



EXTENSION
College of Agriculture,
Biotechnology & Natural Resources

Housing Assessment and Gap Analysis Elko County, Nevada

April 2024

University of Nevada, Reno Extension

This publication was produced by the **Nevada Economic Assessment Project (NEAP)**, which aims to develop and maintain an extensive data archive with timely, meaningful, and consistent characteristics and a set of analytical tools used to provide Nevada's communities with research and analysis of emerging issues through outreach and engagement.

More information on NEAP can be found at: Extension.unr.edu/NEAP

Housing Needs Assessment Elko County, Nevada

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Nevada Rural Housing

This publication is created in partnership with Nevada Rural Housing (NRH). NRH's mission is to promote, provide, and finance affordable housing opportunities for all rural Nevadans.

Find more information on the NRH at their webpage: <https://nvrural.org/>

University of Nevada, Reno

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Preface

Nevada Economic Assessment Project

Nevada Economic Assessment Project (NEAP) is a statewide program that develops a comprehensive data repository of county quantitative and qualitative baseline data to be used to assess local planning and economic development initiatives. The program also provides individual counties with economic impact assessment models to analyze industries and activities associated with policy decisions.

NEAP is a program in Extension's Community and Economic Development department.

Extension is the outreach unit of the University of Nevada, Reno bringing the research of the University to Nevada's communities.

Purpose

This report is intended to assist local and state agencies in better understanding the communities that we live in specifically in relation to housing. Many of the counties in Nevada are small populations, rural areas that do not have a large county government or their own economic development team. It can be a challenge for these counties to have in-depth quantitative analysis to use towards comprehensive planning strategies for the county and local communities.

The hope is that this report will be used as a tool for planning, aiming to assist the communities of Nevada. This report will lead readers to better understand their community's housing characteristics and needs moving forward.

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Executive Summary - County

Demographics & Economics	Housing Supply	Housing Demand
Population: 53,600 (slow but sustained growth since 2015)	Total Housing Units: 21,838 12,851 Single Family 4,170 Multi-Family 4.817 Mobile Home, RV, etc..	Total Housing Units: 21,838 13,012 Owner Occupied 6,020 Renters Occupied 2,806 Vacant
Age: Approximately 24.5% of population is 55 years & older, and 25.4% between the ages 35 and 54.	Subsidized Housing Units: 628 units administered through 6 housing programs	Owner-Occupied Bedrooms: 84.9% have 3 bedrooms or more 12.7% have 2 bedrooms. 2.4% have 1 or fewer bedrooms.
Households: 19,032 Families: 13,043 Household Size: 2.77	Housing Age: 70.7% of all housing built between 1970-2009; 17.0% built 1969 or earlier.	Renter Occupied Bedrooms: 49.3% have 3 bedrooms or more 33.9% have 2 bedrooms. 16.8% have 1 or fewer bedrooms.
Home Ownership Rate: 68.4%	Housing Structure: 57.6 % 1-Unit Detached 22.1% Mobile Home, RV 20.3% Duplex, Multi-Family	Average Household Size: Owner-Occupied = 2.91 Renter-Occupied = 2.47
Labor Force Participation Rate 67.1% Unemployment Rate: 4.7%	Households Income and Tenure: 8.4% of owners and 20.1% of renters earn less than \$25,000; 64.6% of owners & 45.8% renters earn at least \$75,000 respectively.	Owner-Occupied Housing Value: 18.0% less than \$150,000 9.5% between \$150,000 - \$199,999 31.0% between \$150,000 - \$299,999 41.5% \$300,000 or greater
Total Employment: 24,041 - largest industries include mining, government, retail and wholesale trade, construction and accommodation & food service,	Building Permits: In 2023, 80 Single family & 6 Multi-family permits have been issued. Multi-family permits averaging 147/year in 2011-2014; but only 10 multi-family permits were issued from 2016-2022.	Renter-Occupied Gross Rent: 8.9% less than \$500 30.1% between \$500 and \$999 35.9% between \$1,000 and \$1,499 15.8% \$1500 and above 9.2% no rent
2022 Median HH Income: \$87,755 Average Hourly Wage Rate: \$35.50		Cost Burden: Owner-Occupied 14.1% at >30% Renter-Occupied 25.8% at >30%

Housing Gap Analysis

Home Value Estimates: ACS = \$274,200; Elko County Assessor = \$243,195; Zillow = \$323,946
2022 Household Median Income (HMI) = \$87,755

Housing Affordability	Housing Unit Gap	
Owner	Owner Annual HH Income	Sufficiency/(Deficiency)
Affordable Home Price	Less Than \$20,000	2,281
50% HMI = \$111,780	\$20,000 to \$34,999	1,254
80% HMI = \$197,304	\$35,000 to \$49,999	-294
100% HMI = \$254,364	\$50,000 to \$74,999	2,401
120% HMI = \$311,424	\$75,000 to \$99,999	15
	\$100,000 or More	-5,657
Renter	Renter Annual HH Income	Sufficiency/(Deficiency)
Monthly Affordable Housing Expense	Less Than \$20,000	91
30% HMI = \$658	\$20,000 to \$34,999	679
50% HMI = \$1,097	\$35,000 to \$49,999	1,031
80% HMI = \$1,755	\$50,000 to \$74,999	698
100% HMI = \$2,194	\$75,000 to \$99,999	-1,103
120% HMI = \$2,633	\$100,000 or More	-1,396

Executive Summary – Carlin

Demographics & Economics	Housing Supply	Housing Demand
Population: 2,366	Total Housing Units: 1,027 594 Single Family 53 Multi-Family 380 Mobile Home, RV, etc..	Total Housing Units: 1,027 491 Owner Occupied 350 Renters Occupied 186 Vacant
Age: Approximately 24.3% of population is 55 years and older, and 26.4% between the ages 35 and 54.	Subsidized Housing Units: 0 units administered	Owner-Occupied Bedrooms: 82.5% have 3 bedrooms or more. 15.3% have 2 bedrooms 2.2% have 1 or fewer bedrooms.
Households: 841 Families: 544 Household Size: 2.64	Housing Age: 69.9% of all housing built between 1970-2009; 30.1% built 1969 or earlier	Renter Occupied Bedrooms: 40.0% have 3 bedrooms or more 53.4% have 2 bedrooms. 6.6% have 1 or fewer bedrooms.
Home Ownership Rate: 58.4%	Housing Structure: 56.8% 1-Unit Detached 37.0% Mobile Home, RV 6.3% Duplex, Multi-Family	Average Household Size: Owner-Occupied = 2.32 Renter-Occupied = 3.09
Labor Force Participation Rate 65.6% Unemployment Rate: 5.0%	Households Income and Tenure: 6.3% of owners and 10.9% of renters earn less than \$25,000; 50.1% of owners & 45.1% renters earn at least \$75,000 respectively	Owner-Occupied Housing Value: 20.8% less than \$150,000 41.8% between \$150,000 - \$199,000 18.7% between \$200,000 - \$299,999 18.7% \$300,000 or greater
Total Employment: 876	Building Permits: No permits issued in 2023	Renter-Occupied Gross Rent: 4.9% less than \$500 20.9% between \$500 and \$999 74.3% between \$1,000 and \$1,499
2022 Median HH Income: \$68,207 Average Hourly Wage Rate: \$40.65		Cost Burden: Owner-Occupied 7.6% at >30% Renter-Occupied 34.1% at >30%

Housing Gap Analysis

Home Value Estimates: ACS = \$183,500; Elko County Assessor = \$177,000, Zillow = \$169,207
2022 Household Median Income (HMI) = \$68,207

Housing Affordability	Housing Unit Gap	
Owner	Owner Annual HH Income	Sufficiency/(Deficiency)
Affordable Home Price	Less Than \$20,000	176
50% HMI = \$80,066	\$20,000 to \$34,999	48
80% HMI = \$146,484	\$35,000 to \$49,999	-50
100% HMI = \$190,806	\$50,000 to \$74,999	0
120% HMI = \$235,128	\$75,000 to \$99,999	-49
	\$100,000 or More	-125
Renter	Renter Annual HH Income	Sufficiency/(Deficiency)
Monthly Affordable Housing Expense	Less Than \$20,000	-21
30% HMI = \$512	\$20,000 to \$34,999	18
50% HMI = \$853	\$35,000 to \$49,999	132
80% HMI = \$1,364	\$50,000 to \$74,999	29
100% HMI = \$1,705	\$75,000 to \$99,999	-78
120% HMI = \$2,046	\$100,000 or More	-80

Executive Summary – Elko

Demographics & Economics	Housing Supply	Housing Demand
Population: 20,513	Total Housing Units: 8,763 4,802 Single Family 2,658 Multi-Family 1,303 Mobile Home, RV, etc..	Total Housing Units: 8,763 4,635 Owner Occupied 3,167 Renters Occupied 961 Vacant
Age: Approximately 23.6% of population is 55 years and older, and 24.4% between the ages 35 and 54.	Subsidized Housing Units: 401 units administered	Owner-Occupied Bedrooms: 81.8% have 3 bedrooms or more 13.4% have 2 bedrooms 4.8% have 1 or fewer bedrooms.
Households: 7,802 Families: 4,809 Household Size: 2.56	Housing Age: 58.5% of all housing built between 1970-2009; 26.1% built 1969 or earlier	Renter Occupied Bedrooms: 30.6% have 3 bedrooms or more 46.3% have 2 bedrooms. 23.1% have 1 or fewer bedrooms.
Home Ownership Rate: 59.4%	Housing Structure: 53.1% 1-Unit Detached 14.9% Mobile Home, RV 30.0% Duplex, Multi-Family	Average Household Size: Owner-Occupied = 2.83 Renter-Occupied = 2.18
Labor Force Participation Rate 68.4% Unemployment Rate: 4.5%	Households Income and Tenure: 8.3% of owners and 25.1% of renters earn less than \$25,000; 61.1% of owners & 52.6% renters earn at least \$75,000 respectively.	Owner-Occupied Housing Value: 16.3% less than \$150,000 6.4% between \$150,000-\$199,999 35.5% between \$200,000-\$299,000 41.8% \$300,000 or greater
Total Employment: 15,707 mostly in mining, wholesale and retail trade, food services and health care.	Building Permits: In 2023, 37 building permits have issued for Single Family and 6 permits for Multi-Family units	Renter-Occupied Gross Rent: 7.6% less than \$500 23.9% between \$500 and \$999 47.3% between \$1,000 and \$1,499 18.9% \$1,500 and above 2.3% No Rent
2022 Median HH Income: \$85,000 Average Hourly Wage Rate: \$36.34		Cost Burden: Owner-Occupied 16.0% at >30% Renter-Occupied 27.2% at >30%
Housing Gap Analysis		
<i>Home Value Estimates:</i> ACS = \$275,600; Elko County Assessor = \$278,000, Zillow = \$324,739 2022 Household Median Income (HMI) = \$85,000		
Housing Affordability		Housing Unit Gap
Owner		Owner Annual HH Income
Affordable Home Price		Sufficiency/(Deficiency)
		Less Than \$20,000
		827
		\$20,000 to \$34,999
		219
		\$35,000 to \$49,999
		-358
		\$50,000 to \$74,999
		987
		\$75,000 to \$99,999
		459
		\$100,000 or More
		-2,134
Renter		Renter Annual HH Income
Monthly Affordable Housing Expense		Sufficiency/(Deficiency)
		Less Than \$20,000
		-259
		\$20,000 to \$34,999
		280
		\$35,000 to \$49,999
		750
		\$50,000 to \$74,999
		487
		\$75,000 to \$99,999
		-424
		\$100,000 or More
		-834

Executive Summary – Spring Creek

Demographics & Economics	Housing Supply	Housing Demand
Population: 15,062	Total Housing Units: 5,134 4,028 Single Family 146 Multi-Family 960 Mobile Home, RV, etc..	Total Housing Units: 5,134 4,342 Owner Occupied 509 Renters Occupied 283 Vacant
Age: Approximately 25.4% of population is 55 years and older, and 23.7% between the ages 35 and 54.	Subsidized Housing Units: 0 units administered	Owner-Occupied Bedrooms: 91.5% have 3 bedrooms or more 8.5% have 2 bedrooms
Households: 4,851 Families: 3,650 Household Size: 3.10	Housing Age: 80.8% of all housing built between 1970-2009; 16.4% built 2010 or later & only 2.7% built 1969 or earlier	Renter Occupied Bedrooms: 70.1% have 3 bedrooms or more 25.7% have 2 bedrooms. 4.1% have 1 or fewer bedrooms.
Home Ownership Rate: 89.5%	Housing Structure: 78.5% 1-Unit Detached 18.7% Mobile Home, RV 2.8% Duplex, Multi-Family	Average Household Size: Owner-Occupied = 3.05 Renter-Occupied = 3.58
Labor Force Participation Rate 66.1% Unemployment Rate: 3.7%	Households Income and Tenure: 3.8% of owners and 27.7% of renters earn less than \$25,000; 73.3% of owners & 56.2% renters earn at least \$75,000	Owner-Occupied Housing Value: 8.1% less than \$150,000 7.2% between \$150,000 - \$199,999 35.0% between 200,000- \$299,999 49.8% \$300,000 or greater
Total Employment: 2,338 mostly in government, construction retail trade		Renter-Occupied Gross Rent: 20.6% between \$500 and \$999 33.2% between \$1,000 and \$1,499 44.2% \$1,500 and above 2.0% No Rent
2022 Median HH Income: \$109,952 Average Hourly Wage Rate: \$34.94		Cost Burden: Owner-Occupied 13.1% at >30% Renter-Occupied 19.8% at >30%

Housing Gap Analysis

Home Value Estimates: ACS = \$299,500; Elko County Assessor = \$347,500; Zillow = \$353,619
2022 Household Median Income (HMI) = \$109,952

Housing Affordability	Housing Unit Gap	
Owner	Owner Annual HH Income	Sufficiency/(Deficiency)
Affordable Home Price	Less Than \$20,000	382
50% HMI = \$147,783	\$20,000 to \$34,999	488
80% HMI = \$242,263	\$35,000 to \$49,999	284
100% HMI = \$326,501	\$50,000 to \$74,999	883
120% HMI = \$397,988	\$75,000 to \$99,999	49
	\$100,000 or More	-2,086
Renter	Renter Annual HH Income	Sufficiency/(Deficiency)
Monthly Affordable Housing Expense	Less Than \$20,000	-121
30% HMI = \$825	\$20,000 to \$34,999	71
50% HMI = \$1,374	\$35,000 to \$49,999	0
80% HMI = \$2,199	\$50,000 to \$74,999	189
100% HMI = \$2,749	\$75,000 to \$99,999	33
120% HMI = \$3,299	\$100,000 or More	-172

Executive Summary – Wells

Demographics & Economics	Housing Supply	Housing Demand
Population: 1,057	Total Housing Units: 510 276 Single Family 92 Multi-Family 142 Mobile Home, RV, etc..	Total Housing Units: 510 205 Owner Occupied 98 Renters Occupied 207 Vacant
Age: Approximately 25.4% of population is 55 years and older, and 40.7% between the ages 35 and 54.	Subsidized Housing Units: 17 units administered	Owner-Occupied Bedrooms: 82.0% have 3 bedrooms or more 18.0% have 2 bedrooms
Households: 303 Families: 178 Household Size: 3.47	Housing Age: 65.5% of all housing built between 1970-2009; 9.8% built 2010 or later & 24.7% built 1969 or earlier	Renter Occupied Bedrooms: 49.0% have 3 bedrooms or more 51.0% have 2 bedrooms.
Home Ownership Rate: 67.7%	Housing Structure: 54.1% 1-Unit Detached 27.8% Mobile Home, RV 18.0% Duplex, Multi-Family	Average Household Size: Owner-Occupied = 3.72 Renter-Occupied = 2.94
Labor Force Participation Rate 65.6% Unemployment Rate: 0.4%	Households Income and Tenure: 35.6% of owners and 33.7% of renters earn less than \$25,000; 49.8% of owners & 24.5% renters earn at least \$75,000	Owner-Occupied Housing Value: 33.1% less than \$150,000 23.9% between \$150,000 - \$199,999 28.3% between \$200,000 - \$299,999 14.6% \$300,000 or greater
Total Employment: 945		Renter-Occupied Gross Rent: 25.5% less than \$500 17.3% between \$500 and \$999 22.4% between \$1,000 and \$1,499 11.2% \$1500 and above 23.5% no rent
2022 Median HH Income: \$55,917 Average Hourly Wage Rate: \$36.86		Cost Burden: Owner-Occupied 10.0% at >30% Renter-Occupied 22.9% at >30%

Housing Gap Analysis

Home Value Estimates: ACS = \$168,800; Elko County Assessor = \$159,750; Zillow = \$167,391
2022 Household Median Income (HMI) = \$55,917

Housing Affordability	Housing Unit Gap	
Owner	Owner Annual HH Income	Sufficiency/(Deficiency)
Affordable Home Price	Less Than \$20,000	22
50% HMI = \$60,049	\$20,000 to \$34,999	33
80% HMI = \$114,509	\$35,000 to \$49,999	9
100% HMI = \$150,903	\$50,000 to \$74,999	38
120% HMI = \$187,296	\$75,000 to \$99,999	-40
	\$100,000 or More	-62
Renter	Renter Annual HH Income	Sufficiency/(Deficiency)
Monthly Affordable Housing Expense	Less Than \$20,000	15
30% HMI = \$419	\$20,000 to \$34,999	0
50% HMI = \$699	\$35,000 to \$49,999	1
80% HMI = \$1,118	\$50,000 to \$74,999	8
100% HMI = \$1,398	\$75,000 to \$99,999	-11
120% HMI = \$1,678	\$100,000 or More	-13

