



EXTENSION
College of Agriculture,
Biotechnology & Natural Resources

Housing Assessment and Gap Analysis Pershing County, Nevada

May 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](https://extension.unr.edu/NEAP)

Housing Assessment and Gap Analysis Pershing County, Nevada

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Nevada Rural Housing

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

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

University of Nevada, Reno

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Preface

Nevada Economic Assessment Project

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

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

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

Purpose

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

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

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Executive Summary - Pershing County

Demographics & Economics	Housing Supply	Housing Demand
Population: 6,587 (2% decline from 2015 level)	Total Housing Units: 2,297 902 Single Family 263 Multi-Family 1,132 Mobile Home, RV, etc..	Total Housing Units: 2,297 1,377 Owner Occupied 509 Renters Occupied 411 Vacant
Age: 70% of population younger than 55 years old; and 30% between ages 35 and 54.	Subsidized Housing Units: 112 apartments units administered through 5 housing programs	Owner-Occupied Bedrooms: 73.0% have 3+ bedrooms. 18.2% have 2 bedrooms. 8.8% have 1 or fewer bedrooms.
Households: 1,886 Families: 1,289 Household Size: 2.54	Housing Age: 77% of homes built between 1970 and 2009; 21% built 1969 and prior	Renter Occupied Bedrooms: 32.6% have 3+bedrooms 44.8 % have 2 bedrooms. 22.6% have 1 or fewer bedrooms.
Home Ownership Rate: 73.0% Homeowners w/o Mortgage: 49.2%	Housing Structure: 35.3% 1-Unit Detached 49.3% Mobile Home, RV 15.4% Duplex, Multi-Family	Average Household Size: Owner-Occupied = 2.47 Renter-Occupied = 2.73
Labor Force Participation Rate 40.0% Unemployment Rate: 8.5%	Households Income and Tenure: 14% of owners and 25% of renters earn less than \$25,000 per year	Owner-Occupied Housing Value: 44.7% less than \$150,000 13.4% between \$150k and \$199,999 42.0% \$200,000 or greater
Total Employment: 2,184 – 66% in the mining, industry and government	Building Permits: There were no building permits issued by the County since 2019.	Renter-Occupied Gross Rent: 23.8% less than \$500 40.7% between \$500 and \$999 10.4% greater than \$1,000 25.1% no rent
Median HH Income: \$66,304 Average Hourly Wage Rate: \$41.77		Cost Burden: Owner-Occupied 13.8% at >30% Renter-Occupied 29.5% at >30%

Housing Gap Analysis

Home Value Estimates: ACS = \$221,300 Pershing County Assessor = \$230,000, Zillow = \$179,095
Household Median Income (HMI) = \$66,304

Housing Affordability	Housing Unit Gap	
Owner	Owner Annual HH Income	Sufficiency/(Deficiency)
Affordable Home Price	Less Than \$20,000	386
50% HMI = \$73,600	\$20,000 to \$34,999	97
80% HMI = \$138,516	\$35,000 to \$49,999	7
100% HMI = \$181,793	\$50,000 to \$74,999	126
120% HMI = \$225,070	\$75,000 to \$99,999	(95)
	\$100,000 or More	(521)
Renter	Renter Annual HH Income	Sufficiency/(Deficiency)
Monthly Affordable Housing Expense	Less Than \$20,000	161
30% HMI = \$497	\$20,000 to \$34,999	29
50% HMI = \$829	\$35,000 to \$49,999	(3)
80% HMI = \$1,326	\$50,000 to \$74,999	(5)
100% HMI = \$1,658	\$75,000 to \$99,999	(140)
120% HMI = \$1,989	\$100,000 or More	(42)

Executive Summary – Lovelock

Demographics & Economics	Housing Supply	Housing Demand
Population: 1,675 (25% of Total County) declined by 27% from 2015 level	Total Housing Units: 839 461 Single Family 263 Multi-Family 115 Mobile Home, RV, etc..	Total Housing Units: 839 329 Owner Occupied 345 Renters Occupied 165 Vacant
Age: Almost 70% younger than 55 years old; 26.4% between ages 35 and 54 years.	Subsidized Housing Units: 112 apartments units administered through 5 housing programs	Owner-Occupied Bedrooms: 76.0% have 3+ bedrooms. 19.8% have 2 bedrooms. 4.3% have 1 or fewer bedrooms.
Households: 674 Families: 382 Household Size: 2.32	Housing Age: 42.1% of housing structures were built 1969 or earlier	Renter Occupied Bedrooms: 24.9% have 3+bedrooms 41.7 % have 2 bedrooms. 33.3% have 1 or fewer bedrooms.
Home Ownership Rate: 48.8% Homeowners w/o Mortgage: 51.1%	Housing Structure: 49.3% 1-Unit Detached 13.7% Mobile Home, RV 36.9% Duplex, Multi-Family	Average Household Size: Owner-Occupied = 2.43 Renter-Occupied = 2.22
Labor Force Participation Rate 52.3% Unemployment Rate: 14.2%	Households Income and Tenure: 20% of owners 37% of renters earn less than \$25,000 per year	Owner-Occupied Housing Value: 44.1% less than \$150,000 26.7% between \$150k and \$199,999 29.1% greater than \$200,000
Total Employment: 2,070 and 68% in the mining industry and government		Renter-Occupied Gross Rent: 15.1% less than \$500 51.6% between \$500 and \$999 15.4% greater than \$1,000 18.0% no rent
Median HH Income: \$ 42,955 Average Hourly Wage Rate: \$42.13		Cost Burden: Owner-Occupied 15.1% at >30% Renter-Occupied 29.6% at >30%

Housing Gap Analysis

Home Value Estimates: ACS = \$175,500 Pershing County Assessor = \$200,000 Zillow = \$190,604
Household Median Income (HMI) = \$42,955

Housing Affordability	Housing Unit Gap	
Owner	Owner Annual HH Income	Sufficiency/(Deficiency)
Affordable Home Price	Less Than \$20,000	97
50% HMI = \$35,500	\$20,000 to \$34,999	37
80% HMI = \$77,555	\$35,000 to \$49,999	(25)
100% HMI = \$105,593	\$50,000 to \$74,999	(17)
120% HMI = \$133,630	\$75,000 to \$99,999	(5)
	\$100,000 or More	(87)
Renter	Renter Annual HH Income	Sufficiency/(Deficiency)
Monthly Affordable Housing Expense	Less Than \$20,000	26
30% HMI = \$322	\$20,000 to \$34,999	47
50% HMI = \$537	\$35,000 to \$49,999	(3)
80% HMI = \$859	\$50,000 to \$74,999	8
100% HMI = \$1,074	\$75,000 to \$99,999	(56)
120% HMI = \$1,289	\$100,000 or More	(22)

Executive Summary – Rest of County

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

Demographics & Economics	Housing Supply	Housing Demand
Population: 4,912, 11.2% increase from 2015 level.	Total Housing Units: 1,458 441 Single Family 0 Multi-Family 1,017 Mobile Home, RV, etc..	Total Housing Units: 1,458 1,048 Owner Occupied 164 Renters Occupied 246 Vacant
Age: 70% of population younger than 55 years old; 31% are between ages 35 and 54 years old	Subsidized Housing Units: 0	Owner-Occupied Bedrooms: 72.0% have 3+ bedrooms. 17.7% have 2 bedrooms. 10.2% have 1 or fewer bedrooms.
Households: 1,212 Families: 907 Household Size: N/A	Housing Age: 88.7% of Housing units built between 1970 and 2009	Renter Occupied Bedrooms: 48.8% have 3+bedrooms 51.2% have 2 bedrooms. 0.0% have 1 or fewer bedrooms.
Home Ownership Rate: 86.5% Homeowners w/o Mortgage: 48.7%	Housing Structure: 27.2 % 1-Unit Detached 69.8 % Mobile Home, RV 3.1 % Duplex, Multi-Family	Average Household Size: Owner-Occupied = N/A Renter-Occupied = N/A
Labor Force Participation Rate 36.2% Unemployment Rate: 6.0%	Households Income and Tenure: 12.9% owner households and zero renters earn less than \$25,000 per year	Owner-Occupied Housing Value: 45% less than \$150,000 9% between \$150k and \$199,999 46% greater than \$200,000
Total Employment: 114 – primarily in Mining and Retail Trade		Renter-Occupied Gross Rent: 42.1% less than \$500 17.7% between \$500 and \$999 0.0% greater than \$1,000 40.2% no rent
Median HH Income: N/A Average Hourly Wage Rate: N/A		Cost Burden: Owner-Occupied 13.3% at >30% Renter-Occupied 29.2% at >30%
Housing Gap Analysis		
	Housing Unit Gap	
	Owner Annual HH Income	Sufficiency/(Deficiency)
	Less Than \$20,000	289
	\$20,000 to \$34,999	60
	\$35,000 to \$49,999	32
	\$50,000 to \$74,999	143
This data was not available	\$75,000 to \$99,999	(90)
For owner- and renter-occupied housing	\$100,000 or More	(434)
In the rest-of-county- region	Renter Annual HH Income	Sufficiency/(Deficiency)
	Less Than \$20,000	135
	\$20,000 to \$34,999	(18)
	\$35,000 to \$49,999	0
	\$50,000 to \$74,999	(13)
	\$75,000 to \$99,999	(84)
	\$100,000 or More	(20)

Introduction

Purpose

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

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

Layout

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

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

Terminology

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

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

Data

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

Data Sources and Limitations

The report predominantly uses the U.S. Census Bureau’s American Community Survey’s (ACS) most recent 5-year data estimates (2018-2022). Data for smaller areas (less than 20,000 residents) may have higher error ranges because of limited sampling. Using ACS, most current 5-year estimates versus single year estimates provide better statistical reliability.

