



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

Publication Information

Publication Date: **April 2024**

Buddy Borden

Associate Professor and Community Economic
Development Specialist
University of Nevada Reno Extension

Ariel Martinez

Research Coordinator
University of Nevada, Reno Extension

Joseph Lednicky

Economist
University of Nevada, Reno Extension

Elijah Rubalcada

Statistician
University of Nevada, Reno Extension

Acknowledgements

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

Thank you to the College of Agriculture, Biotechnology, and Natural Resources (CANBR), Agricultural Experiment Station, and Extension for continued funding and support.

The University of Nevada, Reno is committed to providing a place of work and learning free of discrimination on the basis of a person's age (40 or older), disability, whether actual or perceived by others (including service-connected disabilities), gender (including pregnancy related conditions), military status or military obligations, sexual orientation, gender identity or expression, genetic information, national origin, race (including hair texture and protected hairstyles such as natural hairstyles, afros, bantu knots, curls, braids, locks and twists), color, or religion (protected classes). Where discrimination is found to have occurred, the University will act to stop the discrimination, to prevent its recurrence, to remedy its effects, and to discipline those responsible.

A partnership of Nevada counties; University of Nevada, Reno; and the U.S. Department of Agriculture

Copyright © 2024, University of Nevada, Reno Extension.

All rights reserved. No part of this publication may be reproduced, modified, published, transmitted, used, displayed, stored in a retrieval system, or transmitted in any form or by any means electronic, mechanical, photocopy, recording or otherwise without the prior written permission of the publisher and authoring agency.

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.

Questions, concerns, other correspondence, and requests for additional information, may be sent to:

University of Nevada, Reno Extension
8050 Paradise Rd., Ste 100
Las Vegas, NV 89123

[Extension.unr.edu/NEAP](https://extension.unr.edu/NEAP)

EconDev@unr.edu

Buddy Borden
702-257-5505

Joe Lednicky
702-948-5971

Nevada Rural Housing
3695 Desatoya Dr.
Carson City, NV 89701

<https://nvrural.org/>

help@nvrural.org

775-887-1795

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. | Subsidized 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. | Subsidized 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. | Subsidized 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

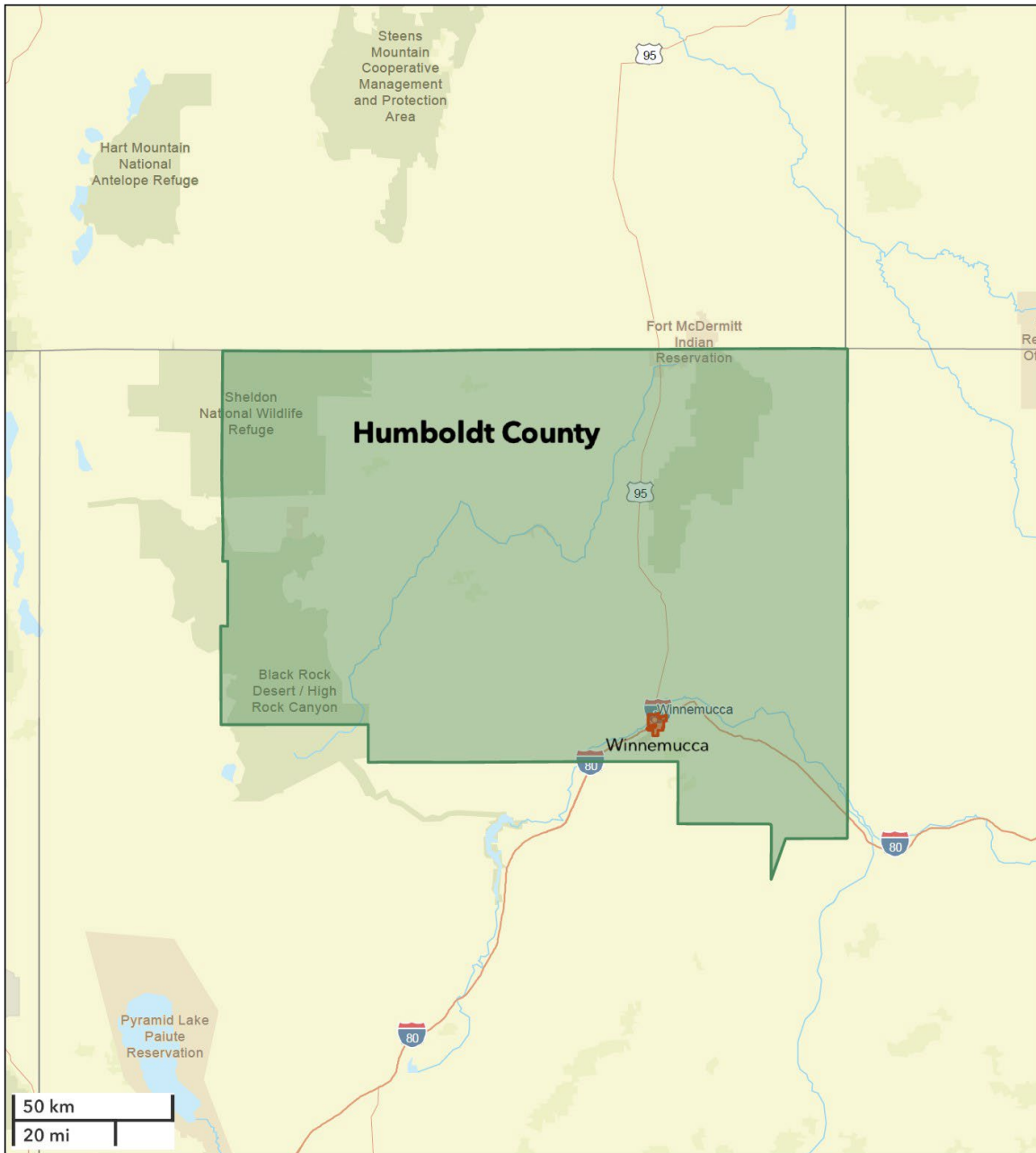
| | 1 | 2 | 3 | 4 | 5 | 6 |
|--|---------|---------|---------|----------------|---------|---------|
| Extremely Low-Income Limits (30% AMI) | \$506 | \$579 | \$651 | \$750 | \$879 | \$1,007 |
| Very Low-Income Limits (50% AMI) | \$844 | \$965 | \$1,085 | \$1,205 | \$1,303 | \$1,399 |
| Low-Income Limits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

