



**EXTENSION**  
College of Agriculture,  
Biotechnology & Natural Resources

For Informational  
Purposes Only

# **Housing Data Profile Lyon 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)

*Copyright © 2024, University of Nevada, Reno Extension*

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

*An EEO/AA Institution*



# Housing Data Profile Lyon County, Nevada

## Publication Information

Publication Date: **May 2024**

**Buddy Borden**

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

**Joseph Lednicky**

Economist  
University of Nevada, Reno Extension

**Elijah Rubalcada**

Statistician  
University of Nevada, Reno Extension

**Ariel Martinez**

Research Coordinator  
University of Nevada, Reno Extension

**Roy Visuett**

Assistant Research Coordinator  
University of Nevada, Reno Extension

## Acknowledgements

**Nevada Rural Housing**

This publication is created in partnership with  
Nevada Rural Housing (NRH)

Nevada Rural Housing’s mission is to promote,  
provide, and finance affordable housing  
opportunities for all rural Nevadans.

Find more information on NRH at their webpage:

<https://nvrural.org/>

*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](mailto:EconDev@unr.edu)

Buddy Borden  
702-257-5505

Joe Lednicky  
702-948-5971

Nevada Rural Housing  
3695 Desatoya Dr.  
Carson City, NV 897701

<https://nvrural.org/>

[help@nvrural.org](mailto:help@nvrural.org)

775-887-1795

# Table of Contents

## Contents

Housing Analysis and Assessment, Lyon County, Nevada.....	1
Publication Information.....	1
Acknowledgements .....	1
Preface.....	2
Nevada Economic Assessment Project.....	2
Purpose.....	2
Table of Contents .....	2
Report Layout.....	4
Introductory Sections.....	4
Introduction and Executive Summary .....	4
Data Sources.....	4
County Map.....	4
Housing Assistance Programs .....	4
Data Sections.....	5
Demographic, Social, and Economic Characteristics.....	5
Housing Supply Characteristics.....	5
Data Sources.....	6
American Community Survey .....	6
Housing and Urban Development (HUD).....	7
ESRI – Environmental Systems Research Institute.....	8
Lightcast .....	8
Lyon County Map.....	9
Housing Assistance Programs and Eligibility .....	10
HUD Income Limits .....	11
Fair Market Rents.....	13
Homeowner and Renter Assistance Programs.....	16
Home At Last .....	16
Home Means Nevada Rural Down Payment Assistance Program .....	16
Mortgage Credit Certificate (MCC).....	17
Emergency Assistance Program .....	17
Section 8 Housing Choice Voucher (HCV) Program.....	18
Security Deposit Program.....	18
Weatherization Assistance.....	19
Low-income Housing Inventory.....	20

Demographic, Social and Economic Characteristics.....	22
Population.....	23
Population by Age.....	24
Race.....	25
Ethnicity.....	26
Total Households.....	27
Total Families.....	28
Households by Income.....	29
Veterans.....	31
Poverty Status.....	32
Educational Attainment.....	33
Labor Force and Unemployment.....	34
Industry Employment.....	35
Occupation Employment.....	36
Occupation Average Earnings.....	37
Housing Supply Characteristics.....	38
Housing Tenure.....	39
Housing Tenure by Age.....	40
Housing Vacancy.....	41
Housing Structure Type.....	42
Rooms.....	43
Housing Structure Age.....	44
Housing Structure Value.....	45
Housing Units by Mortgage Status.....	46
Selected Monthly Owner Costs for Mortgaged Homes.....	47
Selected Monthly Owner Costs as a Percentage of Monthly Income.....	50
Gross Renting Costs.....	52
Gross Renting Costs as a Percentage of Monthly Income.....	54
Renting Costs as a Percentage of Monthly Income by Age Range.....	55
Overburdened Households.....	57

## Report Layout

This is one of two main publications intended to assist local and state agencies in better understanding the communities that we live in, specifically about housing, with the hope that it will serve as a tool for planning. This report, the ‘Housing Data Profile’ is an in-depth collection of sociodemographic and housing characteristics. It also gives a detailed look at the various data sources used through both reports, as well as a look at current housing subsidies and programs available to Nevadans. Its sister report, the ‘Housing Assessment and Gap Analysis’ focuses on using these data characteristics to analyze the current population and housing inventory to find the deficiencies in housing in the communities.

Here is a quick overview of the main sections in this report.

### Introductory Sections

#### Introduction and Executive Summary

The first main section of the report is prior to this section, the Preface. The preface gives the reader information about the purpose of this document and the contact information for those who wrote and helped fund this work. Moving on from this point, readers will gain a broader and deeper understanding of the communities through in-depth data and analysis.

#### Data Sources

The next section is an explanation of the Data Sources used throughout the report. For any questions, concerns, or comments regarding the data or methodology used, please review that section, or contact the authors via the information on the Preface page.

#### County Map

The County Map gives a look at the full county, as well as the specific cities and towns this report delves into.

#### Housing Assistance Programs

Here is a description of various Housing Assistance programs found in the state, eligibility requirements, and recent assistance counts per the Nevada Rural Housing Authority. An active inventory of properties with housing assistance is given at the end of this section, with data from the Nevada Housing Division.

## Data Sections

The biggest sections of the report are the quantitative backing, otherwise known as the data. This is separated into two main sections: Demographic, Social, and Economic Characteristics and Housing Supply Characteristics.

### Demographic, Social, and Economic Characteristics

This includes general socioeconomic data characteristics, such as population, age educational attainment, poverty, and employment.

Demographic and social characteristic data provides a basis for understanding communities currently, in the past, and projecting into the future. This could include growing diversity, aging populations, poverty, education and more. Economic characteristics follow the same lead with unemployment, income, industry, and occupation information. The conglomeration of this data paints the picture of who lives in the local communities and can give a quantitative backing to future decision-making.

‘More housing’ can often be cited as what is needed to fix a housing crisis, however this doesn’t help in every situation. The demographics of a community can let us know what sort of housing is needed. Is there a large, aging population? Is income lower or higher in the region? Do households generally have children or are multigenerational? These questions can help lead to finding the specific housing needs of a community.

### Housing Supply Characteristics

Housing Supply includes characteristics specific to housing structures such as when housing was built, the type of structure, and more.

This gives the region’s current housing status and inventory. A straight count of housing can be deceiving. If the units were built in the 1940s, for instance, are they still viable to be lived in? What repairs are necessary? Would it be accessible to an older generation or those with mobility issues? What size of housing is in the area? A one-bedroom won’t be of much use to a family of four while a four-bedroom unit could incur unneeded costs to a retired couple. Only by first knowing the local supply can planning for future developments actually take place.



## Data Sources

Various data sources are used throughout this report. When choosing sources of data each is measured against five characteristics as described below.

**Respected** – Where is the data coming from? Is the source unbiased? Does the source have a history of producing quality data?

**Verifiable** – Does the data match other known sources? Ground truth the data. Does a local consensus agree with the numbers reported?

**Timely** – When was the data last updated? All data will have a lag component. Is the reported data one year old or five years old?

**Historical** – Is there trend data available? Data from past years can help the user plan for the future by seeing trends within data characteristics.

**Consistent** – Is there data available between different regions? If analysis is going to be done between neighboring regions, the data sources must have data available for all of them. Using different data sources or data produced using differing methodologies will not allow an accurate comparison between regions.

The following pages give a description of the major data sources used within this report. This includes a brief description of the entity and details about the specific data used.

### **American Community Survey**

The ACS is an ongoing survey conducted by the U.S. Census Bureau. Per the Census Bureau<sup>1</sup>:

*“The American Community Survey (ACS) is an ongoing survey that provides vital information on a yearly basis about our nation and its people. Information from the survey generates data that help determine how more than \$675 billion in federal and state funds are distributed each year. Through the ACS, we know more about jobs and occupations, educational attainment, veterans, whether people own or rent their homes, and other topics. Public officials, planners, and entrepreneurs use this information to assess the past and plan the future. When you respond to the ACS, you are doing your part to help your community plan for hospitals and schools, support school lunch programs, improve emergency services, build bridges, and inform businesses looking to add jobs and expand to new markets, and more.”*

The Census Bureau started collecting data for the ACS in 2005. At that point they determined to create three separate estimates for use: 1-year estimates; 3-year estimates; and 5-year estimates. The 3-year estimates were discontinued as of 2013.

Data for the 2005 1-year estimates was collected from January through December 2005 and released in 2006. The first 5-year estimates were released for 2009, with data being gathered from January 2005 through December 2009. Future 5-year estimates follow the same formula. As an example, the 2012-2016 5-year estimates have data collected January 2012 through December 2016.

In this document, tables and charts sourcing the ACS will often refer to the last year of an ACS 5-year estimate as the heading year. It is important to remember that this data is not a snapshot of the year (or any single point in time) being referenced, but of the Census Bureau’s estimate for the 5-year period.

---

<sup>1</sup> <https://www.census.gov/programs-surveys/acs/about.html>

Why use the 5-year estimates rather than the 1-year estimates or point-in-time estimates?

There are two reasons. The first is that the 5-year estimates gives a larger sample size, giving a more accurate representation of the population, even for those areas with larger populations. This will give a smaller margin of error for all data. The second reason is two-fold. The ACS does not publish 1-year estimates for areas with population less than 65,000. In Nevada in 2022, only Clark and Washoe Counties reported a population of over 65,000. While we could use the 1-year estimates for the reports of those two counties, it is inappropriate (per the Census Bureau) to compare data between the 1-year and 5-year estimates. Thus, if someone wished to compare the data between, say, Clark and Lincoln Counties, it is necessary that the data be consistent throughout the two regions.<sup>2</sup>

The following are specific ACS reports used in this document:

- *B25072: Age of Householder by Gross Rent as a Percentage of Household Income in the past 12 Months*
- *B25125: Tenure by Age of Householder by Units in Structure*
- *B25126: Tenure by Age of Householder by Year Structure Built*
- *DP04: Selected Housing Characteristics*
- *DP05: Demographic and Housing Estimates*
- *S1701: Poverty Status in the Past 12 Months*
- *S2503: Financial Characteristics*
- *S2411: Occupational Average Earnings*
- *S2401: Employment by Occupation*
- *S2403: Employment by Industry*
- *DP03: Unemployment Status*
- *S1501: Educational Attainment*
- *S2101: Veteran Status*
- *S1901: Households by Income*
- *S1101: Total Families*
- *DP02: Total Households*
- *B25003: Households by Tenure*
- *B25004: Vacancy Status*
- *B25024: Type of Unit in Structure*
- *B25035: Median Year Structure Built*
- *B25081: Mortgage Status*
- *B25087: Monthly Costs by Mortgage Status*
- *B25091: Monthly Costs as a Percentage of Monthly Income*
- *B25063: Gross Rent*
- *B25070: Gross Rent as a Percentage of Household Income*
- *B25072: Age of householder by Gross Rent as a Percentage of Income*

## **Housing and Urban Development (HUD)**

Housing and Urban Development's (HUD) mission<sup>3</sup>:

*HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for*

<sup>2</sup> <https://www.census.gov/content/dam/Census/library/publications/2008/acs/ACSGeneralHandbook.pdf>

<sup>3</sup> <https://www.hud.gov/about/mission>

*quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination, and transform the way HUD does business.*

Most of the HUD data used within this document is found through the HUD User webpage as part of HUD’s Office of Policy Development and Research (PD&R)<sup>4</sup>:

*PD&R is responsible for maintaining current information on housing needs, market conditions, and existing programs, as well as conducting research on priority housing and community development issues. The Office provides reliable and objective data and analysis to help inform policy decisions. PD&R is committed to involving a greater diversity of perspectives, methods, and researchers in HUD research.*

## **ESRI – Environmental Systems Research Institute**

Esri is considered the world leader in GIS (geographic information system) technologies.

Per Esri<sup>5</sup>:

*“Esri was founded to help solve some of the world’s most difficult problems. We do so by supporting our users’ important work with a commitment to science, sustainability, community, education, research, and positive change.”*

Esri’s mapping and analytics give access to demographic data in 137 countries with over 75% of Fortune 500 companies using Esri software. Esri provides its own data and 5-year projections and uses the information from federal government and private industry sources.<sup>6</sup>

Esri data is used in this report in maps and in various demographic areas.

Citation for ESRI Data used within this document:

*ESRI ArcGIS Business Analyst, 2023*

## **Lightcast**

Lightcast is a leader in labor market data and covers more than 99% of the workforce in the United States. Per Lightcast:

*“Lightcast is a global pioneer in the collection and big-data analysis of information on the labor market. Our data provides the world’s most detailed information about occupations, skills in demand, and career pathways. Our tools collect real-time data from over 65,000 sources every day, contributing to a database with over 1 billion job postings and billions of other data points. We combine that with curated input from dozens of other statistical sources, like government agencies, to provide the most complete view possible of the fast-changing labor market. We put that information to work for businesses, communities, and education providers by showing them the granular details and big-picture trends they need in their organizations.”*

Lightcast is active in over 30 countries worldwide with offices in the US, UK, Italy, New Zealand, Canada, and India.

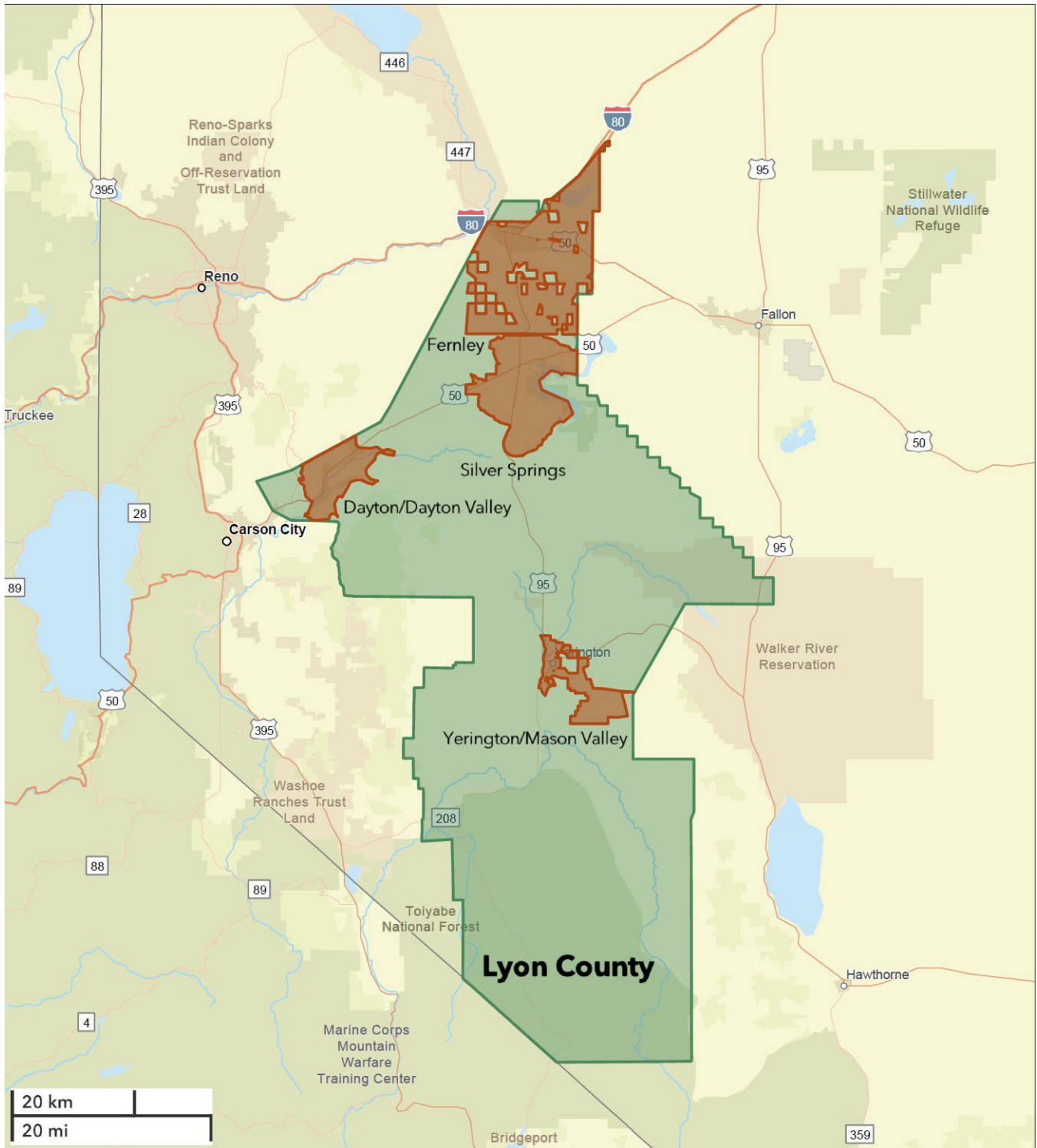
<https://lightcast.io/about/data>

<sup>4</sup> [https://www.huduser.gov/portal/about/mission\\_and\\_background.html](https://www.huduser.gov/portal/about/mission_and_background.html)

<sup>5</sup> <https://www.esri.com/en-us/home>

<sup>6</sup> [http://downloads.esri.com/esri\\_content\\_doc/dbl/us/G164052\\_US-DataFactSheet\\_WEB.pdf](http://downloads.esri.com/esri_content_doc/dbl/us/G164052_US-DataFactSheet_WEB.pdf)

# Lyon County Map



## Housing Assistance Programs and Eligibility

This section contains a description of various Housing Assistance programs found in the state, eligibility requirements, and recent assistance counts per the Nevada Rural Housing Authority. An active inventory of properties with housing assistance is given at the end of this section, with data from the Nevada Housing Division

Data in this section is sourced through the following:

- Nevada Department of Taxation
- Nevada Division of Housing
- Nevada Rural Housing
- United States Department of Housing and Urban Development (HUD)

### **Characteristics in this Section**

**HUD Income Limits**

**Fair Market Rents**

**Homeowner and Renter Assistance Programs**

**Low-Income Housing Inventory**

## HUD Income Limits

The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs including Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs.<sup>7</sup> HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.