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.

Best efforts were made to validate our data and align them with current home sales values, rental rates, housing stocks, and existing inventories in the each of the counties. This was done by directly engaging with local contacts that include the county assessors, adult and human services departments, city and county planning departments, community & business development organizations, local and online realtors and property management companies that are operating in the area.

Commonly Used Numbers

Lyon County's annual income limit and monthly affordable housing cost calculations determine eligibility for housing assistance programs, and the tables below show how they are used by HUD. Tables 1 and 2 reports the annual income limits and monthly affordable housing costs limits for 30%, 50%, and 80% of area median income (AMI). For example, a family of four with 30% of AMI, or \$30,000 annually, would have a monthly affordability housing cost limit of \$750 (owner or renter).

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

	1	2	3	4	5	6
Extremely Low-Income Limits (30% AMI)	\$18,200	\$20,800	\$24,860	\$30,000	\$35,140	\$40,280
Very Low-Income Limits (50% AMI)	\$30,350	\$34,650	\$39,000	\$43,300	\$46,800	\$50,250
Low-Income Limits (80% AMI)	\$48,550	\$55,450	\$62,400	\$69,300	\$74,850	\$80,400

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

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

	1	2	3	4	5	6
Extremely Low-Income Limits (30% AMI)	\$455	\$520	\$622	\$750	\$879	\$1,007
Very Low-Income Limits (50% AMI)	\$759	\$866	\$975	\$1,083	\$1,170	\$1,256
Low-Income Limits (80% AMI)	\$1,214	\$1,386	\$1,560	\$1,733	\$1,871	\$2,010

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

Pershing County

Pershing County was founded in 1919, and is the last county established in Nevada. Within the 6,000 square miles that makeup Pershing, one will find a wide range of geographical features, such as mountains, lakes, rivers, and beautiful flatlands. Home to just over 6,500 residents, Pershing is rich in community and events with events such as Lovelock Frontier Days, the Sean Miller Memorial Ranch Rodeo, the Chukars Unlimited banquet, and the Big Meadow Upland Bird Championships.



Demographic and Economic Characteristics

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

Basic demographic and housing characteristics for Pershing County and its communities are presented in Table 3.

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

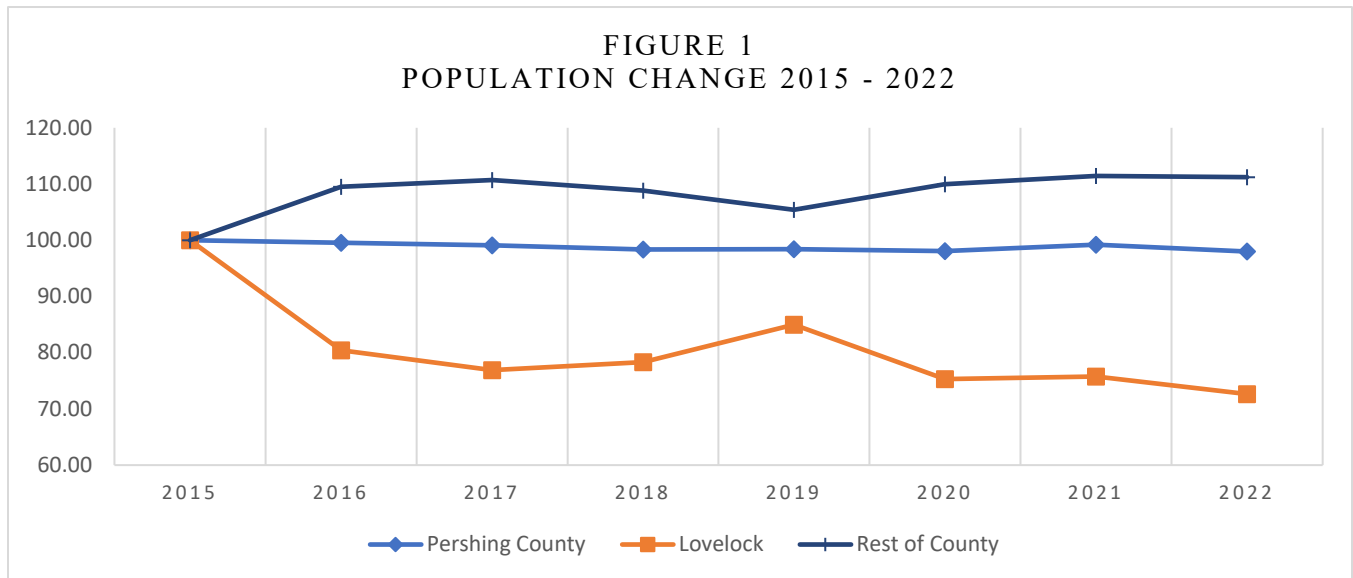
	Pershing County	Lovelock	Rest of County
Population	6,587	1,675	4,912
Households	1,886	674	1,212
Families	1,289	382	907
Average Household Size	2.54	2.32	N/A
Single-Person Households	28.0%	40.7%	N/A
Households with Children	488	183	305
Home Ownership Rate	73.0%	48.8%	N/A
HH with member 60 years or older	50.0%	47.2%	N/A

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

Population

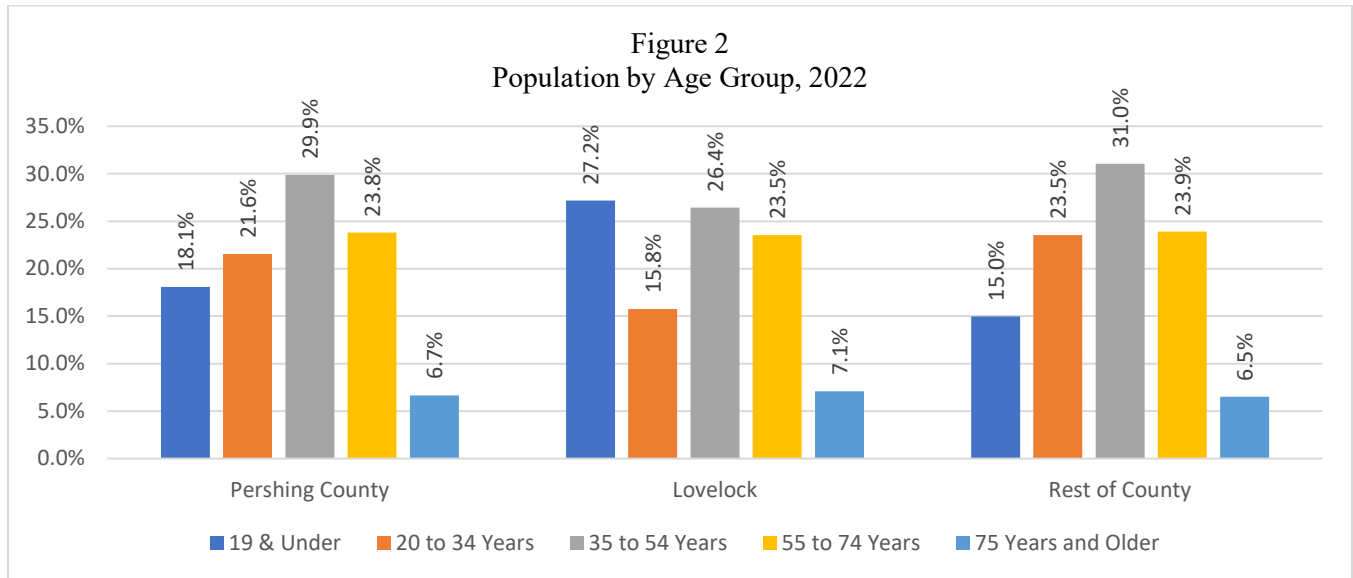
Figure 1 below shows Pershing County’s 2022 estimated population at 6,587 is a 2.0% decline from its 2015 levels. Notably, the City of Lovelock’s population went down significantly by 27%, but was compensated by the 11.2% growth in the rest of the county in the same time period.

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



In 2022, almost 70% of Pershing County’s population are younger than 55 years and a majority of them are in the 35-54 years old age range. This is prevalent through Lovelock and the Rest of County as well.