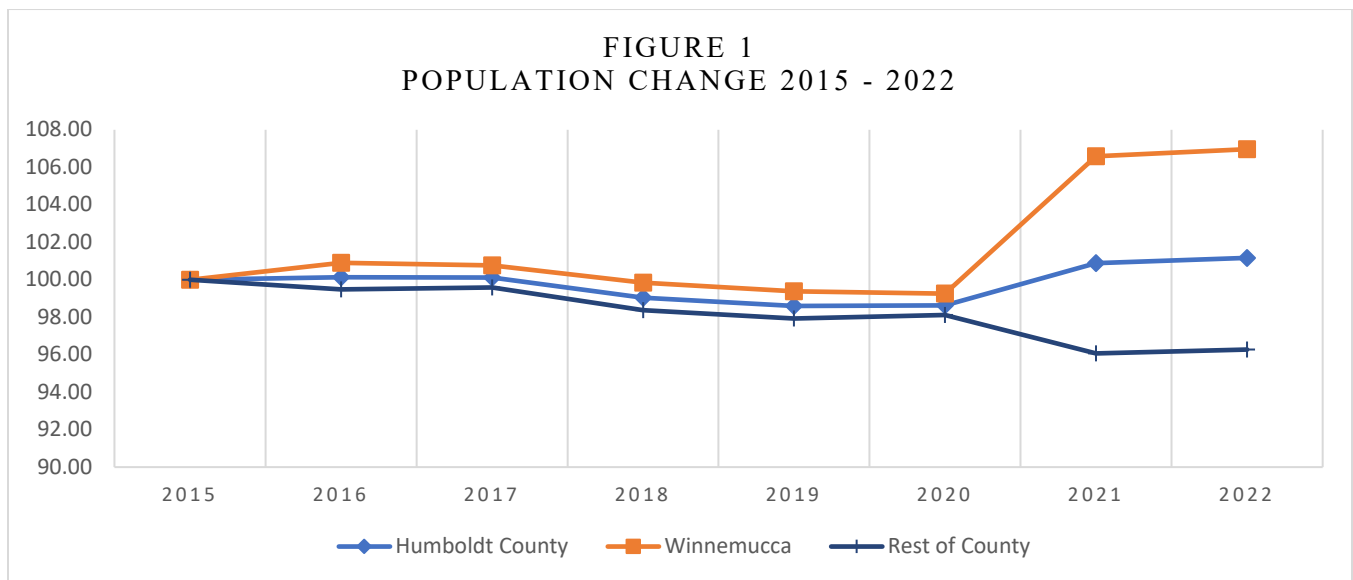
| | Humboldt County | Winnemucca | Rest of County |
|---|-----------------|------------|----------------|
| Population | 17,266 | 8,354 | 8,912 |
| Households | 6,986 | 3,643 | 3,343 |
| Families | 4,564 | 1,964 | 2,600 |
| Average Household Size | 2.44 | 2.27 | N/A |
| Single-Person Households | 29.2% | 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

