



EXTENSION
College of Agriculture,
Biotechnology & Natural Resources

Housing Assessment and Gap Analysis Humboldt 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 Humboldt 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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Table of Contents

Housing Needs Assessment Humboldt County, Nevada	1
Publication Information	1
Preface.....	2
Nevada Economic Assessment Project.....	2
Purpose	2
Executive Summary - Humboldt County	4
Executive Summary – Winnemucca.....	5
Executive Summary – Rest of County	6
Introduction	7
Purpose	7
Layout.....	7
Terminology	8
Data	8
Data Sources and Limitations	8
Commonly Used Numbers	9
Humboldt County	10
Demographic and Economic Characteristics	11
Population.....	11
Veterans	12
Race and Ethnicity.....	13
Poverty.....	13
Education.....	13
Labor Force and Unemployment.....	14
Industry Employment and Occupation.....	14
Household Income.....	17
Industry Wages	18
Housing Supply	19
Housing Units.....	19
Housing Structure Type	19
Vacancy Status.....	20
Age of Housing	21
Housing Tenure	21
Age of Householder	22

Housing Building Permits	23
Affordable Housing Programs.....	24
Section 8 Project-Based Rental Assistance (PBRA).....	24
Low-Income Housing Tax Credit (LIHTC).....	24
HOME Investment Partnership Program (HIPP)	24
Section 202 HUD Supportive Housing for the Elderly	24
Section 515 HUD Rural Rental Housing.....	24
Section 521 USDA Rental Assistance	24
Housing Demand	26
Housing Tenure.....	26
Length of Residency.....	26
Bedrooms.....	27
Housing Unit Values.....	28
Cost Burden	29
Housing Gap Analysis	32
Housing Tenure by Income.....	32
Housing Affordability.....	32
Owner Housing Affordability	33
Renter-Occupied Housing Affordability.....	35
Housing Unit Gap	37
Owner Gap Analysis.....	38
Renter Gap Analysis.....	39
Appendix	41
Figure 1.....	41
Figure 2.....	41
Figure 3.....	41
Figure 4.....	42

Executive Summary - Humboldt County

Demographics & Economics	Housing Supply	Housing Demand
2022 Population: 17,266 (slightly grew by 1.2% from 2015 levels)	Total Housing Units: 7,671 4,065 Single Family 925 Multi-Family 2,681 Mobile Home, RV, etc..	Total Housing Units: 7,671 4,900 Owner Occupied 2,086 Renters Occupied 685 Vacant
Age: Approximately 73% of population are younger than 55 years, and 25% are between the ages 35 and 54 years.	Low Income Housing Units: 304 apartments units administered through 6 housing programs	Owner-Occupied Bedrooms: 26.6% have 4+ bedrooms 56.9% have 3 bedrooms. 14.3% have 2 bedrooms. 2.1% have 1 or 0 bedroom.
Households: 6,986 Families: 4,564 Household Size: 2.44	Housing Age: 19.2% of housing structures were built 1969 or earlier.	Renter Occupied Bedrooms: 4.5% have 4+ bedrooms 39.4% have 3 bedrooms. 32.6% have 2 bedrooms. 23.5% have 1 or 0 bedroom.
Home Ownership Rate: 70%	Housing Structure: 51.2% 1-Unit Detached 34.9% Mobile Home, RV 13.9% Duplex, Multi-Family	Average Household Size: Owner-Occupied = 2.63 Renter-Occupied = 2.01
Labor Force Participation Rate 67% Unemployment Rate: 4.6%	Households Income and Tenure: 27.2% of owners and 57.4% of renters earn less than \$50,000	Owner-Occupied Housing Value: 23.0% less than \$150,000 16.1% between \$150k and \$199,999 24.8% between \$200k and \$299,999 34.0% at least \$300,000
Total Employment: 8,412 - Largest industries include Mining, Government, Retail trade, Accommodation & Food Service and Agriculture	Building Permits: In 2022, (106) single family building permits were issued and but only (27) permits issued in 2023. Only 4 multi-family permits were issued since 2019.	Renter-Occupied Gross Rent: 13.2% less than \$500 48.4% between \$500 and \$999 27.0% between \$1,000 and \$1,499 11.3% \$1,500 and more 15.1% of total occupied with No Rent
Median HH Income: \$75,574 Average Hourly Wage Rate: \$33.75		Cost Burden: Owner-Occupied 12.8% at >30% Renter-Occupied 32.9% at >30%

Housing Gap Analysis

Home Value Estimates: 2022 (5-year) ACS = \$260,400; Humboldt County Assessor = \$275,000; Zillow = \$287,650
Household Median Income (HMI) = \$75,574

Housing Affordability	Housing Unit Gap	
Owner	Owner Annual HH Income	Sufficiency/(Deficiency)
Affordable Home Price	Less Than \$20,000	875
50% HMI = \$87,250	\$20,000 to \$34,999	170
80% HMI = \$159,873	\$35,000 to \$49,999	372
100% HMI = \$208,374	\$50,000 to \$74,999	(155)
120% HMI = \$256,874	\$75,000 to \$99,999	587
	\$100,000 or More	(1,849)
Renter	Renter Annual HH Income	Sufficiency/(Deficiency)
Monthly Affordable Housing Expense	Less Than \$20,000	128
30% HMI = \$567	\$20,000 to \$34,999	(141)
50% HMI = \$945	\$35,000 to \$49,999	545
80% HMI = \$1,511	\$50,000 to \$74,999	(24)
100% HMI = \$1,889	\$75,000 to \$99,999	(210)
120% HMI = \$2,267	\$100,000 or More	(298)

Executive Summary – Winnemucca

Demographics & Economics	Housing Supply	Housing Demand
2022 Population: 8,354 (48% of county population); showing 6.5% growth over 2015 levels.	Total Housing Units: 3,891 2,455 Single Family 863 Multi-Family 573 Mobile Home, RV, etc..	Total Housing Units: 3,891 2,048 Owner Occupied 1,595 Renters Occupied 248 Vacant
Age: Approximately 74% of population are younger than 55 years and 23% are between ages 35 and 54 years.	Low Income Housing Units: 304 apartments units administered through 6 housing programs	Owner-Occupied Bedrooms: 30.9% have 4+ bedrooms 47.6% have 3 bedrooms. 20.0% have 2 bedrooms. 1.5% have 1 or 0 bedroom.
Households: 3,643 Families: 1,964 Household Size: 2.27	Housing Age: 26.8% of housing structures were built 1969 or earlier.	Renter Occupied Bedrooms: 2.4% have 4+ bedrooms 31.7% have 3 bedrooms. 35.4% have 2 bedrooms. 30.6% have 1 or fewer bedrooms.
Home Ownership Rate: 88.7%	Housing Structure: 59.6 % 1-Unit Detached 14.7% Mobile Home, RV 25.7% Duplex, Multi-Family	Average Household Size: Owner-Occupied = 2.60 Renter-Occupied = 1.85
Labor Force Participation Rate 67% Unemployment Rate: 5.8%	Households Income and Tenure: 21.3% of owners and 55.4% of renters earn less than \$50,000.	Owner-Occupied Housing Value: 16.6% less than \$150,000 11.1% between \$150k and \$199,999 29.2% between \$200k and \$299,999 42.6% at least \$300,000
Total Employment: 6,217 - Largest industries include Mining, Government, Retail trade, Accommodation & Food Service and Agriculture	Building Permits: In 2022, (22) single family building permits were issued and only (6) permits issued in 2023. Only (4) multi-family permits were issued since 2019.	Renter-Occupied Gross Rent: 15.8% less than \$500 51.1% between \$500 and \$999 20.6% between \$1,000 and \$1,499 12.5% \$1,500 and more 7.0% of total occupied with No Rent
Median HH Income: \$78,161 Average Hourly Wage Rate: \$33.56		Cost Burden: Owner-Occupied 8.6% at >30% Renter-Occupied 34.5% at >30%