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



Veterans

About 7% of Pershing County’s population (18+ years) are veterans, predominantly male and only 12% of them reside in Lovelock. Also, 56% of them are at least 65 years or older and the majority (77%) of them live outside the city.

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

	Pershing County	Lovelock	Rest of County
Civilian Population 18+	5,474	1,262	4,212
Veteran Population 18+	374	46	328
Male	325	39	286
Female	49	7	42
18 to 34 years	19	0	19
35 to 54 years	65	7	58
55 to 64 years	81	8	73
65 to 74 years	116	4	112
75 years and older	93	27	66

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

Race and Ethnicity

Table 5 summarizes Pershing County’s race and ethnicity breakdown. In 2022, 74% of the County’s population are white and 25% percent identified themselves as having Hispanic Origin. Lovelock shows a relatively more diverse racial population mix which includes 31% with Hispanic Origins, 9% Native American and 15% combined all Other Races.

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

	Pershing County	Lovelock	Rest of County
White	74.1%	65.8%	76.9%
Black	4.0%	0.0%	5.4%
American Indian	3.3%	9.2%	1.3%
Asian	1.5%	3.2%	1.0%
Pacific Islander	0.0%	0.1%	0.0%
Other Race	8.4%	12.0%	7.2%
Hispanic Origin	24.6%	30.8%	22.5%

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

Poverty

The overall poverty rate for Pershing County is 9.8 percent, which is lower than the State of Nevada’s poverty rate of 12.7 percent. The poverty level in Lovelock is significantly higher at 19.8% compared to the 5% average rate in the rest of the county.

Table 6. Pershing County and Communities, Poverty, 2022

	Pershing County	Lovelock	Rest of County
Population that Poverty Status is Determined	4,807	1,571	3,236
Population Below Poverty Level	472	311	161
Population Percent Below Poverty Level	9.8%	19.8%	5.0%

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

Education

Table 7 presents educational attainment of Pershing County and communities’ population ages 25 and older. About 84% of Pershing County’s residents across communities have at least a high school diploma and of which 22% earned at least an Associate, Bachelor’s degree or higher.

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

	Pershing County	Lovelock	Rest of County
Less than 9th Grade	2.9%	5.8%	2.0%
9th Grade to 12th No Diploma	13.1%	11.3%	13.6%
High School Grad. & GED	42.5%	38.2%	43.8%
Some College, No Degree	23.0%	21.5%	23.5%
Associate Degree	8.5%	5.2%	9.5%
Bachelor’s Degree	5.8%	11.6%	4.0%
Grad or Professional Degree	4.2%	6.4%	3.6%

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

Labor Force and Unemployment

Pershing County has an overall labor force participation rate of 40% in 2022. The percentage participation in Lovelock is at 52% which is relatively higher than the 36% average participation elsewhere in the County.

The unemployment rate at the County of 8.5% is relatively higher than the State of Nevada's, which is at 7.0%. Lovelock's unemployment rate is much higher at 14.2% while the Rest of County holds lower at only 6.0%.

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

	Pershing County	Lovelock	Rest of County
Population 16+	5,561	1,301	4,260
In Labor Force	2,225	681	1,544
Employed	2,035	584	1,451
Unemployed	190	97	93
Not In Labor Force	3,336	620	2,716
Unemployment Rate	8.5%	14.2%	6.0%
Percent Population Not in Labor Force	60.0%	47.7%	63.8%

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

Industry and Occupation Employment

Table 9 summarizes Pershing County's employment distribution by industry sector. The top 10 sectors make up 95% of County's total employment and most of them are located in Lovelock. Mining accounts for 38% of the employment in those top industries.

Table 10 reports occupational employment for Elko County and selected communities. About 56% of the work in the county can be classified as blue-collar jobs and consequently, a reflection of what is in Lovelock.

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

Industry	Pershing County	Lovelock	Rest of County
Agriculture, Forestry, Fishing and Hunting	114	106	8
Mining, Quarrying, and Oil and Gas Extract.	787	731	56
Utilities	0	0	0
Construction	112	112	0
Manufacturing	38	38	0
Wholesale Trade	14	14	0
Retail Trade	145	119	26
Transportation and Warehousing	51	49	2
Information	<10	<10	-
Finance and Insurance	<10	<10	-
Real Estate and Rental and Leasing	17	17	0
Professional, Scientific, and Technical Services	18	18	0
Management of Companies and Enterprises	<10	<10	-
Administrative and Support and Waste Management and Remediation Services	<10	<10	-
Educational Services	<10	<10	-
Health Care and Social Assistance	23	23	0
Arts, Entertainment, and Recreation	26	<10	26
Accommodation and Food Services	115	115	0
Other Services (except Public Administration)	44	43	1
Government	650	649	1
Total	2,184	2,070	114

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

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

Occupation	Pershing County	Lovelock	Rest of County
Management	179	170	9
Business and Financial Operations	70	68	2
Computer and Mathematical	18	17	1
Architecture and Engineering	71	68	3
Life, Physical, and Social Science	51	49	2
Community and Social Service	46	46	0
Legal	15	15	0
Educational Instruction and Library	92	91	1
Arts, Design, Entertainment, Sports, & Media	10	<10	10
Healthcare Practitioners and Technical	61	60	1
Healthcare Support	24	24	0
Protective Service	107	106	1
Food Preparation and Serving Related	98	93	5
Building and Grounds Cleaning and Maintenance	46	45	1
Personal Care and Service Occupations	32	26	6
Sales and Related	130	110	20
Office and Administrative Support	161	156	5
Farming, Fishing, and Forestry	59	54	5
Construction and Extraction	441	416	25
Installation, Maintenance, and Repair	202	194	8
Production Occupations	135	129	6
Transportation and Material Moving	128	119	9
Military-only occupations	<10	<10	-
Total Jobs	2,184	2,070	114

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 Pershing County. Almost 22% of families have no wage earners and 68% of them live outside of Lovelock. Across the county about 68% of families are 1-2 wage earners.

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

Family Wage Earners	Pershing County	Lovelock	Rest of County
No Earners	283	91	192
1 Earner	428	147	281
2 Earners	449	112	337
3 Earners	129	32	97
Total	1,289	382	907

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

Table 12 shows the household income distribution in Pershing County and selected communities. The county median annual household income is \$66,304 and 60% of those households earn at least \$50,000 a year. In Lovelock 57% of households earn less than \$50,000 per year, hence the City's median household income is dramatically lower at \$42,955 per year. Since two-thirds of households in the county live outside of Lovelock, we can assume that the average household income will be higher for the rest of the county.

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

Household Income	Pershing County	Lovelock	Rest of County
Less than \$10,000	6.9%	9.1%	N/A
\$10,000 to \$14,999	2.2%	6.1%	N/A
\$15,000 to \$24,999	8.0%	13.4%	N/A
\$25,000 to \$34,999	10.9%	16.9%	N/A
\$35,000 to \$49,999	12.0%	11.6%	N/A
\$50,000 to \$74,999	14.7%	15.0%	N/A
\$75,000 to \$99,999	14.1%	9.1%	N/A
\$100,000 to \$149,999	20.3%	9.3%	N/A
\$150,000 to \$199,999	8.4%	5.9%	N/A
\$200,000 or more	2.5%	3.7%	N/A
Median Income	\$66,304	\$42,955	N/A
Mean Income	\$77,979	\$62,684	N/A
Total Households	1,886	674	1,212

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

Industry Wages

Table 13 summarizes Pershing County and community's top 10 industry average hourly wage rates which represent almost 95 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 Pershing County is \$41.77 with mining jobs paying an average rate of \$56.01 per hour while government, construction and transportation/warehousing jobs all pay an average of over \$40.00 per hour. The wages in Lovelock are in line with that of the overall county.

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

	Pershing County	Lovelock	Rest of County
Mining, Quarrying, Oil and Gas Extraction	\$56.01	\$56.40	N/A
Government	\$42.43	\$42.47	N/A
Retail Trade	\$17.77	\$17.96	N/A
Accommodation and Food Services	\$12.67	\$12.63	N/A
Agriculture, Forestry, Fishing and Hunting	\$29.00	\$28.55	N/A
Construction	\$41.36	\$41.36	N/A
Transportation and Warehousing	\$42.57	\$42.36	N/A
Other Services (except Public Administration)	\$17.26	\$17.40	N/A
Manufacturing	\$34.75	\$34.75	N/A
Arts, Entertainment and Recreation	\$15.08	-	N/A
Average Hourly Wage Rate All Industries	\$41.77	\$42.13	N/A

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

Housing Supply

The relationship between population and housing is said to be two-sided. Population changes affect the housing demand and over time the housing supply. Consequently, changes in the supply of housing either creates opportunities or disincentives that lead to population shifts or changes.

Pershing County’s 2022 population showed a 2% decline from its 2015 levels. This was apparently attributable to the 27% decline in Lovelock’s population which was minimized by the 11% growth elsewhere in the county.