HUD uses the U.S. Census Bureau’s most recent American Community Survey (ACS) median family income data as the basis of each year’s income limits. This is opposed to using household income data. For federal fiscal year 2022 (FY22) the 2019 ACS was used as the basis. HUD uses Consumer Price Index (CPI) published data through the Bureau of Labor Statistics to inflate the 2019 figures to 2022 dollars.<sup>8</sup>

These income limits are used to determine eligibility for various Public Housing, Section 8, and other assistance programs. The most commonly used phrasing and income eligibility limits are:

- A low-income family is defined as those families who do not exceed 80 percent of the median family income for the area.
- A very low-income family is defined as those families who do not exceed 50 percent of the median family income for the area.
- An extremely low-income family is defined as those families who do not exceed 30 percent of the median family income for the area.

Income limits are adjusted for family size. Thus, a family of six persons has a higher income limit than a family of two persons. See the below table for percentage adjustments for family size.

*Table 1. Income Limit Percent Adjustment by Family Size*

Family Size	1	2	3	4	5	6	7	8
<b>Percent Adjustment</b>	70%	80%	90%	Base	108%	116%	124%	132%

For family sizes larger than eight persons, 8% is added for each additional person. Example, a nine-person family would be 140% of the base.

There are many steps in the formulae to create income limits for each area in the U.S. In Nevada these areas are county-wide. The first step is calculating the very-low income limits (50% of the AMI). Low-income (80%) and extremely low-income (30%) are generally created as fractions of the very low-income limits.

While many steps are taken in the process to create the very low-income limits, one step affecting many regions within Nevada is that HUD increases the four-person (base) income limit if it is less than the relevant state nonmetropolitan median family income level. For FY22, the Nevada nonmetro median family income is \$81,800. This figure is higher than ten of the 17 county median family income levels. Thus, for all of those ten counties, \$81,800 is used as the median family income for income level limits.

<sup>7</sup> <https://www.huduser.gov/portal/datasets/il.html>

<sup>8</sup> <https://www.huduser.gov/portal/datasets/il/il22/Medians-Methodology-FY22.pdf>



Table 2. Very Low-Income Limit (50% AMI) by County, FY 2023

County	2023 Median Family Income	Very Low-Income Limit	Hourly Wage of Very Low-Income*
Churchill County	\$94,600	\$43,300	\$20.82
Clark County	\$83,900	\$43,300	\$20.82
Douglas County	\$98,300	\$45,800	\$22.02
Elko County	\$106,700	\$53,350	\$25.65
Esmeralda County	\$76,300	\$43,300	\$20.82
Eureka County	\$90,000	\$51,250	\$24.64
Humboldt County	\$96,400	\$48,200	\$23.17
Lander County	\$109,600	\$54,800	\$26.35
Lincoln County	\$82,500	\$43,300	\$20.82
Lyon County	\$87,400	\$43,300	\$20.82
Mineral County	\$59,100	\$43,300	\$20.82
Nye County	\$68,300	\$43,300	\$20.82
Pershing County	\$82,700	\$43,300	\$20.82
Storey County	\$104,400	\$49,450	\$23.77
Washoe County	\$104,400	\$49,450	\$23.77
White Pine County	\$93,700	\$43,300	\$20.82
Carson City	\$85,500	\$43,300	\$20.82

\*The very low-income limit is taken and divided by 2080 (general hours for a 40 hour/week worker in a year) to determine hourly wage needed to reach the very low-income limit.

Table 3. Lyon County Low-Income Limits by Household Occupancy, FY 2023

Lyon County	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
30% Income Limits	\$18,200	\$20,800	\$24,860	\$30,000	\$35,140	\$40,280	\$45,420	\$50,560
50% Income Limits	\$30,350	\$34,650	\$39,000	\$43,300	\$46,800	\$50,250	\$53,700	\$57,200
80% Income Limits	\$48,550	\$55,450	\$62,400	\$69,300	\$74,850	\$80,400	\$85,950	\$91,500

More details regarding income limit formulae and HUD documentation regarding it can be found on their webpage<sup>9</sup>. This includes maximum/minimum year-over-year increases and decreases, adjustments for areas with high housing cost versus income levels, low housing costs versus income levels, and floor limits for income assistance.

<sup>9</sup> [https://www.huduser.gov/portal/datasets/il.html#2022\\_documents](https://www.huduser.gov/portal/datasets/il.html#2022_documents)

## Fair Market Rents

Fair Market Rents (FMRs) are determined by HUD on an annual basis to be used in a variety of assistance programs. Per HUD<sup>10</sup>:

*Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units. The U.S. Department of Housing and Urban Development (HUD) annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county. 42 USC 1437f requires FMRs be posted at least 30 days before they are effective and that they are effective at the start of the federal fiscal year (generally October 1). Fair Market Rents, as defined in 24 CFR 888.113 are estimates of 40th percentile gross rents for standard quality units within a metropolitan area or nonmetropolitan county.*

In Nevada, FMRs are also used to determine whether rental properties are eligible for the 3% abatement pursuant to NRS 361.4724.<sup>11</sup> The Nevada Department of Taxation is required to publish updated FMR totals on or before April 1 of each year for taxation purposes. This includes publishing the below utility allowance which is determined by the respective housing authority for each county.

HUD publishes new fiscal year figures at the start of the federal fiscal year, October 1 of the previous calendar year.<sup>12</sup> Thus, at the time of writing this report, federal fiscal year 2023 is active with official HUD numbers published on October 1, 2022.

Table 4. Lyon County Fair Market Rent with Utility Allowance, FY 2024

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	Mobile Home Space
<b>Lyon County</b>	\$1,006	\$1,052	\$1,225	\$1,726	\$2,079	\$490

Table 5. Lyon County Utility Allowance, FY 2024

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	Mobile Home Space
<b>Lyon County</b>	\$207	\$224	\$260	\$297	\$333	\$104

<sup>10</sup> <https://www.huduser.gov/portal/datasets/fmr.html>

<sup>11</sup> <https://tax.nv.gov/LocalGovt/PolicyPub/ArchiveFiles/FairMarketRents/>

<sup>12</sup> [https://www.huduser.gov/portal/datasets/il.html#2022\\_data](https://www.huduser.gov/portal/datasets/il.html#2022_data)



An affordable home is defined by HUD as paying no more than 30 percent of gross income for housing costs, including utilities. Paying over that 30 percent defines the occupant as cost-burdened.<sup>13</sup>

To find the annual income for a household needed to afford housing, we first multiply the FMR by 12 to obtain an annual housing cost. As affordability is defined as a maximum of 30% of income we divide the annual housing cost by 0.30 to obtain an annual income needed to afford rent without being cost-burdened.

*Equation 1. Fair Market Rent to Annual Income Required for Affordability*

$$FMR \times 12 \text{ Months} = \text{Annual Housing Cost}$$

$$\text{Annual Housing Cost} / 0.30 = \text{Annual Income Needed to Afford Rent}$$

*Table 6. Annual Salary Needed to Afford Housing, FY 2024*

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	Mobile Home Space
<b>Lyon County</b>	\$40,240	\$42,080	\$49,000	\$69,040	\$83,160	\$19,600

To convert an annual wage to an hourly wage we use the common 2,080 hours for a full-time employee (40 hours per week) in Nevada. Thus, we take the annual income and divide by 2,080 to determine the hourly wage needed to afford housing.

*Equation 2. Hourly Wage Needed to Afford Housing*

$$\text{Annual Income to Afford Housing} \div 2,080 = \text{Hourly Wage to Afford Housing}$$

*Table 7. Hourly Wage Needed to Afford Housing, FY 2024*

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	Mobile Home Space
<b>Lyon County</b>	\$19.35	\$20.23	\$23.56	\$33.19	\$39.98	\$9.42

<sup>13</sup> <https://archives.hud.gov/local/nv/goodstories/2006-04-06glos.cfm>

In Nevada there are two separate minimum wages. For employers who offer benefits, the minimum wage is \$10.25/hour. For those who do not offer benefits the minimum wage is \$11.25/hour. State ballot measure 2 from the 2022 Nevada General Election does not take effect until July 1, 2024.

For someone who works at minimum wage it can be very difficult to make ends meet with current housing costs. The below tables show the number of hours needed to work at the minimum wage to afford housing in Lyon County.

*Equation 3. Weekly Hours to Work at Minimum Wage to Afford Housing*

$$\begin{aligned} & \text{Annual Income Needed to Afford Housing} \div \text{Minimum Wage} \div 52 \text{ Weeks} \\ & = \text{Hours Needed to Work at Minimum Wage to Afford Housing} \end{aligned}$$

*Table 8. Hours needed to work a week at the \$10.25/hour minimum wage to reach annual salary to afford housing, FY 2024*

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	Mobile Home Space
<b>Lyon County</b>	75	79	92	130	156	37

*Table 9. Hours needed to work a week at the \$11.25/hour minimum wage to reach annual salary to afford housing, FY 2024*

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	Mobile Home Space
<b>Lyon County</b>	69	72	84	118	142	34

## Homeowner and Renter Assistance Programs

There are many homeowner and renter assistance programs available throughout Nevada and the United States. Funding for housing assistance programs come through a variety of sources. This may include federal programs (such as through HUD or USDA Rural Development), state (such as the Nevada Housing Division), local governments, and grants from private donors.

These programs are most often offered through the local region's housing authority. Throughout rural Nevada, this is Nevada Rural Housing (NRH).

Below are the various assistance programs the NRH provides in the state. All programs may not be currently open, available in all jurisdictions, nor available to all interested parties. This is not necessarily an extensive list. Please contact the NRH directly for more information.<sup>14</sup>

### Home At Last

Home At Last provides customized loan and down payment assistance options to help more Nevadans become homeowners. This program was launched in 2006 and has a couple options available to help financially assist homebuyers in Nevada. "Home At Last!" affordable loans are available *with* or *without* down payment assistance.<sup>15</sup>

**General Eligibility:** *A credit score (FICO) of at least 640 with 50% max. DTI ratio (or 680 for manufactured homes) for purchases and refinances.*

**Income Limits:** *Max. income of \$160,000 (If borrower income is 80% or less of the AMI, then charter-level mortgage insurance will apply on Conventional loans and the first mortgage rate will be lower than for Conventional loans with borrower income exceeding 80% AMI)*

**Program Activity:** *This shows the program usage details in the county for each of the listed years below.*

- 2020 → 203
- 2021 → 156
- 2022 → 35
- 2023 → 27

### Home Means Nevada Rural Down Payment Assistance Program

Nevada Rural Housing provides down payment assistance to eligible homebuyers to help with the purchase of a primary residence. This program was launched on December 5, 2022. There is NO interest and there are NO payments on the down payment assistance provided.

**Program Specific Eligibility:** *The home being purchased must be your primary residence. (No first-time homebuyer requirement to receive down payment assistance.)<sup>16</sup> has an income limit of 300% of Federal Poverty Guidelines (FPG) based on household size.*

**Program Activity:** *This shows the program usage details in the county for each of the listed years below.*

- 2020 to 2022 → 0
- 2023 → 10

<sup>14</sup> <https://nvrural.org/contact-us/>

<sup>15</sup> <https://nvrural.org/home-at-last/downpaymentassistance/>

<sup>16</sup> <https://nvrural.org/home-at-last/resources-for-partners/home-at-last-daily-rates/>

## Mortgage Credit Certificate (MCC)

This program is available exclusively through Nevada Rural Housing and is tailored to provide eligible first-time homebuyers or qualified veterans with an annual tax credit equal to roughly 20% of the mortgage interest paid on the first mortgage – every year for the life of the loan. This program was launched in 2009.

**Program Specific Eligibility:** *Exclusively for first time homebuyers (meaning not having owned a home in the past three years although qualified veterans are exempt from this condition), income and purchase price limits apply, and borrowers must meet all loan underwriting requirements for the mortgage being obtained to purchase a primary residence.*

**Income Qualifications for Lyon County:** *Max. income for households with 1 or 2 people = \$106,700 and max. income for households with 3+ people = \$122,705*

**Purchase Price Limit for Lyon County:** *\$481,176. Income and purchase price limits apply to non-targeted areas only.<sup>17</sup>*

**Program Activity:** *This shows the program usage details in the county for each of the listed years below.*

- 2020 → 5
- 2021 → 3
- 2022 → 8
- 2023 → 10

## Emergency Assistance Program

Nevada Rural Housing (NRH) provides Emergency Rental Assistance to renters in NRHA jurisdictions who are facing eviction or utility shut-off for non-payment. This program is available to anyone needing help with back rent (it is not restricted to those facing a hardship due to the pandemic).<sup>18</sup>

**Eligibility:** *Applicants must be a renter facing eviction or utility shut-off for non-payment, must reside in the NRHA jurisdiction, must be a Nevada resident for 2 years prior to applying, income qualifications apply, must not owe any amount to NRHA, must reside in the unit that is requiring assistance, at least one household member is a U.S. citizen or permanent resident, and unit must meet Fair Market Rent (FMR).*

**Program Activity:** *This shows the program usage details in the county for each of the listed years below.*

- 2023 → 21 Households Assisted

<sup>17</sup> <https://nvrural.org/income-and-purchase-price-limits/>

<sup>18</sup> <https://nvrural.org/renter-services/emergency-rental-assistance-program/>

## Section 8 Housing Choice Voucher (HCV) Program

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.<sup>19,20</sup>

A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the Public Housing Authority (PHA).

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

**Eligibility:** *Eligibility for a housing voucher is determined by the PHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. By law, a PHA must provide 75 percent of its voucher to applicants whose incomes do not exceed 30 percent of the area median income. Median income levels are published by HUD and vary by location. The PHA serving your community can provide you with the income limits for your area and family size.*

**Program Activity:** *This shows the program usage details in the county for each of the listed years below.*

- **2023 → 119 Active Vouchers**

## Security Deposit Program

Nevada Rural Housing's (NRH) Security Deposit Program offers eligible applicants up to \$700 toward their security deposit. The assistance is a federally funded grant and does not have to be paid back. The Security Deposit Program is an alternative to security deposit payment plans.<sup>21</sup>

**Eligibility:** *Applicants must reside in NRHA jurisdiction, must have a signed lease to apply, must apply within the first 60 days of moving into the unit, income qualifications apply, unit must meet FMR (Fair Market Rent), and landlord must be willing to accept deposit after lease has been signed.*

**Program Activity:** *This shows the program usage details in the county for each of the listed years below.*

- **2023 → 8 Households Assisted**

<sup>19</sup> [https://www.hud.gov/topics/housing\\_choice\\_voucher\\_program\\_section\\_8](https://www.hud.gov/topics/housing_choice_voucher_program_section_8)

<sup>20</sup> <https://nvrural.org/renter-services/section-8/>

<sup>21</sup> <https://nvrural.org/renter-services/security-deposit-program-2/>

## Weatherization Assistance

The weatherization program is designed to help low-income Nevadans save money on their utility bills by providing a number of services that improve energy efficiency in homes. It is able to offer everything from the installation of carbon monoxide alarms to insulation of water heaters and pipes—all in the name of creating a more sustainable state and happier, healthier Nevadans.<sup>22</sup> Assistance is provided for those living in single-family homes, multi-family units, and manufactured housing. To qualify for Weatherization Assistance, your household must meet designated maximum household income limits.