Housing Gap Analysis

Home Value Estimates: 2022 (5-year) ACS = \$291,300; Humboldt County Assessor = \$304,000; Zillow = \$291,114
Household Median Income (HMI) = \$78,161

Housing Affordability	Housing Unit Gap	
Owner	Owner Annual HH Income	Sufficiency/(Deficiency)
Affordable Home Price	Less Than \$20,000	432
50% HMI = \$91,356	\$20,000 to \$34,999	27
80% HMI = \$166,545	\$35,000 to \$49,999	231
100% HMI = \$216,714	\$50,000 to \$74,999	(107)
120% HMI = \$266,882	\$75,000 to \$99,999	299
	\$100,000 or More	(882)
Renter	Renter Annual HH Income	Sufficiency/(Deficiency)
Monthly Affordable Housing Expense	Less Than \$20,000	(30)
30% HMI = \$586	\$20,000 to \$34,999	(57)
50% HMI = \$977	\$35,000 to \$49,999	457
80% HMI = \$1,563	\$50,000 to \$74,999	35
100% HMI = \$1,954	\$75,000 to \$99,999	(162)
120% HMI = \$2,345	\$100,000 or More	(243)

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
2022 Population: 8,912 (52% of county population); showing 3.9% decline from 2015 levels.	Total Housing Units: 3,780 1,610 Single Family 62 Multi-Family 2,108 Mobile Home, RV, etc..	Total Housing Units: 3,780 2,852 Owner Occupied 491 Renters Occupied 437 Vacant
Age: Approximately 71% of population are younger than 55 years, and 27% are between the ages of 35 and 54 years.	Low Income Housing Units: 0	Owner-Occupied Bedrooms: 23.6% have 4+ bedrooms 63.6% have 3 bedrooms. 10.3% have 2 bedrooms. 2.6% have 1 or 0 bedroom.
Households: 3,343 Families: 2,600 Household Size: N/A	Housing Age: 11.3% of housing structures were built 1969 or earlier.	Renter Occupied Bedrooms: 11.2% have 4+ bedrooms 64.6% have 3 bedrooms. 23.8% have 2 bedrooms. 0.4% have 1 or 0 bedrooms.
Home Ownership Rate: 77.0%	Housing Structure: 42.6% 1-Unit Detached 55.8% Mobile Home, RV 1.6% Duplex, Multi-Family	Average Household Size: Owner-Occupied = N/A Renter-Occupied = N/A
Labor Force Participation Rate: 67% Unemployment Rate: 3.5%	Households Income and Tenure: 31.4% of owners and 63.7% of renters earn less than \$50,000.	Owner-Occupied Housing Value: 27.5% less than \$150,000 19.7% between \$150k and \$199,999 21.6% between \$200k and \$299,999 27.8% at least \$300,000
Total Employment: 2,195 total jobs	Building Permits: In 2022, (84) single family building permits were issued and only (21) permits issued in 2023.	Renter-Occupied Gross Rent: 0.0% less than \$500 34.5% between \$500 and \$999 60.3% between \$1,000 and \$1,499 5.2% \$1,500 and more 41.5% of total occupied with No Rent
Median HH Income: N/A Average Hourly Wage Rate: N/A		Cost Burden: Owner-Occupied 15.4% at >30% Renter-Occupied 28.9% at >30%

Housing Gap Analysis

	Housing Unit Gap	
	Owner Annual HH Income	Sufficiency/(Deficiency)
	Less Than \$20,000	443
	\$20,000 to \$34,999	143
	\$35,000 to \$49,999	141
	\$50,000 to \$74,999	(48)
This data was not available	\$75,000 to \$99,999	288
For owner- and renter-occupied housing	\$100,000 or More	(967)
In the rest-of-county- region	Renter Annual HH Income	Sufficiency/(Deficiency)
	Less Than \$20,000	158
	\$20,000 to \$34,999	(84)
	\$35,000 to \$49,999	545
	\$50,000 to \$74,999	(24)
	\$75,000 to \$99,999	(210)
	\$100,000 or More	(298)

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 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 Humboldt County.

Layout

The Housing Needs Assessment includes data for Humboldt County and the City of Winnemucca. 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 Humboldt County. It considers the population and economy of Humboldt County, including age, poverty, labor force, industry, and income.
- **Housing Supply.** The section covers the county's housing inventory and characteristics 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 housing affordability. By analyzing housing availability 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

Humboldt County's annual income limits on Table 1 are published by HUD and are normally used to determine eligibility for housing assistance programs. Table 2, used those income limits to calculate the monthly affordable housing costs limits at 30%, 50%, and 80% of area median income (AMI). For example, a family of four with 30% of AMI, or \$30,000 annually, would have a monthly affordability housing cost limit of \$750 (owner or renter).

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

	1	2	3	4	5	6
Extremely Low-Income Limits (30% AMI)	\$20,250	\$23,150	\$26,050	\$30,000	\$35,140	\$40,280
Very Low-Income Limits (50% AMI)	\$33,750	\$38,600	\$43,400	\$48,200	\$52,100	\$55,950
Low-Income Limits (80% AMI)	\$54,000	\$61,700	\$69,400	\$77,100	\$83,300	\$89,450

Source: HUD, Office of Policy Development and Research, Income Limits Briefing Materials, FY 2023
Median Family Income = \$96,400

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

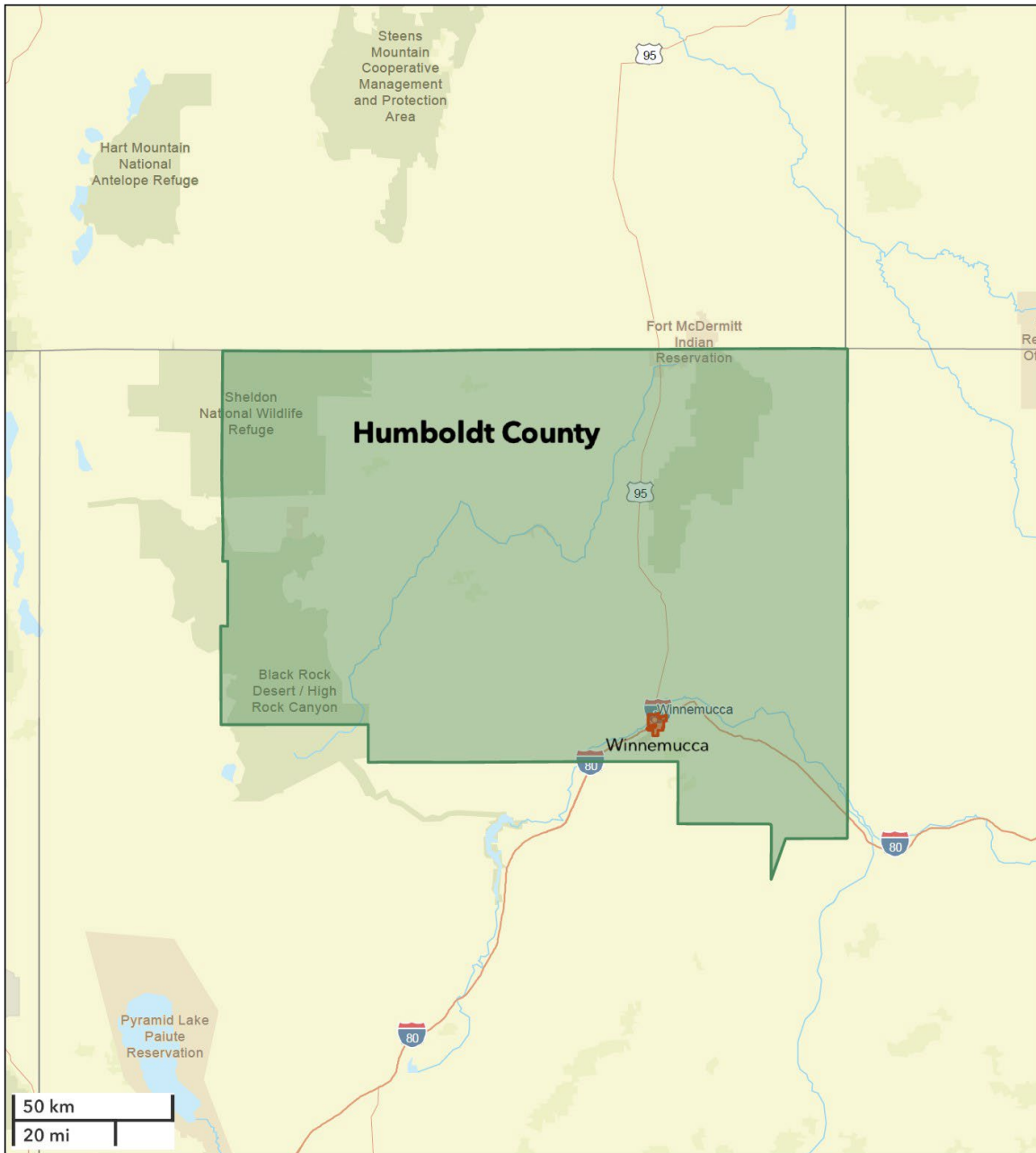
	1	2	3	4	5	6
Extremely Low-Income Limits (30% AMI)	\$506	\$579	\$651	\$750	\$879	\$1,007
Very Low-Income Limits (50% AMI)	\$844	\$965	\$1,085	\$1,205	\$1,303	\$1,399
Low-Income Limits (80% AMI)	\$1,350	\$1,543	\$1,735	\$1,928	\$2,083	\$2,236