Housing Units

This section examines Pershing 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).

Pershing County housing inventory shrunk by 5% or 121 units in 2022 from 2015. However, although Lovelock’s housing supply went down by 28% from its 2015 levels, the rest of county showed a 16% increase. County population and housing trends seem to suggest household residency preferences gravitating outside of the city.

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

	Pershing County	Lovelock	Rest of County
Total Housing Units 2015	2,418	1,161	1,257
Total Housing Units 2022	2,297	839	1,458
Unit Change 2015-2022	(121)	(322)	201
Percent Change 2015-2022	(5.0%)	(27.7%)	16.0%

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

Housing Structure Type

In 2022, on tables 15 and 16 below, Humboldt County has an inventory of 2,297 housing units and 39% of them are single-family structures and are mostly detached units. More than 50% of those single-family homes are located in Lovelock. Multi-family (2+ unit) structures account for more than 11% of the housing structures in the County and they are all located in Lovelock. Mobile Home, RV units account for almost 50% of Pershing County’s homes but more significantly, it accounts for 70% of the housing structures outside of Lovelock.

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

	Pershing County	Lovelock	Rest of County
Single Family Units	902	461	441
Multi-Family Units	263	263	0
Mobile Home, RV, Etc..	1,132	115	1,017
Single Family Units (%)	39.3%	54.9%	30.2%
Multi-Family Units (%)	11.4%	31.3%	0.0%
Mobile Home, RV (%)	49.3%	13.7%	69.8%

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

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

	Pershing County	Lovelock	Rest of County
Total Housing Units	2,297	839	1,458
1-Unit Detached	35.3%	49.3%	27.2%
1-Unit Attached	4.0%	5.6%	3.1%
Multi-Family 2+ Units	11.4%	31.3%	0.0%
Mobile Home, RV, etc..	49.3%	13.7%	69.8%

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

Vacancy Status

In 2022, there were 411 vacant housing units in Pershing County, but as depicted on Table 17, not all of them are readily available for sale or for rent. About 86% of the vacant units are in two main categories: ‘For Seasonal or Occasional Use’ and ‘Other Vacant’. The 82 units listed as ‘Seasonal or Occasional Use’ are most often vacation homes, timeshares, and the like. The 271 ‘Other Vacant’ units are those held while waiting estate settlement, held for personal or other reasons that include foreclosure, needed repairs, or could be abandoned, condemned, or marked for demolition.¹

Lovelock shows 17 available vacant units for sale, 6 additional units already sold but not yet occupied and zero vacant units available for rent. About 86% of vacant units in the City are either ‘For Seasonal /Occasional Use’ or classified ‘Other Vacant’. Vacant units outside the city limits are predominantly classified as ‘For Seasonal/ Occasional Use’ or ‘Other Vacant’ except for the 35 units showing as rented although not yet occupied.

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

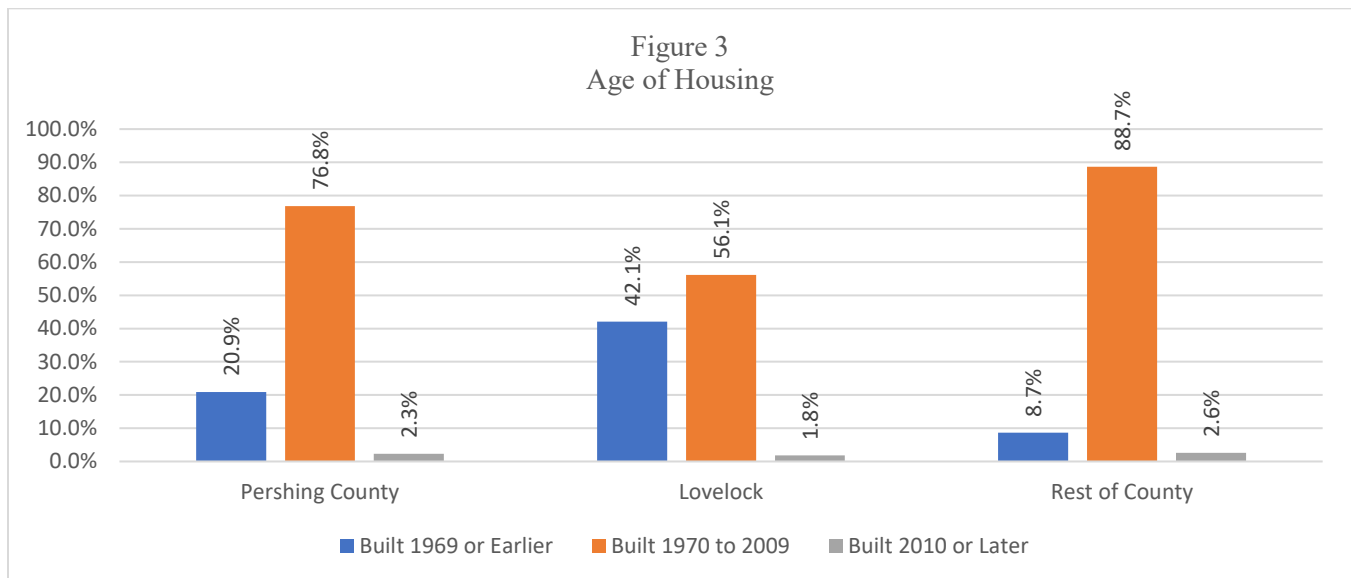
Region	Total Vacant	For Rent	Rented not Occupied	For Sale	Sold not Occupied	For, seasonal or occasional use	For migrant workers	Other Vacant
Pershing County	411	0	35	17	6	82	0	271
Lovelock	165	0	0	17	6	22	0	120
Rest of County	246	0	35	0	0	60	0	151

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

Age of Housing

The age of housing units can significantly affect the overall housing market and its ability to meet current needs. About 37% of the housing units in Pershing County are in Lovelock. As depicted on Figure 3, more than 42% of the homes in Lovelock were built in 1969 or earlier. In contrast, 91% of the homes outside the city limit were built after 1970.

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



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

Housing Tenure

Overall, median household income in Pershing County is \$66,304 which is slightly below the State of Nevada’s median household income of \$65,686. A review of Pershing County and communities’ household tenure based on income depicted on Table 18 show that generally, owner households tend to earn higher income than renter households.

More than 66% of the households in owner-occupied units in Pershing County earn an annual income of at least \$50,000 with 49% earning \$75,000 per year or more. In contrast, 57% of renter householders earn annual income below \$50,000 and 25% earn below \$25,000 per year.

In Lovelock, 57% of the renter occupied households earn annual income below \$50,000 and 33% earn \$75,000 per year or more. About 70% of the renter households earn below \$50,000 a year of which 37% have annual income below \$25,000.

In the rest of the county, we see a similar overall income distribution pattern where 69% of the owner-occupied households earn at least \$50,000 a year and 54% earn at least \$75,000 per year. However, it is interesting to note that 63% of the renters outside the city limits earns at least \$75,000 per year.

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

	Total Units	Owner Occupied	Owner Occupied Percent	Renter Occupied	Renter Occupied Percent
Pershing County					
Less Than \$14,999	171	100	7.3%	71	13.9%
\$15,000 to \$24,999	150	95	6.9%	55	10.8%
\$25,000 to \$49,999	433	270	19.6%	163	32.0%
\$50,000 to \$74,999	278	242	17.6%	36	7.1%
\$75,000+	854	670	48.7%	184	36.1%
Total	1,886	1,377	100.0%	509	100.0%
Lovelock					
Less Than \$14,999	102	31	9.4%	71	20.6%
\$15,000 to \$24,999	90	35	10.6%	55	15.9%
\$25,000 to \$49,999	192	76	23.1%	116	33.6%
\$50,000 to \$74,999	101	78	23.7%	23	6.7%
\$75,000+	189	109	33.1%	80	23.2%
Total	674	329	100.0%	345	100.0%
Rest of County					
Less Than \$14,999	69	69	6.6%	0	0.0%
\$15,000 to \$24,999	60	60	5.7%	0	0.0%
\$25,000 to \$49,999	241	194	18.5%	47	28.7%
\$50,000 to \$74,999	177	164	15.6%	13	7.9%
\$75,000+	665	561	53.5%	104	63.4%
Total	1,212	1,048	100.0%	164	100.0%

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

Age of Householder

The majority (61%) of homeowners in Pershing County are 55 years old and over, of which 35% are at least 75 years old. Notably, more than a two-thirds (76%) of the homeowners in the 55-74 years old age group live outside the city limits. Counteracting that, 64% of renters in the county are below 55 years old and more than half of them are between the ages of 35 to 54 years.

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

	Pershing County	Lovelock	Rest of County
Owner Occupied	1,377	329	1,048
15 to 34 Years	174	41	133
35 to 54 Years	357	79	278
55 to 74 Years	549	134	415
75 Years and Over	297	75	222
Renter Occupied	509	345	164
15 to 34 Years	152	64	88
35 to 54 Years	174	145	29
55 to 74 Years	180	133	47
75 Years and Over	3	3	0

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

More than half of owner-occupied units in Pershing County have an existing mortgage and 69% of those householders are under 55 years old. Conversely, over 93% of occupied housing units that are “free and clear” or without mortgages are owned by householders that are 55 years and older.

