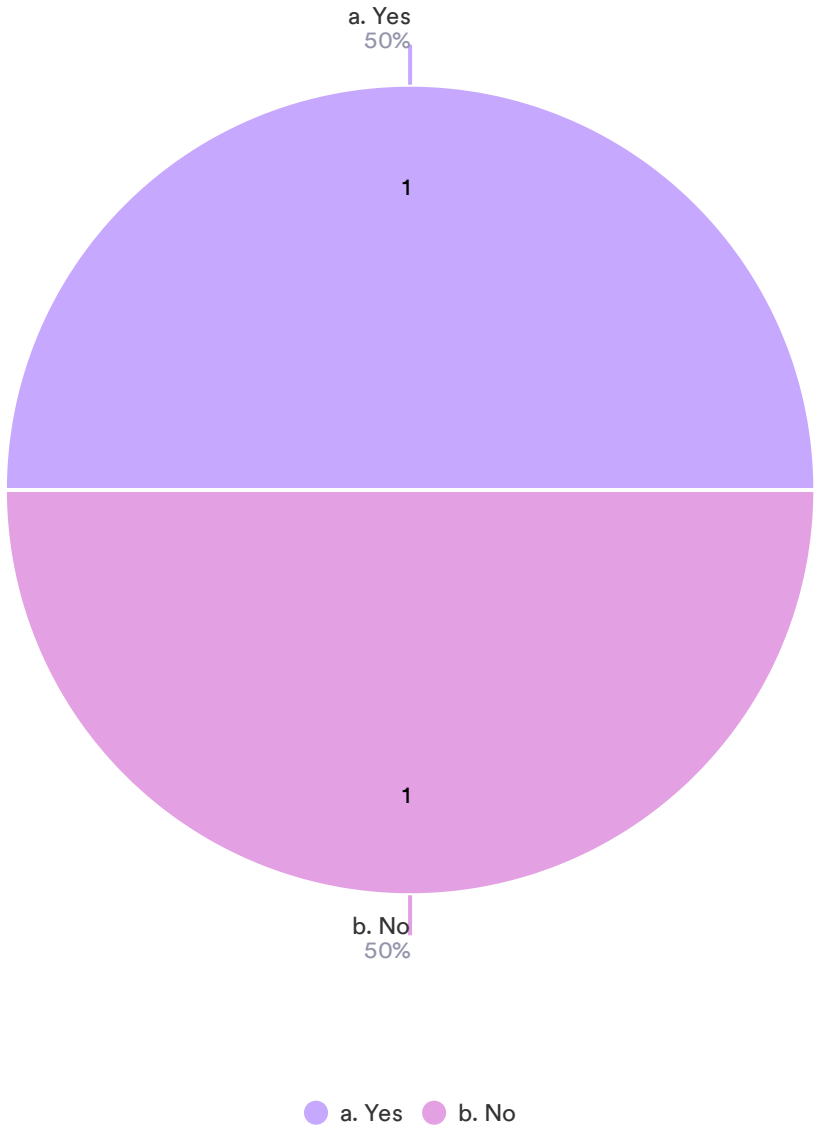
19. Are you aware of any educational activities or training opportunities available to you to learn about fair housing laws?