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

Humboldt County

Humboldt is the oldest county in Nevada with a population of about 17,266, mainly concentrated in the county seat of Winnemucca. Winnemucca, located where I-80 intersects with US 95, became the county's natural business hub because, among others, it provides a logistical advantage for freight transport in Northern Nevada and for most of the Pacific Northwest Region.

Humboldt County accounts for over 15 percent of Nevada's agricultural production. The most recent USDA census reported that the county produced \$145 million in sales of agricultural products in 2022. Beyond agriculture, the county's mining sector, which dates to the early 1860s, also remains strong. Lithium mining explorations in the county started back in 2007, has received a sector boost with the Thacker Pass Lithium Mine Proposal of 2017.



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 facilitates the analysis of housing availability and affordability in the communities. Basic demographic and housing characteristics for Humboldt County and its communities are presented in Table 3.

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

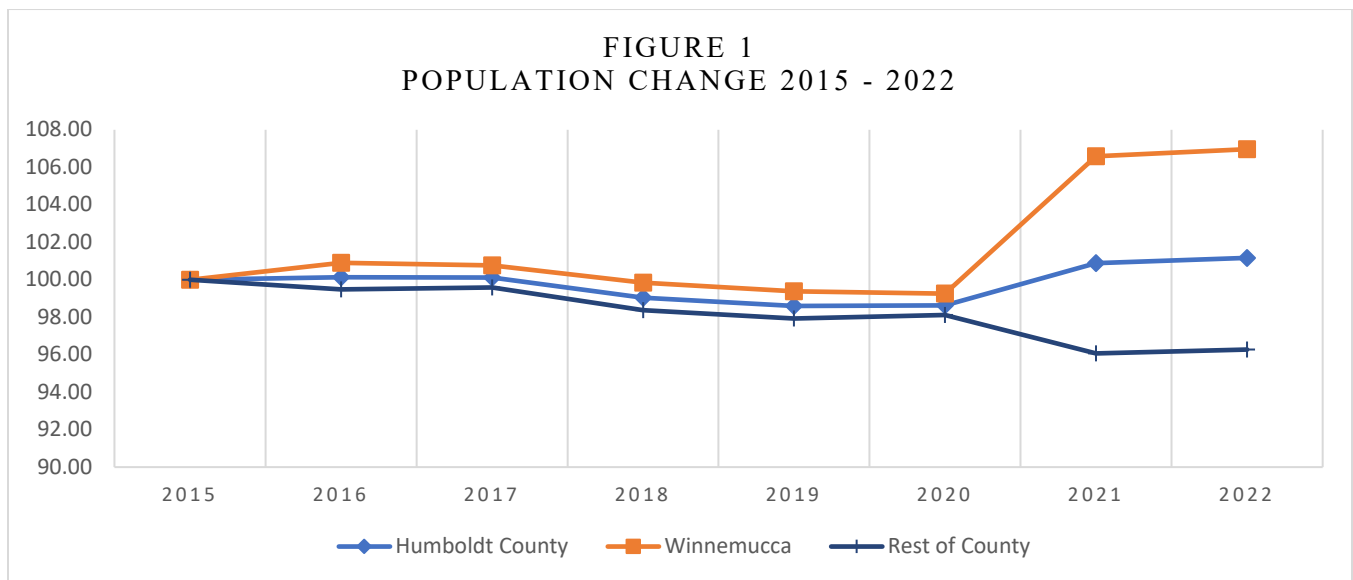
	Humboldt County	Winnemucca	Rest of County
Population	17,266	8,354	8,912
Households	6,986	3,643	3,343
Families	4,564	1,964	2,600
Average Household Size	2.44	2.27	N/A
Single-Person Households	29.2%	39.4%	N/A
Households with Children	2,029	940	1,089
Home Ownership Rate	70.1%	56.2%	N/A
HH with member 60 years or older	43.2%	40.6%	N/A

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, DP05; S1101

Population

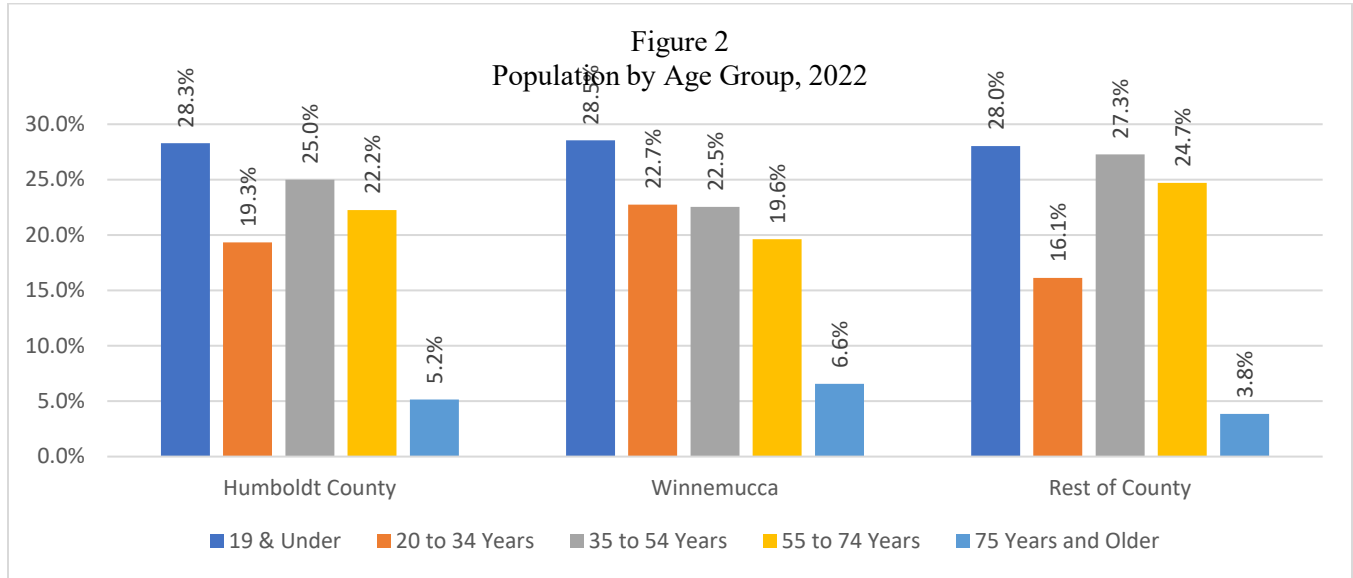
Humboldt County population grew slightly by 1.2% in 2022 from their 2015 levels. Notably, this growth is primarily attributable to the estimated 7% increase in Winnemucca’s population which apparently includes some in-migration from within the county. It should be noted that the Rest of the County was showing a decline and an almost flat population trend since 2015.