Executive Summary – West Wendover

Demographics & Economics	Housing Supply	Housing Demand
Population: 4,513	Total Housing Units: 1,938 496 Single Family 807 Multi-Family 635 Mobile Home, RV, etc..	Total Housing Units: 1,938 731 Owner Occupied 1,040 Renters Occupied 167 Vacant
Age: Approximately 11.6% of population is 55 years and older, and 37.3% between the ages 35 and 54.	Subsidized Housing Units: 170 units administered	Owner-Occupied Bedrooms: 96.7% have 3 bedrooms or more 3.3% have 2 bedrooms
Households: 1,771 Families: 1,289 Household Size: 2.55	Housing Age: 96.4% of all housing built between 1970-2009; 1.8% built 2010 or later & 1.8% built 1969 or earlier	Renter Occupied Bedrooms: 82.1% have 3 bedrooms or more 7.2% have 2 bedrooms. 10.7% have 1 or fewer bedrooms.
Home Ownership Rate: 41.3%	Housing Structure: 22.1% 1-Unit Detached 32.8% Mobile Home, RV 45.1% Duplex, Multi-Family	Average Household Size: Owner-Occupied = 2.79 Renter-Occupied = 2.38
Labor Force Participation Rate 79.0% Unemployment Rate: 3.0%	Households Income and Tenure: 8.1% of owners and 18.5% of renters earn less than \$25,000; 75.5% of owners & 45.5% renters earn at least \$75,000	Owner-Occupied Housing Value: 40.6% less than \$150,000 19.3% between \$150,000-\$199,999 25.7% between 200,000 - \$299,999 14.4% \$300,000 or more
Total Employment: 3,142, predominantly in accommodation and food services and government	Building Permits: For 2023 3 building permits were issued for Single Family Units	Renter-Occupied Gross Rent: 6.6% less than \$500 60.4% between \$500 and \$999 6.6% between \$1,000 and \$1,499 26.3% with no rent
2022 Median HH Income: \$80,342 Average Hourly Wage Rate: \$31.55		Cost Burden: Owner-Occupied 13.0% at >30% Renter-Occupied 30.9% at >30%
Housing Gap Analysis		
<i>Home Value Estimates:</i> ACS = \$172,500; Elko County Assessor = \$260,000; Zillow = \$262,233 2022 Household Median Income (HMI) = \$80,342		
Housing Affordability	Housing Unit Gap	
Owner	Owner Annual HH Income	Sufficiency/(Deficiency)
Affordable Home Price	Less Than \$20,000	184
50% HMI = \$99,692	\$20,000 to \$34,999	226
80% HMI = \$178,068	\$35,000 to \$49,999	-96
100% HMI = \$230,319	\$50,000 to \$74,999	238
120% HMI = \$282,439	\$75,000 to \$99,999	-190
	\$100,000 or More	-362
Renter	Renter Annual HH Income	Sufficiency/(Deficiency)
Monthly Affordable Housing Expense	Less Than \$20,000	274
30% HMI = \$603	\$20,000 to \$34,999	203
50% HMI = \$1,004	\$35,000 to \$49,999	27
80% HMI = \$1,607	\$50,000 to \$74,999	-31
100% HMI = \$2,009	\$75,000 to \$99,999	-435
120% HMI = \$2,410	\$100,000 or More	-38

Executive Summary – Rest of County

Please note that this data was calculated by the authors when available, so certain characteristics, such as income, home value, and average household size are not available.

Demographics & Economics	Housing Supply	Housing Demand
Population: 10,089	Total Housing Units: 4,466 2,655 Single Family 414 Multi-Family 1,397 Mobile Home, RV, etc..	Total Housing Units: 4,466 2,608 Owner Occupied 856 Renters Occupied 1,002 Vacant
Age: Approximately 30.9% of population is 55 years and older, and 22.5% between the ages 35 and 54.	Subsidized Housing Units: N/A	Owner-Occupied Bedrooms: 76.8% have 3 bedrooms or more 20.1% have 2 bedrooms 3.1% have 1 or fewer bedrooms
Households: 3,464 Families: 2,573 Household Size: N/A	Housing Age: 72.6% of all housing built between 1970-2009; 9.1% built 2010 or later & 18.3% built 1969 or earlier	Renter Occupied Bedrooms: 70.3% have 3 bedrooms 15.2% have 2 bedrooms. 14.5% have 1 or fewer bedrooms.
Home Ownership Rate: N/A	Housing Structure: 58.4% 1-Unit Detached 31.3% Mobile Home, RV 10.3% Duplex, Multi-Family	Average Household Size: Owner-Occupied = N/A Renter-Occupied = N/A
Labor Force Participation Rate 61.9% Unemployment Rate: 8.2%	Households Income and Tenure: 14.4% of owners and 12.8% of renters earn less than \$25,000; 57.4% of owners & 31.9% renters earn at least \$75,000	Owner-Occupied Housing Value: 29.9% less than \$150,000 8.6% between \$150,000-\$199,999 20.4% between 200,000 - \$299,999 41.2% 300,000 or greater
Total Employment: 1,032		Renter-Occupied Gross Rent: 21.3% less than \$500 27.5% between \$500 and \$999 16.7% between \$1,000 and \$1,499 13.9% \$1500 or more 20.7% with no rent
2022 Median HH Income: N/A Average Hourly Wage Rate: N/A		Cost Burden: Owner-Occupied 14.3% at >30% Renter-Occupied 18.0% at >30%

Housing Gap Analysis

Housing Affordability	Housing Unit Gap	
Owner	Owner Annual HH Income	Sufficiency/(Deficiency)
	Less Than \$20,000	690
	\$20,000 to \$34,999	240
	\$35,000 to \$49,999	-83
	\$50,000 to \$74,999	255
This data was not available	\$75,000 to \$99,999	-214
For owner and renter occupied housing	\$100,000 or More	-888
In the rest of the county	Renter Annual HH Income	Sufficiency/(Deficiency)
	Less Than \$20,000	203
	\$20,000 to \$34,999	107
	\$35,000 to \$49,999	121
	\$50,000 to \$74,999	16
	\$75,000 to \$99,999	-188
	\$100,000 or More	-259

Introduction

Purpose

Access to adequate and affordable housing is crucial for communities and economic development. When families spend too much of their income on housing, they often need help to pay for food, health care, transportation, education, and other basic needs. Housing stability leads to a stronger workforce and community.

Housing data is often scattered through many sources of varying reliability and consistency and can be difficult to navigate. The two reports, “Housing Data Profile” and this one, collect data and analyze to present the current housing situation in Elko County.

Layout

The Housing Needs Assessment includes data for Elko County and the communities of. To be as comprehensive as possible, estimates are made for ‘Rest of County’ when data is available. The report is organized into five main sections:

- **Executive Summary and Introduction.** The Executive Summary gives a brief review of the findings of this report. The Introduction includes pertinent details regarding the process, data, and analysis used throughout.
- **Demographic and Economic Characteristics.** The following section outlines the demographic and economic data that shape the housing situation in the county. It considers the population and economy, including age, poverty, labor force, industry, and income.
- **Housing Supply.** The section covers the county's housing inventory, such as its age, growth, prices, housing structure types, and tenure.
- **Housing Demand.** This section analyzes the current population and economic data to determine what sort of housing is required in the region.
- **Housing Gap.** This section assesses the supply and demand of affordable housing in the region. It studies how income levels affect the availability of affordable housing. By analyzing housing gaps, we can determine shortages and surpluses for different income groups.

Terminology

The report will use two key terms throughout: Affordable Housing and Area Median Income (AMI).

Affordable Housing	Area Median Income (AMI)
<p>Regardless of income level, housing is considered “affordable” if households spend no more than 30 percent of their gross income on owner housing costs or gross rent</p> <p>Owner Housing Cost include mortgage payments + real estate taxes + home insurance + homeowner association fees (if applicable) + utilities.</p> <p>Gross Rent Cost is the contract rent + utilities.</p> <p>Households are considered “cost-burdened” if they are spending more than 30% of their income on housing (owner or rental) costs; and “severely cost-burdened” if they are spending 50% or more of income on housing costs.</p>	<p>U.S. Department of Housing and Urban Development (HUD) uses the American Community Survey’s “median family income” for areas throughout the United States.</p> <p>HUD takes this data and adjusts for inflation, family size, and other local variations. This is then referred to as “Area Median Income” (AMI.)</p> <p>Extremely Low Income are households earning no more than 30% of AMI.</p> <p>Very Low Income are households earning at least 30%, but no more than 50% of AMI.</p> <p>Low Income are households earning at least 50% of AMI, but no more than 80% of AMI.</p>

Data

The “Housing Data Profile” gives a detailed analysis of the data used, including its sources.

Data Sources and Limitations

The report predominantly uses the U.S. Census Bureau’s American Community Survey (ACS) most recent 5-year data estimates (2018-2022). Data for smaller areas may have higher error ranges due to limited sampling. 1-year estimates are not available for population sizes less than 65,000, thus the need to use the 5-year estimate for most regions in Nevada.

Other sources include the U.S. Department of Housing and Urban Development, the Comprehensive Housing Affordability Strategy (CHAS) from HUD’s Office of Policy Development and Research (PD&R), Lightcast (formally EMSI), Environmental System Research Institute (ESRI), Nevada Division of Housing, Nevada Rural Housing, Zillow Housing Research Group, Nevada State Apartment Association, and the National Association of Realtors.

Due to a lag factor that often presents itself in publicly available secondary data, efforts were made to validate current housing data specific to current home sales values, rental rates, housing stocks, and existing inventories with the local community contacts. These characteristics are most likely to change on a year-to-year basis. These local sources include the county assessor office, city and county planning departments, community business development organizations, local and online realtors, and property management companies that operate in the community.

Commonly Used Numbers

Elko County's annual income limit and monthly affordable housing cost calculations determine eligibility for housing assistance programs, and the tables below show how they are used by HUD. Tables 1 and 2 report the annual income limits and monthly affordable housing costs limits for 30%, 50%, and 80% of area median income (AMI). For example, a family of four with 30% of AMI, or \$32,000 annually, would have a monthly affordability housing cost limit of \$800 (owner or renter).

Table 1. Elko County, Income Limits by Persons in Family, FY 2023

	1	2	3	4	5	6
Extremely Low-Income Limits (30% AMI)	\$22,400	\$25,600	\$28,800	\$32,000	\$35,140	\$40,280
Very Low-Income Limits (50% AMI)	\$37,350	\$42,700	\$48,050	\$53,350	\$57,650	\$61,900
Low-Income Limits (80% AMI)	\$59,750	\$68,300	\$76,850	\$85,350	\$92,200	\$99,050

Source: HUD, Office of Policy Development and Research, Income Limits Briefing Materials, FY 2023

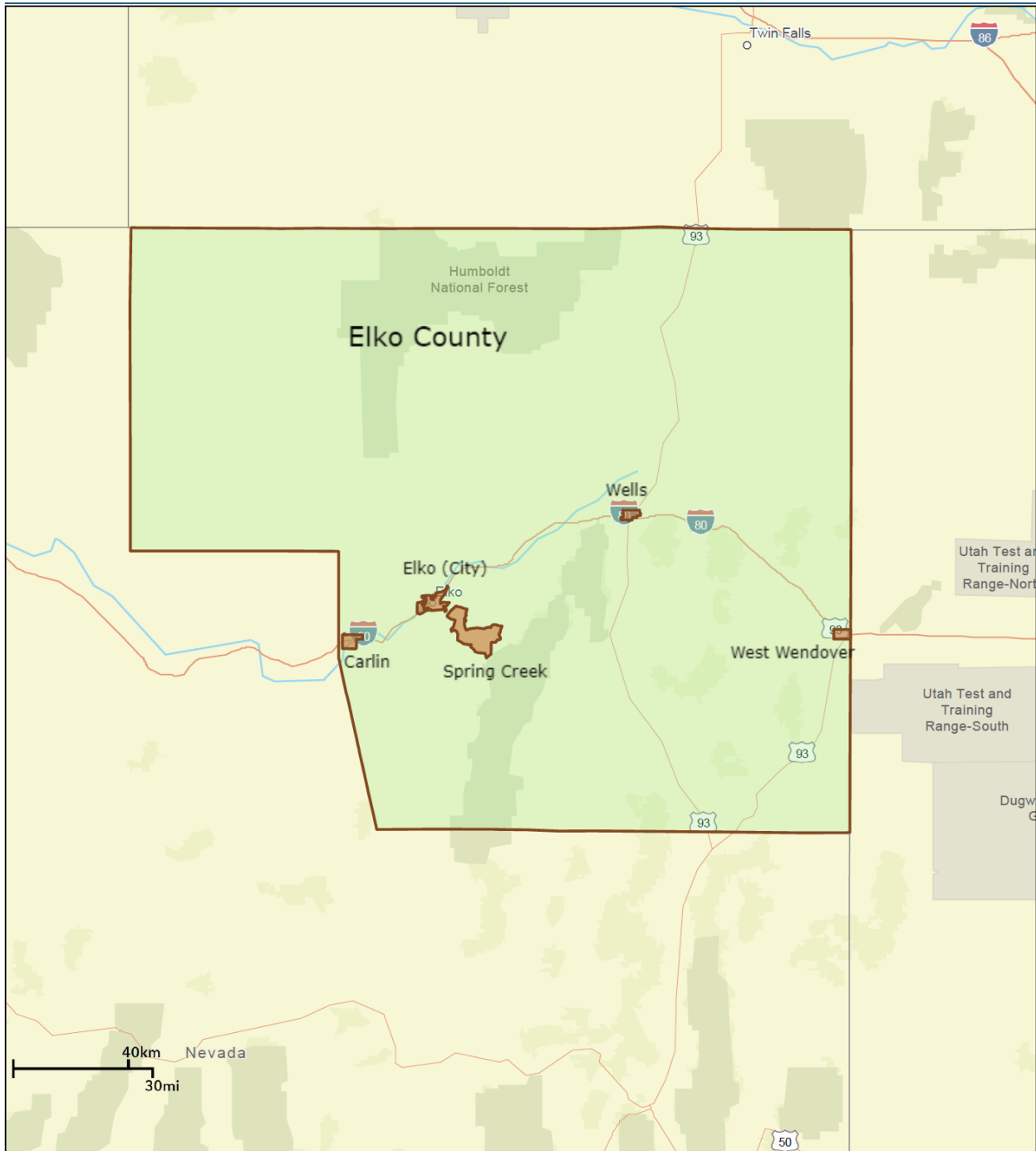
Table 2. Elko County, Monthly Affordable Housing Cost Limits by Persons in Family, FY2023

	1	2	3	4	5	6
Extremely Low-Income Limits (30% AMI)	\$560	\$640	\$720	\$800	\$879	\$1,007
Very Low-Income Limits (50% AMI)	\$934	\$1,068	\$1,201	\$1,334	\$1,441	\$1,548
Low-Income Limits (80% AMI)	\$1,494	\$1,708	\$1,921	\$2,134	\$2,305	\$2,476

Source: HUD Office of Policy Development and Research, Income Limits Briefing Materials, FY 2023

Elko County

Elko County is the 4th largest county by area in the continental United States with an area of 17,200 square miles and is located in the northeastern corner of Nevada. The county's geography and its multiple logistics access (i.e. through I-80, US-93, Union Pacific railroad, regional airport) made it a main economic hub for mining in northern Nevada. In 2021, about 74% of gold produced in the United States comes from Nevada's mines. The city of Elko is the largest city by population and the seat of the county.



Demographic and Economic Characteristics

Demographic and economic data are commonly used for evaluating a community’s housing market. Understanding the data on population, age, race & ethnicity, poverty, and educational attainment help define the people in the community. While economic characteristics such as income, employment, and occupations provide an understanding of the community’s capacity and resources. Learning about these traits facilitate the analysis of housing availability and affordability in the communities. Basic demographic and housing characteristics for Pershing County and its communities are presented in Table 3.