5 Responses



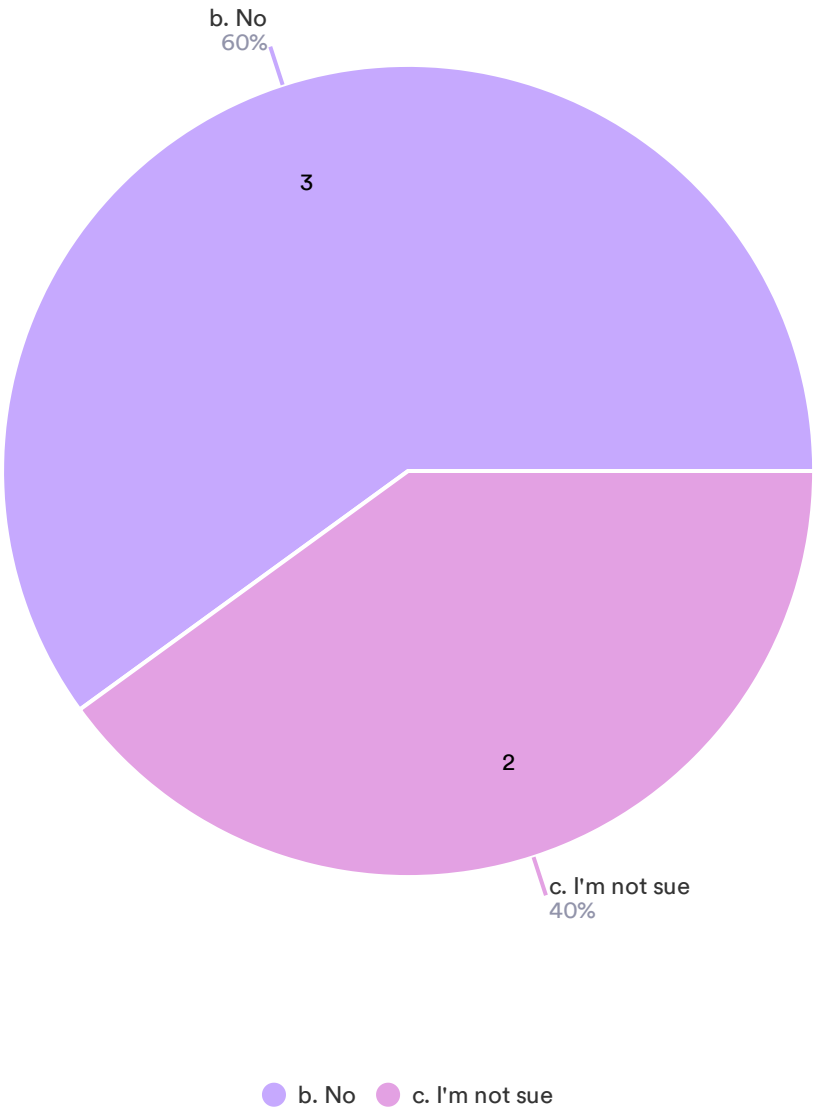
20. If you answered "yes" to the previous question, have you participated in fair housing activities or training?

2 Responses



21. Do you believe there are impediments to fair housing choice in Clark County?

5 Responses



22. If you answered “yes” to the previous question, please explain what type of impediments to fair housing choice you have witnessed.

0 Response

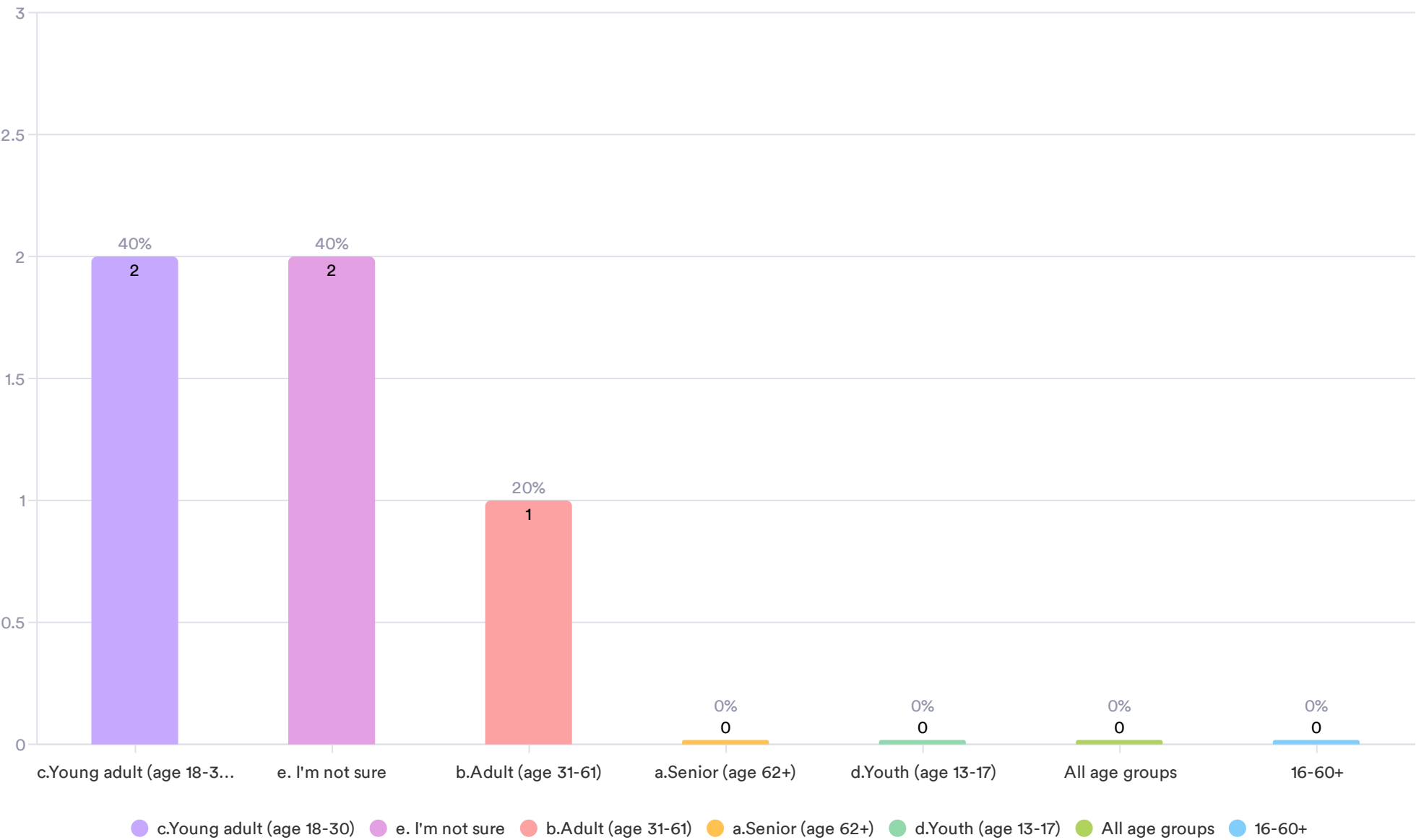
23. Please share any additional comments regarding fair housing discrimination or barriers to fair housing choice in the box below.