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



In 2022, more than 72% of Humboldt County’s population is younger than 55 years old with 25% of the total population in the 35 to 54 year old range.

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



Veterans

About 8% of Humboldt County’s population (18+ years) are veterans, half of them who reside in Winnemucca City, and are mostly male. Also, 53% are at least 65 years old with a majority living outside of Winnemucca.

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

	Humboldt County	Winnemucca	Rest of County
Civilian Population 18+	12,711	6,095	6,616
Veteran Population 18+	1,074	532	542
Male	982	462	520
Female	92	70	22
18 to 34 years	86	86	0
35 to 54 years	257	153	104
55 to 64 years	160	51	109
65 to 74 years	330	91	239
75 years and older	241	151	90

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

Race and Ethnicity

Table 5 summarizes Humboldt County’s race and ethnicity breakdown. In 2022, over 75% of the County’s population is white and nearly 28 percent identified themselves as having a Hispanic origin.

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

	Humboldt County	Winnemucca	Rest of County
White	75.8%	74.9%	76.7%
Black	0.8%	0.8%	0.7%
American Indian	3.9%	1.6%	6.0%
Asian	1.4%	2.2%	0.7%
Pacific Islander	0.2%	0.4%	0.1%
Other Race	9.1%	9.4%	8.8%
Two or More	8.8%	10.7%	7.1%
Hispanic Origin	27.9%	27.1%	28.7%

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

Poverty

The overall poverty rate for Humboldt County is 14.3 percent, which is higher than the State of Nevada’s poverty rate of 12.9 percent. However, the poverty level in Winnemucca City is slightly lower at 12.4%.

Table 6. Humboldt County and Communities, Poverty, 2022

	Humboldt County	Winnemucca	Rest of County
Population that Poverty Status is Determined	17,082	8,281	8,801
Population Below Poverty Level	2,448	1,029	1,419
Population Percent Below Poverty Level	14.3%	12.4%	16.1%

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

Education

Table 7 presents the educational attainment of Humboldt County and communities’ population ages 25 and older. At least 85 % of Humboldt County’s residents across communities have earned a high school diploma. More specifically, 57 % of Winnemucca’s population achieved post High School education and 33% earned a bachelor’s degree or higher. In comparison, 46% of the population in the rest of the county reached post-high school level education but only 10% earned a bachelor’s degree or higher.

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

	Humboldt County	Winnemucca	Rest of County
Less than 9th Grade	5.5%	4.4%	6.5%
9th Grade to 12th No Diploma	9.1%	9.2%	8.9%
High School Grad. & GED	34.1%	29.2%	38.6%
Some College, No Degree	21.7%	17.4%	25.6%
Associate Degree	8.8%	7.1%	10.4%
Bachelor’s Degree	15.4%	24.1%	7.5%
Grad or Professional Degree	5.4%	8.6%	2.4%

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

Labor Force and Unemployment

Humboldt County has a strong labor force, with 65.6% of the population in the market (more than the State average of 63%) as well as a 4.3% unemployment rate (also under the state average of 4.4%).

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

	Humboldt County	Winnemucca	Rest of County
Population 16+	13,268	6,351	6,917
In Labor Force	8,703	4,267	4,436
Employed	8,326	4,079	4,247
Unemployed	377	188	189
Not In Labor Force	4,565	2,084	2,481
Unemployment Rate	4.3%	4.4%	4.3%
Percent Population Not in Labor Force	34.4%	32.8%	35.9%

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

Industry Employment and Occupation

Table 9 summarizes Humboldt County's employment distribution by industry sector. The top 10 sectors make up 89% of the County's total employment and 71% of them are located in Winnemucca. Mining accounts for a quarter of the employment of the top industries with 68% of mining jobs being in Winnemucca.

Table 10 reports occupational employment. About 46% of the work in the county can be classified as white-collar jobs leaving the majority as blue-collar/service-oriented jobs. The largest single occupation sector is Construction and Extraction, with over 1,100 jobs county-wide.

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

Industry	Humboldt County	Winnemucca	Rest of County
Agriculture, Forestry, Fishing and Hunting	425	179	246
Mining, Quarrying, and Oil and Gas Extract.	1,887	1,277	611
Utilities	111	102	9
Construction	314	300	14
Manufacturing	279	206	73
Wholesale Trade	159	153	6
Retail Trade	1,076	1,044	32
Transportation and Warehousing	312	310	2
Information	56	45	11
Finance and Insurance	57	57	0
Real Estate and Rental and Leasing	87	87	0
Professional, Scientific, and Technical Services	111	111	1
Management of Companies and Enterprises	11	11	0
Administrative and Support and Waste Management and Remediation Services	176	175	1
Educational Services	10	10	0
Health Care and Social Assistance	249	248	1
Arts, Entertainment, and Recreation	131	118	14
Accommodation and Food Services	985	984	1
Other Services (except Public Administration)	304	229	75
Government	1,669	571	1,098
Total	8,412	6,217	2,195

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

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

Occupation	Humboldt County	Winnemucca	Rest of County
Management	632	436	196
Business and Financial Operations	231	162	69
Computer and Mathematical	56	36	19
Architecture and Engineering	149	99	50
Life, Physical, and Social Science	126	67	59
Community and Social Service	102	58	44
Legal	31	17	13
Educational Instruction and Library	408	155	253
Arts, Design, Entertainment, Sports, & Media	51	45	6
Healthcare Practitioners and Technical	327	179	148
Healthcare Support	138	100	39
Protective Service	187	87	100
Food Preparation and Serving Related	698	666	32
Building and Grounds Cleaning and Maintenance	256	207	49
Personal Care and Service Occupations	197	170	27
Sales and Related	736	701	35
Office and Administrative Support	699	506	193
Farming, Fishing, and Forestry	233	99	134
Construction and Extraction	1,102	796	306
Installation, Maintenance, and Repair	688	517	171
Production Occupations	520	379	141
Transportation and Material Moving	818	712	106
Military-only occupations	28	24	4
Total Jobs	8,412	6,217	2,195

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 Humboldt County. Almost 11% of families have no wage earners and 62% of them live outside of Winnemucca. Unsurprisingly, a majority, or over 80% of families across all communities, have 1-2 wage earners.

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

Family Wage Earners	Humboldt County	Winnemucca	Rest of County
No Earners	498	189	309
1 Earner	1,449	513	936
2 Earners	2,274	1,102	1,172
3 Earners	343	160	183
Total	4,564	1,964	2,600

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

Table 12 shows the household income distribution in Humboldt County. The county median annual household income is \$75,574. More than 50% of the County's household earns at least \$75,000 per year. Although 20% of households in Winnemucca earn annual income of less than \$25,000, it is notable that over 37% of households earn at least \$100,000 per year.