Table 3 Elko County and Communities, Basic Demographics: Indicators of Housing Demand, 2022

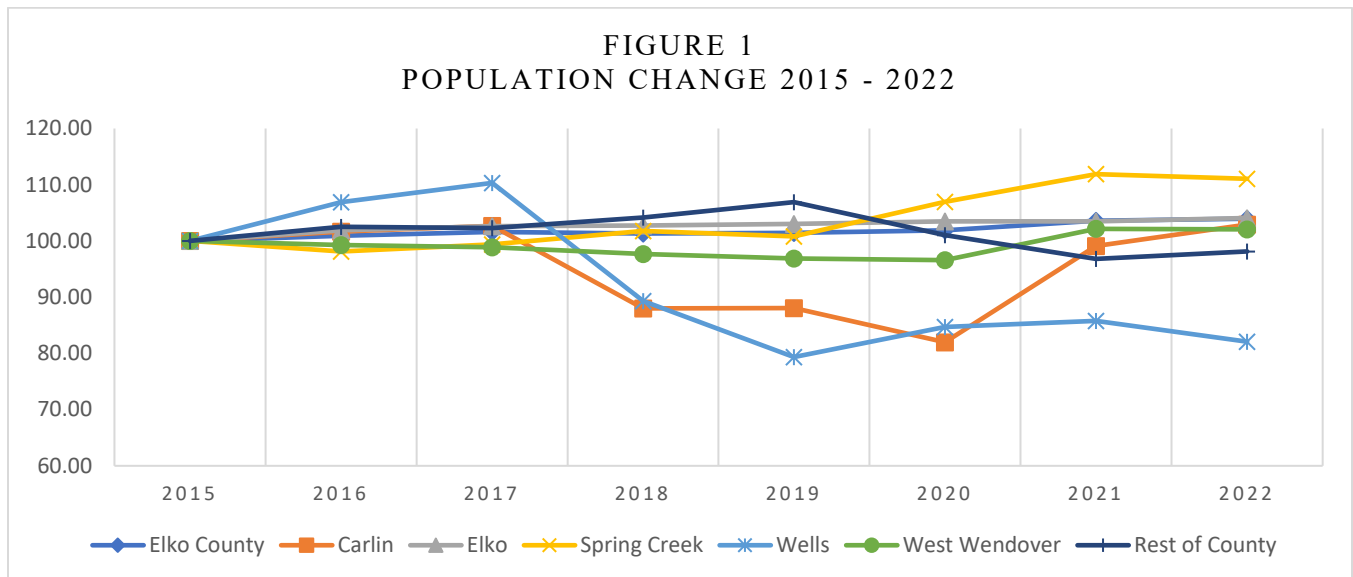
	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Population	53,600	2,366	20,513	15,062	1,057	4,513	10,089
Households	19,032	841	7,802	4,851	303	1,771	3,464
Families	13,043	544	4,809	3,650	178	1,289	2,573
Average Household Size	2.77	2.64	2.56	3.1	3.47	2.55	N/A
Single-Person Households	26.4%	28.4%	31.5%	19.5%	37.3%	25.1%	N/A
Households with Children	6,609	206	2,501	1,759	83	859	1,201
Home Ownership Rate	68.4%	58.4%	59.4%	89.5%	67.7%	41.3%	N/A
HH with member 60 years or older	31.1%	34.2%	30.3%	30.9%	55.8%	9.6%	N/A

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, S1101

Population

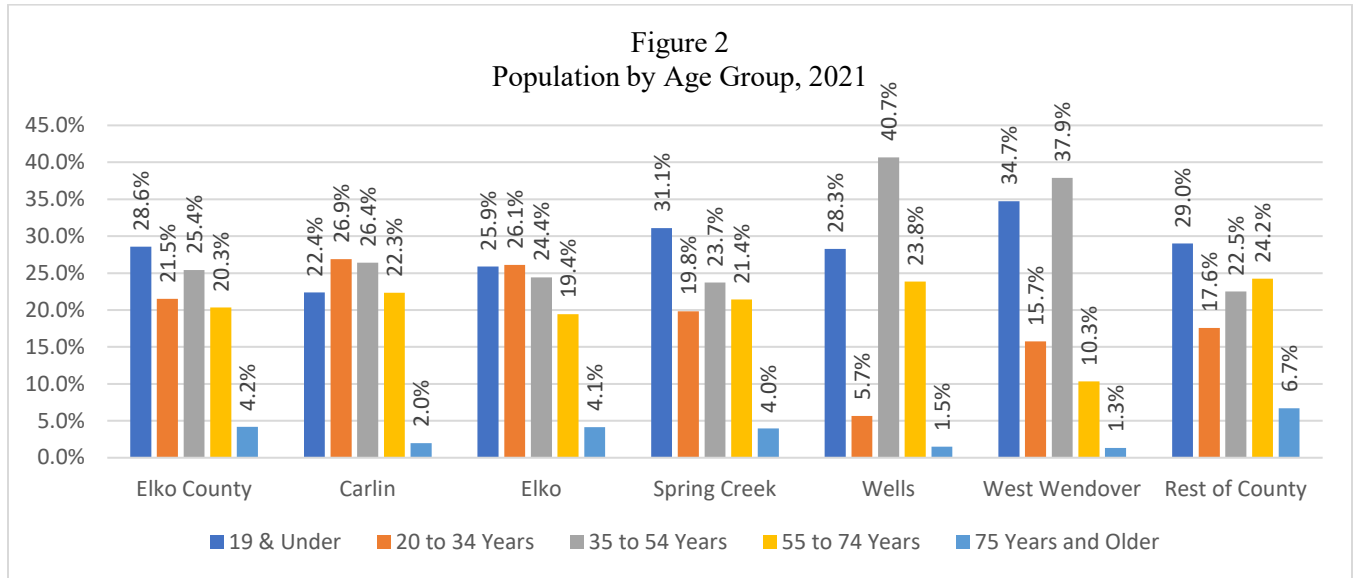
Figure 1 shows that overall Elko County population grew by 4.0% in 2022 from their 2015 levels. This is specifically attributable to the sustained population growth in the city of Elko and Spring Creek since these two communities account for two-thirds of the county’s population. Carlin and West Wendover also showed slight growth while Wells and the Rest of the County registered drops in their population numbers during the same time period.

Figure 1. Elko County and Communities, Population Change, 2015 to 2022



In 2022, 24.5% of Elko County’s population is older than 55 years of age. The 35-54 age range accounts for slightly more than a quarter of the county’s population but showing at a relatively higher percentage share in Wells and West Wendover at 40.7% and 37.9% respectively.

Figure 2. Elko County and Communities, Population by Age, 2022



Veterans

About 7.3% of Elko County’s population (18+ years) are veterans. Over 33.3% of total veterans live in the city of Elko and 36.2% live in Spring Creek. An overwhelming majority of veterans are male. Most Veterans in the county are over 55 years of age.

Table 4. Elko County and Communities, Veterans by Gender and Age, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Civilian Population 18+	39,407	1,855	15,648	10,654	777	2,994	7,479
Veteran Population 18+	2,895	143	963	1,048	60	109	572
Male	2,605	119	892	904	60	109	521
Female	290	24	71	144	0	0	51
18 to 34 years	310	48	108	64	0	0	90
35 to 54 years	920	25	285	474	19	42	75
55 to 64 years	556	24	188	108	25	32	179
65 to 74 years	611	46	222	181	4	0	158
75 years and older	498	0	160	221	12	35	70

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, S2101

Race and Ethnicity

In 2022, Elko County’s population is predominantly white (71.1%) and about 25.0% percent identified as having a Hispanic origin. Notably, 88.3% of Spring Creek’s population are White, and 50.3% of West Wendover’s residents have Hispanic origin.

Table 5. Elko County and Communities, Race and Ethnicity, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
White	71.1%	59.7%	71.7%	88.3%	56.3%	65.1%	50.9%
Black	0.9%	0.8%	1.0%	0.2%	10.0%	0.0%	1.1%
American Indian	5.0%	2.9%	4.3%	0.3%	15.5%	0.8%	15.0%
Asian	1.3%	5.5%	1.6%	0.8%	0.0%	1.6%	0.4%
Pacific Islander	0.2%	0.0%	0.1%	0.0%	0.1%	0.0%	0.6%
Other Race	8.3%	5.1%	9.0%	5.3%	2.1%	7.4%	13.1%
Two or More	13.2%	26.1%	12.2%	5.1%	16.0%	25.0%	18.8%
Hispanic Origin	25.0%	28.3%	29.1%	10.4%	20.7%	50.3%	27.1%

Source: American Community Survey (ACS) 2018-2022; 5-Year Estimates, DP04

Poverty

The overall poverty rate for Lincoln County is 10.4% which is slightly lower than the State of Nevada’s poverty rate of 12.9 percent. The city of Wells has the highest poverty level at 43.3% followed by the city of Elko and West Wendover at 11.4% and 10.7% respectively. Both Carlin (5.8%) and Spring Creek (8.8%) have poverty rates below the State level. (Table 6).

Table 6. Elko County and Communities, Poverty, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Population that Poverty Status is Determined	52,640	2,102	20,041	15,024	1,057	4,513	9,903
Population Below Poverty Level	5,473	122	2,292	1,327	458	481	793
Population Percent Below Poverty Level	10.4%	5.8%	11.4%	8.8%	43.3%	10.7%	8.0%

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, S1701

Education

Table 7 reports Elko County and Communities’ educational attainment of the population ages 25 and older. About 88.9% of Elko County residents have earned a high school diploma and 55.1% have gained post high school education. The city of Elko and Spring Creek reported the highest share of population with post high school education at 29.5% and 32.5% respectively. Although West Wendover is showing the highest share (47.3%) of population that are high school graduates, the community also the lowest share (12.2%) of population that earned at least an associate degree.

Table 7. Elko County and Communities, Population Age 25+ Educational Attainment, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Less than 9th Grade	4.7%	1.3%	4.8%	0.8%	21.9%	11.8%	6.0%
9th Grade to 12th No Diploma	6.4%	6.7%	7.7%	5.8%	3.6%	2.6%	6.5%
High School Grad. & GED	33.8%	37.3%	31.3%	32.1%	28.9%	47.3%	35.4%
Some College, No Degree	27.5%	36.3%	26.7%	28.9%	21.9%	26.2%	26.3%
Associate Degree	10.6%	4.5%	11.5%	11.1%	4.6%	4.8%	12.5%
Bachelor's Degree	10.5%	7.2%	9.3%	14.3%	17.8%	6.2%	9.2%
Grad or Professional Degree	6.5%	6.8%	8.7%	7.2%	1.2%	1.2%	4.1%

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, S1501

Labor Force and Unemployment

Elko County has an overall labor force participation rate of 67.1% in 2021. West Wendover reported the highest labor participation at 79.0% while the city of Carlin had the lowest at 65.6%. Overall unemployment rate in the County is at 4.7% with Carlin having the highest rate at 5.0%. Both the City of Wells and West Wendover are showing relatively full employment at 0.4% and 3.0% unemployment rates respectively (Table 8).

Table 8. Elko County and Communities, Labor Force and Unemployment, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Population 16+	41,149	1,902	16,049	11,298	857	3,152	7,891
In Labor Force	27,631	1,248	10,978	7,471	562	2,489	4,883
Employed	26,275	1,185	10,457	7,191	549	2,415	4,478
Unemployed	1,310	63	493	280	2	74	398
Not In Labor Force	13,518	654	5,071	3,827	295	663	3,008
Unemployment Rate	4.7%	5.0%	4.5%	3.7%	0.4%	3.0%	8.2%
Percent Population Not in Labor Force	32.9%	34.4%	31.6%	33.9%	34.4%	21.0%	38.1%

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, DP03

Industry and Occupation Employment

Table 9 summarizes Elko County's employment distribution by industry sector. The top 10 sectors make up 88% of County's total employment and although they are well represented in all communities, 65.4% of them are located in City of Elko which is the seat of the County. Furthermore, over 80% of the employment in several major industries like mining, healthcare, wholesale trade, transportation and scientific/technical services are also located in the City of Elko.

Table 10 reports occupational employment for Elko County and selected communities. Almost half of the work in the County are considered white-collar jobs, and the rest is equally divided between service and blue-collar jobs.

Table 9. Elko County and Communities, Industry Employment, 2022

Industry	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Agriculture, Forestry, Fishing and Hunting	388	<10	106	45	51	0	186
Mining, Quarrying, and Oil and Gas Extract.	2,197	144	1,997	18	31	0	7
Utilities	150	<10	30	<10	49	<10	70
Construction	1,903	301	1,376	266	48	14	0
Manufacturing	194	<10	165	12	<10	<10	17
Wholesale Trade	1,362	180	1,105	17	29	<10	32
Retail Trade	2,815	127	2,130	201	138	114	105
Transportation and Warehousing	776	31	661	52	15	<10	16
Information	113	0	113	0	0	<10	0
Finance and Insurance	259	0	229	<10	<10	<10	30
Real Estate and Rental and Leasing	321	18	261	<10	<10	16	27
Professional, Scientific, and Technical Services	740	<10	671	54	<10	<10	15
Management of Companies and Enterprises	356	0	345	<10	0	0	11
Administrative and Support and Waste Management and Remediation Services	529	0	492	33	<10	<10	4
Educational Services	97	0	73	24	0	<10	0
Health Care and Social Assistance	1,780	<10	1,640	97	<10	<10	43
Arts, Entertainment, and Recreation	516	12	356	83	16	<10	49
Accommodation and Food Services	4,794	24	2,442	182	82	1,732	333
Other Services (except Public Administration)	859	<10	488	196	23	142	11
Government	3,880	0	1,038	1,033	432	1,092	285
Total	24,041	876	15,724	2,338	945	3,142	1,015

Source: Lightcast 2023.4 – QCEW Employees, Non-QCEW Employees, and Self-Employed

Table 10. Elko County and Communities, Occupation Employment, 2022

Occupation	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Management	1,898	66	1,228	190	80	204	129
Business and Financial Operations	813	21	534	102	37	88	31
Computer and Mathematical	210	<10	143	21	14	24	9
Architecture and Engineering	333	11	236	35	19	17	15
Life, Physical, and Social Science	266	<10	149	54	22	31	11
Community and Social Service	336	<10	177	69	27	49	14
Legal	127	<10	69	22	<10	16	21
Educational Instruction and Library	1,170	<10	463	251	86	320	50
Arts, Design, Entertainment, Sports, & Media	210	<10	137	31	<10	27	15
Healthcare Practitioners and Technical	820	<10	683	64	13	26	33
Healthcare Support	526	<10	461	36	<10	11	18
Protective Service	703	<10	198	155	55	228	67
Food Preparation and Serving Related	2,417	23	1,547	185	46	483	133
Building and Grounds Cleaning and Maintenance	1,094	<10	576	73	33	344	68
Personal Care and Service Occupations	1,026	<10	492	72	27	345	90
Sales and Related	2,186	108	1,634	142	97	158	47
Office and Administrative Support	2,478	79	1,590	241	101	361	106
Farming, Fishing, and Forestry	216	<10	74	26	30	<10	86
Construction and Extraction	2,344	253	1,719	216	63	63	30
Installation, Maintenance, and Repair	1,831	76	1,293	153	55	200	55
Production Occupations	831	50	587	62	40	62	30
Transportation and Material Moving	2,130	142	1,675	139	58	84	32
Military-only occupations	76	0	43	0	18	0	15
Total Jobs	24,041	876	15,707	2,338	945	3,142	1,032

Source: Lightcast 2023.4 – QCEW Employees, Non-QCEW Employees, and Self-Employed

Household Income

Table 11 summarizes the number of family wage earners per household in Elko County and communities. About 9.6% of families have no wage earners, possibly because of unemployment, disability, retirement, or caregiving. Family households with one wage earner and two wage earners account for 39.2% and 42.2%, respectively. Wells has the largest percentage of single earner (56.7%) families while the city of Elko has the highest percentage of two wage earner (48.5%) households. West Wendover also has a significant share at 50.2% for single earner and 42.4% two wage earner families.

Table 11. Elko County and Communities, Number of Family Wage Earners, 2022

Family Wage Earners	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
No Earners	1,250	33	459	368	4	0	386
1 Earner	5,117	234	1,697	1,470	101	647	968
2 Earners	5,505	246	2,334	1,431	59	547	888
3 Earners	1,171	31	319	381	14	95	331
Total	13,043	544	4,809	3,650	178	1,289	2,573

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, B19122

Table 12 shows the household income distribution in Elko County and communities. The county median household income in 2022 is \$87,755. About 58.7% of the county's households earn at least \$75,000 per year. With the exception of Wells and West Wendover, more than a quarter of the households in each of the communities earn over \$100,000 per year.

Table 12. Elko County and Communities, Households by Income, 2022

Household Income	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Less than \$10,000	3.8%	6.4%	3.6%	1.6%	19.8%	2.0%	N/A
\$10,000 to \$14,999	3.5%	0.0%	5.7%	1.8%	1.0%	5.3%	N/A
\$15,000 to \$24,999	4.9%	1.8%	3.9%	2.9%	14.2%	7.0%	N/A
\$25,000 to \$34,999	6.9%	8.4%	6.2%	3.6%	1.3%	15.5%	N/A
\$35,000 to \$49,999	9.8%	10.5%	12.9%	7.3%	9.9%	6.8%	N/A
\$50,000 to \$74,999	12.4%	24.9%	14.0%	11.4%	12.2%	5.6%	N/A
\$75,000 to \$99,999	15.9%	17.7%	10.9%	16.1%	16.8%	35.3%	N/A
\$100,000 to \$149,999	23.4%	24.6%	25.1%	27.6%	14.2%	13.5%	N/A
\$150,000 to \$199,999	11.6%	3.4%	10.1%	16.4%	4.0%	5.9%	N/A
\$200,000 or more	7.8%	2.3%	7.6%	11.4%	6.6%	3.2%	N/A
Median Income	\$87,755	\$68,207	\$85,000	\$109,952	\$55,917	\$80,342	N/A
Mean Income	\$103,071	\$77,663	\$97,801	\$124,276	\$72,671	\$73,955	N/A
Total Households	19,032	841	7,802	4,851	303	1,771	3,464

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, S1901

Industry Wages

Table 13 summarizes Elko County and community’s top 10 industry average hourly wage rates which represent almost 90 percent of the county’s total jobs. The average hourly wage rate in Elko County is \$35.50, with mining jobs paying an average rate of \$62.43 per hour and retail trade jobs paying \$20.69 per hour. The accommodation and food services sector, which accounts for almost 20% of the total jobs in the county, has an average hourly wage rate of \$21.39. The government and construction sectors combined account for 24% of the jobs pays average wage rate of \$39.53 and \$39.63 respectively, which are almost at par with the county’s average wage rate.