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

	Pershing County	Lovelock	Rest of County
Housing Units with a Mortgage	699	161	538
15 to 34 Years	24.5%	23.6%	24.7%
35 to 54 Years	44.6%	36.0%	47.2%
55 to 74 Years	23.3%	29.8%	21.4%
75 Years and Over	7.6%	10.6%	6.7%
Housing Units without a Mortgage	678	168	510
15 to 34 Years	0.4%	1.8%	0.0%
35 to 54 Years	6.6%	12.5%	4.7%
55 to 74 Years	56.9%	51.2%	58.8%
75 Years and Over	36.0%	34.5%	36.5%

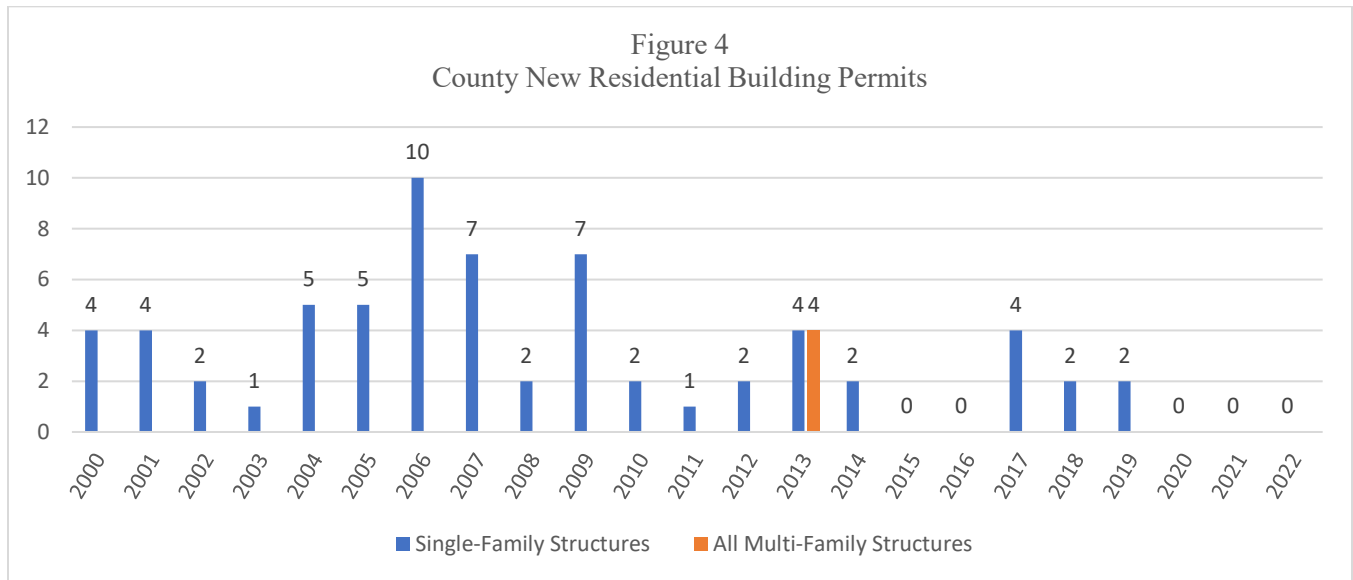
Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, B25027

Housing Building Permits

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

Figure 4 depicts the historical records of building permits issued in Pershing County from 2000 through 2022. Building permits are generally issued for new construction but permits for renovations may also be required for projects that reach a certain threshold outlined in their guidelines and building code. The median number of permits issued in the County for single family units averages 2 permits per year. Between 2000-2022, the only recorded multi-family building permit issued by the county was for 4 units in 2013. There have not been any building permit issued since 2020.

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



Affordable Housing Programs

There are 112 subsidized housing units in Pershing County that offer reduced rents to eligible households. Rental assistance programs support low-income homes where households pay rent based on how much they earn. The following assistance programs are available in Pershing County.

Section 8 Project-Based Rental Assistance (PBRA)

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

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 (HIPP)

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

Section 515 Rural Rental Housing

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

Section 521 USDA Rental Assistance

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

Table 21 lists the subsidized housing units reported by the Nevada Housing Division. Around 22% of occupied rental housing units in Pershing County (112 units) are classified as subsidized units.

Table 21. Pershing County, Subsidized Housing Inventory, 2023

Housing Complex	Community	Address	Total Units
Lovelock Garden Apts.	Lovelock	865 6th St., P.O. Box 1073	40 (2 BDRM = 24) (3 BDRM = 12) (4 BDRM = 4)
Pershing Meadows	Lovelock	355 Fourth St.	24 (1 BDRM = 24)
Rosewood	Lovelock	500 Meadow Ln.	24 (1 BDRM = 4) (2 BDRM = 16) (3 BDRM = 4)
Sunwood Apts.	Lovelock	150 Bowean St.	24 (1 BDRM = 6) (2 BDRM = 16) (3 BDRM = 2)

Source: Nevada Housing Division, accessed January 2024

The below table 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. Pershing County, Subsidized Housing Inventory Income Restrictions, 2023

Housing Complex	Total Units	30% AMI	35% AMI	40% AMI	45% AMI	50% AMI	60% AMI
Lovelock Garden Apts.*	40	-	-	-	-	-	-
Pershing Meadows	24	13	-	-	-	-	11
Rosewood	24	13	-	-	-	-	11
Sunwood Apts.	24	-	-	-	-	-	24

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

Housing Demand

Households of different sizes and income levels demand different types and sizes of housing. Therefore, the availability of various options in a community are crucial to satisfy the demand. 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 73% of occupied housing units in Pershing County are owner occupied and 37% are renter occupied. In Lovelock, owner and renter-occupied units' share of total occupied units are at 49% and 51% respectively. The Rest of the County which accounts for 56% of the occupied housing units are all owner occupied.

Available housing vacancy rate in Pershing County is significantly low at less than 1% which is significantly lower than Nevada's average vacancy rate which is at 3.5%. Overall county homeowner vacancy rate is at 1.2% (4.8% in Lovelock) and rental vacancy rate is at zero. Notably, there are no available vacant homes for sale or for rent outside of the city.

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

	Pershing County	Lovelock	Rest of County
Total Housing Units	2,297	839	1,458
Owner-Occupied	1,377	329	1,048
Renter-Occupied	509	345	164
Vacant	411	165	246
Available Housing Vacancy Rate	0.9%	2.4%	0.0%
Owner Vacancy Rate	1.2%	4.8%	0.0%
Renter Vacancy Rate	0.0%	0.0%	0.0%

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

Length of Residency

Almost 98% of Pershing County's housing units were built prior to 2010. However, more than half of the residents (52%) moved-in only after 2010. Notably, Lovelock accounts for only 43% share of the move-ins in 2018 and later, which may suggest residency preference gravitating outside the city limits.

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

	Pershing County	Lovelock	Rest of County
Total Housing Units	1,886	674	1,212
Moved-in 2021 or Later	3.0%	5.5%	1.6%
Moved-in 2018 to 2020	20.2%	23.0%	18.6%
Moved-in 2010 to 2017	28.5%	36.6%	24.0%
2009 or Earlier	48.3%	34.9%	55.8%

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

Bedrooms

Table 25 shows that 91% of owner-occupied housing units in Pershing County have at least 2 bedrooms. Across the county, almost three-fourths of owner-occupied homes have at least 3 bedrooms.

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

	Pershing County	Lovelock	Rest of County
Owner Occupied	1,377	329	1,048
Percent Owned, 0-1 Bedrooms	8.8%	4.3%	10.2%
Percent Owned, 2 Bedroom	18.2%	19.8%	17.7%
Percent Owned, 3+ Bedroom	73.0%	76.0%	72.0%

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

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 77% of the occupied rental units in County. Almost 68% of the rented units are in Lovelock and are mostly 1- to 2-bedroom units. Outside the city, rental units are almost an even split between 2-bedroom and 3 or more bedrooms. There were no studio type rental units in the county.

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

	Pershing County	Lovelock	Rest of County
Rental Units	509	345	164
Percent Rental, 1 Bedroom	22.6%	33.3%	0.0%
Percent Rental, 2 Bedroom	44.8%	41.7%	51.2%
Percent Rental, 3+ Bedroom	32.6%	24.9%	48.8%

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

Tables 27 and 28 show average household sizes in Pershing County are 2.47 for owner occupied and 2.73 for renter occupied units. About 73% of homeowners in Pershing County are family households and a majority of them are married couples. While the majority of renters are also family households, the number of non-family renter households living by themselves are significant and accounts for 43% share. This breakdown of household type is consistent across all communities.