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

Household Income	Humboldt County	Winnemucca	Rest of County
Less than \$10,000	5.1%	7.4%	N/A
\$10,000 to \$14,999	4.8%	5.8%	N/A
\$15,000 to \$24,999	5.8%	6.5%	N/A
\$25,000 to \$34,999	9.7%	11.8%	N/A
\$35,000 to \$49,999	10.8%	4.7%	N/A
\$50,000 to \$74,999	13.8%	11.2%	N/A
\$75,000 to \$99,999	15.1%	15.6%	N/A
\$100,000 to \$149,999	18.9%	16.2%	N/A
\$150,000 to \$199,999	10.0%	12.7%	N/A
\$200,000 or more	6.3%	8.1%	N/A
Median Income	\$75,574	\$78,161	N/A
Mean Income	\$92,454	\$101,157	N/A
Total Households	6,986	3,643	3,343

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

Industry Wages

Table 13 summarizes Humboldt County and community’s top 10 industry average hourly wage rates, representing almost 90 percent of the county’s total jobs. The average hourly wage rate was calculated by using the average annual earnings (including wages, salaries, benefits, and other compensation) divided by the number of jobs, and then divided by 2,080 hours (full-time equivalence).

The average hourly wage rate in Humboldt County is \$37.96 with mining jobs paying an average rate of over \$62 per hour while government, manufacturing, transportation/warehousing jobs all paying close to an average of \$40.00 per hour. The wages between the County and Winnemucca match closely with one another.

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

	Humboldt County	Winnemucca
Mining, Quarrying, and Oil and Gas Extraction	\$62.34	\$61.78
Government	\$42.90	\$40.40
Retail Trade	\$19.01	\$19.01
Accommodation and Food Services	\$14.51	\$14.47
Agriculture, Forestry, Fishing and Hunting	\$25.88	\$25.95
Construction	\$33.89	\$34.02
Transportation and Warehousing	\$39.90	\$39.95
Other Services (except Public Administration)	\$29.11	\$27.77
Manufacturing	\$40.57	\$40.72
Health Care and Social Assistance	\$22.28	\$22.21
Average Hourly Wage Rate All Industries	\$37.96	\$34.96

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 housing demand and ultimately the supply. Conversely, changes in the supply of housing either creates opportunities or disincentives that can lead to population shifts or changes.

This section examines Humboldt County’s housing inventory supply, as well as characteristics such 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.

Humboldt County’s 2022 population showed a 1.2% increase over its 2015 levels. The growth is concentrated mainly in Winnemucca showing 7% increase while the Rest of the County’s population declined by 3.7%. In fact, the combined population levels outside of Winnemucca has either been declining or almost flat, in the past several years.

Housing Units

This section examines Humboldt County’s housing inventory or supply, as well as characteristics such as age, type of housing structures and household income as it relates to tenure (owning or renting a home).

Humboldt County housing units showed a 6.6% (478 units) increase from 2015 to 2022. Although Winnemucca’s housing inventory went up by 18% from its 2015 levels, the rest of county showed a 3% decline. This is consistent with county population trends showing household residency preferences gravitating towards the Capital City of Winnemucca.

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

	Humboldt County	Winnemucca	Rest of County
Population 2015	17,067	7,810	9,257
Population 2022	17,266	8,354	8,912
Percent Change 2015-2022	1.2%	7.0%	(3.7%)
Total Housing Units 2015	7,193	3,293	3,900
Total Housing Units 2022	7,671	3,891	3,780
Unit Change 2015-2022	478	598	(120)
Percent Change 2015-2022	6.6%	18.2%	(3.1%)

Source: American Community Survey (ACS) 2011-2015 and 2018-2022 5-Year Estimates, DP04, DP05

Housing Structure Type

The 2022 ACS 5-year estimates on Table 15, show Humboldt County housing inventory at 7,671 units; 53% of are single-family structures and mostly detached units. More than 60% of those single-family homes (2,455 units) are located in the City of Winnemucca. Multi-family units account for 12% of the housing structures with 93% of the units located in Winnemucca; mostly 2-4 housing unit structures. Almost 35% of the housing units in the county are Mobile Home, RV and 21% of them are in Winnemucca. Notably, 56% of the housing structures outside the city are mobile homes and RVs.

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

	Humboldt County	Winnemucca	Rest of County
Single Family Units	4,065	2,455	1,610
Multi-Family Units	925	863	62
Mobile Home, RV, Etc..	2681	573	2,108
Single Family Units (%)	53.0%	63.1%	21.0%
Multi-Family Units (%)	12.1%	22.2%	0.8%
Mobile Home, RV (%)	34.9%	14.7%	27.5%

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

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

	Humboldt County	Winnemucca	Rest of County
Total Housing Units	7,671	3,891	3,780
1-Unit Detached	51.2%	59.6%	42.6%
1-Unit Attached	1.8%	3.5%	0.0%
Multi-Family 2+ Units	12.1%	22.2%	1.6%
Mobile Home, RV, etc..	34.9%	14.7%	55.8%

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

Vacancy Status

The 2022 ACS 5-year estimates show 685 vacant housing units in Humboldt County but as depicted on Table 16, not all of them are readily available for sale or for rent. More than 80% of the vacant units are primarily in two main categories: ‘For Seasonal or Occasional Use’ and ‘Other Vacant’. The 106 units listed as ‘Seasonal or Occasional Use’ are most often vacation homes, timeshares, and the like. The 450 ‘Other Vacant’ units are those held while waiting estate settlement, or for personal or other reasons that include foreclosures, home repairs, abandonment or scheduled to be demolished or possibly condemned.¹

Winnemucca has 26% of their vacant units classified ‘For Seasonal or Occasional Use’ while 42% are considered ‘Other Vacant’. In the Rest of the County, 9% of the vacant units are “For Seasonal or Occasional Use” but almost 80% are classified under ‘Other Vacant’.

Table 17. Humboldt 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
Humboldt County	685	0	74	53	2	106	0	450
Winnemucca	248	0	25	53	0	65	0	105
Rest of County	437	0	49	0	2	41	0	345

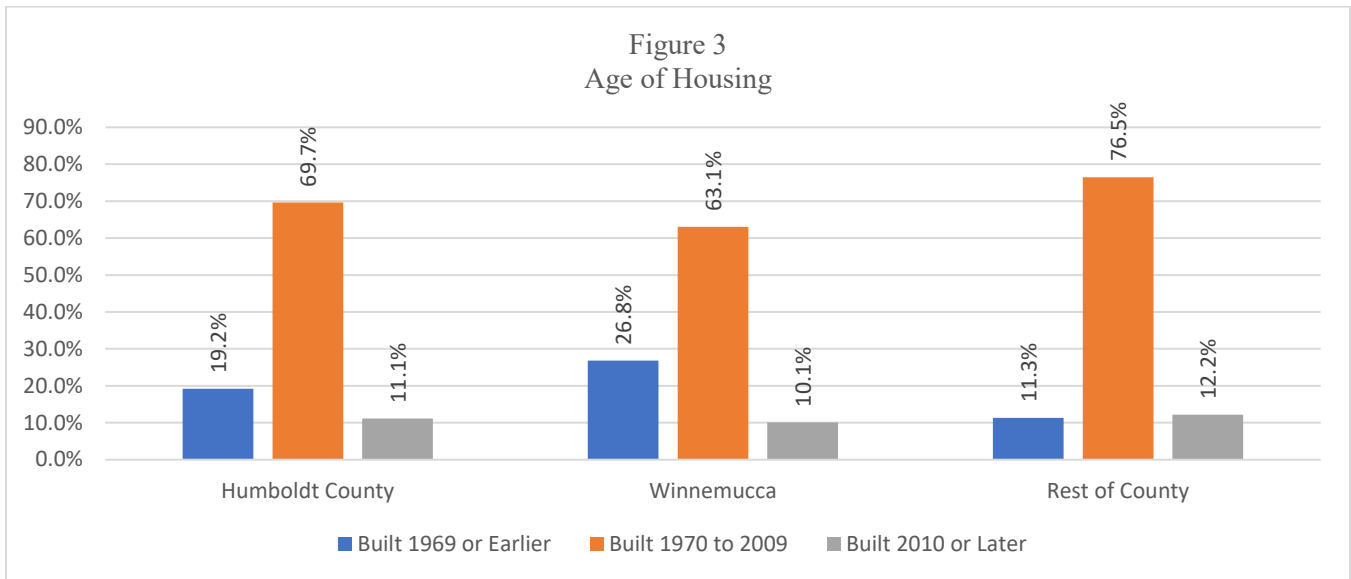
Source: American Community Survey 2018-2022 5-Year Estimates, B25004

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. More than half of housing units (3,891 units) in Humboldt County are in Winnemucca. As depicted on Figure 3, majority of them (70%) were built between 1970 to 2009 with 46% located in the city, but majority or 54% of the housing units were spread out in the rest of the county. This supports the fact that 60% of the households that moved into the county from 1990 to 2009 lived outside of Winnemucca. However, housing units built in 1969 or earlier account for 19% of the total housing units of the county and over 70% of them are located in Winnemucca.