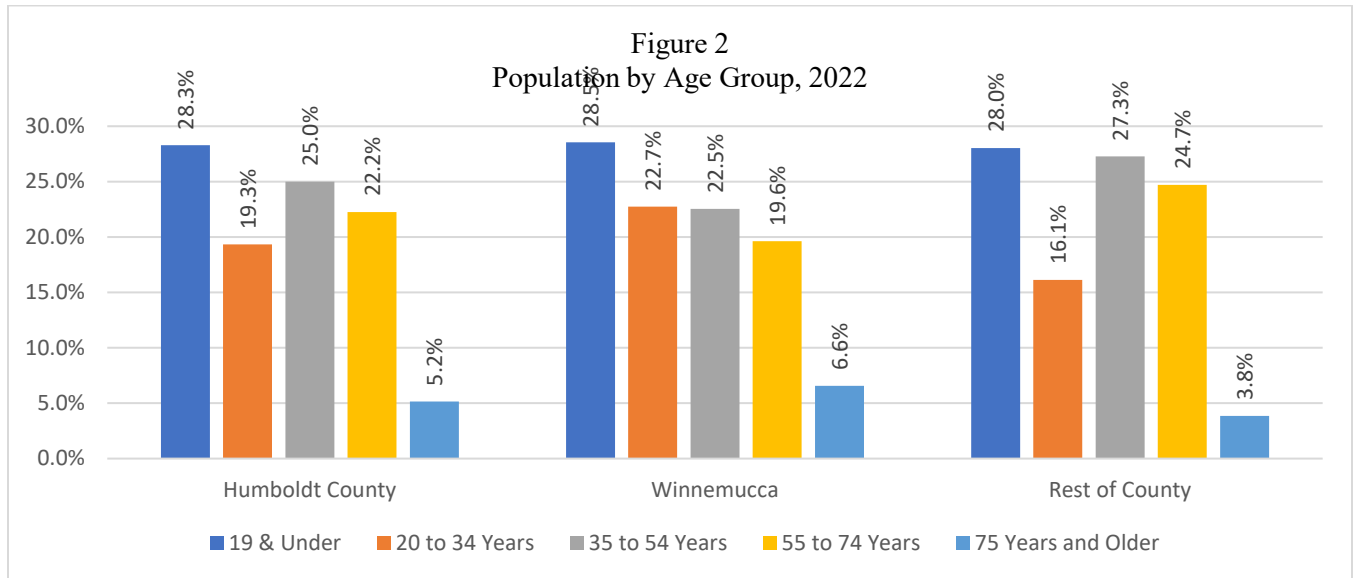
Humboldt County population grew slightly by 1.2% in 2022 from their 2015 levels. Notably, this growth is primarily attributable to the estimated 7% increase in Winnemucca’s population which apparently includes some in-migration from within the county. It should be noted that the Rest of the County was 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 earns 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% | 42.6% |
| Multi-Family Units (%) | 12.1% | 22.2% | 1.6% |
| Mobile Home, RV (%) | 34.9% | 14.7% | 55.8% |