**Income Limits:** *Applicants will need to fall under one of these two maximum annual income levels—depending on where you live and where the funding for weatherization comes from—in order to qualify for weatherization services.*<sup>23</sup>

Table 10. 2022 Weatherization Income Guidelines

Size of Family Unit	150% of Poverty Level	200% of Poverty Level
1	\$22,590	\$30,120
2	\$30,660	\$40,880
3	\$38,730	\$51,640
4	\$46,800	\$62,400
5	\$54,870	\$73,160
6	\$62,940	\$83,920
7	\$71,010	\$94,680
8	\$79,080	\$105,440
<b>Each Additional Member Add</b>	\$8,070	\$10,760

Nevada Rural Housing is responsible for the Weatherization Program in Carson, Churchill, Lyon, Douglas, and Storey Counties as well as parts of Clark County. Those in Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Mineral, Nye, Pershing, and White Pine Counties may contact the Rural Nevada Development Corporation for assistance.<sup>24,25</sup>

<sup>22</sup> <https://nvrural.org/weatherization/>

<sup>23</sup> <https://nvrural.org/weatherization/do-i-qualify/>

<sup>24</sup> <https://nvrural.org/weatherization/regional-weatherization-offices-contact-information/>

<sup>25</sup> <https://rndcnv.org/weatherization/>

## Subsidized Housing Inventory

Below, the low-income housing inventory for the county, as tracked by the Nevada Housing Division.<sup>26</sup>

Many thanks to the Nevada Housing Division for their help and wonderful public resources.

The below table shows the properties and number of units in the county that are subsidized or otherwise low-income.

*Table 11. Lyon County Subsidized Housing Inventory Restrictions by Type*

	City	Total Units	Restricted Units	Assisted Units	Senior or Disabled Units
<b>Dayton Valley Village II/Halter Homes</b>	Dayton	22	22		10
<b>Gold Country</b>	Dayton	50	50		0
<b>River Valley Apts.</b>	Dayton	24	24		0
<b>Fernwood Meadows</b>	Fernley	28	28	27	28
<b>Lahontan Springs Apts.</b>	Fernley	48	47		0
<b>Rockwood Apts.</b>	Fernley	32	32		16
<b>Sandia Manor D</b>	Fernley	12	12	8	0
<b>Sandia Manor F</b>	Fernley	14	14	14	0
<b>Sierra Run Apts.</b>	Fernley	21	21	6	0
<b>Sierra Run II</b>	Fernley	24	24	23	24
<b>Silverado Apts. aka Silver Springs Village</b>	Silver Springs	24	24	24	22
<b>Southwood Apts.</b>	Yerington	20	20	15	0
<b>Southwood Sr</b>	Yerington	6	6	6	6
<b>Yerington Manor I</b>	Yerington	52		51	52
<b>Yerington Village aka Yerington Garden Apts.</b>	Yerington	32	32	30	0

Source: Nevada Housing Division, accessed January 2024

<sup>26</sup> [https://housing.nv.gov/Programs/Housing\\_Database/](https://housing.nv.gov/Programs/Housing_Database/)

The below table gives the maximum allowable AMI percentage for units within the subsidized and low-income units. For example, if a property has ten total units with five listed at 30% AMI and five listed at 50% AMI, five of the units would need to be rented to families at or under 30% of the AMI and an additional five would need to be rented to families at or under 50% of the AMI.

Table 12. Lyon County Subsidized Housing Inventory Restrictions by Area Median Income Percent

Housing Complex	Total Units	30% AMI	35% AMI	40% AMI	45% AMI	50% AMI	60% AMI
<b>Dayton Valley Village II/Halter Homes</b>	22	-	-	-	-	-	-22
<b>Gold Country</b>	50	3	-	-	-	47	-
<b>River Valley Apts.</b>	24	-	-	-	-	3	21
<b>Fernwood Meadows*</b>	28	-	-	-	-	-	-
<b>Lahontan Springs Apts.</b>	48	-	2	-	5	13	27
<b>Rockwood Apts.</b>	32	-	-	-	5	4	23
<b>Sandia Manor D</b>	12	-	-	-	-	-	-
<b>Sandia Manor F</b>	14	-	16	4	1	2	3
<b>Sierra Run Apts.</b>	21	-	-	-	-	-	-
<b>Sierra Run II*</b>	24	-	-	-	-	-	-
<b>Silverado Apts. aka Silver Springs Village</b>	24	14	-	-	-	7	3
<b>Southwood Apts.</b>	20	11	-	-	-	7	2
<b>Southwood Sr</b>	6	4	-	-	-	1	1
<b>Yerington Manor I*</b>	52	-	-	-	-	-	-
<b>Yerington Village aka Yerington Garden Apts.</b>	32	-	-	-	-	14	-

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



## Demographic, Social and Economic Characteristics

Demographic and social characteristic data provides a basis for understanding communities currently, in the past, and projecting into the future. This could include growing diversity, aging populations, poverty, education and more. Economic characteristics follow the same lead with unemployment, income, industry, and occupation information. The conglomeration of this data paints the picture of who lives in the local communities and can give a quantitative backing to future decision-making.

- U.S. Census Bureau, American Community Survey, 2022 Five-Year Estimates
  - *(DP05)*
  - *(DP02)*
  - *(S1101)*
  - *(S1901)*
  - *(S2101)*
  - *(S1701)*
  - *(S1501)*
  - *(DP03)*
  - *(S2403)*
  - *(S2401)*
  - *(S2411)*

### Characteristics in this Section

Population

Population by Age

Race and Ethnicity

Marital Status

Households

Families

Households by Income

Poverty

Educational Attainment

Labor Force and Unemployment

Industry Employment

Occupation Employment

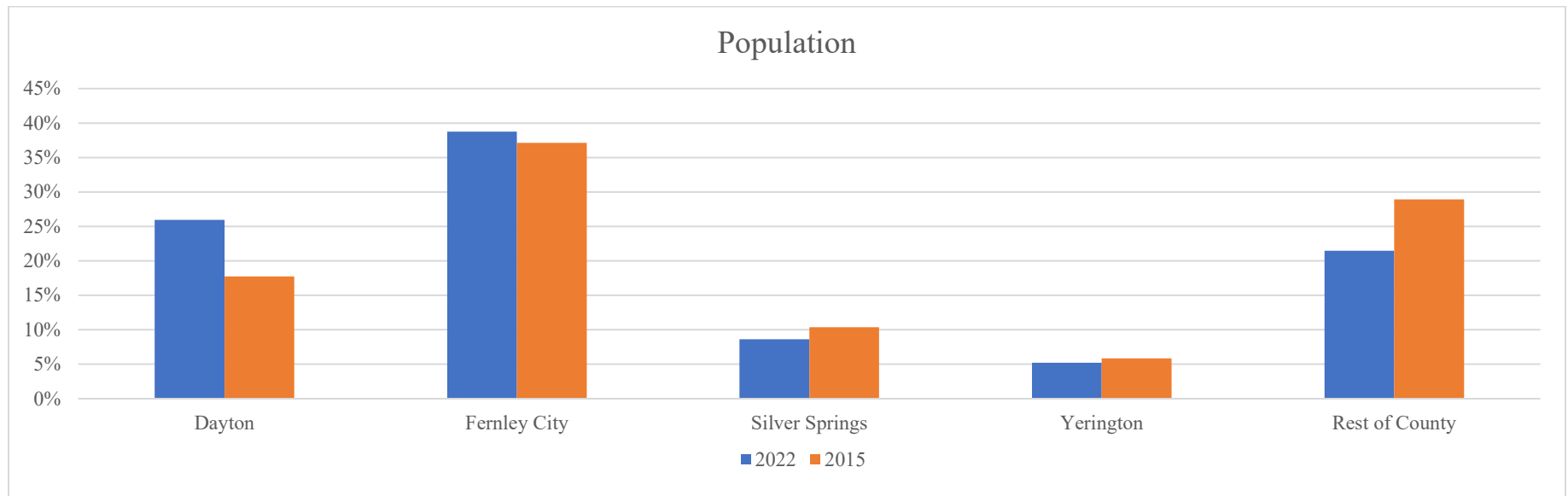
## Population

Table 13. Lyon County Population, 2015-2022

	2022	2015
<b>Dayton</b>	15,415	9,163
<b>Fernley City</b>	23,035	19,185
<b>Silver Springs</b>	5,117	5,351
<b>Yerington</b>	3,108	3,021
<b>Rest of County</b>	12,760	14,937
<b>Lyon County</b>	59,435	51,657

Source: American Community Survey 5-Year Estimates 2022 (DP05)

Figure 1. Lyon County Population, 2015-2022



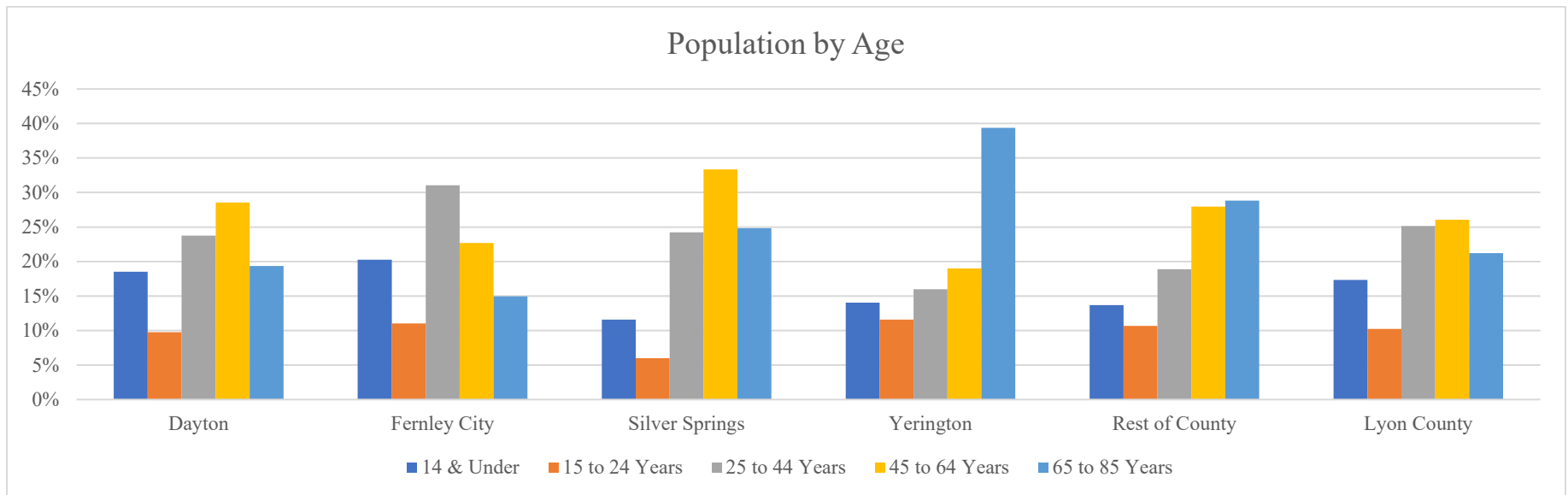
## Population by Age

Table 14. Lyon County Population by Age, 2022

	14 & Under	15 to 24 Years	25 to 44 Years	45 to 64 Years	65 to 85 Years and over
<b>Dayton</b>	2,858	1,505	3,663	4,404	2,985
<b>Fernley City</b>	4,671	2,545	7,148	5,228	3,443
<b>Silver Springs</b>	593	307	1,239	1,707	1,271
<b>Yerington</b>	436	360	497	591	1,224
<b>Rest of County</b>	1,744	1,362	2,407	3,566	3,681
<b>Lyon County</b>	10,302	6,079	14,954	15,496	12,604

Source: American Community Survey 5-Year Estimates 2022 (DP05)

Figure 2. Lyon County Population by Age, 2022



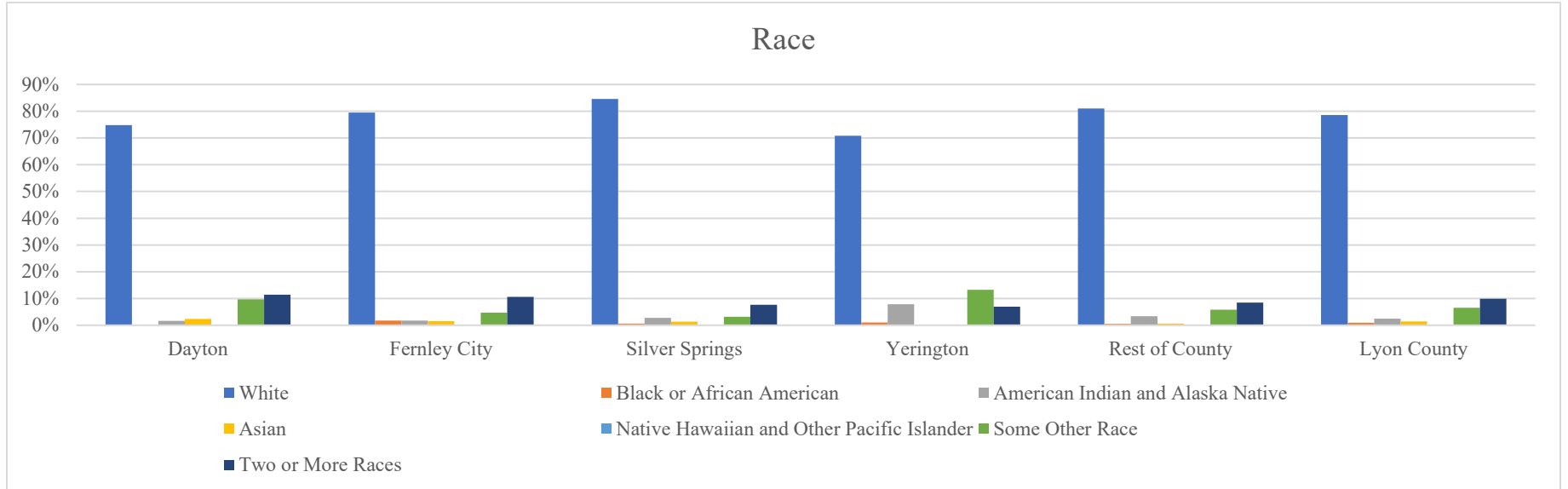
## Race

Table 15. Lyon County Race, 2022

Race	Dayton	Fernley City	Silver Springs	Yerington	Rest of County	Lyon County
<b>White</b>	11,526	18,303	4,327	2,203	10,344	46,703
<b>Black or African American</b>	17	414	31	33	68	563
<b>American Indian and Alaska Native</b>	251	402	139	243	437	1,472
<b>Asian</b>	359	348	69	1	83	860
<b>Native Hawaiian and Other Pacific Islander</b>	9	38	0	1	0	48
<b>Some Other Race</b>	1,491	1,078	161	412	746	3,888
<b>Two or More Races</b>	1,762	2,452	390	215	1,082	5,901
<b>Total</b>	15,415	23,035	5,117	3,108	12,760	59,435