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

	Pershing County	Lovelock	Rest of County
Total Households	1,377	329	1,048
Average Household Size	2.47	2.43	N/A
Families	73.3%	60.2%	77.5%
Married Couples	70.7%	52.0%	76.6%
Other Family	2.6%	8.2%	0.9%
Non-Family	26.7%	39.8%	22.5%
Living Alone	22.7%	38.3%	17.7%
Not Living Alone	4.0%	1.5%	4.8%

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

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

	Pershing County	Lovelock	Rest of County
Total Households	509	345	164
Average Household Size	2.73	2.22	N/A
Families	54.8%	53.3%	57.9%
Married Couples	23.8%	25.5%	20.1%
Other Family	31.0%	27.8%	37.8%
Non-Family	45.2%	46.7%	42.1%
Living Alone	42.6%	42.9%	42.1%
Not Living Alone	2.6%	3.8%	0.0%

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

Home Values

Home values are market driven and vary by community. Table 29 below shows a distribution of home values of owner-occupied housing units in Pershing County. In 2022, 58% percent of homes in Pershing County are valued below \$200,000 of which 32% have estimated values of \$100,000 or less. Owner-occupied units valued at \$200,000 or more account for 42% share and the majority of them are located outside Lovelock. As noted in an earlier section, Lovelock has a relatively higher share of older homes.

There is an almost 50/50 split in shares of owner-occupied homes with and without mortgage in Pershing County. This ratio is seen across all the communities.

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

	Pershing County	Lovelock	Rest of County
Owner-Occupied Units	1,377	329	1,048
Less than \$100,000	31.8%	28.9%	32.7%
\$100,000 to \$149,999	12.9%	15.2%	12.1%
\$150,000 to \$199,999	13.4%	26.7%	9.2%
\$200,000 to \$299,999	26.1%	17.9%	28.6%
\$300,000+	15.9%	11.2%	17.4%
Owner-Occupied Median Value	\$164,400	\$160,400	N/A
% of Units With Mortgage	50.8%	48.9%	51.3%
Median Value, Units with Mortgage	\$221,300	\$175,500	N/A
% of Units Without Mortgage	49.2%	51.1%	48.7%
Median Value, Units without Mortgage	\$98,800	\$117,900	N/A

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

Tables 30 and 31 below show a distribution profile of Pershing County's owner- and renter-occupied units based on their respective monthly housing costs. According to the Census Bureau, 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). Renters' 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 Pershing County at \$1,322 per month is almost four times the median cost (i.e. \$369 per month) for housing units without mortgage or free and clear homes. The median selected owner housing costs in Lovelock is slightly lower i.e. \$1,217 a month for homes with mortgages and similarly lower at \$339 per month for homes with no mortgages.

Table 30. Pershing County and Communities, Owner-Occupied Selected Monthly Owner Cost, 2022

	Pershing County	Lovelock	Rest of County
Owner Occupied Units with Mortgage	699	161	538
Less than \$1,000	15.0%	39.8%	7.6%
\$1,000 to \$1,499	56.8%	34.2%	63.6%
\$1,500 to \$1,999	20.5%	15.5%	21.9%
\$2,000 to \$2,499	4.3%	0.0%	5.6%
\$2,500 or more	3.4%	10.6%	1.3%
Median Selected Owner Costs	\$1,322	\$1,217	N/A
Owner Occupied Units without Mortgage	678	168	510
Less than \$250	25.7%	20.8%	27.3%
\$250 to \$399	38.9%	49.4%	35.5%
\$400 to \$599	17.0%	23.8%	14.7%
\$600 to \$799	13.1%	6.0%	15.5%
\$800 or more	5.3%	0.0%	7.1%
Median Selected Owner Costs	\$369	\$339	N/A

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

In terms of rentals, overall Pershing County’s median gross rent is \$652 a month with 41% of the renters paying between \$500-\$999 a month. The median gross rent in Lovelock is slightly higher at \$696 per month. In the rest of county, about 42% of renters pay under \$500 a month in rent while an additional 40% have no rent payment.

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

	Pershing County	Lovelock	Rest of County
Occupied Rental Units	509	345	164
Less than \$500	23.8%	15.1%	42.1%
\$500 to \$999	40.7%	51.6%	17.7%
\$1,000 to \$1,499	8.6%	12.8%	0.0%
\$1,500+	1.8%	2.6%	0.0%
No Rent	25.1%	18.0%	40.2%
Median Gross Rent	\$652	\$696	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 13.8% of homeowners in Pershing County are spending over 30% of income on housing costs and 4.4% are severely cost-burdened (housing cost >50% of income). About 33% of the owner households in the county are considered low income and 41% of them are cost burdened and almost 13% are considered severely cost burdened.

- Lovelock shows 15.1% cost burdened homeowners. Almost 39% of those homeowners are considered low income and 39% are cost burdened of which 17% are severely cost burdened.
- About 13.3% of combined homeowners in the Rest of the County are cost burdened. Over 31% of those homeowners are low income and 42.0% are cost burdened and almost 12% of them are severely cost burdened.

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

Income Level	Households	Cost Burdened >30%	Cost Burdened >50%	Not Cost Burdened
Pershing County				
< 30% AMI	155	87.1%	16.1%	12.9%
>30% to <50% AMI	95	41.1%	36.8%	58.9%
>50% to <80% AMI	200	5.0%	0.0%	95.0%
>80% to <100% AMI	225	0.0%	0.0%	100.0%
>100% AMI	690	0.6%	0.0%	99.4%
Total	1,365	13.8%	4.4%	86.2%
Lovelock				
< 30% AMI	55	90.9%	45.5%	9.1%
>30% to <50% AMI	45	8.9%	0.0%	91.1%
>50% to <80% AMI	50	8.0%	0.0%	92.0%
>80% to <100% AMI	25	0.0%	0.0%	100.0%
>100% AMI	210	0.0%	0.0%	100.0%
Total	385	15.1%	6.5%	84.9%
Rest of County				
< 30% AMI	100	85.0%	0.0%	15.0%
>30% to <50% AMI	50	70.0%	70.0%	30.0%
>50% to <80% AMI	150	4.0%	0.0%	96.0%
>80% to <100% AMI	200	0.0%	0.0%	100.0%
>100% AMI	480	0.8%	0.0%	99.2%
Total	980	13.3%	3.6%	86.7%

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

About 29.5 % of Pershing County’s renters are cost burdened or spending over 30% of income on rental housing cost. More than 64% of the renters are considered low income (Income < =80% AMI) with 42% cost burdened and more 15% of them severely cost burdened.

- Lovelock shows that more than 29.6% of the renters are cost burdened. About 74% of the renters are low income and with 35% cost burdened; almost 14% of them severely cost burdened.
- About 29.2% of renters in the Rest of the County are cost burdened. Almost 48% of those renters are low income and 61% are cost burdened and 17% of which are severely cost burdened.

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

Income Level	Households	Cost Burdened >30%	Cost Burdened >50%	Not Cost Burdened
Pershing County				
< 30% AMI	145	62.1%	41.4%	37.9%
>30% to <50% AMI	145	24.1%	0.0%	75.9%
>50% to <80% AMI	125	40.0%	0.0%	60.0%
>80% to <100% AMI	70	21.4%	0.0%	78.6%
>100% AMI	165	0.0%	0.0%	100.0%
Total	645	29.5%	9.3%	70.5%
Lovelock				
< 30% AMI	120	58.3%	33.3%	41.7%
>30% to <50% AMI	105	33.3%	0.0%	66.7%
>50% to <80% AMI	75	0.0%	0.0%	100.0%
>80% to <100% AMI	35	42.9%	0.0%	57.1%
>100% AMI	70	0.0%	0.0%	100.0%
Total	405	29.6%	9.9%	70.4%
Rest of County				
< 30% AMI	25	80.0%	80.0%	20.0%
>30% to <50% AMI	40	0.0%	0.0%	100.0%
>50% to <80% AMI	50	100.0%	0.0%	0.0%
>80% to <100% AMI	35	0.0%	0.0%	100.0%
>100% AMI	95	0.0%	0.0%	100.0%
Total	240	29.2%	8.3%	70.8%

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

Note that due to the relative size of the population, sample sizes may be very small and produce data with large margins of error. Columns may not add up due to rounding.