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 |

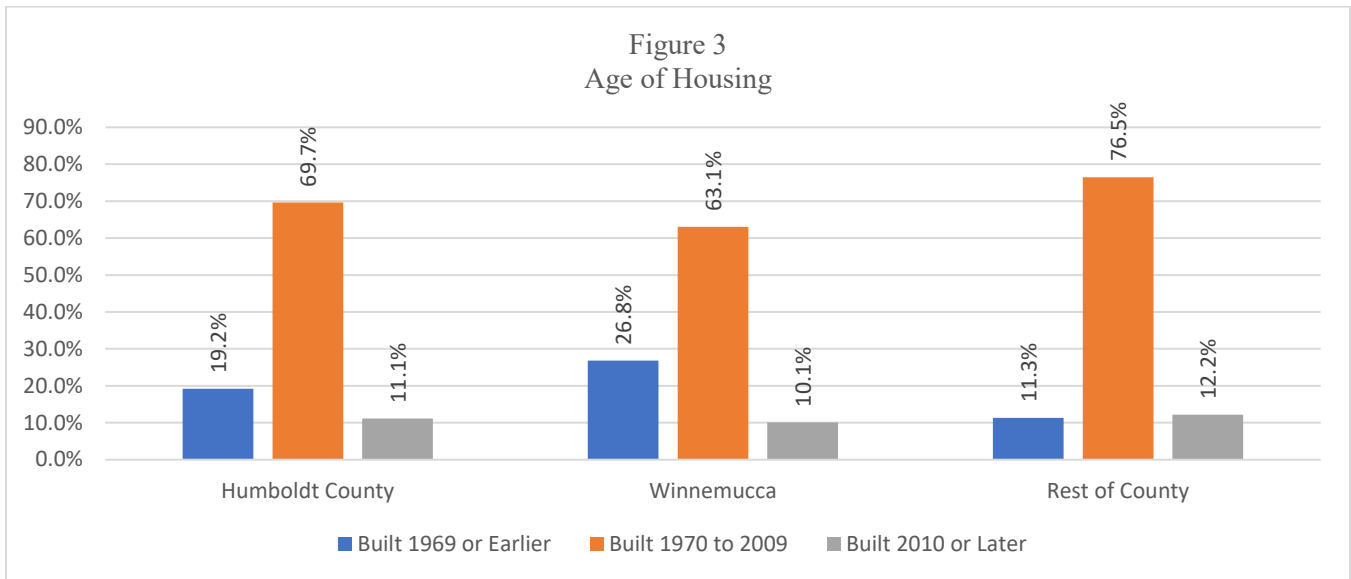
Source: American Community Survey 2018-2022 5-Year Estimates, B25004

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

| | Humboldt County | Winnemucca | Rest of County |
|---|-----------------|--------------|----------------|
| Housing Units with a Mortgage | 2,917 | 1,218 | 1,669 |
| 15 to 34 Years | 24.9% | 28.5% | 22.2% |
| 35 to 54 Years | 51.0% | 52.9% | 49.6% |
| 55 to 74 Years | 20.6% | 17.4% | 22.8% |
| 75 Years and Over | 3.6% | 1.2% | 5.3% |
| Housing Units without a Mortgage | 1,983 | 830 | 1,153 |
| 15 to 34 Years | 1.5% | 3.3% | 0.2% |
| 35 to 54 Years | 24.2% | 22.8% | 25.2% |
| 55 to 74 Years | 56.7% | 47.2% | 63.5% |
| 75 Years and Over | 17.7% | 26.7% | 11.1% |