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

Figure 3. Lyon County Race, 2022



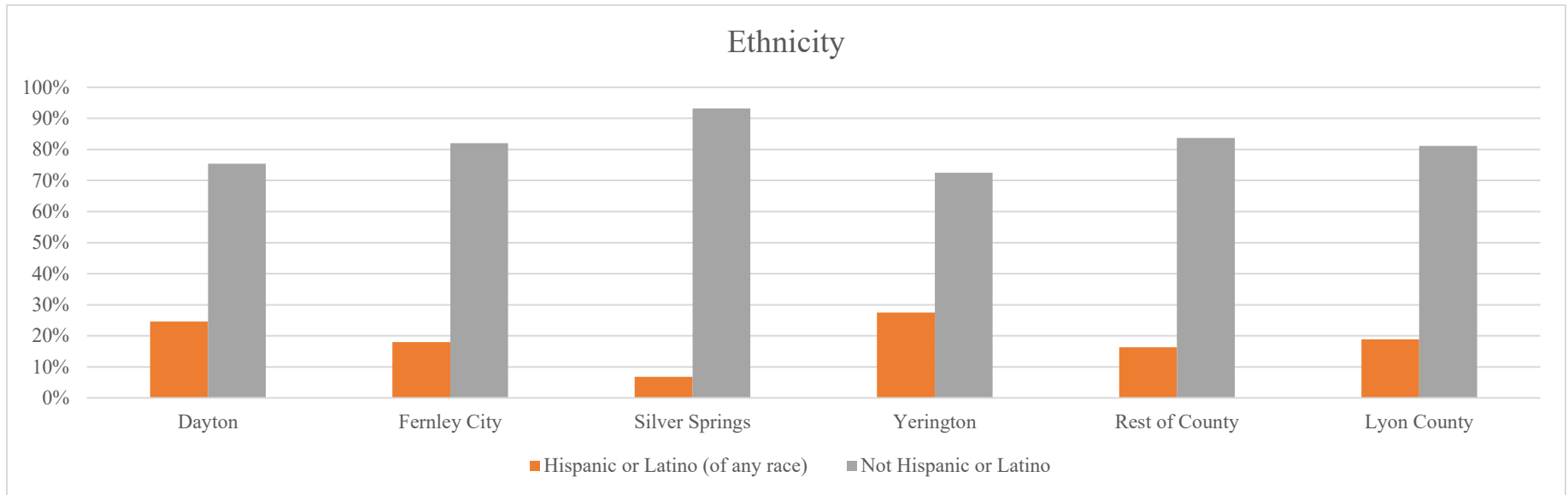
## Ethnicity

Table 16. Lyon County Ethnicity, 2022

Hispanic or Latino and Race	Dayton	Fernley City	Silver Springs	Yerington	Rest of County	Lyon County
<b>Total Population</b>	15,415	23,035	5,117	3,108	12,760	59,435
<b>Hispanic or Latino (of any race)</b>	3,796	4,132	349	854	2,085	11,216
<b>Not Hispanic or Latino</b>	11,619	18,903	4,768	2,254	10,675	48,219

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

Figure 4. Lyon County Ethnicity, 2022



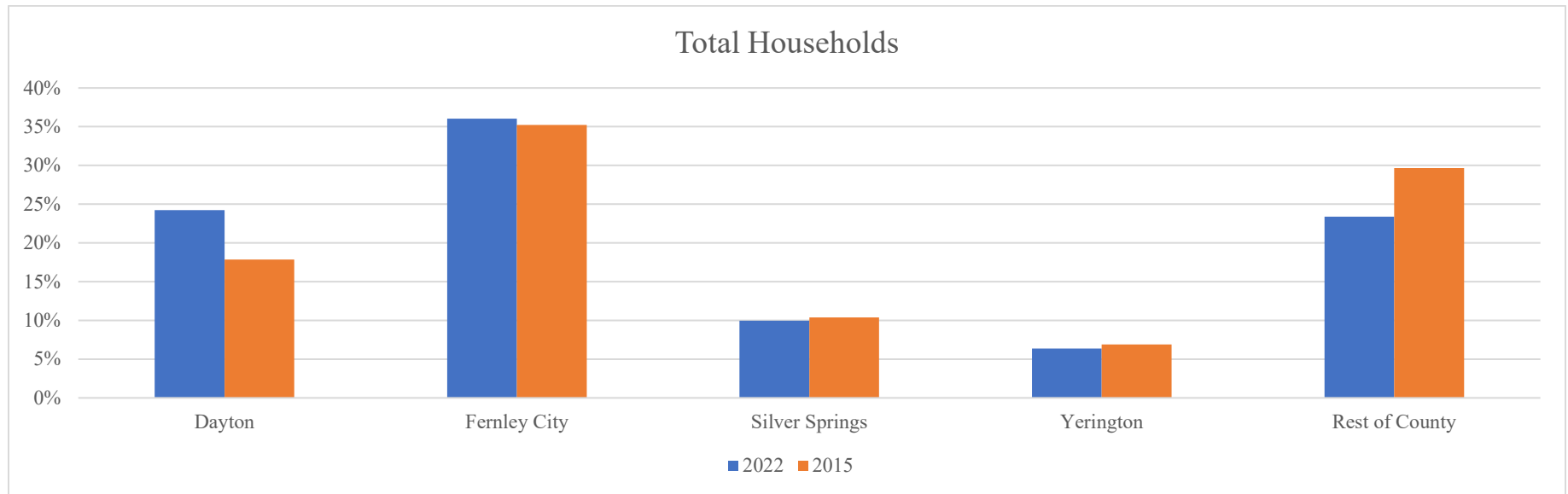
## Total Households

Table 17. Lyon County Households, 2015-2022

	2022	2015
<b>Dayton</b>	5,642	3,485
<b>Fernley City</b>	8,391	6,875
<b>Silver Springs</b>	2,324	2,025
<b>Yerington</b>	1,487	1,347
<b>Rest of County</b>	5,446	5,792
<b>Lyon County</b>	23,290	19,524
<b>Dayton</b>	5,642	3,485

Source: American Community Survey 5-Year Estimates, 2022 (DP02)

Figure 5. Total Households, 2022



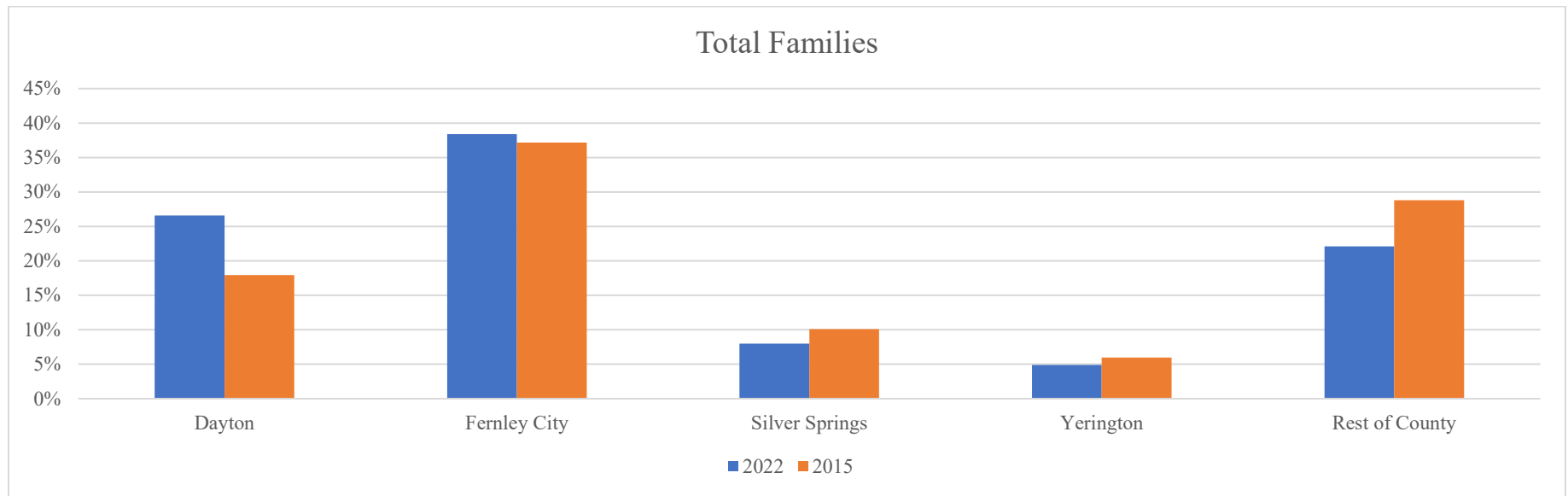
## Total Families

Table 18. Lyon County Total Families, 2015-2022

	2022	2015
<b>Dayton</b>	4,123	2,398
<b>Fernley City</b>	5,951	4,966
<b>Silver Springs</b>	1,238	1,346
<b>Yerington</b>	762	799
<b>Rest of County</b>	3,429	3,847
<b>Lyon County</b>	15,503	13,356

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

Figure 6. Total Families, 2015-2022



## Households by Income

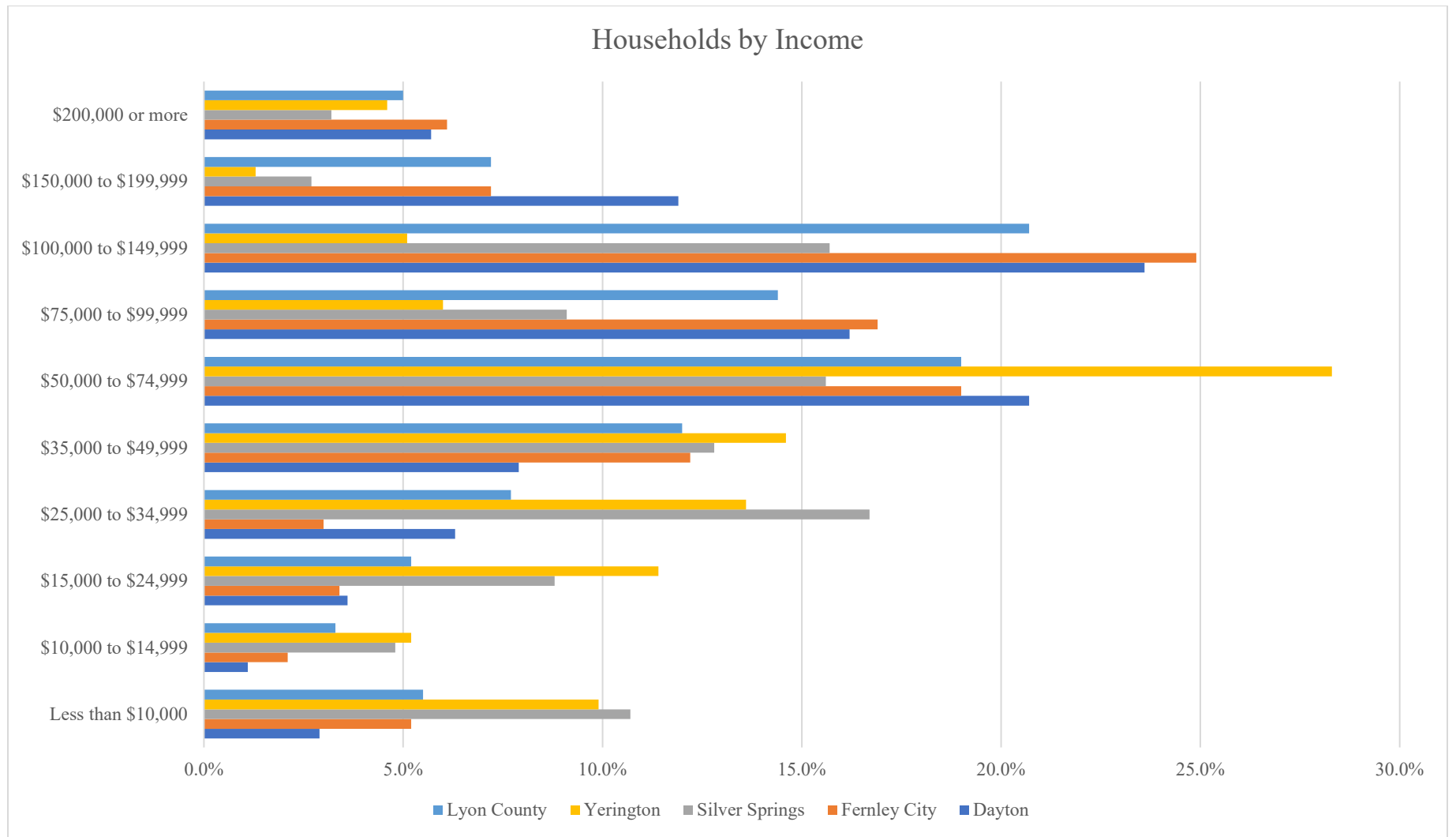
Table 19. Lyon County Household by Income, 2022

Household Income	Dayton	Fernley City	Silver Springs	Yerington	Lyon County
<b>Less than \$10,000</b>	2.9%	5.2%	10.7%	9.9%	5.5%
<b>\$10,000 to \$14,999</b>	1.1%	2.1%	4.8%	5.2%	3.3%
<b>\$15,000 to \$24,999</b>	3.6%	3.4%	8.8%	11.4%	5.2%
<b>\$25,000 to \$34,999</b>	6.3%	3.0%	16.7%	13.6%	7.7%
<b>\$35,000 to \$49,999</b>	7.9%	12.2%	12.8%	14.6%	12.0%
<b>\$50,000 to \$74,999</b>	20.7%	19.0%	15.6%	28.3%	19.0%
<b>\$75,000 to \$99,999</b>	16.2%	16.9%	9.1%	6.0%	14.4%
<b>\$100,000 to \$149,999</b>	23.6%	24.9%	15.7%	5.1%	20.7%
<b>\$150,000 to \$199,999</b>	11.9%	7.2%	2.7%	1.3%	7.2%
<b>\$200,000 or more</b>	5.7%	6.1%	3.2%	4.6%	5.0%
<b>Median income (dollars)</b>	\$85,375	\$84,025	\$47,584	\$41,600	\$70,026
<b>Mean income (dollars)</b>	\$99,107	\$96,132	\$61,051	\$58,032	\$88,275
<b>Total Households</b>	5,642	8,391	2,324	1,487	23,290

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



Figure 7. Households by Income, 2022



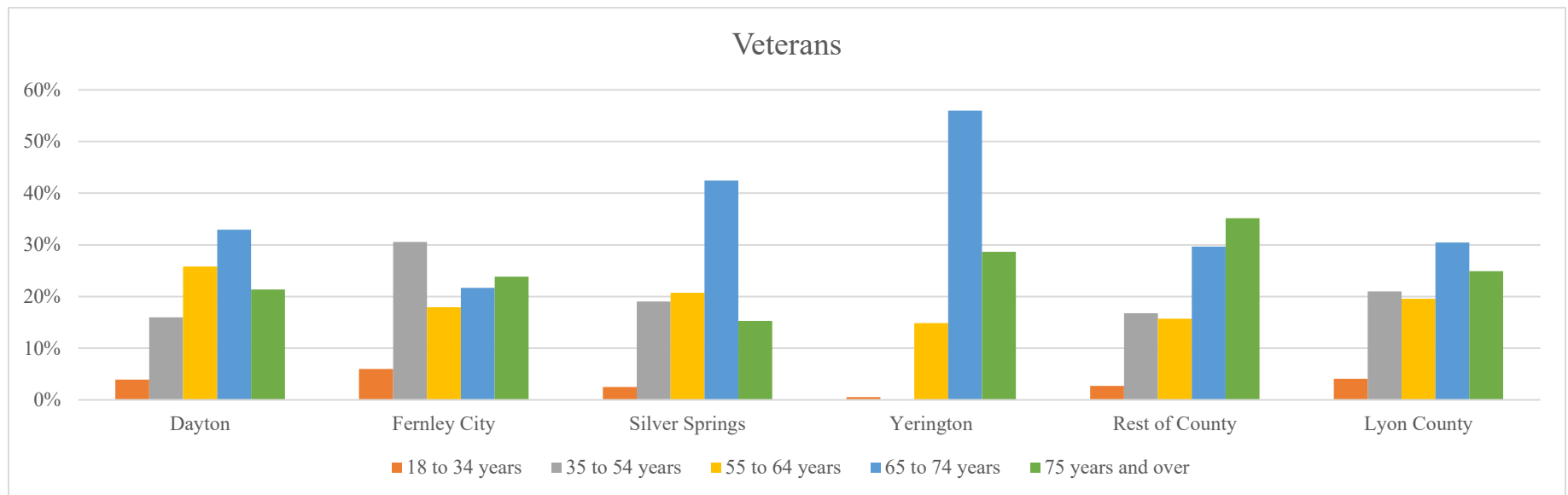
## Veterans

Table 20. Lyon County Veterans, 2022

	Dayton	Fernley City	Silver Springs	Yerington	Rest of County	Lyon County
<b>Veteran population 18 years and over</b>	1,511	2,283	641	377	1,211	6,023
<b>Male</b>	1,367	2,036	629	365	1,122	5,519
<b>Female</b>	144	247	12	12	89	504
<b>18 to 34 years</b>	59	137	16	2	33	247
<b>35 to 54 years</b>	241	698	122	0	203	1,264
<b>55 to 64 years</b>	390	409	133	56	190	1,178
<b>65 to 74 years</b>	498	495	272	211	359	1,835
<b>75 years and over</b>	323	544	98	108	426	1,499