Housing Gap

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

This section examines 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 these 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, community involvement, 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. Pershing County and Communities, Household by Income and Tenure, 2022

	Pershing County	Lovelock	Rest of County
Owner-Occupied			
Less Than \$14,999	100	31	69
\$15,000 to \$24,999	95	35	60
\$25,000 to \$49,999	270	76	194
\$50,000 to \$74,999	242	78	164
\$75,000+	670	109	561
Total	1,377	329	1,048
Renter-Occupied			
Less Than \$14,999	71	71	0
\$15,000 to \$24,999	55	55	0
\$25,000 to \$49,999	163	116	47
\$50,000 to \$74,999	36	23	13
\$75,000+	184	80	104
Total	509	345	164

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

Housing Affordability

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

Owner-Occupied Housing Affordability

In 2022, about 66% of the occupied housing units in Pershing County are owner-occupied with homeowner vacancy rates at 1.2%. Most households (71%) are family-married couples with an average household size of 2.47 per unit. Consequently, 73% of the owner-occupied homes are 3-bedroom units. The county’s median monthly owners housing cost is \$1,322 for occupied homes with mortgage and \$369 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 two years made homebuying more challenging today. Under a conventional loan structure, it will cost an additional \$500 per month on mortgage payment to buy a \$200,000 home compared to 3 years ago. Table 35 presents comparative Pershing County home value estimates from the 2022 American Census Survey (ACS) 5-year estimates, Pershing County Assessor’s home sales data and Zillow estimates as defined below:

- Owner-Occupied Values are from 2022 ACS 5-year estimates. Homes with mortgages generally show significantly higher values because of recent revaluations required for new financing. More than half of the housing units in County were built prior to 1990, and 52% of the homeowners moved in only in 2010 or later. Owner-occupied units with mortgages would include homes that underwent recent financing or refinancing.
- County Assessor Values are calculated median prices or home values from actual sales transactions recorded by the Assessor’s Office in 2023.
- Zillow Estimated Values are the median values calculated from 2023 monthly home value estimates compiled by Zillow Housing Research which represent the current typical value of houses in the market.

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

	Pershing County	Lovelock	Rest of County
ACS Data			
Owner-Occupied	\$164,400	\$160,400	N/A
With Mortgage	\$221,300	\$175,500	N/A
Without Mortgage	\$98,800	\$117,900	N/A
County Assessor	\$230,000	\$200,000	N/A
Zillow Estimate	\$179,095	\$190,604	N/A
Median Household Income	\$66,304	\$42,955	N/A
Monthly Household Income	\$5,525	\$3,580	N/A

Source: Owner Occupied: American Community Survey (ACS) 2018-2022, 5-Year Estimates, DP03, DP04, S2506, S2507; Median Home Values Estimates from the [Pershing County Assessor's Office](#) and [Zillow Housing Research](#).

Owner Scenario: Using the Monthly Affordable Housing Expense (MAHE) on a house affordability calculator (Calculator.net) it estimates a housing price that will be affordable for each income scenario. After reviewing comparative home values, and in consultation with the County a conclusion was made that the median house price estimates from 2023 sales transactions recorded at the Pershing County Assessor’s Office represents the most current home market price and should be used for the analysis.

Owner Affordable Housing Assumptions and Calculation

Median Household Income	ACS 2018- 2022 Estimate (\$1901)
Projected Annual Household Income (AHI)	@ 50%, 80%, 100%, 120% of Median Household Income
Monthly Household Income (MHI)	AHI divided by 12
Monthly Affordable Housing Expense (MAHE)	MHI times 30%
<i>Estimated Annual Housing Expenses</i>	
Homeowner Insurance	0.55% of the house price or estimated market value
Private Mortgage Insurance	0.50% of the loan amount
Property Tax	0.56% of the house price or estimated market value
Monthly Utility Allowance for Single Family (estimated using HUD Utility Schedule)	\$265 = includes essential utilities: electricity, heating, ventilation, and air conditioning (HVAC) water and sewer
<i>Mortgage Expense</i>	
Median House Price	2023 Median Sales Price from Assessor’s Records
Mortgage Loan Term	30–year fixed conventional loan
Interest Rate	7.03%
Down Payment	5% or 95% loan to value (LTV)

Table 35 depicts the homeownership affordability for Pershing County and selected communities. The analysis presents the growing challenge of purchasing a home in the County. 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:

- **Pershing County.** Overall, the current county median house price of \$230,000 is greater than the estimated affordable house prices at all levels i.e. 50%, 80%, 100% and 120% of median annual household income. The minimum annual household income to make the median house price affordable is estimated at \$81,075 or 122% of the county’s median household income.
- **Lovelock.** The median house price was established at \$200,000 and is greater than the estimated affordable housing prices calculated at 50% and 80% and 100% and 120% of the community’s median annual income. However, the median house price becomes affordable at a minimum annual household income of \$72,433 which is about 169% of its median income.

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

	Occupied Unit Median Income	50% Median Income	80% Median Income	100% Median Income	120% Median Income
Pershing County	\$66,304	\$33,152	\$53,043	\$66,304	\$79,565
Monthly Household Income	\$5,525	\$2,763	\$4,420	\$5,525	\$6,630
% of Income for Housing		30%	30%	30%	30%
Monthly Affordable Housing Expense		\$829	\$1,326	\$1,658	\$1,989
Affordable Home Price		\$73,600	\$138,516	\$181,793	\$225,070
Median House Price (Estimate)		\$230,000	\$230,000	\$230,000	\$230,000
Affordable Price Difference		(\$156,400)	(\$91,484)	(\$48,207)	(\$4,930)
Lovelock	\$42,955	\$21,478	\$34,364	\$42,955	\$51,546
Monthly Household Income	\$3,580	\$1,790	\$2,864	\$3,580	\$4,296
% of Income for Housing		30%	30%	30%	30%
Monthly Affordable Housing Expense		\$537	\$859	\$1,074	\$1,289
Affordable Home Price		\$35,500	\$77,555	\$105,593	\$133,630
Median House Price (Estimate)		\$200,000	\$200,000	\$200,000	\$200,000
Affordable Price Difference		(\$164,500)	(\$122,445)	(\$94,407)	(\$66,370)

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

Renter-Occupied Housing Affordability

In 2022, about 27% of Pershing County’s occupied homes are rented and the renter vacancy rate is at zero. More than half of the renters (55%) in the county are families and most non-family households (43%) live alone. The average renter household size in the county is about 2.73 and almost 78% of the occupied rentals are in 2- to 3-bedroom units. The County’s 2022 median gross rent is \$590 for 2-bedrooms and \$758 for 3-bedrooms. Overall, the majority of renters, or 54%, spend \$500-\$999 per month as gross rent, while 14% spend at least \$1,000 per month on renter costs.

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

Table 37. Pershing County, Renter-Occupied Average Rents Market Rate Compared to HUD Fair Market Rent (FMR), FY22 to FY24

	One Bedroom	Two Bedroom	Three Bedroom
Market Rate + Utilities	\$1,053	\$1,178	\$1,451
FY 2024 HUD FMR	\$796	\$1,020	\$1,437
FY 2023 HUD FMR	\$740	\$954	\$1,338
2024 50th Percentile Estimates	\$856	\$1,097	\$1,546
2023 50th Percentile Estimates	\$846	\$1,091	\$1,530
2022 Pershing County ACS Median Gross Rent	\$581	\$590	\$758

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 “median household income” to align it with income-based eligibility criteria set by government rental subsidy programs. The Monthly Rent used in the analysis is the prevailing market rate estimates + the estimated utility allowance by bedroom size.

Renter Affordable Housing Assumptions and Calculation

Median Household Income	ACS 2018- 2022 Estimate (\$1901)
Projected Annual Household Income (AHI)	@ 30%, 50%, 80%, 100%, 120% of Median Household Income
Monthly Household Income (MHI)	AHI divided by 12
Monthly Affordable Housing Expense (MAHE)	MHI times 30%
Monthly Rent (Prevailing Market Rate)	Includes Utility Allowance (1-bedroom = \$153, 2-bedroom = \$178, 3-bedroom = \$201)

Table 38 below presents the rental housing affordability for Pershing County and selected communities. 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.

In Lovelock, 1-bedroom rental units are barely affordable at 100% of the median household income. Moreover, although a 1- to 2-bedroom rental unit becomes affordable at 120% of the median income, household income to be at least \$58,040 or 135% of median income to afford a 3-bedroom rental unit.

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

	Median Household Income	30% HH Income	50% HH Income	80% HH Income	100% HH Income	120% HH Income
Pershing County	\$66,304	\$19,891	\$33,152	\$53,043	\$66,304	\$79,565
Monthly Household Income	\$5,525	\$1,658	\$2,763	\$4,420	\$5,525	\$6,630
% of Income for Housing		30%	30%	30%	30%	30%
Monthly Affordable Housing Expense		\$497	\$829	\$1,326	\$1,658	\$1,989
Monthly Rent (include utilities)						
1-Bedroom = \$1,053		(\$556)	(\$224)	\$273	\$605	\$936
2-Bedroom = \$1,178		(\$681)	(\$349)	\$148	\$480	\$811
3-Bedroom = \$1,451		(\$954)	(\$622)	(\$125)	\$207	\$538
Lovelock						
Estimated Annual Income	\$42,955	\$12,887	\$21,478	\$34,364	\$42,955	\$51,546
Monthly Household Income	\$3,580	\$1,074	\$1,790	\$2,864	\$3,580	\$4,296
% of Income for Housing		30%	30%	30%	30%	30%
Monthly Affordable Housing Expense		\$322	\$537	\$859	\$1,074	\$1,289
Monthly Rent (include utilities)						
1-Bedroom = \$1,053		(\$731)	(\$516)	(\$194)	\$21	\$236
2-Bedroom = \$1,178		(\$856)	(\$641)	(\$319)	(\$104)	\$111
3-Bedroom = \$1,451		(\$1,129)	(\$914)	(\$592)	(\$377)	(\$162)

Sources: American Community Survey (ACS) 2018-2022 5-Year Estimates, S2503; Market rate is based on contract rent information provided by a local property management and property owners with rental units in the county. Utilities are estimated using published Utility Allowance Schedule published by HUD's Office of Public and Indian Housing.