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

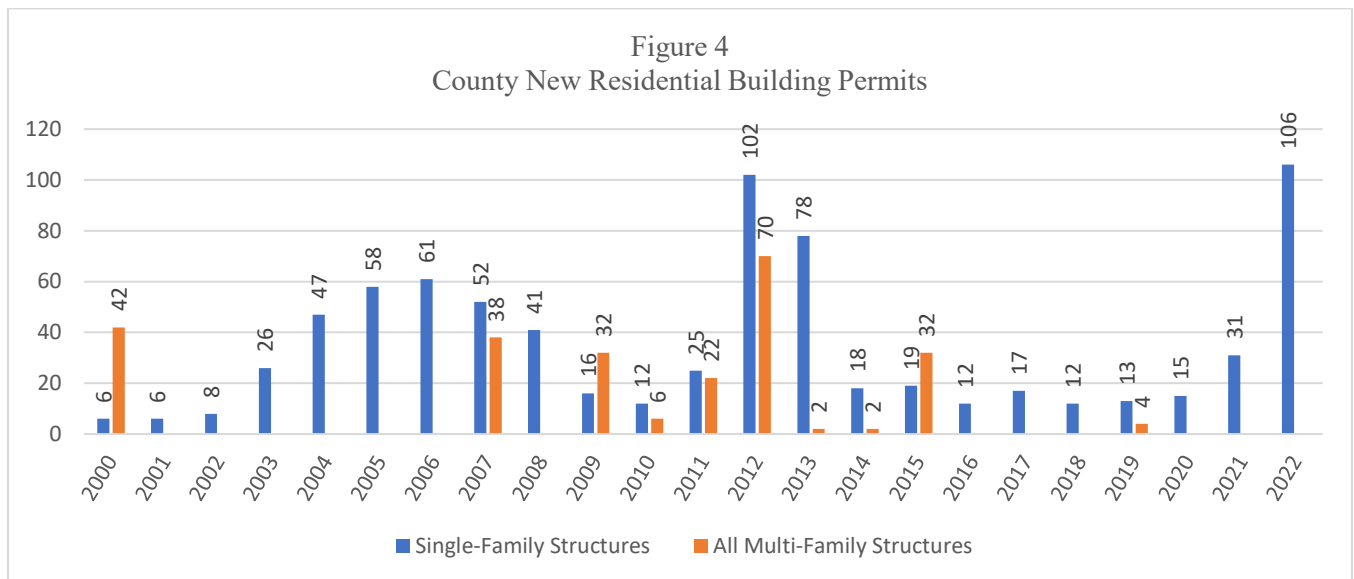
Housing Building Permits

The rule in housing economics is that developers build more homes when there is demand and/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 the Humboldt County from the 2000 through 2022. Building permits are generally issued for new construction but permits for renovations may be required if it reaches a certain threshold outlined in their guidelines and building code. The average number of permits issued in Humboldt County for single family units averages 33 permits per year. Although, the county was averaging 22 multi-family unit permits per year in 2010-2015, there has been almost no multifamily permits issued in the county since 2016 except for the 4 permits issued in 2019.

In 2023, a total of 74 single family units and no multi-family permits have been issued during the year. Most of them (43 permits) are in unincorporated areas with 31 in Winnemucca.

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



Affordable Housing Programs

There are (10) affordable housing apartments in Humboldt 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 or income eligibility. The following assistance programs are available in a lot of the rural counties.

Section 8 Project-Based Rental Assistance (PBRA)

Tenants in the Section 8 program pay less than 30% of their income for rent. In the PBRA program, the property owners contract directly with HUD to rent units to families with income that does not exceed 80% of the local median income.

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.

HOME Investment Partnership Program (HIPPP)

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.

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.

Section 515 HUD 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 19 lists the subsidized housing units reported by the Nevada Housing Division. About 4% of Humboldt's County's housing units are considered income-based housing and all 304 units are located in Winnemucca with 128 units restricted to seniors or qualified disabled households.

Table 21. Humboldt County, Subsidized Housing Inventory, 2023

| Housing Complex | Community | Address | Units per Bedroom (BR) | Housing Programs | Units |
|-------------------------------------|------------|------------------|----------------------------|------------------|-------|
| Humboldt Pines - Elderly | Winnemucca | 1310 Hanson St. | (22)1BR; (6) 2BR | LIHTC, USDA-RD | 28 |
| Humboldt Pines Family | Winnemucca | 1300 Hansen St. | (6) 1BR; (24) 2BR; (6) 3BR | LIHTC, USDA-RD | 36 |
| Humboldt Village Apts. | Winnemucca | 400 Weso St. | (36) 2BR; (2) 3BR | LIHTC, USDA-RD | 38 |
| Larios Arms II | Winnemucca | 242 W. Minor St. | (18)1BR; (12) 2BR | LIHTC, HOME | 30 |
| Larios Arms Sr Apts. | Winnemucca | 242 W. Minor St. | (24) 1BR; (6) 2BR | LIHTC, HOME | 30 |
| Mountain View Village/Mountain View | Winnemucca | 1200 Hanson St. | (12) 2BR; (24) 3BR (6) 4BR | LIHTC, USDA-RD | 42 |
| Sonoma Springs | Winnemucca | 1100 Hanson St. | (20) 2BR; (12) 3BR | LIHTC | 32 |
| Sunrise Quarters Apts. | Winnemucca | 445 Weso St | (22) 1BR; (6) 2BR | LIHTC, USDA-RD | 28 |
| Willowbrook III Sr | Winnemucca | 1648 Midas | (20) 1BR | LIHTC, USDA-RD | 20 |
| Winnemucca Vlg/ Winnemucca Manor | Winnemucca | 130 Minor St. | (18) 1BR; (2) 2BR | LIHTC, USDA-RD | 20 |

Source: Nevada Housing Division, accessed January 2024

The table 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. Humboldt County, Subsidized Housing Inventory Income Restrictions, 2023

| Housing Complex | Total Units | 30% AMI | 35% AMI | 40% AMI | 45% AMI | 50% AMI | 60% AMI |
|-------------------------------------|-------------|---------|---------|---------|---------|---------|---------|
| Humboldt Pines - Elderly | 28 | - | - | - | - | - | - |
| Humboldt Pines Family | 36 | - | - | - | - | - | - |
| Humboldt Village Apts. | 38 | - | - | - | - | 19 | 19 |
| Larios Arms II | 30 | - | - | 16 | - | 14 | - |
| Larios Arms Sr Apts. | 30 | - | - | - | 1 | 16 | 13 |
| Mountain View Village/Mountain View | 42 | 22 | - | - | - | 20 | - |
| Sonoma Springs | 32 | - | - | 14 | 5 | 13 | - |
| Sunrise Quarters Apts. | 28 | - | - | - | - | 12 | 13 |
| Willowbrook III Sr | 20 | - | - | - | - | - | - |
| Winnemucca Vlg/Winnemucca Manor | 20 | 11 | - | - | - | 9 | - |

Source: Nevada Housing Division, accessed January 2024

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. The reality is that not all housing types are available equally in each community. This section will review the nature of housing demand in the communities based on differing household attributes and requirements.