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

Figure 8. Lyon County Veterans, 2022



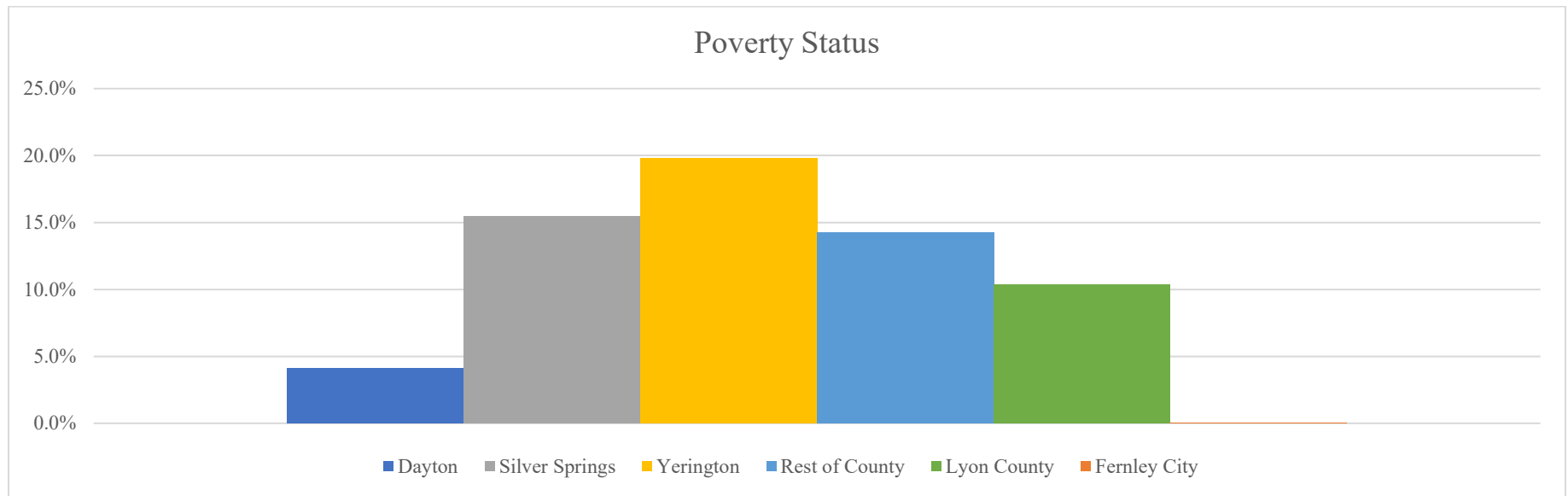
## Poverty Status

Table 21. Lyon County Poverty Status, 2022

	Population for whom poverty status is determined	Below Poverty Level	Percent Below Poverty Level
<b>Dayton</b>	15,415	639	4.1%
<b>Fernley City</b>	22,868	2,282	0.0%
<b>Silver Springs</b>	5,066	783	15.5%
<b>Yerington</b>	3,002	595	19.8%
<b>Rest of County</b>	12,719	1,815	14.3%
<b>Lyon County</b>	59,070	6,114	10.4%

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

Figure 9. Poverty by Place, 2022



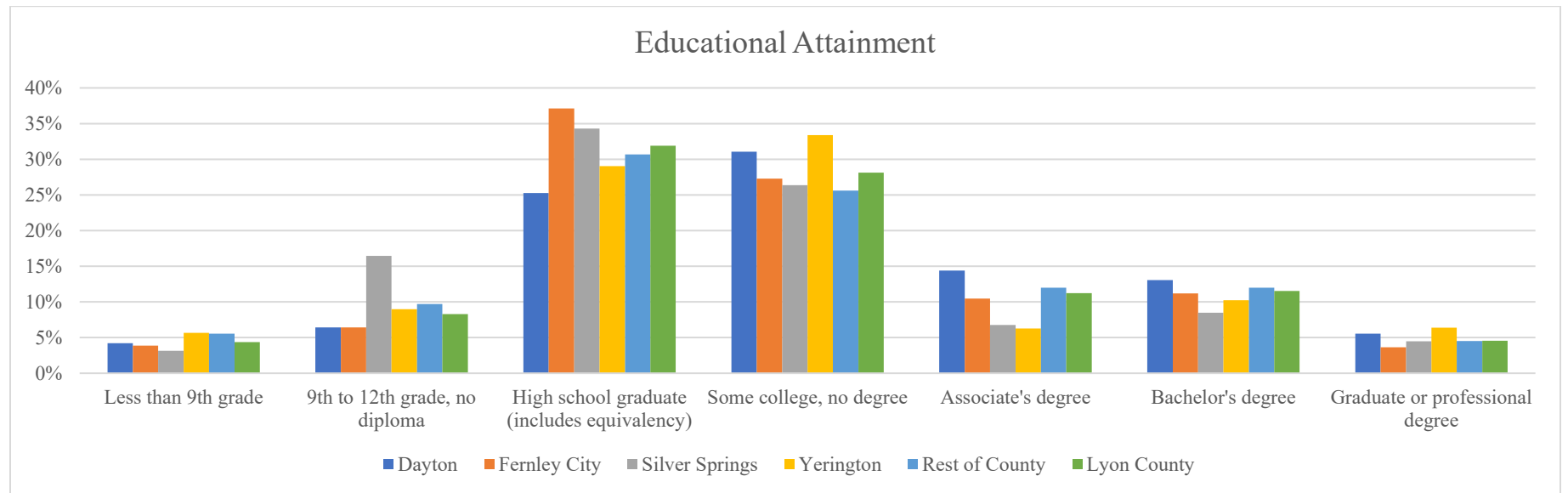
## Educational Attainment

Table 22. Lyon County Educational Attainment, 2022

	Dayton	Fernley City	Silver Springs	Yerington	Rest of County	Lyon County
<b>Population 25 years and over</b>	11,052	15,819	4,217	2,312	9,654	43,054
<b>Less than 9th grade</b>	466	610	132	131	534	1,873
<b>9th to 12th grade, no diploma</b>	710	1,018	694	208	936	3,566
<b>High school graduate (includes equivalency)</b>	2,791	5,870	1,447	671	2,961	13,740
<b>Some college, no degree</b>	3,434	4,313	1,112	772	2,471	12,102
<b>Associate's degree</b>	1,591	1,657	285	145	1,158	4,836
<b>Bachelor's degree</b>	1,445	1,772	358	237	1,158	4,970
<b>Graduate or professional degree</b>	615	579	189	148	436	1,967
<b>High school graduate or higher</b>	9,876	14,191	3,391	1,973	8,184	37,615
<b>Bachelor's degree or higher</b>	2,060	2,351	547	385	1,594	6,937

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

Figure 10. Lyon County Educational Attainment, 2022



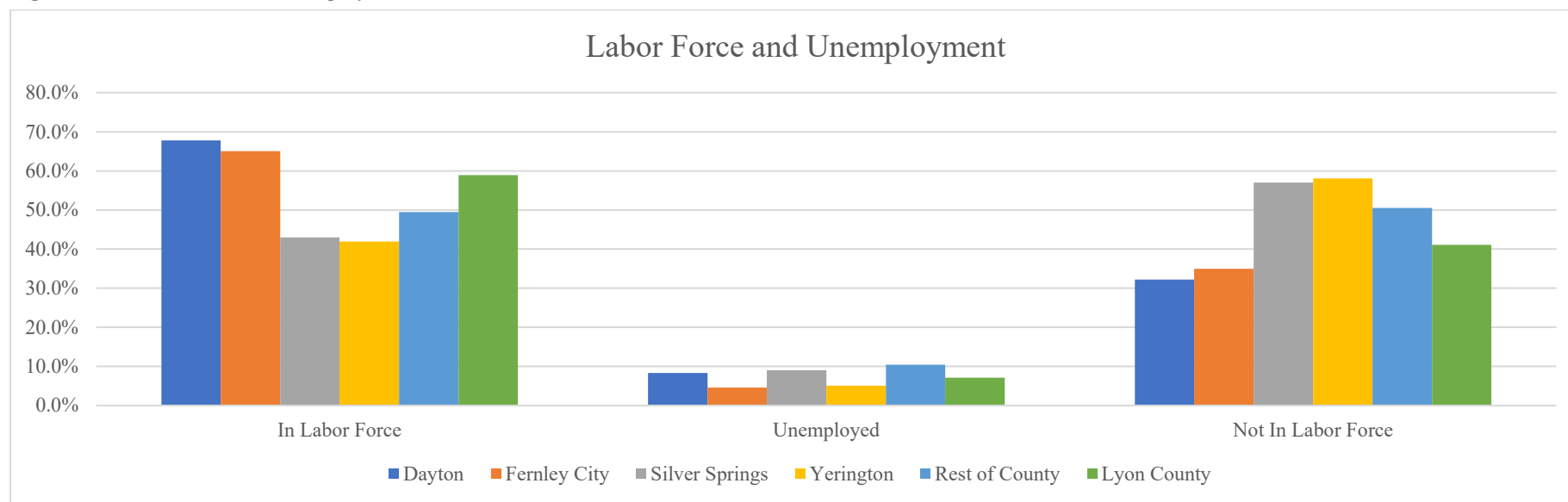
## Labor Force and Unemployment

Table 23. Lyon County Labor Force and Unemployment, 2022

	Population 16 Years and over	In Labor Force	Unemployed	Not In Labor Force
<b>Dayton</b>	12,305	8,341	694	3,964
<b>Fernley City</b>	18,063	11,753	538	6,310
<b>Silver Springs</b>	4,472	1,921	173	2,551
<b>Yerington</b>	2,666	1,117	57	1,549
<b>Rest of County</b>	10,807	5,344	559	5,463
<b>Lyon County</b>	48,313	28,476	2,021	19,837

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

Figure 11. Labor Force and Unemployment Rate, 2022



## Industry Employment

Table 24. Lyon County Industry Employment, 2022

Industries	Dayton	Fernley City	Silver Springs	Yerington	Rest of County	Lyon County
<b>Agriculture, forestry, fishing and hunting, and mining:</b>	113	69	114	127	381	804
<b>Construction</b>	526	684	193	50	579	2032
<b>Manufacturing</b>	1106	2229	217	0	460	4012
<b>Wholesale trade</b>	194	615	7	0	115	931
<b>Retail trade</b>	998	1054	192	280	598	3122
<b>Transportation and warehousing, and utilities:</b>	352	961	221	8	176	1718
<b>Information</b>	203	41	27	0	4	275
<b>Finance and insurance, and real estate and rental and leasing:</b>	369	433	0	130	184	1116
<b>Finance and insurance</b>	161	235	0	64	95	555
<b>Real estate and rental and leasing</b>	208	198	0	66	89	561
<b>Professional, scientific, and management, and administrative and waste management services:</b>	803	1004	186	25	341	2359
<b>Professional, scientific, and technical services</b>	492	637	106	25	150	1410
<b>Management of companies and enterprises</b>	0	0	0	0	0	0
<b>Administrative and support and waste management services</b>	311	367	80	0	191	949
<b>Educational services, and health care and social assistance:</b>	1108	1484	316	236	858	4002
<b>Educational services</b>	368	534	178	124	357	1561
<b>Health care and social assistance</b>	740	950	138	112	501	2441
<b>Arts, entertainment, and recreation, and accommodation and food services:</b>	1015	1387	225	17	421	3065
<b>Other services, except public administration</b>	239	449	24	90	300	1102
<b>Public administration</b>	566	632	26	97	368	1689
<b>Unclassified Industry</b>	n/a	n/a	n/a	n/a	n/a	n/a
<b>Total</b>	7,592	11,042	1,748	1,060	4,785	26,227

Source: American Community Survey 5-Year Estimates, 2022 (S2403)

## Occupation Employment

Table 25. Lyon County Occupation Employment, 2022

Occupations	Dayton	Fernley City	Silver Springs	Yerington	Rest of County	Lyon County
<b>Management, business, science, and arts occupations:</b>	17	126	192	81	46	462
<b>Management, business, and financial occupations:</b>	0	40	86	71	0	197
<b>Computer, engineering, and science occupations:</b>	17	37	0	10	46	110
<b>Education, legal, community service, arts, and media occupations:</b>	0	31	88	0	0	119
<b>Healthcare practitioners and technical occupations:</b>	0	18	18	0	0	36
<b>Service occupations:</b>	142	71	9	38	14	274
<b>Healthcare support occupations</b>	52	0	0	0	0	52
<b>Protective service occupations:</b>	0	0	0	0	10	10
<b>Food preparation and serving related occupations</b>	90	39	9	0	0	138
<b>Building and grounds cleaning and maintenance occupations</b>	0	22	0	38	0	60
<b>Personal care and service occupations</b>	0	10	0	0	4	14
<b>Sales and office occupations:</b>	108	98	21	49	105	381
<b>Sales and related occupations</b>	47	34	0	38	39	158
<b>Office and administrative support occupations</b>	61	64	21	11	66	223
<b>Natural resources, construction, and maintenance occupations:</b>	166	33	64	113	4	380
<b>Farming, fishing, and forestry occupations</b>	42	0	6	18	0	66
<b>Construction and extraction occupations</b>	85	33	46	30	4	198
<b>Installation, maintenance, and repair occupations</b>	39	0	12	65	0	116
<b>Production, transportation, and material moving occupations:</b>	0	18	57	31	48	154
<b>Production occupations</b>	0	0	24	31	0	55
<b>Transportation occupations</b>	0	18	33	0	7	58
<b>Material moving occupations</b>	0	0	0	0	41	41
<b>Civilian employed population 16 years and over</b>	433	346	343	312	217	1,651

Source: American Community Survey 5-Year Estimates, 2022 (S2401)

## Occupation Average Earnings

Table 26. Lyon County Occupation Average Earnings, 2022

Occupations	Dayton	Fernley	Silver Springs	Yerington	Lyon County
<b>Management, business, science, and arts occupations:</b>	\$62,857	\$59,946	\$77,222	\$64,565	\$61,084
<b>Management, business, and financial occupations:</b>	\$66,757	\$74,063	\$76,111	\$64,457	\$64,265
<b>Computer, engineering, and science occupations:</b>	\$68,107	\$57,548	\$113,333	-	\$66,034
<b>Education, legal, community service, arts, and media occupations:</b>	\$47,700	\$49,291	\$16,471	\$54,250	\$52,998
<b>Healthcare practitioners and technical occupations:</b>	\$76,033	\$24,796	\$64,861	-	\$63,618
<b>Service occupations:</b>	\$31,452	\$30,248	\$21,996	\$25,905	\$30,059
<b>Healthcare support occupations</b>	\$35,057	\$35,000	-	\$14,861	\$26,969
<b>Protective service occupations:</b>	\$80,938	\$64,239	\$34,167	-	\$64,293
<b>Food preparation and serving related occupations</b>	\$24,474	\$22,978	\$20,625	\$31,154	\$23,606
<b>Building and grounds cleaning and maintenance occupations</b>	\$39,003	\$28,066	\$11,395	\$13,646	\$28,773
<b>Personal care and service occupations</b>	\$30,734	\$19,048	\$35,417	-	\$30,264
<b>Sales and office occupations:</b>	\$38,929	\$43,770	\$20,536	\$12,148	\$38,492
<b>Sales and related occupations</b>	\$46,875	\$44,948	\$5,208	\$10,536	\$43,233
<b>Office and administrative support occupations</b>	\$34,697	\$40,278	\$34,018	\$27,594	\$37,321
<b>Natural resources, construction, and maintenance occupations:</b>	\$63,045	\$62,521	\$61,696	\$69,116	\$62,158
<b>Farming, fishing, and forestry occupations</b>	-	\$59,250	-	-	\$25,694
<b>Construction and extraction occupations</b>	\$63,172	\$45,833	\$60,223	\$68,689	\$59,356
<b>Installation, maintenance, and repair occupations</b>	\$52,368	\$64,685	\$86,080	\$72,188	\$64,925
<b>Production, transportation, and material moving occupations:</b>	\$35,720	\$39,631	\$36,135	\$12,391	\$35,008
<b>Production occupations</b>	\$43,238	\$37,525	\$37,730	\$29,176	\$36,942
<b>Transportation occupations</b>	\$59,145	\$68,900	\$37,177	\$46,739	\$54,097
<b>Material moving occupations</b>	\$28,997	\$32,125	\$23,942	\$11,487	\$27,413

Source: American Community Survey 5-Year Estimates, 2022 (S2411)



## Housing Supply Characteristics

This gives the region’s current housing status and inventory. A straight count of housing can be deceiving. If the units were built in the 1940s, for instance, are they still viable to be lived in? What repairs are necessary? Would it be accessible to an older generation or those with mobility issues? What size of housing is in the area? A one-bedroom won’t be of much use to a family of four while a four-bedroom unit could incur unneeded costs to a retired couple. Only by first knowing the local supply can planning for future developments take place.