Housing Unit Gap

Every housing market indicator in recent years points 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 make it more complex. Although homebuyers and renters are both looking at the shortage from an income perspective, they have differing considerations for rising housing costs and the availability of homes. This section will evaluate housing unit demand and supply in Pershing County 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, *the number of housing units demanded* in the communities can be established. Further, by calculating 30% of the household income, the monthly housing cost limit or a “ceiling price” for the “affordable” housing unit demanded can be set. 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.²

On the other hand, ACS data for occupied units by tenure and distributed by housing cost is used to represent the **number of housing units supplied** in the communities. The current housing cost paid by homeowners and renters for their occupied units is used in the analysis as the “unit price” of the housing unit supplied. 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.³ While the renter’s housing cost or gross rent is the contract rent amount plus utilities, including electricity, gas, water, sewer, and heating fuels.

Housing Unit Sources and Assumptions for Current Residents

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

Housing Unit Gap is calculated as the difference between the number of all units supplied and the units demanded. Note that occupied units without mortgages or without rental fees are included in the total units supplied and their impacts on the unit gap analysis are distinctly presented. Almost half of the owner-occupied homes in Pershing County do not have mortgages or “free and clear properties” and more than a third of the occupied rental units were reported with no rental fees. In fact, more than two-thirds of rental units outside of Lovelock city limits show no rental fees.

Owner Gap Analysis

Table 39 depicts owner-occupied housing unit gaps in demand and supply for Pershing County and communities. Overall results show that homeowners making less than \$50,000 per year (represents 34% of total unit demanded) have a net positive unit gap or have sufficient supply of affordable housing units. However, a closer look at housing cost tier less than or equal to \$1,250 per month reveals that the 667 units or 70% of the housing units supplied (see Appendix Figure 5) are free and clear homes or housing units without mortgages. New homebuyers, particularly those in a lower-income tier, will have to deal with the current market challenge of higher home prices and housing in spite of the surplus inventory.

This pattern is consistent across the communities. Lovelock and the Rest of the County owner households in the same income tier (less than \$50,000 and housing cost of <=\$1,250) are also showing a net surplus of 109 and 381 units respectively similarly because of the units supplied that are mortgage free. Needless to say, new home purchases will also come at a higher housing cost based on current overall market rates and prices.

On the other end of the income spectrum, owner householders with annual earnings of at least \$50,000 (66% of the total unit demanded) are showing a cumulative shortage. The net shortage is coming from the lack of supply for homeowners earning at least \$75,000 per year. However, home affordability is achievable at this level of income.

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

^{2&3} [American & Puerto Rico Community Survey 2022 Subject Definitions](#)

	Affordable Monthly Housing Cost	Owner Number of Units Demand	Owner Number of Units Supplied	Sufficiency/ (Deficiency)
Pershing County				
Less Than \$20,000	Less than \$500	152	538	386
\$20,000 to \$34,999	\$500 to \$874	114	211	97
\$35,000 to \$49,999	\$875 to \$1,249	199	206	7
\$50,000 to \$74,999	\$1,250 to \$1,874	242	368	126
\$75,000 to \$99,999	\$1,875 to \$2,499	125	30	(95)
\$100,000 or More	\$2,500 and above	545	24	(521)
Total		1,377	1,377	0
Lovelock				
Less Than \$20,000	Less than \$500	46	143	97
\$20,000 to \$34,999	\$500 to \$874	46	83	37
\$35,000 to \$49,999	\$875 to \$1,249	50	25	(25)
\$50,000 to \$74,999	\$1,250 to \$1,874	78	61	(17)
\$75,000 to \$99,999	\$1,875 to \$2,499	5	0	(5)
\$100,000 or More	\$2,500 and above	104	17	(87)
Total		329	329	0
Rest of County				
Less Than \$20,000	Less than \$500	106	395	289
\$20,000 to \$34,999	\$500 to \$874	68	128	60
\$35,000 to \$49,999	\$875 to \$1,249	149	181	32
\$50,000 to \$74,999	\$1,250 to \$1,874	164	307	143
\$75,000 to \$99,999	\$1,875 to \$2,499	120	30	(90)
\$100,000 or More	\$2,500 and above	441	7	(434)
Total		1,048	1,048	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 Pershing County and communities. Overall county results for households earning annual income of less than \$35,000 (which represent 51% of total unit demanded) show a net sufficiency. The 128 units with ‘No Rent’ (only 33% of total units supplied) and as such does not diminish the fact that households earning in that income tier has a positive unit gap.

Again, the other end of the income spectrum with overall county renter households with annual earning of least \$50,000 are showing cumulative deficiency of 187 units. According to the affordability analysis, the monthly affordable housing expense or cost of \$1,326 for 1- to 2-bedroom rental units is met with an annual income of \$66,304, the county’s median household income.

Table 40. Pershing 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)
Pershing County				
Less Than \$20,000	Less than \$500	88	249	161
\$20,000 to \$34,999	\$500 to \$874	173	202	29
\$35,000 to \$49,999	\$875 to \$1,249	28	25	(3)
\$50,000 to \$74,999	\$1,250 to \$1,874	36	31	(5)
\$75,000 to \$99,999	\$1,875 to \$2,499	140	0	(140)
\$100,000 or More	\$2,500 and above	44	2	(42)
Total		509	509	0
Lovelock				
Less Than \$20,000	Less than \$500	88	114	26
\$20,000 to \$34,999	\$500 to \$874	126	173	47
\$35,000 to \$49,999	\$875 to \$1,249	28	25	(3)
\$50,000 to \$74,999	\$1,250 to \$1,874	23	31	8
\$75,000 to \$99,999	\$1,875 to \$2,499	56	0	(56)
\$100,000 or More	\$2,500 and above	24	2	(22)
Total		345	345	0
Rest of County				
Less Than \$20,000	Less than \$500	0	135	135
\$20,000 to \$34,999	\$500 to \$874	47	29	(18)
\$35,000 to \$49,999	\$875 to \$1,249	0	0	0
\$50,000 to \$74,999	\$1,250 to \$1,874	13	0	(13)
\$75,000 to \$99,999	\$1,875 to \$2,499	84	0	(84)
\$100,000 or More	\$2,500 and above	20	0	(20)
Total		164	164	0

*Includes No Rent units (Pershing County = 128 units; Lovelock =62 units; Rest of County = 66 units

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. Pershing County and Communities, Population Change, 2015 to 2021, Index 2015 = 100

	Pershing County	Lovelock	Rest of County
2015	100.00	100.00	100.00
2016	99.52	80.40	109.51
2017	99.09	76.89	110.69
2018	98.35	78.32	108.81
2019	98.41	84.95	105.43
2020	98.05	75.28	109.94
2021	99.20	75.76	111.44
2022	97.99	72.64	111.23

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

Data in this table relates to Figure 1

Figure 2

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

	Pershing County	Lovelock	Rest of County
19 & Under	18.1%	27.2%	15.0%
20 to 34 Years	21.6%	15.8%	23.5%
35 to 54 Years	29.9%	26.4%	31.0%
55 to 74 Years	23.8%	23.5%	23.9%
75 Years and Older	6.7%	7.1%	6.5%

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

Data in this table relates to Figure 2

Figure 3

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

	Pershing County	Lovelock	Rest of County
Built 1969 or Earlier	20.9%	42.1%	8.7%
Built 1970 to 2009	76.8%	56.1%	88.7%
Built 2010 or Later	2.3%	1.8%	2.6%

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. Pershing County, Building Permits, 2000 to 2009

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Total Units	4	4	2	1	5	5	10	7	2	7
Units in Single-Family Structures	4	4	2	1	5	5	10	7	2	7
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0

Source: SOCDS Building Permits Database, Accessed December 2023

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

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total Units	2	1	2	8	2	0	0	4	2	2
Units in Single-Family Structures	2	1	2	4	2	0	0	4	2	2
Units in All Multi-Family Structures	0	0	0	4	0	0	0	0	0	0
Units in 2-unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0
Units in 3- and 4-unit Multi-Family Structures	0	0	0	4	0	0	0	0	0	0
Units in 5+ Unit Multi-Family Structures	0	0	0	0	0	0	0	0	0	0

Source: SOCDS Building Permits Database, Accessed December 2023

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

	2020	2021	2022							
Total Units	0	0	0							
Units in Single-Family Structures	0	0	0							
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