Housing Tenure

Approximately 64% of all housing units in Humboldt County are owner occupied and 27% renter occupied. Winnemucca shows 53% and 41% owner occupied and renter occupied housing units respectively. However, owner occupied units in the Rest of the County account for over 75% of their housing units.

Available housing vacancy rate in Humboldt County is low at less than 1% which is significantly lower than Nevada’s average vacancy rate of 3.5%. Overall the county homeowner vacancy rate is at 1.1% while the rental vacancy rate is at zero. There are no available vacant homes for sale or for rent outside of Winnemucca.

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

| | Humboldt County | Winnemucca | Rest of County |
|----------------------------|-----------------|------------|----------------|
| Total Housing Units | 7,671 | 3,891 | 3,780 |
| Owner-Occupied | 4,900 | 2,048 | 2,852 |
| Renter-Occupied | 2,086 | 1,595 | 491 |
| Vacant | 685 | 248 | 437 |
| Owner Vacancy Rate | 1.1% | 2.5% | N/A |
| Renter Vacancy Rate | 0.0% | 0.0% | N/A |

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

Length of Residency

In 2022, 62% of the householders in the county moved-in after 2010 and more than 43% came in after 2018. Rest of County received nearly half of residents moving in prior to 2010 while in Winnemucca only about 30% of residents moved in prior to 2010.

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

| | Humboldt County | Winnemucca | Rest of County |
|-------------------------------|-----------------|------------|----------------|
| Total Housing Units | 6,986 | 3,643 | 3,343 |
| Moved-in 2021 or Later | 3.6% | 5.4% | 1.6% |
| Moved-in 2018 to 2020 | 22.8% | 25.1% | 20.2% |
| Moved-in 2010 to 2017 | 35.4% | 40.0% | 30.3% |
| 2009 or Earlier | 38.3% | 29.5% | 47.9% |

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

Bedrooms

Table 25 depicts that 98% of owner-occupied housing units in Humboldt County have at least (2) bedrooms; about 57% are (3) bedroom units while 27% have at least (4) bedrooms. Owner-occupied homes that are studio type or (0) bedroom and (1) bedroom units are very limited with a combined share of only 2%.

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

| | Humboldt County | Winnemucca | Rest of County |
|------------------------------------|-----------------|------------|----------------|
| Owner Occupied | 4,900 | 2,048 | 2,852 |
| Percent Owned, 0-1 Bedrooms | 2.1% | 1.5% | 2.6% |
| Percent Owned, 2 Bedroom | 14.3% | 20.0% | 10.3% |
| Percent Owned, 3+ Bedroom | 83.6% | 78.5% | 87.2% |

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, B25042

Table 26 shows the distribution of occupied rental units in Humboldt County and communities by the number of bedrooms. The 2- to 3-bedroom units account for 72% of the occupied rental units in the county. More than 76% of the rental units are in Winnemucca and almost evenly distributed in 1, 2 or 3-bedroom size units. Notably, the 3- to 4-bedroom size units account for the majority, or 76%, of the rentals in the Rest of the County.

Table 26. Humboldt County and Communities, Renter-Occupied Housing Inventory by Bedrooms, 2021

| | Humboldt County | Winnemucca | Rest of County |
|-------------------------------------|-----------------|------------|----------------|
| Rental Units | 2,086 | 1,595 | 491 |
| Percent Rental, 0-1 Bedrooms | 23.5% | 30.6% | 0.4% |
| Percent Rental, 2 Bedroom | 32.6% | 35.4% | 23.8% |
| Percent Rental, 3+ Bedroom | 43.9% | 34.0% | 75.8% |

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, B25042

Tables 27 and 28 show average household sizes in Humboldt County are 2.63 for owner occupied and 2.01 for renter occupied units, respectively. About 77% of homeowners in Humboldt County are family households with a majority of married couples. In contrast, 62% of renters are non-family households and mostly live by themselves. This breakdown of household type is similarly depicted across all communities. It is also worth mentioning that 77% of renter households in the county are in Winnemucca and that most of them (61%) of them live alone.