Data in this section is sourced through the following:

- U.S. Census Bureau, American Community Survey, 2022 Five-Year Estimates
  - (B25003)
  - (B25125)
  - (B25004)
  - (B25017)
  - (B25034)
  - (DP04)
  - (B25087)
  - (B25091)
  - (B25063)
  - (B25070)
  - (B25072)

### **Characteristics in this Section**

**Housing Units**

**Housing Structure Type**

**Housing Structure Age**

**Owner Occupied Units by Mortgage Status**

**Selected Monthly Owner Costs as a Percentage of Monthly Income of Owner-Occupied Units with Mortgages**

**Selected Monthly Owner Costs as a Percentage of Monthly Income of Owner-Occupied Units without Mortgages**

**Gross Renting Costs**

**Renting Costs as a Percentage of Monthly Income**

**Renting Costs as a Percentage of Monthly Income by Age Range**

**Overburdened Households**

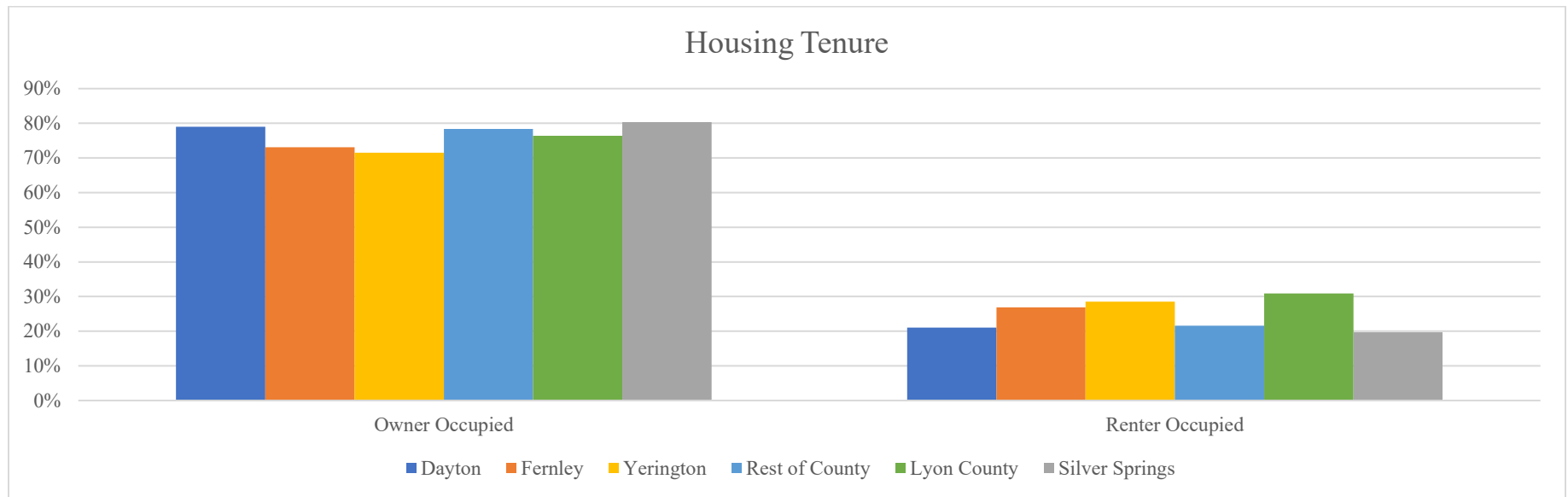
## Housing Tenure

Table 27. Lyon County Housing Tenure, 2022

	Housing Tenure	Owner Occupied	Renter Occupied
<b>Dayton</b>	5,642	4,456	1,186
<b>Fernley</b>	8,391	6,135	2,256
<b>Silver Springs</b>	2,324	1,867	457
<b>Yerington</b>	1,487	1,063	424
<b>Rest of County</b>	5,446	4,269	1,177
<b>Lyon County</b>	23,290	17,790	5,500

Source: American Community Survey 5-Year Estimates 2022, (B25003)

Figure 12. Lyon County Housing Tenure, 2022



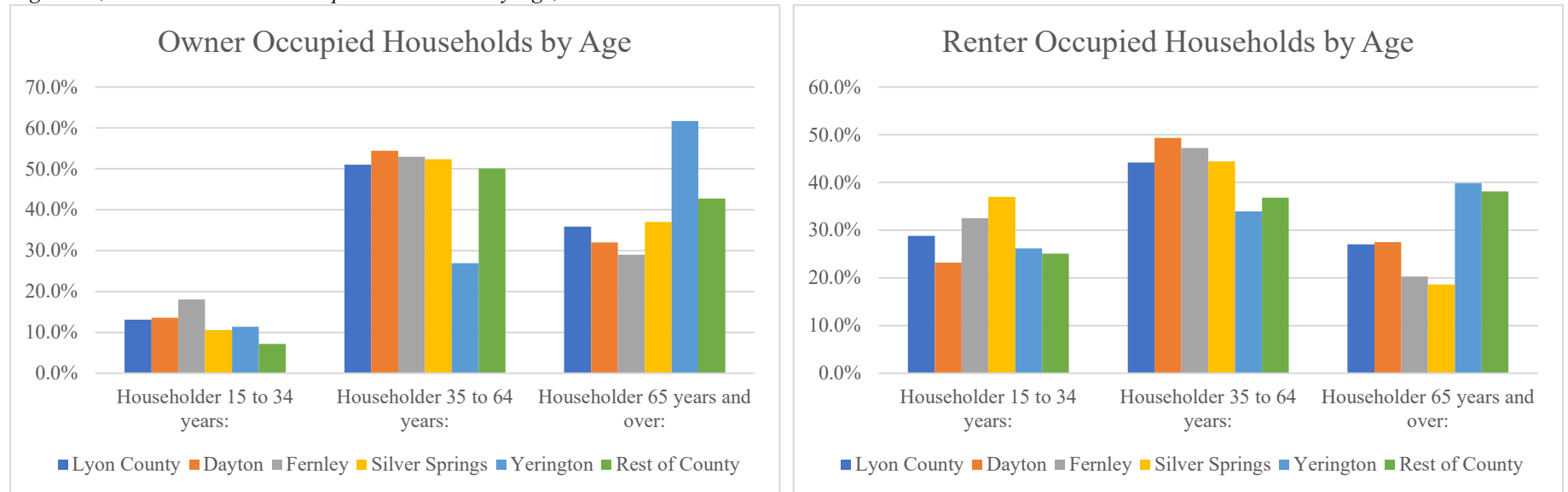
## Housing Tenure by Age

Table 28. Lyon County Housing Tenure by Age, 2022

	Lyon County	Dayton	Fernley	Silver Springs	Yerington	Rest of County
<b>Owner occupied:</b>	17,790	4,456	6,135	1,867	1,063	4,269
<b>Householder 15 to 34 years:</b>	2,336	604	1,108	198	121	305
<b>Householder 35 to 64 years:</b>	9,076	2,425	3,248	978	286	2,139
<b>Householder 65 years and over:</b>	6,378	1,427	1,779	691	656	1,825
<b>Renter occupied:</b>	5,500	1,186	2,256	457	424	1,177
<b>Householder 15 to 34 years:</b>	1,584	275	734	169	111	295
<b>Householder 35 to 64 years:</b>	2,430	585	1,065	203	144	433
<b>Householder 65 years and over:</b>	1,486	326	457	85	169	449
<b>Total:</b>	23,290	5,642	8,391	2,324	1,487	5,446

Source: American Community Survey 5-Year Estimates 2022, (B25125)

Figure 13. Owner and Renter Occupied Households by Age, 2022



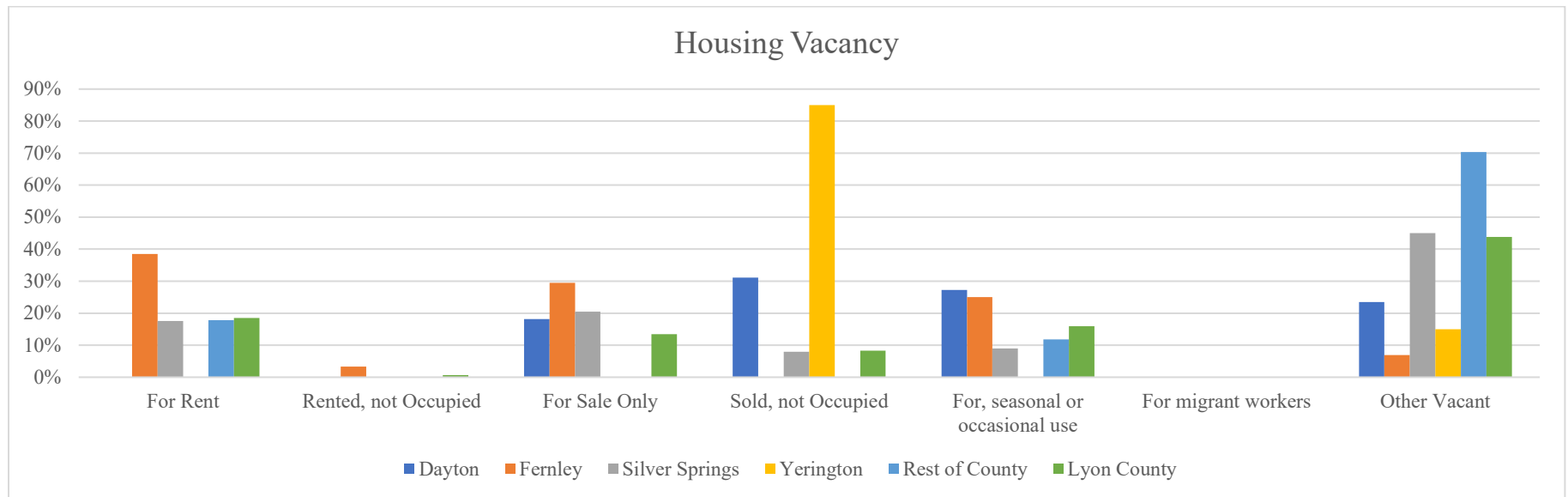
## Housing Vacancy

Table 29. Lyon County Vacancy Status, 2022

	Total Vacant	For Rent	Rented, not Occupied	For Sale Only	Sold, not Occupied	For, seasonal or occasional use	For migrant workers	Other Vacant
<b>Dayton</b>	209	0	0	38	65	57	0	49
<b>Fernley</b>	244	94	8	72	0	61	0	17
<b>Silver Springs</b>	313	55	0	64	25	28	0	141
<b>Yerington</b>	20	0	0	0	17	0	0	3
<b>Rest of County</b>	506	90	0	0	0	60	0	356
<b>Lyon County</b>	1,292	239	8	174	107	206	0	566

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

Figure 14. Lyon County Vacancy, 2022



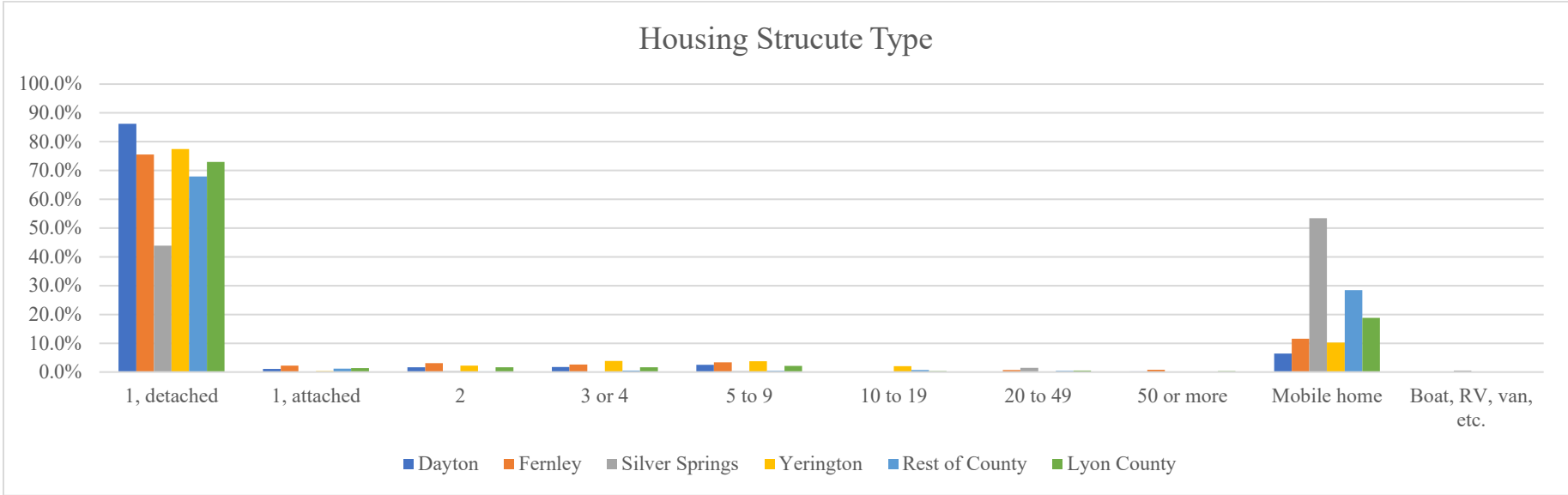
## Housing Structure Type

Table 30. Lyon County Housing Units in Structure, 2022

	Total:	1, detached	1, attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile home	Boat, RV, van, etc.
<b>Dayton</b>	5,851	5,045	65	100	104	149	0	0	12	376	0
<b>Fernley</b>	8,635	6,522	197	264	225	290	4	61	69	997	6
<b>Silver Springs</b>	2,637	1,158	0	8	0	9	0	38	0	1,410	14
<b>Yerington</b>	1,507	1,167	5	34	58	57	31	0	0	155	0
<b>Rest of County</b>	5,952	4,045	73	14	30	25	44	25	0	1,692	4
<b>Lyon County</b>	24,582	17,937	340	420	417	530	79	124	81	4,630	24

Source: American Community Survey 5-Year Estimates 2022, (B25024)

Figure 15. Housing Units in Structure Lyon County, 2022



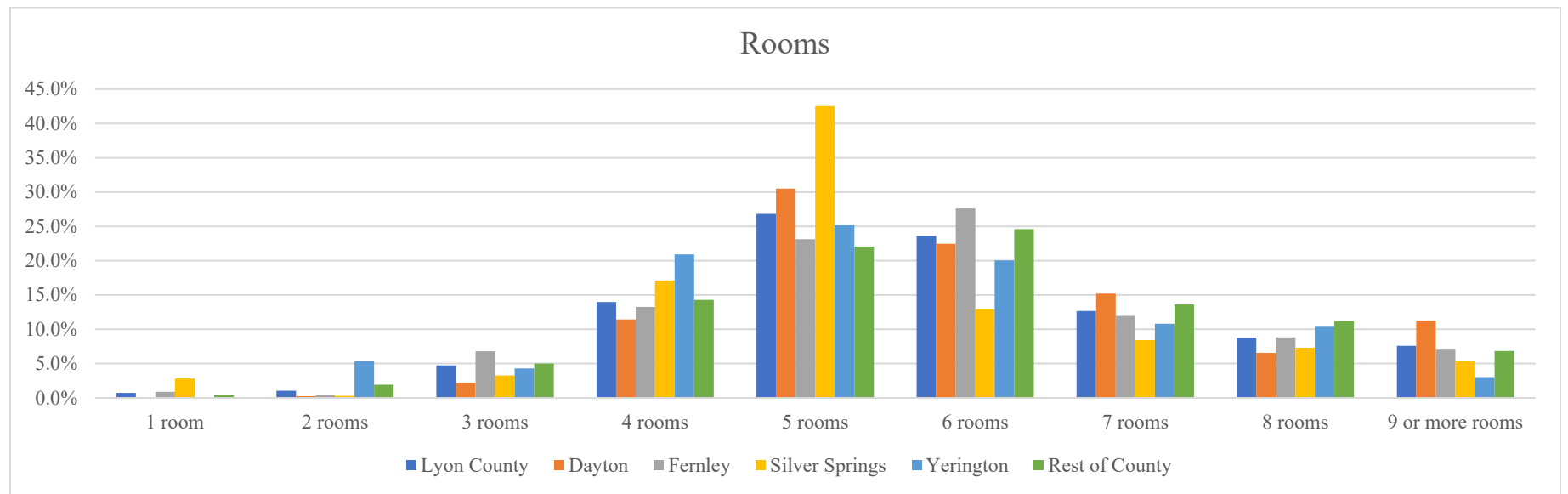
## Rooms

Table 31. Lyon County Number of Rooms, 2022

Number of Rooms	Lyon County	Dayton	Fernley	Silver Springs	Yerington	Rest of County
<b>1 room</b>	179	0	78	75	0	26
<b>2 rooms</b>	260	15	41	8	81	115
<b>3 rooms</b>	1,167	130	588	86	65	298
<b>4 rooms</b>	3,433	670	1,146	451	315	851
<b>5 rooms</b>	6,596	1,786	1,996	1,121	379	1,314
<b>6 rooms</b>	5,804	1,315	2,383	340	302	1,464
<b>7 rooms</b>	3,117	890	1,032	222	163	810
<b>8 rooms</b>	2,162	384	762	193	156	667
<b>9 or more rooms</b>	1,864	661	609	141	46	407
<b>Total:</b>	24,582	5,851	8,635	2,637	1,507	5,952