Table 13. Elko County and Communities, Top 10 Industries Average Hourly Wage Rate, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover
Accommodation and Food Services	\$21.39	\$25.38	\$18.22	\$13.86	\$27.96	\$26.06
Government	\$39.53	\$0.00	\$33.34	\$43.39	\$41.14	\$41.22
Retail Trade	\$20.69	\$18.64	\$21.48	\$18.07	\$17.28	\$16.84
Mining, Quarrying, and Oil and Gas Extraction	\$62.43	\$58.41	\$62.86	\$54.58	\$57.88	\$0.00
Construction	\$39.63	\$40.36	\$39.41	\$39.19	\$42.60	\$41.07
Health Care and Social Assistance	\$31.81	-	\$31.88	\$34.06	-	-
Wholesale Trade	\$55.41	\$47.28	\$57.03	\$28.22	\$58.16	-
Other Services (except Public Administration)	\$26.62	-	\$23.38	\$30.99	\$20.80	\$34.23
Transportation and Warehousing	\$40.05	\$42.99	\$38.92	\$51.28	\$43.56	-
Professional, Scientific, and Technical Services	\$36.36	-	\$36.37	\$34.34	-	-
Average Hourly Wage Rate All Industries	\$35.50	\$40.65	\$36.34	\$34.94	\$36.86	\$31.55

Source: Lightcast 2023.4 – QCEW Employees, Non-QCEW Employees, and Self-Employed.

Housing Supply

The relationship between population and housing is said to be two-sided. Population changes affect the demand for housing, which ultimately influences housing supply. On the other hand, changes in the supply of housing also creates opportunities or disincentives that can trigger population shifts or changes. Elko County’s population has been showing a gradual upward trend since 2015. Overall County population went up by 4.0% from 51,562 in 2015 to 53,600 in 2022.

This section examines Elko County’s housing inventory supply, as well as characteristics such as type of housing structures, vacancy/availability, age of housing and household income as it relates to tenure (owning or renting a home) and age of householders. The additional information is also provided as an indicator of new residential home construction activity in the county.

Housing Units

Elko County housing units increased by 8.2% (1,646 units) between 2015 and 2021 presumably, to accommodate the requirements of the overall growing county population. However, not all the communities are in a growth pattern. While Elko, Spring Creek and West Wendover showed increases in both population and housing units, Carlin and Wells registered significant declines in both parameters.

Table 14. Elko County and Communities, Housing Units, 2015 to 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Total Housing Units 2015	20,192	1,037	7,396	4,716	640	1,490	4,913
Total Housing Units 2022	21,838	1,027	8,763	5,134	510	1,938	4,466
Unit Change 2015-2022	1,646	-10	1,367	418	-130	448	-447
Percent Change 2015-2022	8.2%	-1.0%	18.5%	8.9%	-20.3%	30.1%	-9.1%

Source: American Community Survey (ACS) 2011-2015 and 2018-2022 5-Year Estimates, DP04

Housing Structure Type

In 2022, Elko County has an inventory of 21,838 housing units and almost 60% of them (12,851 units) are Single-Family homes. Single family units are the predominant housing structure in the county and 68.7% of them (8,830 units) located in the city of Elko and Spring Creek. Multi-family units account for 19.1% of the housing structures and they represent the second largest share of housing structures in the city of Elko (30.3%) and West Wendover (41.6%). Mobile Home and RV account for 22.1% of the County’s housing structure and is the second most common home structure in Carlin (37.0%), Spring Creek (18.7%) and the Rest of the County (31.2%).

Most single family (1-unit) are detached and accounts for over 57.6% of overall housing structures in the County. Spring Creek has the highest percentage share at 78.5% and West Wendover has the lowest share with only 22.1% of the homes in their community. Overall (2-4) unit multi-family structures comprise 19.1% of Elko County’s housing inventory. These account for 30.3% and 41.6% of the homes in the cities of Elko and West Wendover, respectively.

Table 15. Elko County and Communities, Housing Units by Structure Type, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Single Family Units	12,851	594	4,802	4,028	276	496	2,655
Multi-Family Units	4,170	53	2,658	146	92	807	414
Mobile Home, RV, Etc..	4,817	380	1,303	960	142	635	1,397
Single Family Units (%)	58.8%	57.8%	54.8%	78.5%	54.1%	25.6%	59.4%
Multi-Family Units (%)	19.1%	5.2%	30.3%	2.8%	18.0%	41.6%	9.3%
Mobile Home, RV (%)	22.1%	37.0%	14.9%	18.7%	27.8%	32.8%	31.3%

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, DP04

Table 16. Elko County and Communities, Type of Housing Structure, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Total Housing Units	21,838	1,027	8,763	5,134	510	1,938	4,466
1-Unit Detached	57.6%	56.8%	53.1%	78.5%	54.1%	22.1%	58.4%
1-Unit Attached	1.2%	1.1%	1.7%	0.0%	0.0%	3.5%	1.0%
Multi-Family 2+ Units	19.1%	5.2%	30.3%	2.8%	18.0%	41.6%	9.3%
Mobile Home, RV, etc..	22.1%	37.0%	14.9%	18.7%	27.8%	32.8%	31.3%

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, DP04

Vacancy Status

In 2022 there were 2,806 vacant units or 12.8% of the housing units in Elko County. However, as depicted on Table 17, not all of those vacant units are available for sale or for rent. About 62.3% of the vacant units are in two main categories that are considered not available: ‘For Seasonal or Occasional Use’ and ‘Other Vacant’. The 596 units listed as ‘Seasonal or Occasional Use’ are most often vacation homes, timeshares, and the like. The 1,151 ‘Other Vacant’ units are those held while waiting estate settlement, held due to owner personal discretion or other reasons that include foreclosure, needed repairs, or abandoned, condemned, or marked for demolition.¹

In 2022 Elko County showed 176 available vacant units for sale mostly located in the city of Elko. An additional 105 vacant units were identified as sold but not occupied (mostly in Carlin and Spring Creek). There were also 645 vacant units as available for rent (mostly in the city of Elko and Spring Creek) and an additional 133 units already rented but not yet occupied located in the city of Elko.

Table 17. Elko County and Communities, Vacancy Status, 2022

Region	Total Vacant	For Rent	Rented, not Occupied	For Sale	Sold, not Occupied	For, seasonal or occasional use	For migrant workers	Other Vacant
Elko County	2,806	645	133	176	105	596	0	1,151
Carlin	186	11	0	16	34	0	0	125
Elko	961	370	133	92	14	140	0	212
Spring Creek	283	67	0	0	38	20	0	158
Wells	207	20	0	26	9	54	0	98
West Wendover	167	37	0	17	0	33	0	80
Rest of County	1,002	140	0	25	10	349	0	478

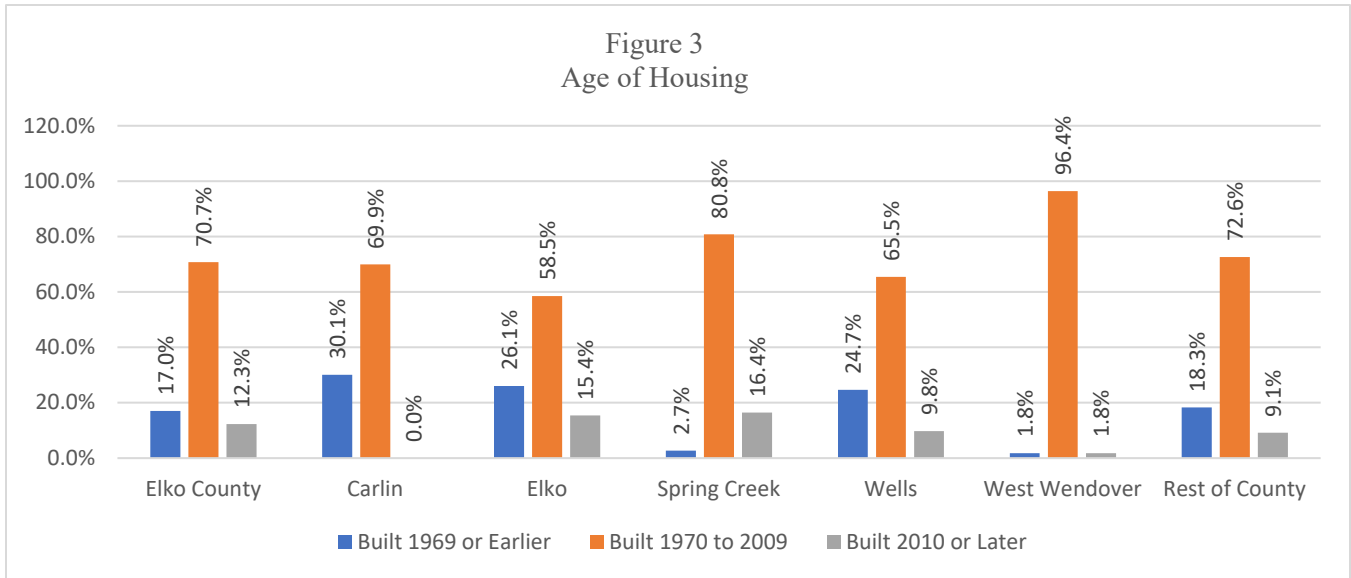
Source: American Community Survey 5-Year Estimates 2022, (B25004)

¹ <https://www.census.gov/housing/hvs/definitions.pdf>

Age of Housing

The age of housing units can significantly affect the overall housing market and its ability to meet current day needs. Majority of the housing units (70.7%) in Elko County were built between 1970 to 2009. Housing units built in 1969 or earlier account for 17.0% of the total units. The cities of Elko (26.1% or 2,286 units) Carlin (30.1% or 309 units) and Wells (24.7% or 126 units) have the highest percentage shares of older homes i.e. built on or prior to 1969.

Figure 3. Elko County and Communities, Housing Age, 2022



Housing Tenure

Overall, county median household income in Elko County is \$87,750, and is relatively higher than the State of Nevada’s median household income of \$72,333. About 64.6% of the county’s occupied household units have an annual income of at least \$75,000.

Evaluating household tenure based on income across communities shows revealing variations. Generally, owner households tend to show higher income than renter households. Table 18 below shows that across all the communities the percentage shares of owner households that earn at least \$75,000 a year are substantially higher than shares in renter households. The Census data further shows that the percentage share of renter households with annual earnings less than \$25,000 in almost all Elko communities, are generally higher than the share of owner-occupied households in that income tier.

Table 18. Elko County and Communities, Households by Income and Tenure, 2022

	Total Units	Owner Occupied	Owner Occupied Percent	Renter Occupied	Renter Occupied Percent
Elko County					
Less Than \$14,999	1399	686	5.3%	713	11.8%
\$15,000 to \$24,999	925	400	3.1%	525	8.7%
\$25,000 to \$49,999	3178	2069	15.9%	1109	18.4%
\$50,000 to \$74,999	2364	1448	11.1%	916	15.2%
\$75,000+	11166	8409	64.6%	2757	45.8%
Total	19,032	13,012	100.0%	6,020	100.0%
Carlin					
Less Than \$14,999	54	31	6.3%	23	6.6%
\$15,000 to \$24,999	15	0	0.0%	15	4.3%
\$25,000 to \$49,999	159	114	23.2%	45	12.9%
\$50,000 to \$74,999	209	100	20.4%	109	31.1%
\$75,000+	404	246	50.1%	158	45.1%
Total	841	491	100.0%	350	100.0%
Elko					
Less Than \$14,999	725	284	6.1%	441	17.1%
\$15,000 to \$24,999	308	101	2.2%	207	8.0%
\$25,000 to \$49,999	1489	874	18.9%	28	1.1%
\$50,000 to \$74,999	1094	546	11.8%	548	21.2%
\$75,000+	4186	2830	61.1%	1356	52.6%
Total	7,802	4,635	100.0%	2,580	100.0%
Spring Creek					
Less Than \$14,999	163	142	3.3%	21	4.1%
\$15,000 to \$24,999	140	20	0.5%	120	23.6%
\$25,000 to \$49,999	528	500	11.5%	28	5.5%
\$50,000 to \$74,999	552	498	11.5%	54	10.6%
\$75,000+	3468	3182	73.3%	286	56.2%
Total	4,851	4,342	100.0%	509	100.0%
Wells					
Less Than \$14,999	63	50	24.4%	13	13.3%
\$15,000 to \$24,999	43	23	11.2%	20	20.4%
\$25,000 to \$49,999	34	8	3.9%	26	26.5%
\$50,000 to \$74,999	37	22	10.7%	15	15.3%
\$75,000+	126	102	49.8%	24	24.5%
Total	303	205	100.0%	98	100.0%
West Wendover					
Less Than \$14,999	128	59	8.1%	69	6.6%
\$15,000 to \$24,999	124	0	0.0%	124	11.9%
\$25,000 to \$49,999	394	120	16.4%	274	26.3%
\$50,000 to \$74,999	100	0	0.0%	100	9.6%
\$75,000+	1025	552	75.5%	473	45.5%
Total	1,771	731	100.0%	1,040	100.0%
Rest of County					
Less Than \$14,999	266	120	4.6%	146	10.1%
\$15,000 to \$24,999	295	256	9.8%	39	2.7%
\$25,000 to \$49,999	574	453	17.4%	708	49.1%
\$50,000 to \$74,999	372	282	10.8%	90	6.2%
\$75,000+	1957	1497	57.4%	460	31.9%
Total	3464	2608	100.0%	1443	100.0%

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, S2503

Age of Householder

Table 19 depicts a general pattern that homeowners tend to be older than renters in Elko County. The percentage share of owner-households 55+ years old in Elko County is 44.4% with nearly 8% of owners 75 years and older. In comparison, the share of renter-householders 55+ years old is 21.1% and but only 3.2% of their renters are 75+ years or older.

Across all communities, the largest percentage share of renters are below 55 years of age. Homeowners less than 55 years old in the city of Elko (59.8%), Spring Creek (60.9%) and West Wendover (65.4%) are also the majority in their respective communities.

Table 19. Elko County and Communities, Tenure by Age of Householder, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Owner Occupied	13,012	491	4,635	4,342	205	731	2,608
15 to 34 Years	2,222	44	954	959	42	0	223
35 to 54 Years	5,012	175	1,818	1,685	28	478	828
55 to 74 Years	4,742	245	1,474	1,478	124	194	1,227
75 Years and Over	1,036	27	389	220	11	59	330
Renter Occupied	6,020	350	3,167	509	98	1,040	856
15 to 34 Years	1,918	150	1,148	158	1	155	306
35 to 54 Years	2,831	160	1,233	182	71	858	327
55 to 74 Years	1,081	40	631	144	24	27	215
75 Years and Over	190	0	155	25	2	0	8

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, B25007

Housing units with mortgages in Elko County account for almost 60% of all owner-occupied units with 68.6% of their householders below 55 years of age. In most of the communities, majority of the homeowners with mortgage are younger than 55 years old except for Wells (72.8% are 55+ years or older). Conversely, housing units without mortgages in most communities are owned by householders in the age of 55 years or older except for West Wendover (70.8% are below 55 years old).