3 Responses

Data	Responses
En flexibilidad de pago, en oportunidades para aplicar a descuentos de bajo recurso	1
Me gustaría fuera más económico un lugar donde vivir.	1
Para mí en Vegas estamos bien lo que necesitamos en más transportación	1

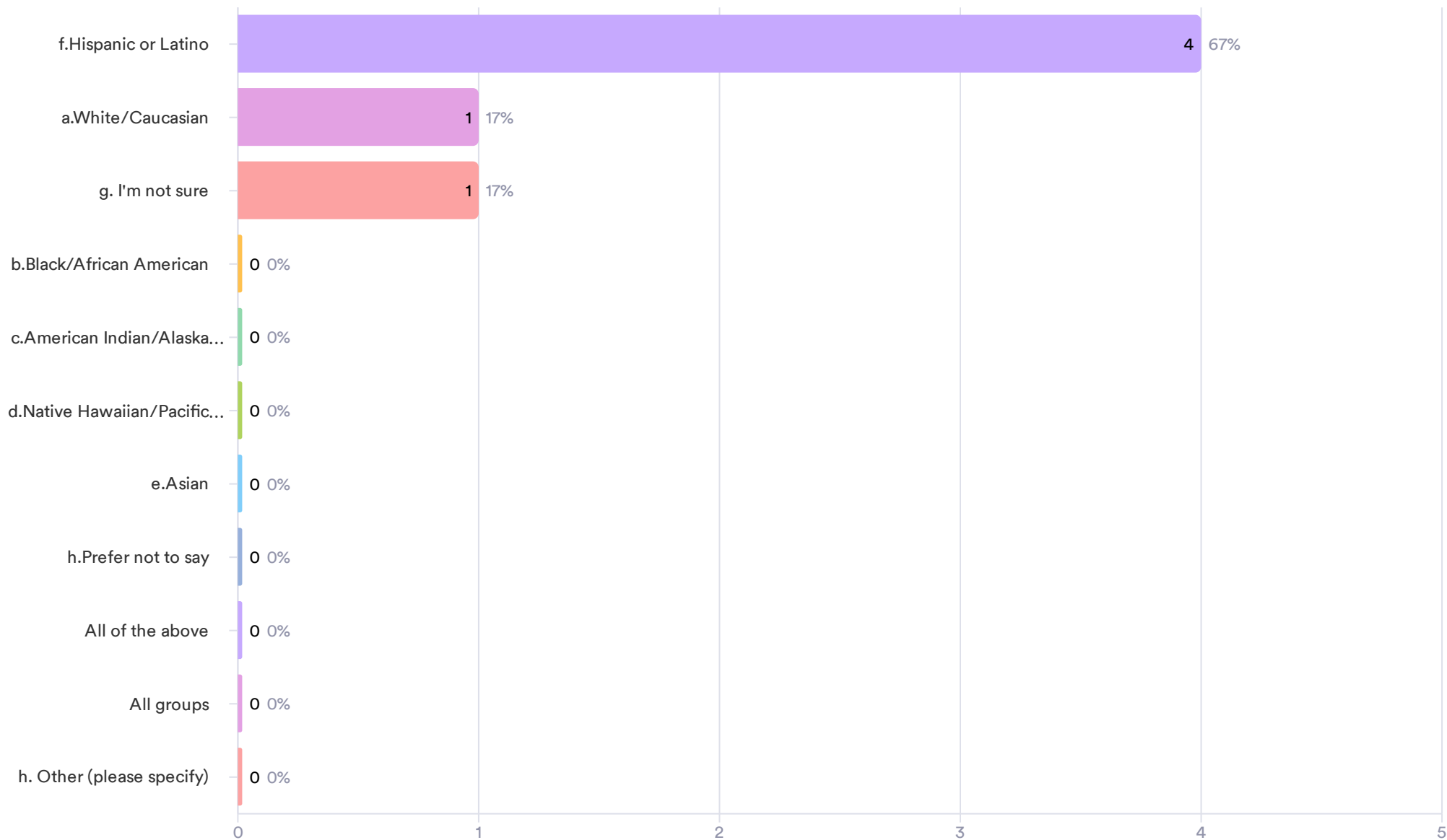
24. What ages are the primary population you serve.