Source: American Community Survey 5-Year Estimates 2022, (B25017)

Figure 16. Number of Rooms, 2022



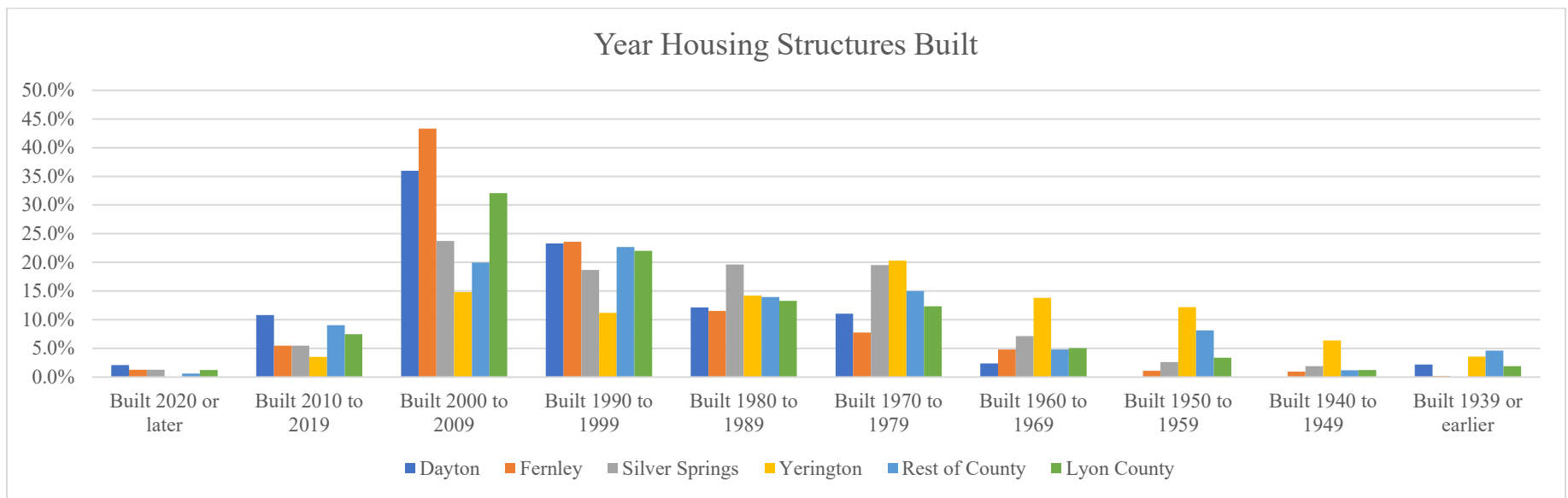
## Housing Structure Age

Table 32. Lyon County Housing Structure Age, 2022

	Total:	Built 2020 or later	Built 2010 to 2019	Built 2000 to 2009	Built 1990 to 1999	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
<b>Dayton</b>	5,851	123	634	2,106	1,363	710	646	140	0	0	129
<b>Fernley</b>	8,635	110	473	3,739	2,038	997	670	417	95	82	14
<b>Silver Springs</b>	2,637	34	144	626	493	518	515	188	69	50	0
<b>Yerington</b>	1,507	0	53	223	169	214	306	208	184	96	54
<b>Rest of County</b>	5,952	36	538	1,187	1,351	831	893	286	484	70	276
<b>Lyon County</b>	24,582	303	1,842	7,881	5,414	3,270	3,030	1,239	832	298	473

Source: American Community Survey 5-Year Estimates 2022, (B25034)

Figure 17. Housing Structure Age by Place Lyon County, 2022



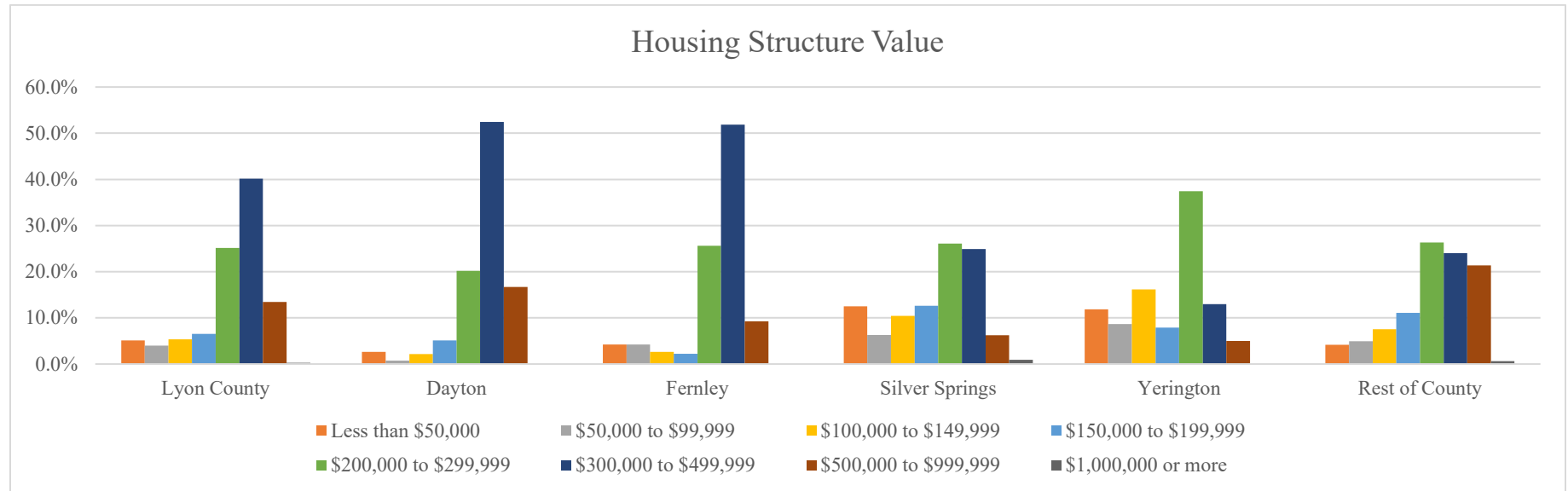
## Housing Structure Value

Table 33. Lyon County Housing Structure Value, 2022

	Lyon County	Dayton	Fernley	Silver Springs	Yerington	Rest of County
<b>Owner-occupied units</b>	17,790	4456	6135	1867	1063	4,269
<b>Less than \$50,000</b>	913	117	260	233	126	177
<b>\$50,000 to \$99,999</b>	715	34	260	118	92	211
<b>\$100,000 to \$149,999</b>	947	97	162	195	172	321
<b>\$150,000 to \$199,999</b>	1158	229	135	236	84	474
<b>\$200,000 to \$299,999</b>	4478	899	1571	487	398	1,123
<b>\$300,000 to \$499,999</b>	7145	2337	3180	465	138	1,025
<b>\$500,000 to \$999,999</b>	2391	743	567	116	53	912
<b>\$1,000,000 or more</b>	43	0	0	17	0	26
<b>Median (dollars)</b>	\$314,200.00	\$361,700.00	\$328,900.00	\$226,400.00	\$226,400.00	-

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

Figure 18. Housing Structure Value, 2022





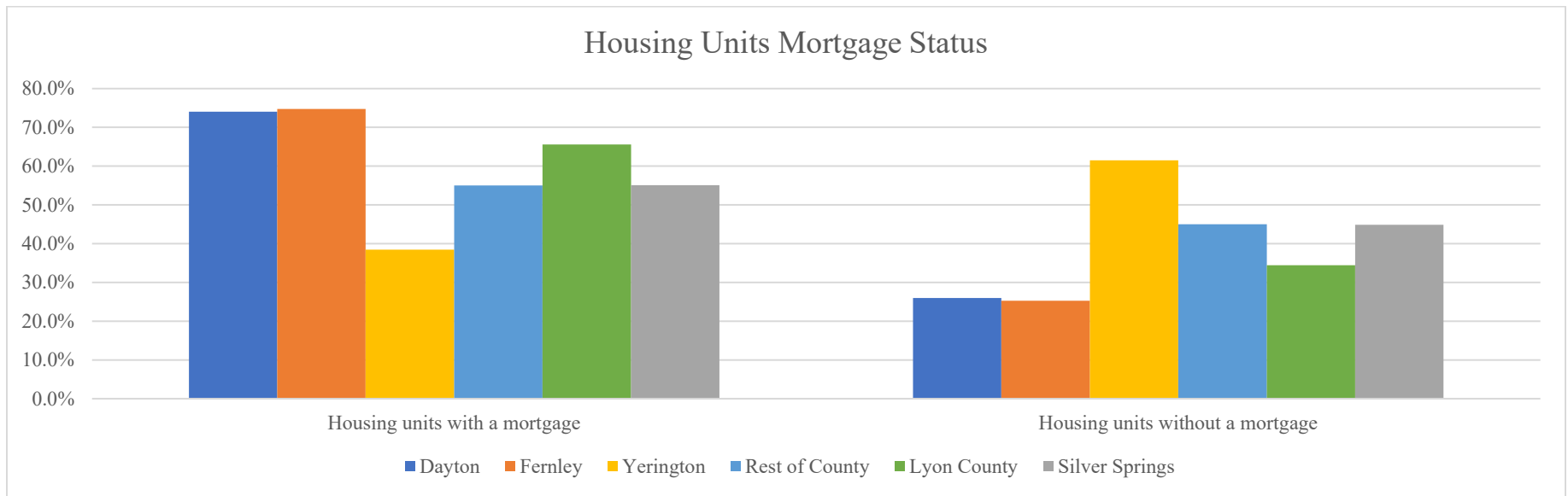
## Housing Units by Mortgage Status

Table 34. Lyon County Housing Units by Mortgage Status, 2022

	Total	Housing units with a mortgage	Housing units without a mortgage
<b>Dayton</b>	4,456	3,299	1,157
<b>Fernley</b>	6,135	4,584	1,551
<b>Silver Springs</b>	1,867	1,029	838
<b>Yerington</b>	1,063	409	654
<b>Rest of County</b>	4269	2348	1921
<b>Lyon County</b>	17,790	11,669	6,121

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

Figure 19. Housing Unit Mortgage Status by Place Lyon County, 2022



## Selected Monthly Owner Costs for Mortgaged Homes

Table 35. Lyon County Selected Monthly Owner Costs for Mortgaged Homes, 2022

	Dayton	Fernley	Silver Springs	Yerington	Rest of County	Lyon County
<b>Housing units with a mortgage:</b>	3,299	4,584	1,029	409	2,348	11,669
<b>Less than \$200</b>	0	0	0	0	0	0
<b>\$200 to \$299</b>	0	0	0	0	0	0
<b>\$300 to \$399</b>	0	0	13	0	10	23
<b>\$400 to \$499</b>	0	0	13	0	0	13
<b>\$500 to \$599</b>	5	35	39	0	18	97
<b>\$600 to \$699</b>	0	83	12	0	5	100
<b>\$700 to \$799</b>	39	8	50	32	113	242
<b>\$800 to \$899</b>	79	108	24	17	78	306
<b>\$900 to \$999</b>	163	32	59	0	168	422
<b>\$1,000 to \$1,249</b>	476	583	150	60	421	1,690
<b>\$1,250 to \$1,499</b>	258	767	250	223	407	1,905
<b>\$1,500 to \$1,999</b>	1,246	1,851	228	69	511	3,905
<b>\$2,000 to \$2,499</b>	722	900	126	0	267	2,015
<b>\$2,500 to \$2,999</b>	169	73	61	0	161	464
<b>\$3,000 to \$3,499</b>	110	77	4	0	148	339
<b>\$3,500 to \$3,999</b>	32	50	0	8	6	96
<b>\$4,000 or more</b>	0	17	0	0	35	52

Source: American Community Survey 5-Year Estimates, 2022 (B25087)

Table 36. Lyon County Selected Monthly Owner Costs for Non-Mortgaged Homes, 2022

	Dayton	Fernley	Silver Springs	Yerington	Rest of County	Lyon County
<b>Housing units without a mortgage:</b>	1,157	1,551	838	654	1,921	6,121
<b>Less than \$100</b>	0	0	0	3	19	22
<b>\$100 to \$149</b>	8	0	30	49	30	117
<b>\$150 to \$199</b>	11	40	39	25	76	191
<b>\$200 to \$249</b>	37	140	51	109	126	463
<b>\$250 to \$299</b>	101	46	231	19	147	544
<b>\$300 to \$349</b>	225	148	50	167	189	779
<b>\$350 to \$399</b>	50	103	210	28	231	622
<b>\$400 to \$499</b>	113	424	74	193	295	1,099
<b>\$500 to \$599</b>	307	108	92	21	403	931
<b>\$600 to \$699</b>	181	196	37	33	81	528
<b>\$700 to \$799</b>	26	82	7	0	66	181
<b>\$800 to \$899</b>	36	168	17	0	72	293
<b>\$900 to \$999</b>	15	35	0	0	38	88
<b>\$1000 to \$1,099</b>	3	17	0	7	51	78
<b>\$1100 to \$1,199</b>	0	31	0	0	12	43
<b>\$1200 to \$1,299</b>	0	3	0	0	0	3
<b>\$1300 to \$1,399</b>	34	0	0	0	0	34
<b>\$1400 to \$1,499</b>	0	0	0	0	13	13
<b>\$1,500 or more</b>	10	10	0	0	72	92

Source: American Community Survey 5-Year Estimates, 2022 (B25087)