Table 20. Elko County and Communities, Mortgage Status by Age of Householder, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Housing Units with a Mortgage	7,755	236	2,895	3,045	121	262	1,196
15 to 34 Years	22.9%	7.6%	25.8%	27.1%	27.3%	0.0%	12.8%
35 to 54 Years	45.7%	62.3%	46.1%	45.1%	0.0%	55.7%	45.7%
55 to 74 Years	28.7%	30.1%	26.3%	25.1%	71.1%	35.1%	37.5%
75 Years and Over	2.7%	0.0%	1.8%	2.7%	1.7%	9.2%	4.0%
Housing Units without a Mortgage	5,257	255	1,740	1,297	84	469	1,412
15 to 34 Years	8.5%	10.2%	12.0%	10.3%	10.7%	0.0%	5.0%
35 to 54 Years	27.9%	11.0%	27.8%	24.1%	33.3%	70.8%	19.9%
55 to 74 Years	47.9%	68.2%	40.9%	55.1%	45.2%	21.7%	55.2%
75 Years and Over	15.7%	10.6%	19.3%	10.6%	10.7%	7.5%	20.0%

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, B25027

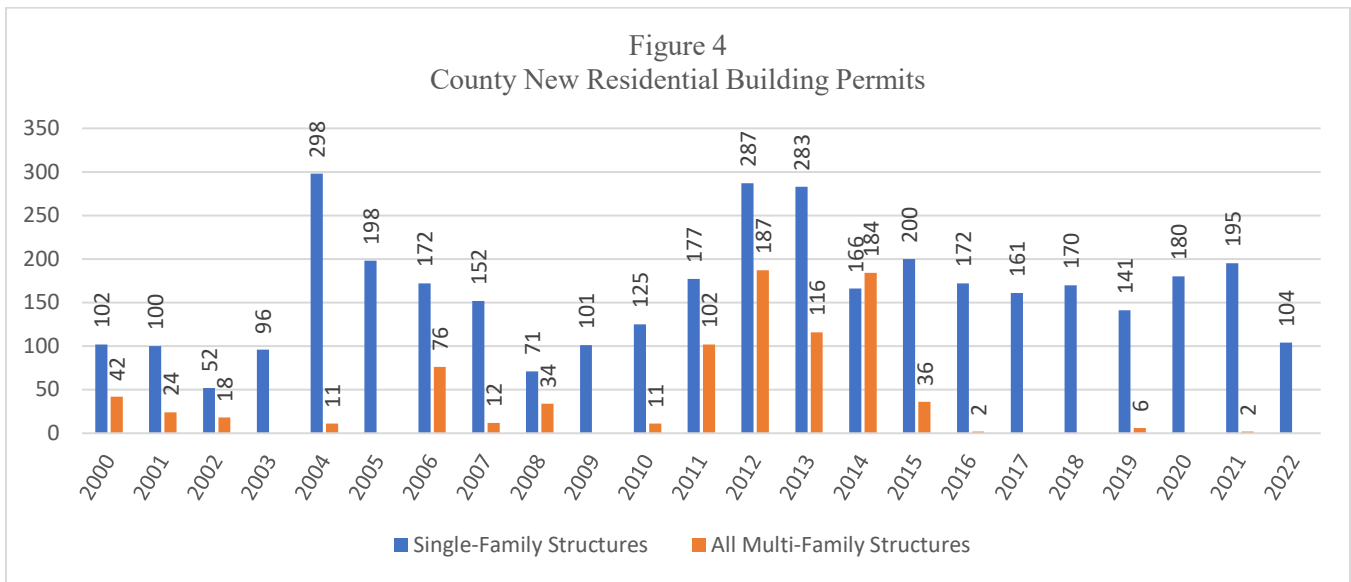
Housing Building Permits

The rule in housing economics is that developers build more homes when there is demand or when housing prices are higher than construction costs. Developers’ ability to produce a range of housing units, i.e., sizes, types, and prices, is influenced by the availability of developable land and land development policies.

Figure 4 depicts the historical records of building permits issued in Elko County from the year 2000 through 2022. Building permits are generally issued for all new construction but permits may also be required for renovation projects that reached a certain threshold outlined in their guidelines and building code. The average number of permits issued in Elko County for single family units averages 161 permits per year. There was a surge in the number of permits issued for multi-family units in 2011-2014 (averaging 147 permits per year) but it ended in 2015 with only 36 permits issued. Succeeding multi-family permits after that came in 2016 but only for 2 units, 6 units in 2019 and only 2 units in 2021.

Preliminary reports in 2023 show building permits for 37 single family units and 6 (2-unit) multi-family structures in the city of Elko. Additional permits were also issued for 3 single family units in West Wendover and for 40 single family units in the unincorporated areas that include Spring Creek.

Figure 4. Elko County, Building Permits, 2000 to 2022



Affordable Housing Programs

There are 628 subsidized housing units in Elko County that offer reduced rents to eligible households. Rental assistance programs support low-income homes where households pay rent based on how much they earn. The following assistance programs are available in Elko County.

Section 8 Project-Based Rental Assistance (PBRA)

Tenants in the Section 8 program pay less than 30% of their income for rent.

Section 202 HUD Supportive Housing for the Elderly

Supportive housing for the very low-income elderly persons, including frail elderly and provides rent subsidies for projects to make them affordable.

HOME Investment Partnership Program (HIPP)

In projects with five or more HOME-assisted units, at least 20% of these units must be occupied by families earning 50% or less of area median income (AMI). All other HOME-assisted units must be occupied by families earning 80% or less of AMI, but in practice most are reserved for families earning 60% or less AMI. Maximum monthly rent is capped with a Low HOME Rent for <50% AMI units and a High HOME Rent for the remaining HOME-assisted units.

Low-Income Housing Tax Credit (LIHTC)

Households must earn either less than 50% or 60% of the area median income (depending on the set-aside option chosen by the property owner) to qualify for these units. Rents in these units are capped at a maximum of 30% of the set-aside area median income (adjusted for unit size). Some rental units in this property may not be subject to LIHTC and therefore have higher rents and no maximum household income requirement.

Section 515 Rural Rental Housing

Very low-, low-, and moderate-income families, elderly persons, and persons with disabilities are eligible to live at this property. Persons or families living in substandard housing have priority for tenancy.

Section 521 USDA Rental Assistance

This rental subsidy, available only to USDA Section 514, 515 and 516 properties, ensures renters only pay 30% of their adjusted income towards rent. USDA Rural Development Rental Assistance may not be available for all units at this property.

Table 21 lists the low-income housing units reported by the Nevada Housing Division.

About 3.3% of Elko County’s housing units are subsidized housing of which 401 units are located in the city of Elko, 170 units in West Wendover, 17 units in Wells and 40 units in other communities. About 131 units were identified for seniors or disabled individuals.

Table 21. Elko County, Subsidized Housing Inventory, 2023

Housing Complex	Community	Address	Total Units	Low-Income Housing Programs
Cimarron Village	Elko	550 Cimarron Way, 89801	48 (1 BDRM = 48)	Cimarron Village
Diana Arms II	Elko	1805 Ruby View Dr., 89801	52 (1 BDRM = 20) (2 BDRM = 28) (3 BDRM = 4)	Diana Arms II
Green Acre Park Apts.	Elko	851 Court St.,89801	40 (1 BDRM = 32) (3 BDRM = 8)	Green Acre Park Apts.
Mountain Shadows Apts.	Elko	1805 Winchester Dr., 89801	24 (2 BDRM = 16) (3 BDRM = 8)	Mountain Shadows Apts.
Pinion Apts.	Elko	1170 Colt Dr., 89801	25* (2 BDRM = 18) (3 BDRM = 8)	Pinion Apts.
Quail Run At River's Edge	Elko	610 S. 12Th St., 89801	59* (2 BDRM = 20) (3 BDRM = 40)	Quail Run At River's Edge
Sage West Village	Elko	1002 W. Sage St., 89801	55 (1 BDRM = 27) (2 BDRM = 28)	Sage West Village

Housing Complex	Community	Address	Total Units	Low-Income Housing Programs
Sunrise Apts.	Elko	950 Metzler, 89801	22 (1 BDRM = 6) (2 BDRM = 12) (3 BDRM = 4)	Sunrise Apts.
Winchester Ct.	Elko	1806 Winchester Dr., 89801	40 (2 BDRM = 30) (3 BDRM = 10)	Winchester Ct.
Winchester Senior Housing	Elko	1810 Winchester Dr., 89801	11* (1 BDRM = 10)	Winchester Senior Housing
Woodlands Apts.	Elko	1040 Cypress Cir., 89803	21* (1 BDRM = 24)	Woodlands Apts.
Mountain View Apts.	Jackpot	1235 Lady Luck Dr., 89825	40 (1 BDRM = 20) (2 BDRM = 20)	Mountain View Apts.
Crater View	Owyhee	NV HIGHWAY 225, 89832	12 (1 BDRM = 6) (2 BDRM = 6)	Crater View
Duck Valley NV6-22 Ph II	Owyhee	Hwy 225 & Sunset Drive, 89832	24 (3 BDRM = 16) (4 BDRM = 8)	Duck Valley NV6- 22 Ph II
Duck Valley NV6-22 Project	Owyhee	Hwy 225 west of Sunset Dr., 89382	20 (2 BDRM = 10) (3 BDRM = 10)	Duck Valley NV6- 22 Project
FISH homes in Elko County	Various	various	5 (3 BDRM = 4) (4 BDRM = 1)	FISH homes in Elko County
Chimney Rock	Wells	676 First St. ,89803	9 no data	Chimney Rock
Wells Golden Village/Senior Housing	Wells	709 Tobar St., 89385	8 (1 BDRM = 8)	Wells Golden Village/Senior Housing
Eastline Apts.	West Wendover	1550 Eastline Ln., 89883	28* (1 BDRM = 20) (2 BDRM = 10)	Eastline Apts.
Horizon Apts.	West Wendover	1632 Butte St., 89883	64 (1 BDRM = 22) (2 BDRM = 36) (4 BDRM = 6)	Horizon Apts.
Stonecreek	West Wendover	2817 W. Tibbets Blvd., 89883	42 (2 BDRM = 12) (3 BDRM = 24) (4 BDRM = 6)	Stonecreek
Toana View Apts.	West Wendover	3081 W. Tibbetts Blvd., 89883	36 (2 BDRM = 10) (3 BDRM = 14) (4 BDRM = 12)	Toana View Apts.

Source: Nevada Housing Division, accessed January 2024

Table 22 below gives the maximum allowable AMI percentage of units within the subsidized and low-income units. If a property has ten units with five at 30% AMI and five at 50% AMI, five units must be rented to families at or under 30% AMI and five to families at or under 50% AMI.

Table 22. Elko County, Subsidized Housing Inventory Income Restrictions, 2023

Housing Complex	Total Units	30% AMI	35% AMI	40% AMI	45% AMI	50% AMI	60% AMI
Cimarron Village	48	-	-	-	-	20	28
Diana Arms II	52	-	-	-	-	-	-
Green Acre Park Apts	40	-	-	-	-	-	-
Mountain Shadows Apts.	24	-	-	-	-	21	-
Pinion Apts.	26	13	-	-	-	12	-
Quail Run At River's Edge	59	-	-	-	-	-	-
Sage West Village	55	-	-	-	-	-	-
Sunrise Apts.	22	-	-	-	-	3	19
Winchester Ct.	40	-	-	11	9	10	-
Winchester Senior Housing	11	-	-	-	-	-	-
Woodlands Apts.	24	-	18	-	-	4	2
Mountain View Apts.	40	-	-	-	-	-	-
Crater View	12	-	-	-	-	-	-
Duck Valley NV6-22 Ph II	24	-	-	-	-	-	24
Duck Valley NV6-22 Project	20	-	-	-	-	-	19
FISH homes in Elko County	5	-	-	-	-	-	5
Chimney Rock	9	-	-	-	-	-	-
Wells Golden Village /Senior Housing	8	-	-	-	-	-	-
Eastline Apts.	30	-	-	-	-	10	20
Horizon Apts.	64	-	-	-	-	-	-
Stonecreek	42	-	-	-	-	42	-
Toana View Apts.	36	-	-	36	-	-	-

Source: Nevada Housing Division, accessed January 2024; *Income restrictions not given

Housing Demand

Households of different sizes and income levels demand different types and sizes of housing. Therefore, the availability of various options in a community are crucial to satisfy the demand. Not all housing types are always available in each of the community. This section will review the nature of housing demand in the communities based on differing household attributes and requirements.

Housing Tenure

Elko County has 19,032 occupied housing units of which 68.4% are owner occupied and 31.6% are renter occupied. Similar housing tenure distribution are seen across communities except for West Wendover where household renters accounted for 58.7% of the occupied housing units. Overall county owner vacancy rate is at 1.3% but Wells is showing at a substantially higher rate of 10.8%.

Rental vacancy rates in city of Elko is at 10.1%, Spring Creek at 11.6% and Wells at 16.9%. Carlin and West Wendover have significantly lower vacancy rates at 3.1% and 3.4% respectively.

Table 23. Elko County and Communities, Housing Units, Occupancy and Vacancy, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Total Housing Units	21,838	1,027	8,763	5,134	510	1,938	4,466
Owner-Occupied	13,012	491	4,635	4,342	205	731	2,608
Renter-Occupied	6,020	350	3,167	509	98	1,040	856
Vacant	2,806	186	961	283	207	167	1,002
Owner Vacancy Rate	1.3%	3.0%	1.9%	0.0%	10.8%	2.3%	N/A
Renter Vacancy Rate	9.5%	3.1%	10.1%	11.6%	16.9%	3.4%	N/A

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, DP04

Length of Residency

As cited earlier, about 84% of Elko County's housing units were built after 1970. Most of the older homes built 1969 or earlier are in the cities of Elko, Carlin and Wells. While the highest percentage of county move-ins occurred in 2009 or earlier, a significant in-migration trend also occurred between 2010-2017. This could be attributable to the overall increase in county business activity fueled by the mining industry where employment numbers grew by 12% from 2014 to 2018.

Table 24. Elko County and Communities, Households by Move-in-Year, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Total Housing Units	19,032	841	7,802	4,851	303	1,771	3,464
Moved-in 2021 or Later	4.9%	12.1%	7.4%	3.0%	13.2%	0.0%	2.0%
Moved-in 2018 to 2020	21.5%	18.9%	28.5%	17.6%	8.6%	22.5%	12.4%
Moved-in 2010 to 2017	35.1%	31.0%	33.7%	40.2%	40.3%	46.0%	26.0%
2009 or Earlier	38.5%	37.9%	30.4%	39.2%	38.0%	31.5%	59.5%

Source: American Community Survey (ACS) 2018-2022; 5-Year Estimates, DP04

Bedrooms

Table 25 depicts that 97.6% of owner-occupied housing units in Elko County have at least two bedrooms, of which 84.9% are three or more-bedroom units. The availability of owner-occupied homes that are studio type or (0) bedroom and (1) bedroom unit in the County is very limited although, small percentages are showing in Elko, Carlin and the rest of the County.

Table 25. Elko County and Communities, Owner-Occupied Housing Inventory by Bedrooms, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Owner Occupied	13,012	491	4,635	4,342	205	731	2,608
Percent Owned, 0-1 Bedrooms	2.4%	2.2%	4.8%	0.0%	0.0%	0.0%	3.1%
Percent Owned, 2 Bedroom	12.7%	15.3%	13.4%	8.5%	18.0%	3.3%	20.1%
Percent Owned, 3+ Bedroom	84.9%	82.5%	81.8%	91.5%	82.0%	96.7%	76.8%

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, DP04

Table 26 shows the distribution by bedroom of occupied rental units in Elko County and communities. The two-bedroom unit represents 33.9% of the occupied rental units in County. They are more common in Carlin and Wells where they account for more than 50% of their occupied rental units. The three or more-bedroom units account for 49.3% of the rental occupied units but most widespread in Spring Creek (70.1% share), West Wendover (82.1% share) and the Rest of the County (70.3% share).

Table 26. Elko County and Communities, Renter-Occupied Housing Inventory by Bedrooms, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Rental Units	6,020	350	3,167	509	98	1,040	856
Percent Rental, 0-1 Bedrooms	16.8%	6.6%	23.1%	4.1%	0.0%	10.7%	14.5%
Percent Rental, 2 Bedroom	33.9%	53.4%	46.3%	25.7%	51.0%	7.2%	15.2%
Percent Rental, 3+ Bedroom	49.3%	40.0%	30.6%	70.1%	49.0%	82.1%	70.3%

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, DP04

Table 27 shows the average household size for owner-occupied homes in Elko County is 2.91 is higher than the state average of 2.71. Family households (mostly married) account for 77.1 % of homeowners in Elko County while the rest are non-family households (22.9%), usually live by themselves. The city of Elko and Spring Creek show very similar household types i.e. over 75% of their owner households are family/married couples and their shares of non-family households (mostly living alone) are at 24.2% and 22.5% respectively. Wells has the highest share of households living by themselves at 42.0% while West Wendover has the lowest at 8.1%.

Table 27. Elko County and Communities, Owner-Occupied by Household Size and Type, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Total Households	13,012	491	4,635	4,342	205	731	2,608
Average Household Size	2.91	2.32	2.83	3.05	3.72	2.79	N/A
Families	77.1%	74.5%	75.8%	77.5%	58.0%	91.9%	76.6%
Married Couples	65.1%	67.2%	63.5%	64.7%	52.7%	79.2%	65.5%
Other Family	11.9%	7.3%	12.3%	12.8%	5.4%	12.7%	11.1%
Non-Family	22.9%	25.5%	24.2%	22.5%	42.0%	8.1%	23.4%
Living Alone	19.0%	22.8%	18.8%	17.9%	42.0%	8.1%	21.8%
Not Living Alone	3.9%	2.6%	5.4%	4.7%	0.0%	0.0%	1.6%

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, B25010, B25011

On Table 28, the average household size for renter occupied homes is 2.47 which is slightly lower than the 2.54 average of the State. Although overall, renters in Elko County are showing as an even split between family and non-family households, distinct variations are depicted by location. In the city of Elko which accounts for 52.6% of the county’s renters are predominantly non-family household (59.0%) and mostly living by themselves. While West Wendover which accounts for 17.3% share of county’s renters are predominantly family households (59.3%) and mostly married couples. Notably, non-family households living by themselves still account for a substantial 37% share of the renters in that community.

Table 28. Elko County and Communities, Renter-Occupied by Household Size and Type, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Total Households	6,020	350	3,167	509	98	1,040	856
Average Household Size	2.47	3.09	2.18	3.58	2.94	2.38	N/A
Families	50.0%	50.9%	41.0%	56.4%	60.2%	59.3%	67.2%
Married Couples	32.7%	38.3%	24.7%	44.8%	27.6%	44.4%	39.4%
Other Family	17.3%	12.6%	16.3%	11.6%	32.7%	14.9%	27.8%
Non-Family	50.0%	49.1%	59.0%	43.6%	39.8%	40.7%	32.8%
Living Alone	42.4%	36.3%	49.9%	33.6%	27.6%	37.0%	30.7%
Not Living Alone	7.5%	12.9%	9.1%	10.0%	12.2%	3.7%	2.1%

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, B25010, B25011

Housing Unit Values

Table 29 below shows a distribution of home values of owner-occupied housing units in Elko County. In 2022, 72.5% of homes in Elko County are valued at \$200,000 or more while 41.5% have values of at least \$300,000. The city of Elko and Spring Creek have the highest share of homes with values of at least \$200,000 at 77.3% and 84.8% respectively. On the other hand, 41.8% of the homes in Carlin are valued between \$150,000-\$199,000, while, Wells and West Wendover have the most share of homes with values below \$150,000 at 33.2% and 40.6% respectively.