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



Housing Tenure

Overall County median household income in Humboldt County is \$75,574 and which is significantly higher than the State of Nevada’s median household income of \$65,686. Table 17 is a review of housing tenure based on income in Humboldt County and across communities.

Across all the communities, owner households tend to earn higher income than renter households. More than 57% of the households in owner-occupied units in the county earn an annual income of at least \$75,000 with 44% earning more than \$100,000 per year. In contrast only 34% of renter householders earn at least \$75,000 per year and only 14% earning \$100,000 per year.

Further, majority of the renter occupied households or over 57% of them, earn annual income below \$50,000 of which almost 30% earn less than \$25,000 per year. Again in contrast, only 27% of households in owner occupied units earn below \$50,000 a year and less than 10% earning annual income below \$25,000.

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

	Total Units	Owner Occupied	Owner Occupied Percent	Renter Occupied	Renter Occupied Percent
Humboldt County					
Less Than \$14,999	691	341	7.0%	350	16.8%
\$15,000 to \$24,999	406	139	2.8%	267	12.8%
\$25,000 to \$49,999	1434	854	17.4%	580	27.8%
\$50,000 to \$74,999	948	767	15.7%	181	8.7%
\$75,000+	3507	2799	57.1%	708	33.9%
Total	6,986	4,900	100.0%	2,086	100.0%
Winnemucca					
Less Than \$14,999	481	140	6.8%	341	21.4%
\$15,000 to \$24,999	236	43	2.1%	193	12.1%
\$25,000 to \$49,999	604	254	12.4%	350	21.9%
\$50,000 to \$74,999	407	286	14.0%	121	7.6%
\$75,000+	1915	1325	64.7%	590	37.0%
Total	3,643	2,048	100.0%	1,595	100.0%
Rest of County					
Less Than \$14,999	210	201	7.0%	9	1.8%
\$15,000 to \$24,999	170	96	3.4%	74	15.1%
\$25,000 to \$49,999	830	600	21.0%	230	46.8%
\$50,000 to \$74,999	541	481	16.9%	60	12.2%
\$75,000+	1592	1474	51.7%	118	24.0%
Total	3343	2852	100.0%	491	100.0%

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

Age of Householder

More than half of Humboldt County’s homeowners are below 55 years old and 40% of them are in the 35 to 54 years old age group. Notably, a 35% of the homeowners are in the 55-74 years old age group and most of them (65%) are for housing units outside the City of Winnemucca. Similarly, 65% of renters in the county are below 55 years old and more than a third of them are 34 years of age or younger.

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

	Humboldt County	Winnemucca	Rest of County
Owner Occupied	4,900	2,048	2,852
15 to 34 Years	754	374	380
35 to 54 Years	1,967	833	1,134
55 to 74 Years	1,724	604	1,120
75 Years and Over	455	237	218
Renter Occupied	2,086	1,595	491
15 to 34 Years	743	526	217
35 to 54 Years	613	379	234
55 to 74 Years	511	489	22
75 Years and Over	219	201	18

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

Almost 60% of owner-occupied units in Humboldt County have existing mortgage and roughly two thirds of the householders are below 55 years old. Conversely, over 70% of occupied housing units that are “free and clear” or without mortgages are owned by householders that are 55 years and older.

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

Income Level	Households	Cost Burdened >30%	Cost Burdened >50%	Not Cost Burdened
Humboldt County				
< 30% AMI	485	52.6%	41.2%	47.4%
>30% to <50% AMI	440	76.1%	0.0%	23.9%
>50% to <80% AMI	325	26.2%	0.0%	73.8%
>80% to <100% AMI	165	0.0%	0.0%	100.0%
>100% AMI	635	0.0%	0.0%	100.0%
Total	2,050	32.9%	9.8%	67.1%
Winnemucca				
< 30% AMI	390	52.6%	43.6%	47.4%
>30% to <50% AMI	320	87.5%	0.0%	12.5%
>50% to <80% AMI	215	11.6%	0.0%	88.4%
>80% to <100% AMI	100	0.0%	0.0%	100.0%
>100% AMI	455	0.0%	0.0%	100.0%
Total	1,480	34.5%	11.5%	65.5%
Rest of County				
< 30% AMI	95	52.6%	31.6%	47.4%
>30% to <50% AMI	120	45.8%	0.0%	54.2%
>50% to <80% AMI	110	54.5%	0.0%	45.5%
>80% to <100% AMI	65	0.0%	0.0%	100.0%
>100% AMI	180	0.0%	0.0%	100.0%
Total	570	28.9%	5.3%	71.1%

Source: US Department of Housing and Urban Development, CHAS, 5-year 2016-2020

Housing Gap Analysis

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 it also needs to be available.

This section examines the 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. Humboldt County and Communities, Household by Income and Tenure, 2022

	Humboldt County	Winnemucca	Rest of County
Owner-Occupied			
Less Than \$14,999	341	140	297
\$15,000 to \$24,999	139	43	600
\$25,000 to \$49,999	854	254	481
\$50,000 to \$74,999	767	286	421
\$75,000+	2799	1325	694
Total	4,900	2,048	359
Renter-Occupied			
Less Than \$14,999	350	341	0
\$15,000 to \$24,999	267	193	0
\$25,000 to \$49,999	580	350	0
\$50,000 to \$74,999	181	121	0
\$75,000+	708	590	0
Total	2,086	1,595	0

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 Housing Affordability

In 2022, about 64% of occupied housing units in Humboldt County are owned with homeowner vacancy rates at 1.1%. Most households (66%) are family-married couples with an average household size of 2.63 per unit. Approximately 57 % of owner-occupied homes are 3-bedroom units. The county’s median monthly owners housing cost is \$1,524 for occupied homes with mortgage and \$427 for homes without a mortgage. ACS defines mortgage 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 and the heightened speculative nature of the nationwide housing market in the past years make homebuying more challenging today. Under a conventional loan structure, it will cost an additional \$700 per month on mortgage payment to buy a \$300,000 home today compared to two years ago. Table 35 presents comparative home value estimates in Humboldt County and selected communities. This data includes 2022 ACS estimated housing values, compared to Humboldt County Assessor’s home sales data and calculated Zillow estimates as defined below:

- Owner-Occupied Values are from 2022 ACS 5-year estimates. Homes with mortgages generally show higher values because of recent revaluations required for new financing. More than half of the housing units in Humboldt County were built prior to 1990, and 62% of the homeowners moved in only in 2010 or later. Owner-occupied units with mortgages would include homes that underwent recent financing (possibly because ownership or title change) or just refinancing (with or without equity cash out).
- County Assessor Values are calculated median prices or home values from sales transactions recorded by the Assessor’s Office in 2022-2023. 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 Estimated Values are the median values calculated from 2023 (January-November) monthly home value estimates compiled by Zillow Housing Research. These values represent the current typical value of houses in the market.
-

Table 35. Humboldt and Communities, Median Housing Values Estimates

	Humboldt County	Winnemucca	Rest of County
2022 ACS Data			
Owner-Occupied Values	\$242,200	\$280,200	N/A
With Mortgage	\$260,400	\$291,300	N/A
Without Mortgage	\$197,900	\$250,000	N/A
County Assessor Values	\$275,000	\$304,000	N/A
Zillow Estimated Values	\$287,650	\$291,114	N/A
Income and Wage Data			
Median Household Income	\$75,574	\$78,161	N/A
Monthly Household Income	\$6,298	\$6,513	N/A
Average Hourly Wage Rate*	\$36.33	\$37.58	N/A

Source: Owner Occupied: 2018-2022 ACS DP04: with Mortgage (S2506); without Mortgage (S2507); Sales Data from Humboldt County Assessor’s Office [Humboldt County NV Parcel and Sales Search](#); Home Value Estimates from [Zillow Housing Research](#) *Assumes Full-Time Equivalent at 2,080 annual hours.