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

| | Humboldt County | Winnemucca | Rest of County |
|-------------------------------|-----------------|--------------|----------------|
| Total Households | 4,900 | 2,048 | 2,852 |
| Average Household Size | 2.63 | 2.60 | NA |
| Families | 76.8% | 74.8% | 78.2% |
| Married Couples | 66.1% | 66.5% | 65.9% |
| Other Family | 10.7% | 8.3% | 12.3% |
| Non-Family | 23.2% | 25.2% | 21.8% |
| Living Alone | 19.8% | 22.3% | 18.1% |
| Not Living Alone | 3.4% | 2.9% | 3.8% |

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

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

| | Humboldt County | Winnemucca | Rest of County |
|-------------------------------|-----------------|--------------|----------------|
| Total Households | 2,086 | 1,595 | 491 |
| Average Household Size | 2.01 | 1.85 | NA |
| Families | 38.4% | 27.1% | 75.4% |
| Married Couples | 19.8% | 12.9% | 42.2% |
| Other Family | 18.6% | 14.2% | 33.2% |
| Non-Family | 61.6% | 72.9% | 24.6% |
| Living Alone | 51.3% | 61.3% | 19.1% |
| Not Living Alone | 10.2% | 11.7% | 5.5% |

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

Housing Unit Values

Home values are market driven and vary by individual community. Table 29 below shows a distribution of home values of owner-occupied housing units in Humboldt County. In 2022, over 60% percent of homes in Humboldt County are valued at least \$200,000 with 36% having values \$300,000 or more. Median home values in Winnemucca show at \$280,000, which is relatively higher than that of the county. Only 17% of the homes in Winnemucca are valued below \$150,000 compared to 27% in the Rest of the County.

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

| | Humboldt County | Winnemucca | Rest of County |
|---|-----------------|------------|----------------|
| Owner-Occupied Units | 4,900 | 2,048 | 2,852 |
| Less than \$100,000 | 11.9% | 8.5% | 14.3% |
| \$100,000 to \$149,999 | 11.1% | 8.1% | 13.2% |
| \$150,000 to \$199,999 | 16.1% | 11.1% | 19.7% |
| \$200,000 to \$299,999 | 24.8% | 29.2% | 21.6% |
| \$300,000+ | 36.1% | 43.1% | 31.1% |
| Owner-Occupied Median Value | \$242,200 | \$280,200 | N/A |
| % of Units with Mortgage | 59.5% | 59.5% | 59.6% |
| Median Value, Units with Mortgage | \$260,400 | \$291,300 | N/A |
| % of Units without Mortgage | 40.5% | 40.5% | 40.4% |
| Median Value, Units without Mortgage | \$197,900 | \$250,000 | N/A |

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

Tables 30 and 31 below show a distribution profile of Humboldt 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 principal, financing costs, property taxes, insurance, homeowner’s association fees (if applicable) and essential utilities (i.e. power, water and sewer). Renter monthly costs, or gross rent, consists of contract rent plus the estimated and the essential utilities.

The selected owner cost for occupied housing units with mortgage in Humboldt County at \$1,524 per month is almost four times the median cost (i.e. \$427 per month) for housing units without mortgage or considered free and clear homes. The median selected owner housing costs in Winnemucca is slightly higher at \$1,647 a month for homes with mortgages and similarly lower at \$408 per month for homes with no mortgages.

Table 30. Humboldt County and Communities, Owner-Occupied Units by Selected Monthly Housing Costs, 2022

| | Humboldt County | Winnemucca | Rest of County |
|--|-----------------|----------------|----------------|
| Owner Occupied Units with Mortgage | 2,917 | 1,218 | 1,699 |
| Less than \$1,000 | 9.3% | 13.1% | 6.6% |
| \$1,000 to \$1,499 | 38.8% | 26.8% | 47.4% |
| \$1,500 to \$1,999 | 32.4% | 30.6% | 33.7% |
| \$2,000 to \$2,499 | 9.0% | 11.4% | 7.3% |
| \$2,500 or more | 10.5% | 18.1% | 5.1% |
| Median Housing Cost | \$1,524 | \$1,647 | N/A |
| Owner Occupied Units without Mortgage | 1,983 | 830 | 1,153 |
| Less than \$250 | 13.7% | 10.4% | 16.0% |
| \$250 to \$399 | 30.6% | 37.6% | 25.6% |
| \$400 to \$599 | 32.9% | 30.8% | 34.4% |
| \$600 to \$799 | 13.1% | 17.6% | 9.8% |
| \$800 or more | 9.7% | 3.6% | 14.1% |
| Median Housing Cost | \$427 | \$408 | N/A |

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

In terms of rentals, overall Humboldt County’s median gross rent is \$927 a month with 41% of renters paying between \$500 and \$999 a month. Median gross rent in Winnemucca is slightly lower at \$899 per month. In the rest of the county, 65% of the rental units pay a gross rent of more than \$1,000.