Table 29. Elko County and Communities, Owner-Occupied Housing Units by Value, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Owner-Occupied Units	13,012	491	4,635	4,342	205	731	2,608
Less than \$100,000	13.2%	9.0%	15.3%	4.6%	15.1%	30.5%	19.7%
\$100,000 to \$149,999	4.8%	11.8%	1.0%	3.5%	18.0%	10.1%	10.2%
\$150,000 to \$199,999	9.5%	41.8%	6.4%	7.2%	23.9%	19.3%	8.6%
\$200,000 to \$299,999	31.0%	18.7%	35.5%	35.0%	28.3%	25.7%	20.4%
\$300,000+	41.5%	18.7%	41.8%	49.8%	14.6%	14.4%	41.2%
Owner-Occupied Median Value	\$274,200	\$183,500	\$275,600	\$299,500	\$168,800	\$172,500	N/A
% of Units with Mortgage	59.6%	48.1%	62.5%	70.1%	59.0%	35.8%	45.9%
Median Value, Units with Mortgage	\$295,800	\$256,700	\$300,400	\$301,000	\$195,800	\$191,200	N/A
% of Units without Mortgage	40.4%	51.9%	37.5%	29.9%	41.0%	64.2%	54.1%
Median Value, Units without Mortgage	\$203,400	\$173,900	\$209,000	\$295,200	\$155,600	N/A	N/A

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, DP04, B25097

Tables 30 and 31 below show a distribution profile of Elko County’s owner and renter occupied units based on their respective monthly housing costs. Selected monthly owner costs are the sum of all mortgage-related payments that includes monthly principal, financing costs, property taxes, insurance, homeowner’s association fees (if applicable) and essential utilities (i.e. power, water and sewer). Gross Rent or the renter monthly costs consists of contract rent plus the estimated and the essential utilities.

The median owner cost for occupied housing units with a mortgage in Elko County at \$1,752 per month is almost four times the \$464 monthly housing costs for units without mortgage. Further comparison of monthly selected owner costs for homes with mortgage across communities reveal that Spring Creek and the city of Elko has a relatively higher median housing cost than in Carlin, Wells and West Wendover.

Elko County’s median gross rent is \$1,077 with Spring Creek showing the highest median rent of \$1,463 compared to the lowest median rent of \$770 in West Wendover. Majority of the county’s renters pay gross rent of between \$1,000 to \$1,499 except in West Wendover where 64% of the renters pay in the range of \$500-\$999.

Table 30. Elko County and Communities, Owner-Occupied Housing Unit Selected Monthly Owner Costs, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Owner Occupied Units with Mortgage	7,755	236	2,895	3,045	121	262	1,196
Less than \$1,000	9.8%	18.6%	7.5%	5.7%	47.9%	9.2%	20.5%
\$1,000 to \$1,499	23.7%	28.8%	26.7%	21.5%	9.9%	24.8%	22.3%
\$1,500 to \$1,999	30.9%	22.0%	26.3%	35.1%	42.1%	66.0%	24.2%
\$2,000 to \$2,499	22.3%	9.3%	27.7%	24.6%	0.0%	0.0%	12.6%
\$2,500 or more	13.3%	21.2%	11.8%	13.0%	0.0%	0.0%	20.4%
Median Housing Cost	\$1,752	\$1,537	\$1,783	\$1,839	\$1,208	\$1,561	N/A
Owner Occupied Units without Mortgage	5,257	255	1,740	1,297	84	469	1,412
Less than \$250	13.4%	14.5%	10.2%	9.6%	10.7%	19.8%	18.8%
\$250 to \$399	25.0%	25.9%	28.2%	16.2%	58.3%	27.1%	26.2%
\$400 to \$599	31.7%	59.6%	37.0%	27.4%	31.0%	27.3%	25.6%
\$600 to \$799	17.6%	0.0%	4.7%	32.1%	0.0%	25.8%	21.7%
\$800 or more	12.3%	0.0%	20.0%	14.7%	0.0%	0.0%	7.6%
Median Housing Cost	\$464	\$424	\$457	\$573	\$345	\$463	N/A

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, DP04

Table 31. Elko County and Communities, Renter-Occupied Housing Units by Gross Rent, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Occupied Rental Units	6,020	350	3,167	509	98	1,040	856
Less than \$500	8.9%	4.9%	7.6%	0.0%	25.5%	6.6%	21.3%
\$500 to \$999	30.1%	20.9%	23.9%	20.6%	17.3%	60.4%	27.5%
\$1,000 to \$1,499	35.9%	74.3%	47.3%	33.2%	22.4%	6.6%	16.7%
\$1,500+	15.8%	0.0%	18.9%	44.2%	11.2%	0.0%	13.9%
No Rent	9.2%	0.0%	2.3%	2.0%	23.5%	26.3%	20.7%
Median Gross Rent	\$1,077	\$1,174	\$1,142	\$1,463	\$965	\$770	N/A

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, DP04

Cost Burden

A household is considered as cost-burdened if they spend over 30 percent of their monthly income on housing, and “severely” cost-burdened if spending over 50 percent of income. Tables 32 and 33 below use HUD’s income limit classifications for households using a percentage of Area Median Income (AMI). A household that is earning less than or equal to 80% of AMI is considered “low income”; “very low income” if their income is less than or equal to 50% of AMI and “extremely low income” if they are earning less than or equal to 30% of AMI.

Overall, about 14.1% of homeowners in Elko County are spending over 30% of income on housing costs and 6.4% are severely cost-burdened (housing cost >50% of income). About 31.0% of the owner households in the county are considered low income and 39.5% of them are cost burdened and about 19.8% are considered severely cost burdened. Details can be seen in table 32.

- Carlin shows 7.6% cost burdened homeowners. Almost 42.7% of the homeowners are considered low income and 17.9% are cost burdened; 2.1% severely cost burdened.
- The city of Elko shows 16.0% cost burdened homeowners. About 32.4% of homeowners are low income and 37.3% are cost burdened; 27.7% severely cost burdened.
- Spring Creek shows 13.1% cost burdened homeowners. Almost 18.6% of their homeowners are considered low income and 35.3% are cost burdened; 31.3% severely cost burdened.
- Wells shows almost 10.0% cost burdened homeowners. About 64.3% of their homeowners are considered low income and close to 4.4% are cost burdened; 2.2% severely cost burdened.
- West Wendover shows 13.0% cost burdened homeowners. Almost 28.6% of homeowners are low income and almost 13.0% are cost burdened; 13.0% are severely cost burdened.
- About 14.3% of homeowners in the Rest of the County are cost burdened. About 42.0% of their homeowners are low income with close to 19.8% cost burdened and almost 9.5% severely cost burdened.

Elko County show that 25.8% of their renters are cost burdened or spending over 30% of income on rental housing cost. About 58.3% of the renters are considered low income (Income <=80% AMI) with 31.7% cost burdened and 20.2% severely cost burdened. Details can be seen in table 33.

- Carlin shows that 34.1% of the renters are cost burdened. About 63.4% of the renters are low income and 23.1% are cost burdened; 38.5% severely cost burdened
- The city of Elko shows 27.2% of the renters are cost burdened. About 52.1% of renters are low income and 33.9% of them are cost burdened and almost 29.7% are severely cost burdened.
- Spring Creek show 19.8% of the renters that are cost burdened. About 48.4% of their renters are considered low income and 34.1% of them are cost burdened; 22.7% severely cost burdened.
- Wells City show 22.9% of renters are cost burdened. About 85.7% of their renters are considered low income and 22.2% are cost burdened only 15.6% severely cost burdened.
- West Wendover shows 30.9% cost burdened renters. About 86.2% of renters are low income and 30.8% are cost burdened and 5.1% are severely cost burdened.
- About 18.0% of renters in the Rest of the County are cost burdened. About 52.2% of their renters are low income of which 29.5% cost burdened and almost 9.5% severely cost burdened.

Table 32. Elko County and Communities, Owner-Occupied Households by Income and Cost Burden, 2020

Income Level	Households	Cost Burdened >30%	Cost Burdened >50%	Not Cost Burdened
Elko County				
< 30% AMI	1,190	55.5%	35.7%	44.5%
>30% to <50% AMI	1,095	42.0%	27.4%	58.0%
>50% to <80% AMI	1,685	26.7%	3.6%	73.3%
>80% to <100% AMI	1,250	3.2%	0.0%	96.8%
>100% AMI	7,590	2.6%	0.5%	97.4%
Total	12,815	14.1%	6.4%	85.9%
Carlin				
< 30% AMI	45	42.2%	8.9%	57.8%
>30% to <50% AMI	50	0.0%	0.0%	100.0%
>50% to <80% AMI	95	15.8%	0.0%	84.2%
>80% to <100% AMI	15	0.0%	0.0%	100.0%
>100% AMI	240	0.0%	0.0%	100.0%
Total	445	7.6%	0.9%	92.4%
Elko				
< 30% AMI	535	60.7%	45.8%	39.3%
>30% to <50% AMI	250	48.0%	44.0%	52.0%
>50% to <80% AMI	660	32.6%	6.8%	67.4%
>80% to <100% AMI	465	0.9%	0.0%	99.1%
>100% AMI	2,545	2.0%	1.6%	98.0%
Total	4,455	16.0%	9.9%	84.0%
Spring Creek				
< 30% AMI	190	73.7%	57.9%	26.3%
>30% to <50% AMI	255	46.7%	45.1%	53.3%
>50% to <80% AMI	305	41.0%	3.3%	59.0%
>80% to <100% AMI	375	5.3%	0.0%	94.7%
>100% AMI	2,905	4.3%	0.0%	95.7%
Total	4,030	13.1%	5.8%	86.9%
Wells				
< 30% AMI	85	9.4%	4.7%	90.6%
>30% to <50% AMI	40	50.0%	0.0%	50.0%
>50% to <80% AMI	55	0.0%	0.0%	100.0%
>80% to <100% AMI	35	0.0%	0.0%	100.0%
>100% AMI	70	0.0%	0.0%	100.0%
Total	280	10.0%	1.4%	90.0%
West Wendover				
< 30% AMI	30	100.0%	100.0%	0.0%
>30% to <50% AMI	120	62.5%	0.0%	37.5%
>50% to <80% AMI	80	0.0%	0.0%	100.0%
>80% to <100% AMI	75	0.0%	0.0%	100.0%
>100% AMI	495	0.0%	0.0%	100.0%
Total	805	13.0%	3.7%	87.0%
Rest of County				
< 30% AMI	305	45.2%	10.5%	54.8%
>30% to <50% AMI	380	33.2%	19.7%	66.8%
>50% to <80% AMI	490	19.4%	1.0%	80.6%
>80% to <100% AMI	285	5.6%	0.0%	94.4%
>100% AMI	1,335	1.9%	0.0%	98.1%
Total	2,800	14.3%	4.0%	85.7%

Source: US Department of Housing and Urban Development, CHAS, 5-year 2016-2020 Note that due to the relative size of the population, sample sizes may be very small and produce data with large margins of error. Columns may not add up due to rounding.

Table 33. Elko County and Communities, Renter-Occupied Households by Income and Cost Burden, 2020

Income Level	Households	Cost Burdened >30%	Cost Burdened >50%	Not Cost Burdened
Elko County				
< 30% AMI	1,440	69.8%	39.9%	30.2%
>30% to <50% AMI	995	37.7%	9.5%	62.3%
>50% to <80% AMI	890	5.6%	0.0%	94.4%
>80% to <100% AMI	570	4.4%	0.0%	95.6%
>100% AMI	1,810	0.8%	0.0%	99.2%
Total	5,705	25.8%	11.7%	74.2%
Carlin				
< 30% AMI	30	100.0%	100.0%	0.0%
>30% to <50% AMI	55	72.7%	36.4%	27.3%
>50% to <80% AMI	45	0.0%	0.0%	100.0%
>80% to <100% AMI	20	0.0%	0.0%	100.0%
>100% AMI	55	0.0%	0.0%	100.0%
Total	205	34.1%	24.4%	65.9%
Elko				
< 30% AMI	670	76.1%	59.0%	23.9%
>30% to <50% AMI	455	60.4%	16.5%	39.6%
>50% to <80% AMI	455	5.5%	0.0%	94.5%
>80% to <100% AMI	335	0.0%	0.0%	100.0%
>100% AMI	1,120	1.3%	0.0%	98.7%
Total	3,030	27.2%	15.5%	72.8%
Spring Creek				
< 30% AMI	70	71.4%	71.4%	28.6%
>30% to <50% AMI	15	100.0%	0.0%	0.0%
>50% to <80% AMI	135	18.5%	0.0%	81.5%
>80% to <100% AMI	50	0.0%	0.0%	100.0%
>100% AMI	190	0.0%	0.0%	100.0%
Total	455	19.8%	11.0%	80.2%
Wells				
< 30% AMI	40	50.0%	25.0%	50.0%
>30% to <50% AMI	35	11.4%	11.4%	88.6%
>50% to <80% AMI	15	0.0%	0.0%	100.0%
>80% to <100% AMI	10	0.0%	0.0%	100.0%
>100% AMI	10	0.0%	0.0%	100.0%
Total	105	22.9%	13.3%	77.1%
West Wendover				
< 30% AMI	300	80.0%	13.3%	20.0%
>30% to <50% AMI	300	13.3%	0.0%	86.7%
>50% to <80% AMI	180	0.0%	0.0%	100.0%
>80% to <100% AMI	40	0.0%	0.0%	100.0%
>100% AMI	90	0.0%	0.0%	100.0%
Total	905	30.9%	4.4%	69.1%
Rest of County				
< 30% AMI	330	47.0%	15.2%	53.0%
>30% to <50% AMI	135	0.7%	0.0%	99.3%
>50% to <80% AMI	60	0.0%	0.0%	100.0%
>80% to <100% AMI	115	21.7%	0.0%	78.3%
>100% AMI	345	0.0%	0.0%	100.0%
Total	1,005	18.0%	4.6%	82.0%

Source: US Department of Housing and Urban Development, CHAS, 5-year 2016-2020. Note that due to the relative size of the population, sample sizes may be very small and produce data with large margins of error. Columns may not add up due to rounding.

Housing Gap

A housing gap analysis is a method of assessing both the affordability and availability of housing in a community. These two factors are innately interdependent so to realize the socio-economic benefits of an affordable housing unit needs it also needs to be available.

This section examines affordability gap (based on the dollar difference between household income and housing cost) and availability gap (based on the unit difference between housing supply and demand). Those gaps represent shortages or surpluses and identifying them for different household groups are essential for policy making and planning in the communities.

Housing Tenure by Income

Housing tenure is a term that describes the legal and financial relationship between a person and their home. It determines how much control, security, and responsibility they have over their living space. There are different types of housing tenure, such as renting, owning, co-operating, or squatting. Each type has its own advantages and disadvantages, depending on the needs and preferences of the occupant.

Some factors that affect housing tenure are income, wealth, location, availability, affordability, and ultimately, individual preferences and choices. Since housing tenure translates to an individual resident’s mobility, stability, and access to services, it becomes an important public policy consideration. Table 34 gives a quick reference to the owner and rental occupied units distributed by household income discussed in length in an earlier section.

Table 34. Elko County and Communities, Household by Income and Tenure, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Owner-Occupied							
Less Than \$14,999	686	31	284	142	50	59	120
\$15,000 to \$24,999	400	0	101	20	23	0	256
\$25,000 to \$49,999	2,069	114	874	500	8	120	453
\$50,000 to \$74,999	1,448	100	546	498	22	0	282
\$75,000+	8,409	246	2,830	3,182	102	552	1,497
Total	13,012	491	4,635	4,342	205	731	2,608
Renter-Occupied							
Less Than \$14,999	713	23	441	21	13	69	146
\$15,000 to \$24,999	525	15	207	120	20	124	39
\$25,000 to \$49,999	1,109	45	615	28	26	274	121
\$50,000 to \$74,999	916	109	548	54	15	100	90
\$75,000+	2,757	158	1,356	286	24	473	460
Total	6,020	350	3,167	509	98	1,040	856

Source: American Community Survey (ACS) 2018-2022, 5-Year Estimates, S2503

Housing Affordability

Housing affordability is determined by how households manage their housing expenses either as a homeowner or as a renter. It is influenced by factors such as income, housing supply and demand, housing value, interest rates, and even government housing policies. For this analysis, we will define the housing costs for owners to include mortgage payments, property taxes, insurance, homeowner’s association fees (if applicable) and utility allowance. For renters, housing cost is the gross rent, comprised of the monthly contract rent and allowance for utilities.

Owner-Occupied Housing Affordability

In 2022, about 59.6% of the total housing units in Elko County are owner-occupied and only 1.3% of them are available for home ownership. About 77.1% of the owner households are family-married couples with an average household size of 2.91 per unit. Consequently, 84.9% of the owner-occupied homes are 3-bedroom units or more. The county’s median monthly owners housing cost is \$1,752 for occupied homes with mortgage and \$464 for homes without a mortgage. Mortgage is defined here as any money owed where the property was pledged as a security for repayment and so conversely, “not mortgaged” or “without mortgage” refers to housing units that are owned free and clear of debt.