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 (S1901)
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	0.72% of the assessed value
Monthly Utility Allowance for Single Family (3-bedroom) unit detached house (estimated using Published HUD Utility Schedule)	\$265/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 Humboldt County and selected communities. The analysis presents the growing of challenge purchasing a home in the 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:

- **Humboldt County.** Overall, the current county median house price of \$287,650 is greater than estimated affordable house values at all levels i.e. for earnings at 50%, 80%, 100% and 120% of median annual household income. The minimum household income to make that home market price affordable is estimated at about \$100,274 or 133% of the county’s median household income.
- **Winnemucca.** The median house price of \$291,114 is similarly greater than the estimated affordable housing prices calculated for earnings at 50% and 80% and 100% and 120% of the community’s median annual income. However, the affordable housing price is reached at annual household income of at least \$101,236 which is about 130% of its median income.

Table 36. Humboldt County and Communities, Homeowner Affordability Scenario, 2022

		50%	80%	100%	120%
		Household Income	Household Income	Household Income	Household Income
Humboldt County	\$75,574	\$37,787	\$60,459	\$75,574	\$90,689
Monthly Household Income	\$6,298	\$3,149	\$5,038	\$6,298	\$7,557
% of Income for Housing		30%	30%	30%	30%
Monthly Affordable Housing Expense		\$945	\$1,511	\$1,889	\$2,267
Affordable Home Price		\$87,250	\$159,873	\$208,374	\$256,874
Median House Price		\$287,650	\$287,650	\$287,650	\$287,650
Affordable Price Difference		(\$200,400)	(\$127,777)	(\$79,276)	(\$30,776)
Winnemucca	\$78,161	\$39,081	\$62,529	\$78,161	\$93,793
Monthly Household Income	\$6,513	\$3,257	\$5,211	\$6,513	\$7,816
% of Income for Housing		30%	30%	30%	30%
Monthly Affordable Housing Expense		\$977	\$1,563	\$1,954	\$2,345
Affordable Home Price		\$91,356	\$166,545	\$216,714	\$266,882
Median House Price		\$291,114	\$291,114	\$291,114	\$291,114
Affordable Price Difference		(\$199,758)	(\$124,569)	(\$74,400)	(\$24,232)

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

Renter-Occupied Housing Affordability

In 2022, about 27% of Humboldt County’s occupied homes are rented and showing zero vacancy. Most renters in the county are predominantly non-family households with 60% living alone. The average renter household size in the county is about 2.01 and 72% of the occupied rentals are 2- to 3-bedroom units. The County’s median gross rent is \$959 for 2-bedrooms and \$1,166 for 3-bedrooms. Overall, the majority of renters, or 48%, spend \$500 to \$999 per month to keep their rental units but 38% spend at least \$1,000 per month.

Table 37 shows a comparison of Renter-Occupied Average Rents in Humboldt County using estimates from multiple sources. The *Market Rate estimates* represent contract rent gathered from published rates for available rental units in the county. The *Annual Fair Market Rents (FMRs)* published by HUD represent the 40th percentile gross rent estimates are commonly used to set limits for most rental subsidy programs. In addition, HUD also publishes an annual *50th Percentile or Median Rent Estimates* which under certain conditions are used to set success rate payment standards with a wider reach in terms of income eligibility for home programs. Lastly, the *2022 Median Gross Rent* from the ACS 5-year (2018-2022) estimates are also presented to provide an additional perspective.

Table 37. Humboldt County, Renter-Occupied Average Rents Market Rate Compared to HUD Fair Market Rents (FMR)

	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Market Rate + Utility Allowance	\$947	\$1,442	\$1,690	\$2,132
FY 2024 HUD FMR	\$931	\$1,223	\$1,489	\$2,046
FY 2023 HUD FMR	\$901	\$1,152	\$1,402	\$1,898
HUD 2024 50th Percentile Rent Estimates	\$978	\$1,285	\$1,564	\$2,149
HUD 2023 50th Percentile Rent Estimates	\$931	\$1,191	\$1,450	\$1,963
2022 Humboldt County ACS Median Gross Rent	\$564	\$959	\$1,166	NA

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.

Renter Scenario: The Monthly Affordable Housing Expense (MAHE) for the renter uses an additional income scenario at 30% of “household income” to align it with income-based eligibility criteria set by government rental subsidy programs. The Gross Rent used in the analysis is Market Rate estimates which 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	Based on prevailing contract or market rate + Utility Allowance 0-bedroom = \$78; 1-bedroom = \$89; 2-bedroom = \$111; 3-bedroom = \$134; 4-bedroom = \$155

Table 38 summarizes rental housing affordability for Humboldt County and selected community. Overall home affordability is achieved at 80% of the median income, for a one or a two-bedroom size rental but monthly household income needs to be at least 100% of the County median income for a 3-bedroom size rental unit. Note that 72% of renters in the County are in 2 or 3-bedroom size units.

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

		30% Household Income	50% Household Income	80% Household Income	100% Household Income	120% Household Income
Humboldt County	\$75,574	\$22,672	\$37,787	\$60,459	\$75,574	\$90,689
Monthly Household Income	\$6,298	\$1,889	\$3,149	\$5,038	\$6,298	\$7,557
% of Income for Housing		30%	30%	30%	30%	30%
Monthly Affordable Housing Expense		\$567	\$945	\$1,511	\$1,889	\$2,267
Monthly Gross Rent (Market Rate)						
1-Bedroom = \$947		(\$380)	(\$2)	\$564	\$942	\$1,320
2-Bedroom = \$1,442		(\$875)	(\$497)	\$69	\$447	\$825
3-Bedroom = \$1,690		(\$1,123)	(\$745)	(\$179)	\$199	\$577
4-Bedroom = \$2,132		(\$1,565)	(\$1,187)	(\$621)	(\$243)	\$135
Winnemucca	\$78,161	\$23,448	\$39,081	\$62,529	\$78,161	\$93,793
Monthly Household Income	\$6,513	\$1,954	\$3,257	\$5,211	\$6,513	\$7,816
% of Income for Housing		30%	30%	30%	30%	30%
Monthly Affordable Housing Expense		\$586	\$977	\$1,563	\$1,954	\$2,345
Monthly Gross Rent (Market Rate)						
1-Bedroom = \$947		(\$361)	\$30	\$616	\$1,007	\$1,398
2-Bedroom = \$1,442		(\$856)	(\$465)	\$121	\$512	\$903
3-Bedroom = \$1,690		(\$1,104)	(\$713)	(\$127)	\$264	\$655
4-Bedroom = \$2,132		(\$1,546)	(\$1,155)	(\$569)	(\$178)	\$213

Sources: American Community Survey (ACS) 2018-2022 5-Year Estimates, S2503; Market rate is based on contract rent information provided by local multi-family units in the county. Utility allowance are estimated using the 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

The 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. More than 40% of owner-occupied homes in Humboldt County do not have mortgages and are “free and clear properties” and 15% of the occupied rental units (notably 42% outside of Winnemucca) were reported with no rental fees.