5 Responses



25. What primary races/ethnicities does your organization serve?

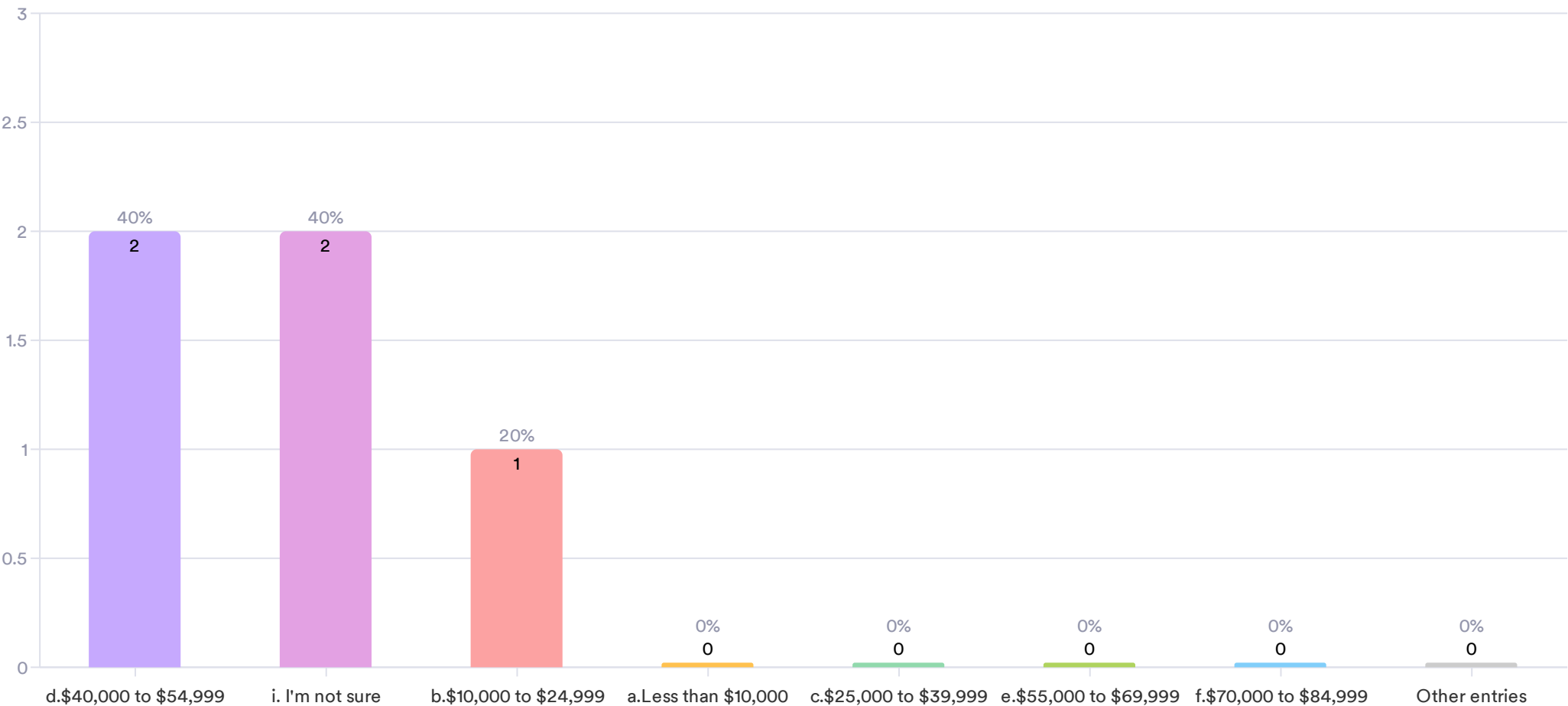
6 Responses



'24 Clark County Regional Fair Housing & Equity Assessment Stakeholder

26. What is the average annual household income for all adults in the households you serve?

5 Responses



27. If your clients have limited English Proficiency, what languages do they generally speak?

5 Responses