Table 31. Humboldt County and Communities, Renter-Occupied Units by Monthly Gross Rent, 2022

| | Humboldt County | Winnemucca | Rest of County |
|------------------------------|-----------------|--------------|----------------|
| Occupied Rental Units | 2,086 | 1,595 | 491 |
| Less than \$500 | 11.2% | 14.7% | 0.0% |
| \$500 to \$999 | 41.1% | 47.6% | 20.2% |
| \$1,000 to \$1,499 | 23.0% | 19.2% | 35.2% |
| \$1,500+ | 9.6% | 11.6% | 3.1% |
| No Rent | 15.1% | 7.0% | 41.5% |
| Median Gross Rent | \$927 | \$899 | N/A |

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

Cost Burden

A household is considered cost-burdened if they spend over 30 percent of their monthly income on housing, and “severely” cost-burdened if spending over 50 percent of their income. Tables 32 and 33 are using 2016-2020 data from the U.S. Department of Housing and Urban Development’s Comprehensive Housing Affordability Strategy (CHAS) to evaluate the housing cost burden levels by household income. HUD’s income limit classifications based on Area Median Income (AMI) state that households 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. Finally, those earning more than 80% of AMI or higher are at least middle-income households.

Overall, about 12.8% of homeowners in Humboldt County are spending over 30% of income on housing costs and 5.3% are severely cost-burdened (housing cost >50% of income). About 36% of the owner households in the county are considered low income and 32% of them are cost burdened and almost 15% are considered severely cost burdened.

- Winnemucca shows 8.6% cost burdened homeowners. Almost 21% of those homeowners are considered low income and 37% are cost burdened; 20.6% severely cost burdened.
- About 15.4% of combined homeowners in the Rest of the County are cost burdened. About 46% of those homeowners are low income with close to 31% cost burdened and almost 13% severely cost burdened.

About 33% of Humboldt County’s renters are cost burdened or spending over 30% of income on rental housing cost. More than 60% of the renters are considered low income (Income <=80% AMI) with 54% cost burdened and 16% severely cost burdened.

- Winnemucca shows that nearly 32% of renters are cost burdened. About 63% of the renters are low income and 55% of them are cost burdened; moreover, 18.4% are severely cost burdened.
- About 29% of renters in the Rest of the County are cost burdened. About 57% of those renters are low income of which 50% are cost burdened and 9.2% severely cost burdened.

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

| Income Level | Households | Cost Burdened >30% | Cost Burdened >50% | Not Cost Burdened |
|------------------------|--------------|--------------------|--------------------|-------------------|
| Humboldt County | | | | |
| < 30% AMI | 470 | 64.9% | 45.7% | 35.1% |
| >30% to <50% AMI | 470 | 39.4% | 5.3% | 60.6% |
| >50% to <80% AMI | 705 | 5.7% | 0.0% | 94.3% |
| >80% to <100% AMI | 340 | 10.3% | 0.0% | 89.7% |
| >100% AMI | 2,545 | 0.6% | 0.0% | 99.4% |
| Total | 4,530 | 12.8% | 5.3% | 87.2% |
| Winnemucca | | | | |
| < 30% AMI | 185 | 62.2% | 40.5% | 37.8% |
| >30% to <50% AMI | 95 | 21.1% | 0.0% | 78.9% |
| >50% to <80% AMI | 85 | 0.0% | 0.0% | 100.0% |
| >80% to <100% AMI | 210 | 1.9% | 0.0% | 98.1% |
| >100% AMI | 1,155 | 0.9% | 0.0% | 99.1% |
| Total | 1,730 | 8.6% | 4.3% | 91.4% |
| Rest of County | | | | |
| < 30% AMI | 285 | 66.7% | 49.1% | 33.3% |
| >30% to <50% AMI | 375 | 44.0% | 6.7% | 56.0% |
| >50% to <80% AMI | 620 | 6.5% | 0.0% | 93.5% |
| >80% to <100% AMI | 130 | 23.8% | 0.0% | 76.2% |
| >100% AMI | 1,390 | 0.4% | 0.0% | 99.6% |
| Total | 2,800 | 15.4% | 5.9% | 84.6% |

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

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