Owner Gap Analysis

Table 39 depicts owner-occupied housing unit gaps in demand and supply for Humboldt County and communities. Overall results show that homeowners making less than \$50,000 per year (representing 27% of total unit demanded) have a net positive unit gap or sufficient supply of affordable housing units. However, a closer look at the lower housing cost tier (cost <\$1,250) reveals that the housing units supplied without mortgages which accounted for 70% share of total units supplied made a significant impact on the housing unit gaps and this is consistent across the communities. These “units supplied without mortgages” represent free and clear homes from households that have been living in the same housing unit for a long period of time and/or units with paid-off mortgages. Therefore, despite the surplus units, new homebuyers particularly those in that low-income tier will have to deal with the challenge of higher home prices and housing cost.

On the other side of the income spectrum are homeowners with annual earnings of at least \$50,000 (which represents the majority share 73% of total unit demanded) shows a cumulative net deficiency in unit gaps across the communities. More than 97% of the units supplied in this income tier, are for homes with existing mortgages, so prices for unit supplied are relatively higher and effectively less affordable resulting to the to the deficiency. Homeowners that earns an annual income of at least \$100,000 per year show a shortage of 1,840 units. This is in line with the analysis presented in the preceding section that a minimum household income of \$100,274 is needed to achieve affordability when purchasing homes at the current median price of \$287,650.

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

Table 39. Humboldt 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)
Humboldt County				
Less Than \$20,000	Less than \$500	429	1304	875
\$20,000 to \$34,999	\$500 to \$874	361	664	303
\$35,000 to \$49,999	\$875 to \$1249	544	783	239
\$50,000 to \$74,999	\$1250 to \$1874	767	1570	803
\$75,000 to \$99,999	\$1875 to \$2499	643	263	-380
\$100,000 or More	\$2,500 and Above	2,156	316	-1840
Total		4,900	4,900	0
Winnemucca				
Less Than \$20,000	Less than \$500	172	604	432
\$20,000 to \$34,999	\$500 to \$874	171	208	37
\$35,000 to \$49,999	\$875 to \$1249	94	315	221
\$50,000 to \$74,999	\$1250 to \$1874	286	552	266
\$75,000 to \$99,999	\$1875 to \$2499	222	139	-83
\$100,000 or More	\$2,500 and Above	1,103	230	-873
Total		2,048	2,048	0
Rest of County				
Less Than \$20,000	Less than \$500	257	700	443
\$20,000 to \$34,999	\$500 to \$874	190	456	266
\$35,000 to \$49,999	\$875 to \$1249	450	468	18
\$50,000 to \$74,999	\$1250 to \$1874	481	1,018	537
\$75,000 to \$99,999	\$1875 to \$2499	421	124	-297
\$100,000 or More	\$2,500 and Above	1,053	86	-967
Total		2,852	2,852	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 Humboldt County and communities. Overall county results for households earning annual income of less than \$50,000 (which represents 57% of total units demanded) show a net sufficiency. While the impact of the 315 units supplied with ‘No Rent’ likely creates the unit surplus, it does not diminish the fact that households earning between \$20,000- \$34,999, which represents the largest share of units demanded, is showing a 141 unit shortage or deficiency.

In Winnemucca, households with annual earnings less than \$35,000 per year (which represent 50% of their units demanded) is showing a small sufficiency. The total units that have zero rent costs likely greatly help with this sufficiency.

At the other end of the income spectrum with renter households earning at least \$50,000 per year is showing a net cumulative deficiency of 532 units. The total units demanded in this income tier is 889 units (43% share) and 80% of that comes from Winnemucca. Also, the overall deficiency includes the 298 units demanded (243 units from Winnemucca) for households with annual income of at least \$100,000 who can afford rental cost of \$2500 or higher.

Table 40. Humboldt 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)
Humboldt County				
Less Than \$20,000	Less than \$500	421	549	128
\$20,000 to \$34,999	\$500 to \$874	563	574	11
\$35,000 to \$49,999	\$875 to \$1249	213	606	393
\$50,000 to \$74,999	\$1250 to \$1874	181	326	145
\$75,000 to \$99,999	\$1875 to \$2499	410	31	-379
\$100,000 or More	\$2,500 and Above	298	0	-298
Total		2086	2086	0
Winnemucca				
Less Than \$20,000	Less than \$500	375	345	-30
\$20,000 to \$34,999	\$500 to \$874	430	509	79
\$35,000 to \$49,999	\$875 to \$1249	79	400	321
\$50,000 to \$74,999	\$1250 to \$1874	121	310	189
\$75,000 to \$99,999	\$1875 to \$2499	347	31	-316
\$100,000 or More	\$2,500 and Above	243	0	-243
Total		1595	1595	0
Rest of County				
Less Than \$20,000	Less than \$500	46	204	158
\$20,000 to \$34,999	\$500 to \$874	133	65	-68
\$35,000 to \$49,999	\$875 to \$1249	134	206	72
\$50,000 to \$74,999	\$1250 to \$1874	60	16	-44
\$75,000 to \$99,999	\$1875 to \$2499	63	0	-63
\$100,000 or More	\$2,500 and Above	55	0	-55
Total		491	491	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. Humboldt County and Communities, Population Change, 2015 to 2022, Index 2015 = 100

	Humboldt County	Winnemucca	Rest of County
2015	100.00	100.00	100.00
2016	100.14	100.91	99.49
2017	100.12	100.77	99.58
2018	99.04	99.85	98.37
2019	98.60	99.39	97.94
2020	98.63	99.26	98.11
2021	100.88	106.59	96.07
2022	101.17	106.97	96.27

Source: American Community Survey (ACS) 2018-2022; 5-Year Estimates, DP05
Data in this table relates to Figure 1

Figure 2

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

	Humboldt County	Winnemucca	Rest of County
19 & Under	28.3%	28.5%	28.0%
20 to 34 Years	19.3%	22.7%	16.1%
35 to 54 Years	25.0%	22.5%	27.3%
55 to 74 Years	22.2%	19.6%	24.7%
75 Years and Older	5.2%	6.6%	3.8%

Source: American Community Survey (ACS) 2018-2022; 5-Year Estimates, DP05
Data in this table relates to Figure 2

Figure 3

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

	Humboldt County	Winnemucca	Rest of County
Built 1969 or Earlier	19.2%	26.8%	11.3%
Built 1970 to 2009	69.7%	63.1%	76.5%
Built 2010 or Later	11.1%	10.1%	12.2%

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. Humboldt County, Building Permits, 2000 to 2009

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Total Units	48	6	8	26	47	58	61	90	41	48
Units in Single-Family Structures	6	6	8	26	47	58	61	52	41	16
Units in All Multi-Family Structures	42	0	0	0	0	0	0	38	0	32
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	2	0	8
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	42	0	0	0	0	0	0	36	0	24

Source: SOCDS Building Permits Database, Accessed December 2023

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

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total Units	18	47	172	80	20	51	12	17	12	17
Units in Single-Family Structures	12	25	102	78	18	19	12	17	12	13
Units in All Multi-Family Structures	6	22	70	2	2	32	0	0	0	4
Units in 2-unit Multi-Family Structures	6	6	20	2	2	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	0	0	8	0	0	0	4
Units in 5+ Unit Multi-Family Structures	0	16	50	0	0	24	0	0	0	0

Source: SOCDS Building Permits Database, Accessed December 2023

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

	2020	2021	2022							
Total Units	15	31	106							
Units in Single-Family Structures	15	31	106							
Units in All Multi-Family Structures	0	0	0							
Units in 2-unit Multi-Family Structures	0	0	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