Rising interest rates, inflationary pressures, aggravated by the speculative nature of the housing market made homebuying more challenging today. It will cost an additional \$700 per month on mortgage (principal & interest) payment for a \$300,000 home purchase in Elko County today compared to two years ago. Table 35 presents comparative home value estimates in Elko County and selected communities. In addition to the 2022 ACS estimates, median housing values were calculated from the Elko County Assessor’s home sales database and Zillow Research housing data as defined below:

- County Assessor – are median home values calculated from 2022-2023 (up to July 2023) sales transactions recorded by the Assessor’s Office. Median value is the middle point when all data are arranged from highest to lowest and therefore is not skewed by significantly high or low data points.
- Zillow Estimate – are the median home values calculated from 2022-2023 monthly home value estimates by Zillow Research which represent the current typical values of houses for sale in the market.

Table 35. Elko County and Communities, Median Housing Values: ACS Data, Current Local Assessor Data, & Zillow Estimates

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
ACS Data							
Owner-Occupied	\$274,200	\$183,500	\$275,600	\$299,500	\$168,800	\$172,500	N/A
With Mortgage	\$295,800	\$256,700	\$300,400	\$301,000	\$195,800	\$191,200	N/A
Without Mortgage	\$203,400	\$173,900	\$209,000	\$295,200	\$155,600	N/A	N/A
County Assessor	\$243,195	\$177,000	\$278,000	\$347,500	\$159,750	\$260,000	N/A
Zillow Estimate	\$323,946	169,985	\$324,739	\$353,619	\$167,391	\$262,223	N/A
Median Household Income	\$87,755	\$68,207	\$85,000	\$109,952	\$55,917	\$80,342	N/A
Monthly Household Income	\$7,313	\$5,684	\$7,083	\$9,163	\$4,660	\$6,695	N/A

Source: Owner Occupied: 2018-2022 ACS DP04: with Mortgage (S2506); without Mortgage (S2507); Sales Data from [Elko County Parcel and Sales Records](#); * Home Value Estimates from [Zillow Housing Research](#).

Owner Scenario: Using the Monthly Affordable Housing Expense (MAHE) on a house affordability calculator from [Calculator.net](#), we estimated a housing price that will be affordable for each income scenario. To identify the housing gap, median estimated values by Zillow Research were used to best reflect the home values of current homes in the market today. Also, as part of the process, the median housing values used in the analysis as well as the assumptions and calculations presented below were validated with the local county.

Owner Affordable Housing Assumptions and Calculation

Median Household Income	ACS 2018- 2022 Estimate (\$1901)
Projected Annual Household Income (AHI)	@ 50%, 80%, 100%, 120% of Median Household Income
Monthly Household Income (MHI)	AHI divided by 12
Monthly Affordable Housing Expense (MAHE)	MHI times 30%
<i>Estimated Annual Housing Expenses</i>	
Homeowner Insurance	0.55% of the house price or value
Private Mortgage Insurance	0.50% of the loan amount
Property Tax	0.60% of the assessed value
Monthly Utility Allowance for Single Family (3-bedroom) unit detached house (estimated using Published HUD Utility Schedule)	\$237/month (allowance for essential utilities: electricity, heating, ventilation, and air conditioning (HVAC) water and sewer
<i>Mortgage Expense</i>	
Mortgage Loan Term	30-year fixed conventional loan
Interest Rate	7.03%
Down Payment	5% or 95% loan to value

Table 36 depicts the homeownership affordability for Elko County and selected communities. The analysis presents the growing challenge of purchasing a home in Elko County. But more importantly, it provides a simple baseline pricing for affordable homes that community planners, real estate developers, builders and realtors can use. Here are the highlights:

- ***Elko County.*** Overall current county median house price of \$323,946 is greater than estimated affordable house prices at all levels i.e. 50%, 80%, 100% and 120% of median annual household income. The minimum household income to make that home market price affordable is estimated at \$109,174 or almost 124% of the county’s median household income.
- ***Carlin.*** The median house price of \$168,985 is greater than the estimated affordable housing prices calculated at 50% and 80% median annual income. However, the affordable housing price is reached at household income of at least 100% of the median income.
- ***Elko.*** The median house price of \$319,419 is greater than the estimated affordable housing prices at 50%, 80%, 100% and 120% of median annual household income. The city of Elko is the main business center for the county. Home prices in the city had been going up as a result of the sustained increases in local population and demand for housing (Figure 1 presented earlier, showed population growth in the city of Elko since 2015). The minimum household income to make that median house price affordable is estimated at \$107,780 or about 127% of their median household income.
- ***Spring Creek.*** The median house price of \$353,619 (which is relatively higher than the county’s median house price) is still greater than the affordable house prices estimated at all levels 50%, 80% and 100% even with the community’s relatively higher household income. Homeownership affordability is only attained at 120% of median income.
- ***Wells.*** The median house price of \$167,391 is greater than the affordable house price estimated at 50%, 80%, 100% of median income. Affordable homeownership is achieved at 120% median income. Notably, Wells has the lowest median household income at 64% of the County’s median income but the median house price in the community is also relatively lower.
- ***West Wendover.*** The median house price of \$262,223 is greater than the estimated affordable home price at 50%, 80%, 100% but similarly, affordable homeownership can be achieved at 120% of median household income.

Table 36. Elko County and Communities, Homeowner Affordability Analysis, 2022

	Median Income	50% Median Income	80% Median Income	100% Median Income	120% Median Income
Elko County	\$87,755	\$43,878	\$70,204	\$87,755	\$105,306
Monthly Household Income	\$7,313	\$3,656	\$5,850	\$7,313	\$8,776
% of Income for Housing		30%	30%	30%	30%
Monthly Affordable Housing Expense		\$1,097	\$1,755	\$2,194	\$2,633
Affordable Home Price		\$111,780	\$197,304	\$254,364	\$311,424
Median House Price (Zillow Estimate)		\$323,946	\$323,946	\$323,946	\$323,946
Affordable Price Difference		(\$212,166)	(\$126,642)	(\$69,582)	(\$12,522)
Carlin	\$68,207	\$34,104	\$54,566	\$68,207	\$81,848
Monthly Household Income	\$5,684	\$2,842	\$4,547	\$5,684	\$6,821
% of Income for Housing		30%	30%	30%	30%
Monthly Affordable Housing Expense		\$853	\$1,364	\$1,705	\$2,046
Affordable Home Price		\$80,066	\$146,484	\$190,806	\$235,128
Median House Price (Zillow Estimate)		\$168,985	\$168,985	\$168,985	\$168,985
Affordable Price Difference		(\$88,919)	(\$22,501)	\$21,821	\$66,143
Elko	\$85,000	\$42,500	\$68,000	\$85,000	\$102,000
Monthly Household Income	\$7,083	\$3,542	\$5,667	\$7,083	\$8,500
% of Income for Housing		30%	30%	30%	30%
Monthly Affordable Housing Expense		\$1,063	\$1,700	\$2,125	\$2,550
Affordable Home Price		\$107,361	\$190,156	\$245,396	\$300,636
Median House Price (Zillow Estimate)		\$319,419	\$319,419	\$319,419	\$319,419
Affordable Price Difference		(\$212,058)	(\$129,263)	(\$74,023)	(\$18,783)
Spring Creek	\$109,952	\$54,976	\$87,962	\$109,952	\$131,942
Monthly Household Income	\$9,163	\$4,581	\$7,330	\$9,163	\$10,995
% of Income for Housing		30%	30%	30%	30%
Monthly Affordable Housing Expense		\$1,374	\$2,199	#NAME?	\$3,299
Affordable Home Price		\$147,783	\$242,263	\$326,501	\$397,988
Median House Price (Zillow Estimate)		\$353,619	\$353,619	\$353,619	\$353,619
Affordable Price Difference		(\$205,836)	(\$111,356)	(\$27,118)	\$44,369
Wells	\$55,917	\$27,959	\$44,734	\$55,917	\$67,100
Monthly Household Income	\$4,660	\$2,330	\$3,728	\$4,660	\$5,592
% of Income for Housing		30%	30%	30%	30%
Monthly Affordable Housing Expense		\$699	\$1,118	\$1,398	\$1,678
Affordable Home Price		\$60,049	\$114,509	\$150,903	\$187,296
Median House Price (Zillow Estimate)		\$167,391	\$167,391	\$167,391	\$167,391
Affordable Price Difference		(\$107,342)	(\$52,882)	(\$16,488)	\$19,905
West Wendover	\$80,342	\$40,171	\$64,274	\$80,342	\$96,410
Monthly Household Income	\$6,695	\$3,348	\$5,356	\$6,695	\$8,034
% of Income for Housing		30%	30%	30%	30%
Monthly Affordable Housing Expense		\$1,004	\$1,607	\$2,009	\$2,410
Affordable Home Price		\$99,692	\$178,068	\$230,319	\$282,439
Median House Price (Zillow Estimate)		\$262,223	\$262,223	\$262,223	\$262,223
Affordable Price Difference		(\$162,531)	(\$84,155)	(\$31,904)	\$20,216

Sources: American Community Survey (ACS) 2018-2022 5-Year Estimates, S2503; Zillow Estimates

Renter-Occupied Housing Affordability

About 27.6% of Elko County’s housing units are rented and renter vacancy rate is at 9.5%. Half of the renters are family-married couples while the other half are non-family households mostly living by themselves. The average renter household size in the county is about 2.47 and 84.9% of the occupied rentals are in at least 3-bedroom units. The County’s 2022 median gross rent for 3-bedroom unit \$1,223 and \$2,151 for a 4-bedroom unit. Overall, 30.1% of renters spend \$500-\$999 per month to maintain their rentals; 35.9% spend \$1,000-\$1,499 per month while 15.8% spend \$1,500 or more on monthly renter cost.

Renter Scenario: The Monthly Affordable Housing Expense (MAHE) for the renter uses an additional income scenario at 30% of “median household income” to align it with income-based eligibility criteria set by government rental subsidy programs. The Monthly Rent used in the analysis is the prevailing market rate estimates + the estimated utility allowance by bedroom size.

Renter Affordable Housing Assumptions and Calculation

Median Household Income	ACS 2018- 2022 Estimate (\$1901)
Projected Annual Household Income (AHI)	@ 30%, 50%, 80%, 100%, 120% of Median Household Income
Monthly Household Income (MHI)	AHI divided by 12
Monthly Affordable Housing Expense (MAHE)	MHI times 30%
Monthly Gross Rent	Market Rate + Utilities (0-bedroom = 78, 1-bedroom = \$89, 2-bedroom = \$111, 3-bedroom=\$134 and 4-bedroom = \$155.

Table 37 shows a comparison of Renter-Occupied Average Rents in Elko County from multiple sources. The *Market Rate estimates* represent contract rent provided by a local property management company and from published online rates of available rental units in the county. The *Annual Fair Market Rents (FMRs)* published by HUD represent the 40th percentile gross rent estimates and are commonly used to set limits for most rental subsidy programs. The *50th Percentile or Median Rent Estimates (also published by HUD)* are used under certain conditions to set success rate payment standards in order to augment income eligibility for home programs. Lastly, the *2022 Median Gross Rent* from the American Community Survey (ACS) 5-year (2018-2022) estimates provide an additional local rental market perspective.

Table 37. Elko County, Renter-Occupied Average Rents based pm Market Rate, Fair Market Rent (FMR), FY23 to FY24

	Studio	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Market Rate + Utility Allowance	\$578	\$879	\$1,001	\$1,247	\$1,605
FY 2024 HUD FMR	\$973	\$1,092	\$1,435	\$1,880	\$2,134
FY 2023 HUD FMR	\$869	\$991	\$1,300	\$1,749	\$1,822
2024 50th Percentile Rent Estimates	\$1,041	\$1,169	\$1,536	\$2,012	\$2,284
2023 50th Percentile Rent Estimates	\$931	\$1,062	\$1,393	\$1,874	\$1,952
2022 Median Gross Rent	\$612	\$791	\$1,079	\$1,223	\$2,151

Source: Market rate is based on contract rent information provided by local management company that owns an income based multi-family units in the county. Utility allowance estimated using HUD Utility Allowance Schedule; Fair Market Rents (FMRs) are annually published by HUD; (2018-2022) ACS (2018-2022) 5-year Median Gross Rent Estimates, B25031

Table 38 summarizes rental housing affordability for Elko County and selected communities. Overall home affordability is achieved at 80% of the median income in most communities except in Wells where household income needs to be at least 100% of the median income. Almost 90% of renters in Wells are in (2-3) bedroom units. Wells has lowest median household annual income at \$55,917 and more than half of the renters earn less than \$50,000 per year. It is worth noting that Wells also has the lowest number of occupied housing units among the selected communities and its available housing vacancy rate is at almost 10% compared to the County's rate of 4.3%.

Table 38. Elko County and Communities, Renter Affordability Scenario, 2022

		30%	50%	80%	100%	120%
		Household Income	Household Income	Household Income	Household Income	Household Income
Elko County	\$87,755	\$26,327	\$43,878	\$70,204	\$87,755	\$105,306
Monthly Household Income	\$7,313	\$2,194	\$3,656	\$5,850	\$7,313	\$8,776
% of Income for Housing		30%	30%	30%	30%	30%
Monthly Affordable Housing Expense		\$658	\$1,097	\$1,755	\$2,194	\$2,633
Monthly Rent (Market Rate)						
0-Bedroom = \$578		\$80	\$519	\$1,177	\$1,616	\$2,055
1-Bedroom = \$879		(\$221)	\$218	\$876	\$1,315	\$1,754
2-Bedroom = \$1,034		(\$376)	\$63	\$721	\$1,160	\$1,599
3-Bedroom = \$1,247		(\$589)	(\$150)	\$508	\$947	\$1,386
4-Bedroom = \$1,605		(\$947)	(\$508)	\$150	\$589	\$1,028
Carlin City	\$68,207	\$20,462	\$34,104	\$54,566	\$68,207	\$81,848
Monthly Household Income	\$5,684	\$1,705	\$2,842	\$4,547	\$5,684	\$6,821
% of Income for Housing		30%	30%	30%	30%	30%
Monthly Affordable Housing Expense		\$512	\$853	\$1,364	\$1,705	\$2,046
Monthly Rent (Market Rate)						
0-Bedroom = \$578		(\$66)	\$275	\$786	\$1,127	\$1,468
1-Bedroom = \$879		(\$367)	(\$26)	\$485	\$826	\$1,167
2-Bedroom = \$1,034		(\$522)	(\$181)	\$330	\$671	\$1,012
3-Bedroom = \$1,247		(\$735)	(\$394)	\$117	\$458	\$799
4-Bedroom = \$1,605		(\$1,093)	(\$752)	(\$241)	\$100	\$441
Elko City	\$85,000	\$25,500	\$42,500	\$68,000	\$85,000	\$102,000
Monthly Household Income	\$7,083	\$2,125	\$3,542	\$5,667	\$7,083	\$8,500
% of Income for Housing		30%	30%	30%	30%	30%
Monthly Affordable Housing Expense		\$638	\$1,063	\$1,700	\$2,125	\$2,550
Monthly Rent (Market Rate)						
0-Bedroom = \$578		\$60	\$485	\$1,122	\$1,547	\$1,972
1-Bedroom = \$879		(\$242)	\$184	\$821	\$1,246	\$1,671
2-Bedroom = \$1,034		(\$397)	\$29	\$666	\$1,091	\$1,516
3-Bedroom = \$1,247		(\$610)	(\$185)	\$453	\$878	\$1,303
4-Bedroom = \$1,605		(\$968)	(\$543)	\$95	\$520	\$945

		30% Household Income	50% Household Income	80% Household Income	100% Household Income	120% Household Income
Spring Creek	\$109,952	\$32,985.60	\$54,976	\$87,962	\$109,952	\$131,942
Monthly Household Income	\$9,163	\$2,749	\$4,581	\$7,330	\$9,163	\$10,995
% of Income for Housing		30%	30%	30%	30%	30%
Monthly Affordable Housing Expense		\$825	\$1,374	\$2,199	\$2,749	\$3,299
Monthly Rent (Market Rate)						
0-Bedroom = \$578		\$247	\$796	\$1,621	\$2,171	\$2,721
1-Bedroom = \$879		(\$54)	\$495	\$1,320	\$1,870	\$2,420
2-Bedroom = \$1,034		(\$209)	\$340	\$1,165	\$1,715	\$2,265
3-Bedroom = \$1,247		(\$422)	\$127	\$952	\$1,502	\$2,052
4-Bedroom = \$1,605		(\$780)	(\$231)	\$594	\$1,144	\$1,694
Wells	\$55,917	\$16,775	\$27,959	\$44,734	\$55,917	\$67,100
Monthly Household Income	\$4,660	\$1,398	\$2,330	\$3,728	\$4,660	\$5,592
% of Income for Housing		30%	30%	30%	30%	30%
Monthly Affordable Housing Expense		\$419	\$699	\$1,118	\$1,398	\$1,678
Monthly Rent (Market Rate)						
0-Bedroom = \$578		(\$159)	\$121	\$540	\$820	\$1,100
1-Bedroom = \$879		(\$460)	(\$180)	\$239	\$519	\$799
2-Bedroom = \$1,034		(\$615)	(\$335)	\$84	\$364	\$644
3-Bedroom = \$1,247		(\$828)	(\$548)	(\$129)	\$151	\$431
4-Bedroom = \$1,605		(\$1,186)	(\$906)	(\$487)	(\$207)	\$73
West Wendover	\$80,342	\$24,103	\$40,171	\$64,274	\$80,342	\$96,410
Monthly Household Income	\$6,695	\$2,009	\$3,348	\$5,356	\$6,695	\$8,034
% of Income for Housing		30%	30%	30%	30%	30%
Monthly Affordable Housing Expense		\$603	\$1,004	\$1,607	\$2,009	\$2,410
Monthly Rent (Market Rate)						
0-Bedroom = \$578		\$25	\$426	\$1,029	\$1,431	\$1,832
1-Bedroom = \$879		(\$276)	\$125	\$728	\$1,130	\$1,531
2-Bedroom = \$1,034		(\$431)	(\$30)	\$573	\$975	\$1,376
3-Bedroom = \$1,247		(\$644)	(\$243)	\$360	\$762	\$1,163
4-Bedroom = \$1,605		(\$1,002)	(\$601)	\$2	\$404	\$805

Sources: American Community Survey (ACS) 2018-2022 5-Year Estimates, S2503; Market rate is based on contract rent information provided by a local management company that owns income based multi-family units in the county. Utility allowance estimated using HUD Utility Allowance Schedule. Fair Market Rents (FMRs) are annually published by HUD.

Housing Unit Gap

Every housing market indicator point to the fact that the US is facing a housing shortage. However, although most experts consider the housing shortage as a simple supply and demand gap issue, the multiple ways it affects different groups of people makes it more complex. Homebuyers and renters have differing concerns for rising housing costs and the availability of affordable homes but both parties look at shortage from an income perspective. This section will evaluate housing unit demand and supply in Elko County and communities by tenure and by income tier. The overall intent is to identify and understand the housing market imbalance in terms of unit gaps that can be used for planning and future policy making.

Using the occupied units by tenure and distributed by household income from ACS, we can establish the number of housing units demanded in the communities. Calculating 30% of the household income sets the affordable monthly housing cost limit or a “ceiling price” for the “affordable” housing unit demanded. A housing unit is considered affordable if the cost to acquire and/or maintain it is not more than 30% of total household income. Household income includes the income of the householder and the income of all other individuals 15 years or older in the household.¹

The current housing cost paid by owners and renters for their occupied housing units is used in the analysis as the “current price” of the housing unit supplied. Again, renter’s housing cost or gross rent is the contract rent amount plus utilities, including electricity, gas, water, sewer, and heating fuels. While for homeowners, the selected monthly housing costs include the sum of payments for mortgages, real estate taxes, homeowners’ insurance, and utilities, including electricity, gas, water, sewer, and heating fuels.²

Housing Unit Sources and Assumptions for Current Residents

Housing Unit Demand	
Households by Annual Household Income (AHI)	ACS Five-Year Estimates 2018-2022, B25118
Monthly Household Income (MHI)	AHI divided by 12
Monthly Affordable Housing Expense (MAHE)	MHI multiplied by 30%
Housing Unit Supply	
Owners – Households by Selected Monthly Owner Costs	ACS Five-Year Estimates 2018-2022, B25094
Renters – Households by Gross Rent	ACS Five-Year Estimates 2018-2022, B25063

Housing unit gap is calculated as the difference between the number of all units supplied and the units demanded. Note that occupied units without mortgages or without rental fees are included in the total units supplied but are distinctly presented in the analysis to allow some additional discretion in the interpretation of the calculated unit gaps. About 40.4% of the owner-occupied homes in Elko County no longer have mortgages and 9.2% of the rental units are rent free.

^{1&2} [American & Puerto Rico Community Survey 2021 Subject Definitions](#)

Owner Gap Analysis

Table 39 depicts owner-occupied housing unit demand and supply for Elko County and communities. Overall county results seem to indicate that there is a net sufficiency in supply of affordable housing units for homeowners making less than \$50,000 per year while there is net deficiency in housing units supplied for homeowners making more than \$50,000 per year. Across the communities the lower housing cost tier (cost \leq \$1,250) includes units supplied without mortgages. These “units supplied” that are free and clear represent a combination of homes from households that have been living in the same unit for a long period of time and/or have already paid off their mortgages. Realistically, new homebuyers, particularly those in the low-income tier will have to deal with higher home prices and housing cost in the current real estate market.

The other end of the income spectrum showed that 64.6% of the housing units demanded are from households with annual income of at least \$75,000. The cities of Elko and Spring Creek, the most populated communities in the County, account for over 69.0% of the housing unit demand. Positive gaps (sufficiency) of 803 units and 750 units are showing for households earning \$75,000 to \$99,999 per year in Elko and Spring Creek respectively. However, substantial housing unit deficiencies starts showing in these two cities for their households with annual earnings of \$100,000 or more. These two communities have always been the most populated location in the county and if that continues, the market demand can further drive housing prices and housing cost higher hence creating more housing gap imbalance.

Table 39. Elko County, Owner-Occupied Demand and Supply Imbalance, Current Residents, 2022

	Affordable Monthly Housing Cost	Owner Number of Units Demand	Owner Number of Units Supplied	Sufficiency/ (Deficiency)
Elko County				
Less Than \$20,000	Less than \$500	835	3,116	2,281
\$20,000 to \$34,999	\$500 to \$874	949	2,203	1,254
\$35,000 to \$49,999	\$875 to \$1249	1,371	1,077	-294
\$50,000 to \$74,999	\$1250 to \$1874	1,448	3,849	2,401
\$75,000 to \$99,999	\$1875 to \$2499	1,711	1,726	15
\$100,000 or More	\$2,500 and Above	6,698	1,041	-5,657
Total		13,012	13,012	0
Carlin				
Less Than \$20,000	Less than \$500	31	207	176
\$20,000 to \$34,999	\$500 to \$874	26	74	48
\$35,000 to \$49,999	\$875 to \$1249	88	38	-50
\$50,000 to \$74,999	\$1250 to \$1874	100	100	0
\$75,000 to \$99,999	\$1875 to \$2499	71	22	-49
\$100,000 or More	\$2,500 and Above	175	50	-125
Total		491	491	0
Elko				
Less Than \$20,000	Less than \$500	307	1,134	827
\$20,000 to \$34,999	\$500 to \$874	320	539	219
\$35,000 to \$49,999	\$875 to \$1249	632	274	-358
\$50,000 to \$74,999	\$1250 to \$1874	546	1,533	987
\$75,000 to \$99,999	\$1875 to \$2499	344	803	459
\$100,000 or More	\$2,500 and Above	2,486	352	-2,134
Total		4,635	4,635	0
Spring Creek				
Less Than \$20,000	Less than \$500	162	544	382
\$20,000 to \$34,999	\$500 to \$874	175	663	488
\$35,000 to \$49,999	\$875 to \$1249	325	609	284
\$50,000 to \$74,999	\$1250 to \$1874	498	1,381	883
\$75,000 to \$99,999	\$1875 to \$2499	701	750	49

	Affordable Monthly Housing Cost	Owner Number of Units Demand	Owner Number of Units Supplied	Sufficiency/ (Deficiency)
\$100,000 or More	\$2,500 and Above	2,481	395	-2,086
Total		4,342	4,342	0
<i>Wells</i>				
Less Than \$20,000	Less than \$500	64	86	22
\$20,000 to \$34,999	\$500 to \$874	9	42	33
\$35,000 to \$49,999	\$875 to \$1249	8	17	9
\$50,000 to \$74,999	\$1250 to \$1874	22	60	38
\$75,000 to \$99,999	\$1875 to \$2499	40	0	-40
\$100,000 or More	\$2,500 and Above	62	0	-62
Total		205	205	0
<i>West Wendover</i>				
Less Than \$20,000	Less than \$500	59	243	184
\$20,000 to \$34,999	\$500 to \$874	0	226	226
\$35,000 to \$49,999	\$875 to \$1249	120	24	-96
\$50,000 to \$74,999	\$1250 to \$1874	0	238	238
\$75,000 to \$99,999	\$1875 to \$2499	190	0	-190
\$100,000 or More	\$2,500 and Above	362	0	-362
Total		731	731	0
<i>Rest of County</i>				
Less Than \$20,000	Less than \$500	212	902	690
\$20,000 to \$34,999	\$500 to \$874	419	659	240
\$35,000 to \$49,999	\$875 to \$1249	198	115	-83
\$50,000 to \$74,999	\$1250 to \$1874	282	537	255
\$75,000 to \$99,999	\$1875 to \$2499	365	151	-214
\$100,000 or More	\$2,500 and Above	1,132	244	-888
Total		2,608	2,608	0

Source: American Community Survey (ACS) 2018-2022, 5-Year Estimates, B25094, B25118

Renter Gap Analysis

Table 40 summarizes the renter housing unit trends for Elko County and communities. Overall county results show positive unit gaps (sufficiency) for households earning annual income of less than \$75,000 and negative unit gaps (deficiency) for those earning \$75,000 or more. However, evaluation of individual communities still reveals unique variations. For one, the impact of occupied rental units that are “rent free” on individual community cannot be dismissed. For example, West Wendover, which accounts for 17.3% of the unit demanded, is showing a 274-unit surplus for households with annual earning less than \$20,000. However, the 343 units supplied for that income tier included the 274 housing units with no rent.

The city of Elko and Spring Creek are both showing deficiencies or a combined shortage 380 units for households earning less than \$20,000 per year. Note that these two cities have the highest median gross rent in the county. The unit supply deficiencies in this income tier would have been larger if not for the “no rent units”. It indicates a possible need for additional rental assistance in the city of Elko which can be extended to the neighboring community of Spring Creek.

Table 40. Elko County, Renter Housing Unit Demand and Supply Imbalance, Current Residents, 2022

Annual Household Income	Affordable Monthly Housing Cost	Renter Number of Units Demand	Renter Number of Units Supplied	Sufficiency/ (Deficiency)
<i>Elko County</i>				
Less Than \$20,000	Less than \$500	1,000	1,091	91
\$20,000 to \$34,999	\$500 to \$874	854	1,533	679
\$35,000 to \$49,999	\$875 to \$1249	493	1,524	1,031
\$50,000 to \$74,999	\$1250 to \$1874	916	1,614	698

Annual Household Income	Affordable Monthly Housing Cost	Renter Number of Units Demand	Renter Number of Units Supplied	Sufficiency/ (Deficiency)
\$75,000 to \$99,999	\$1875 to \$2499	1,311	208	-1103
\$100,000 or More	\$2,500 and Above	1,446	50	-1396
Total		6,020	6,020	0
Carlin				
Less Than \$20,000	Less than \$500	38	17	-21
\$20,000 to \$34,999	\$500 to \$874	45	63	18
\$35,000 to \$49,999	\$875 to \$1249	0	132	132
\$50,000 to \$74,999	\$1250 to \$1874	109	138	29
\$75,000 to \$99,999	\$1875 to \$2499	78	0	-78
\$100,000 or More	\$2,500 and Above	80	0	-80
Total		350	350	0
Elko				
Less Than \$20,000	Less than \$500	573	314	-259
\$20,000 to \$34,999	\$500 to \$874	313	593	280
\$35,000 to \$49,999	\$875 to \$1249	377	1,127	750
\$50,000 to \$74,999	\$1250 to \$1874	548	1,035	487
\$75,000 to \$99,999	\$1875 to \$2499	504	80	-424
\$100,000 or More	\$2,500 and Above	852	18	-834
Total		3,167	3,167	0
Spring Creek				
Less Than \$20,000	Less than \$500	131	10	-121
\$20,000 to \$34,999	\$500 to \$874	10	81	71
\$35,000 to \$49,999	\$875 to \$1249	28	28	0
\$50,000 to \$74,999	\$1250 to \$1874	54	243	189
\$75,000 to \$99,999	\$1875 to \$2499	82	115	33
\$100,000 or More	\$2,500 and Above	204	32	-172
Total		509	509	0
Wells				
Less Than \$20,000	Less than \$500	33	48	15
\$20,000 to \$34,999	\$500 to \$874	4	4	0
\$35,000 to \$49,999	\$875 to \$1249	22	23	1
\$50,000 to \$74,999	\$1250 to \$1874	15	23	8
\$75,000 to \$99,999	\$1875 to \$2499	11	0	-11
\$100,000 or More	\$2,500 and Above	13	0	-13
Total		98	98	0
West Wendover				
Less Than \$20,000	Less than \$500	69	343	274
\$20,000 to \$34,999	\$500 to \$874	398	601	203
\$35,000 to \$49,999	\$875 to \$1249	0	27	27
\$50,000 to \$74,999	\$1250 to \$1874	100	69	-31
\$75,000 to \$99,999	\$1875 to \$2499	435	0	-435
\$100,000 or More	\$2,500 and Above	38	0	-38
Total		1,040	1,040	0
Rest of County				
Less Than \$20,000	Less than \$500	156	359	203
\$20,000 to \$34,999	\$500 to \$874	84	191	107
\$35,000 to \$49,999	\$875 to \$1249	66	187	121
\$50,000 to \$74,999	\$1250 to \$1874	90	106	16
\$75,000 to \$99,999	\$1875 to \$2499	201	13	-188
\$100,000 or More	\$2,500 and Above	259	0	-259
Total		856	856	0

Source: American Community Survey (ACS) 2018-2022, 5-Year Estimates, B25063, B25118

Appendix

For accessibility purposes, below are tables with the data relating to the figures throughout this document.

Figure 1

Table 41. Elko County and Communities, Population Change, 2015 to 2021, Index 2015 = 100

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
2015	100.00	100.00	100.00	100.00	100.00	100.00	100.00
2016	100.91	101.65	101.87	98.13	106.91	99.28	102.50
2017	101.58	102.70	102.62	99.40	110.33	98.85	102.31
2018	101.34	87.99	102.73	101.78	89.29	97.69	104.15
2019	101.43	88.08	103.02	100.79	79.35	96.90	106.91
2020	101.89	81.99	103.49	106.97	84.70	96.59	101.01
2021	103.60	99.13	103.46	111.88	85.79	102.15	96.81
2022	103.95	102.91	104.08	111.04	82.07	102.06	98.14

Source: American Community Survey (ACS) 2018-2022; 5-Year Estimates, DP05

Data in this table relates to Figure 1

Figure 2

Table 42. Elko County and Communities, Population by Age Group, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
19 & Under	28.6%	22.4%	25.9%	31.1%	28.3%	34.7%	29.0%
20 to 34 Years	21.5%	26.9%	26.1%	19.8%	5.7%	15.7%	17.6%
35 to 54 Years	25.4%	26.4%	24.4%	23.7%	40.7%	37.9%	22.5%
55 to 74 Years	20.3%	22.3%	19.4%	21.4%	23.8%	10.3%	24.2%
75 Years and Older	4.2%	2.0%	4.1%	4.0%	1.5%	1.3%	6.7%

Source: American Community Survey (ACS) 2018-2022; 5-Year Estimates, DP05

Data in this table relates to Figure 2

Figure 3

Table 43. Elko County and Communities, Age of Housing, 2022

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Built 1969 or Earlier	17.0%	30.1%	26.1%	2.7%	24.7%	1.8%	18.3%
Built 1970 to 2009	70.7%	69.9%	58.5%	80.8%	65.5%	96.4%	72.6%
Built 2010 or Later	12.3%	0.0%	15.4%	16.4%	9.8%	1.8%	9.1%

Source: American Community Survey (ACS) 2018-2022; 5-Year Estimates, DP04

Data in this table relates to Figure 3

Figure 4

Due to the length of the dataset, Figure 4 is broken into three tables.

Table 44. Elko County, Building Permits, 2000 to 2009

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Total Units	144	124	70	96	309	198	248	164	105	101
Units in Single-Family Structures	102	100	52	96	298	198	172	152	71	101
Units in All Multi-Family Structures	42	24	18	0	11	0	76	12	34	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	16	12	4	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	11	0	0	0	6	0
Units in 5+ Unit Multi-Family Structures	42	24	18	0	0	0	60	0	24	0

Source: SOCDS Building Permits Database, Accessed December 2023

Table 45. Elko County, Building Permits, 2010 to 2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total Units	136	279	474	399	350	236	174	161	170	147
Units in Single-Family Structures	125	177	287	283	166	200	172	161	170	141
Units in All Multi-Family Structures	11	102	187	116	184	36	2	0	0	6
Units in 2-unit Multi-Family Structures	8	6	10	8	0	0	2	0	0	6
Units in 3- and 4-unit Multi-Family Structures	3	0	9	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	96	168	108	184	36	0	0	0	0

Source: SOCDS Building Permits Database, Accessed December 2023

Table 46. Elko County, Building Permits, 2020 to 2022

	2020	2021	2022							
Total Units	180	197	104							
Units in Single-Family Structures	180	195	104							
Units in All Multi-Family Structures	0	2	0							
Units in 2-unit Multi-Family Structures	0	2	0							
Units in 3- and 4-unit Multi-Family Structures	0	0	0							
Units in 5+ Unit Multi-Family Structures	0	0	0							

Source: SOCDS Building Permits Database, Accessed December 2023