Figure 20. Selected Monthly Owner Costs for Mortgaged Homes, 2022

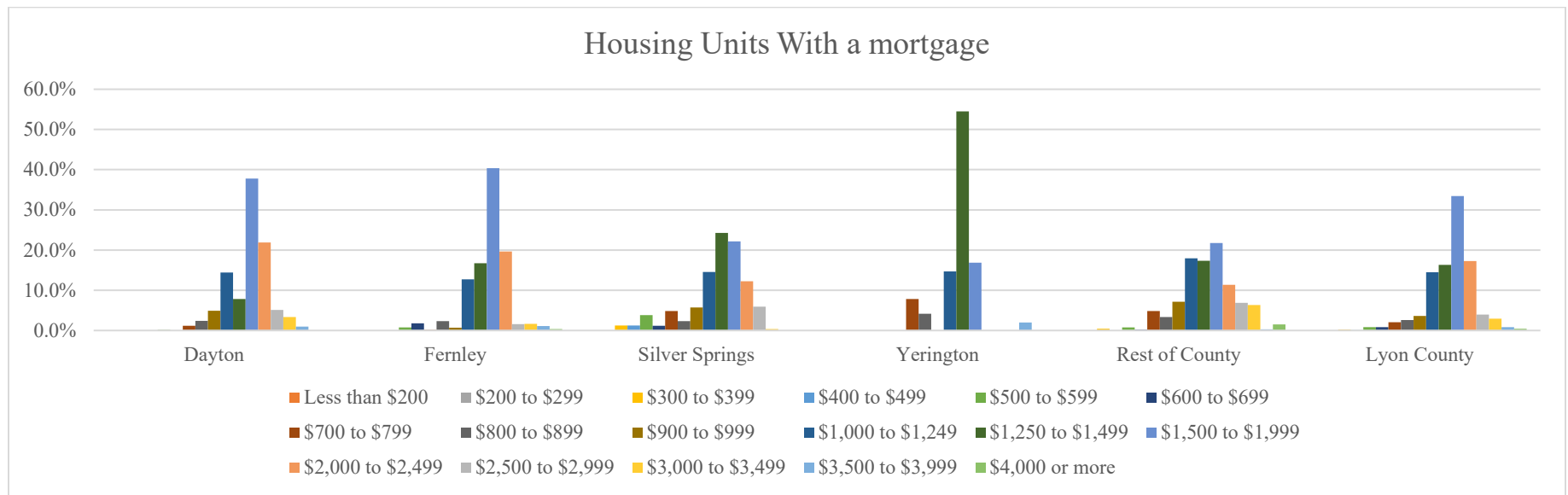
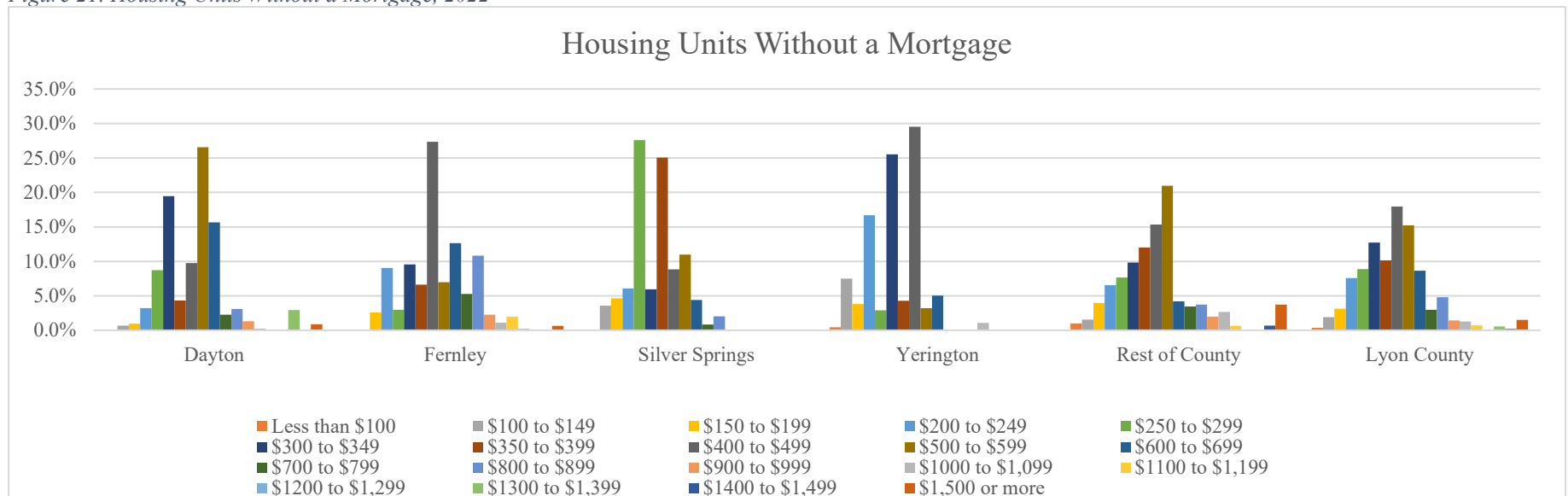


Figure 21. Housing Units Without a Mortgage, 2022



## Selected Monthly Owner Costs as a Percentage of Monthly Income

Table 37. Lyon County Selected Monthly Owner Costs as a Percentage of Monthly Income, Mortgaged Homes, 2022

	Housing units with a mortgage	Less than 10.0 percent	10.0 to 14.9 percent	15.0 to 19.9 percent	20.0 to 24.9 percent	25.0 to 29.9 percent	30.0 to 34.9 percent	35.0 to 39.9 percent	40.0 to 49.9 percent	50.0 percent or more	Not computed
<b>Dayton</b>	3,299	214	515	754	487	224	345	187	146	414	13
<b>Fernley</b>	4,584	246	754	1,001	928	342	268	218	286	541	0
<b>Silver Springs</b>	1,029	45	121	172	154	78	146	51	58	204	0
<b>Yerington</b>	409	0	46	19	38	141	64	16	11	74	0
<b>Rest of County</b>	2,348	89	378	379	335	367	157	230	213	200	0
<b>Lyon County</b>	11,669	594	1,814	2,325	1,942	1,152	980	702	714	1,433	13

Source: American Community Survey 5-Year Estimates, 2022 (B25091)

Figure 22. Selected Monthly Owner Costs as a Percentage of Monthly Income for Lyon Mortgaged Homes, 2022

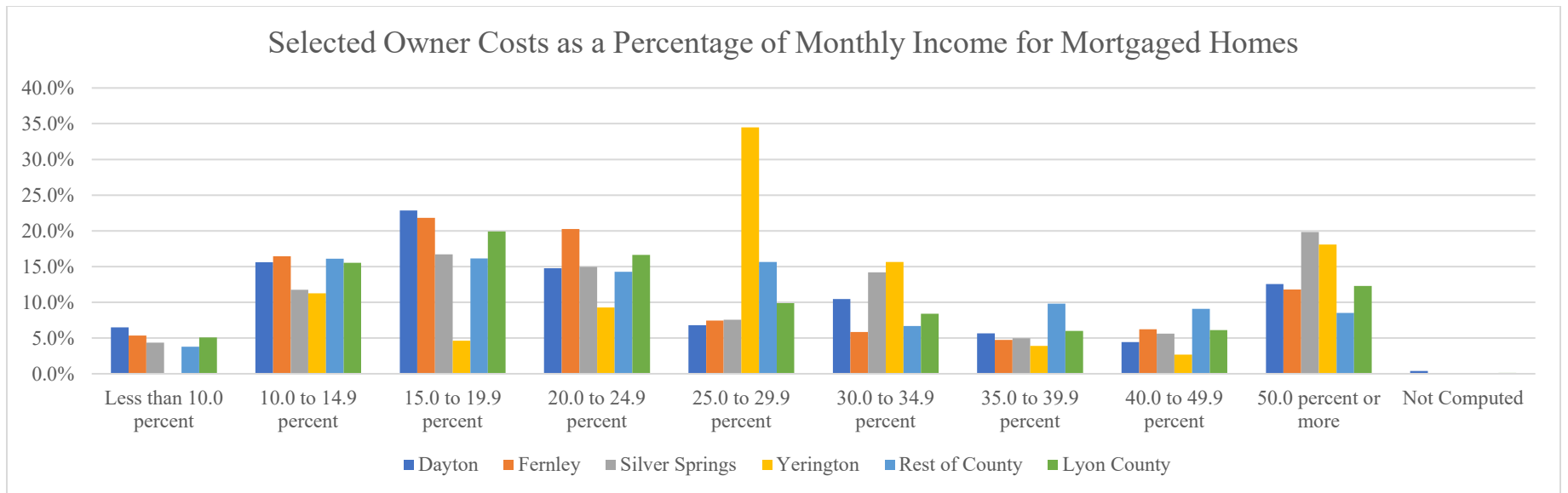
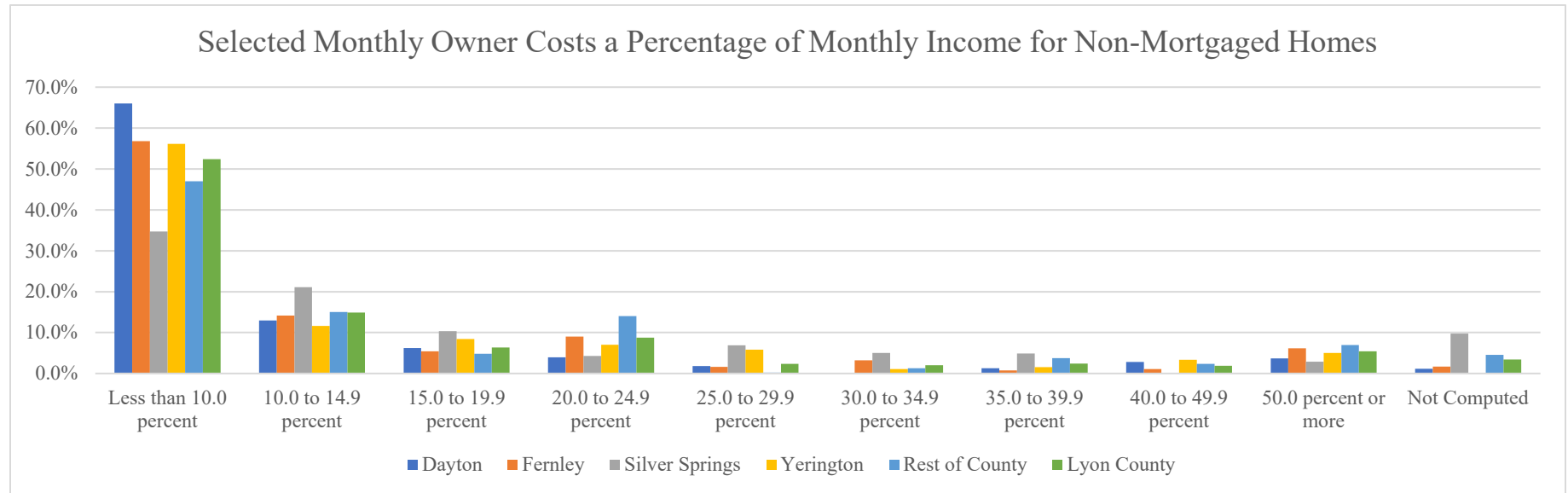


Table 38. Lyon County Selected Monthly Owner Costs as a Percentage of Monthly Income, Non-Mortgaged Homes, 2022

	Housing units without a mortgage	Less than 10.0 percent	10.0 to 14.9 percent	15.0 to 19.9 percent	20.0 to 24.9 percent	25.0 to 29.9 percent	30.0 to 34.9 percent	35.0 to 39.9 percent	40.0 to 49.9 percent	50.0 percent or more	Not computed
<b>Dayton</b>	1,157	764	150	72	46	21	0	15	33	43	13
<b>Fernley</b>	1,551	881	220	84	140	25	50	12	17	96	26
<b>Silver Springs</b>	838	291	177	87	36	58	42	41	0	24	82
<b>Yerington</b>	654	367	76	55	46	38	7	10	22	33	0
<b>Rest of County</b>	1,921	903	289	93	269	4	25	72	45	134	87
<b>Lyon County</b>	6,121	3,206	912	391	537	146	124	150	117	330	208

Source: American Community Survey 5-Year Estimates, 2022 (B25091)

Figure 23. Selected Monthly Owner Costs as a Percentage of Monthly Income for Lyon Non-Mortgaged Homes, 2022



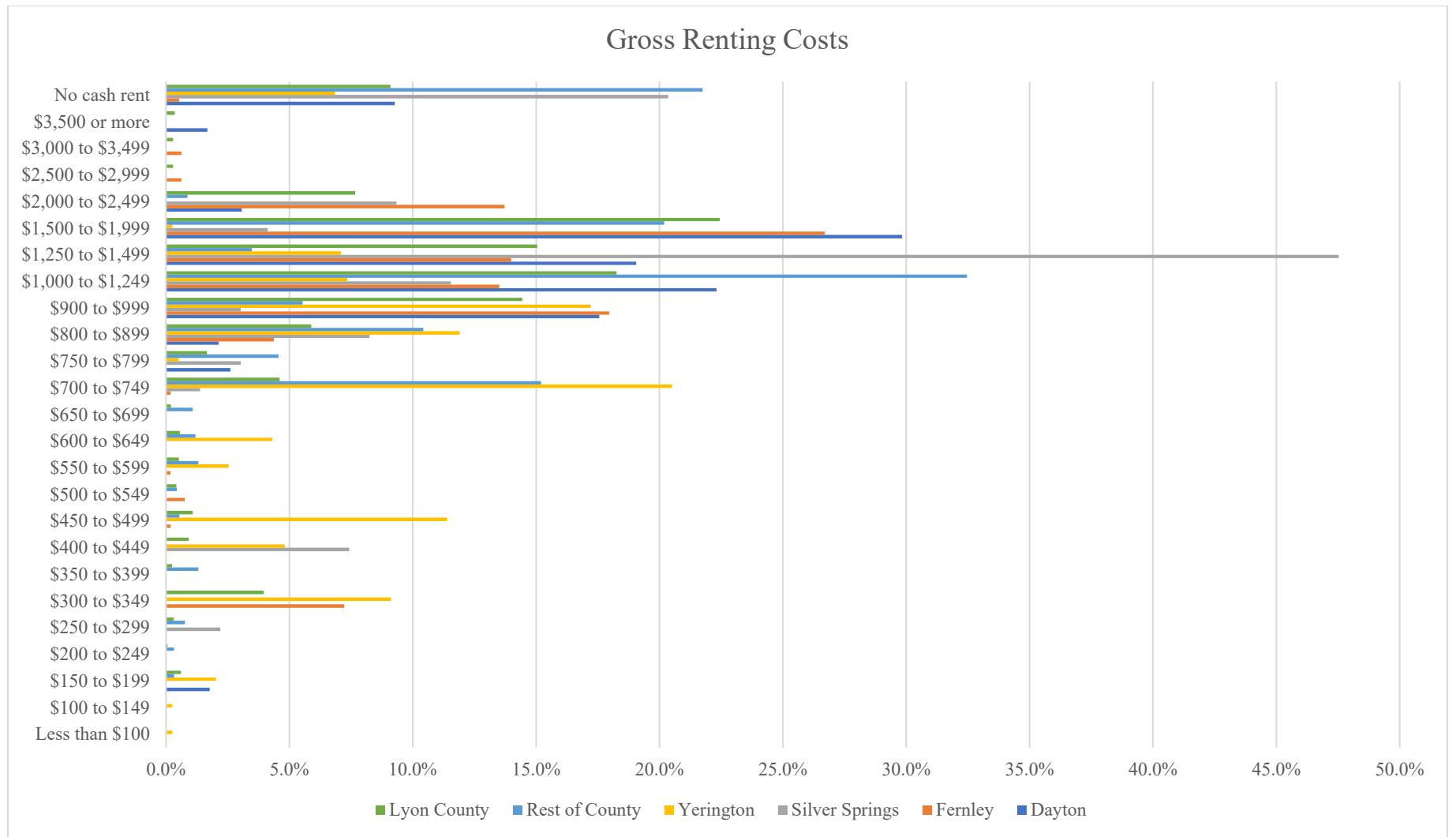
## Gross Renting Costs

Table 39. Lyon County Gross Renting Costs by Place, 2022

	Dayton	Fernley	Silver Springs	Yerington	Rest of County	Lyon County
<b>Total:</b>	1,186	2,256	457	424	1,177	5,500
<b>With cash rent:</b>	1,076	2,244	364	395	921	5,000
<b>Less than \$100</b>	0	0	0	1	0	1
<b>\$100 to \$149</b>	0	0	8	3	0	11
<b>\$150 to \$199</b>	19	0	0	8	3	30
<b>\$200 to \$249</b>	0	0	0	0	3	3
<b>\$250 to \$299</b>	0	0	8	0	7	15
<b>\$300 to \$349</b>	0	162	0	36	0	198
<b>\$350 to \$399</b>	0	0	0	0	12	12
<b>\$400 to \$449</b>	0	0	27	19	0	46
<b>\$450 to \$499</b>	0	4	0	45	5	54
<b>\$500 to \$549</b>	0	17	0	0	4	21
<b>\$550 to \$599</b>	0	4	0	10	12	26
<b>\$600 to \$649</b>	0	0	0	17	11	28
<b>\$650 to \$699</b>	0	0	0	0	10	10
<b>\$700 to \$749</b>	0	4	5	81	140	230
<b>\$750 to \$799</b>	28	0	11	2	42	83
<b>\$800 to \$899</b>	23	98	30	47	96	294
<b>\$900 to \$999</b>	189	403	11	68	51	722
<b>\$1,000 to \$1,249</b>	240	303	42	29	299	913
<b>\$1,250 to \$1,499</b>	205	314	173	28	32	752
<b>\$1,500 to \$1,999</b>	321	599	15	1	186	1,122
<b>\$2,000 to \$2,499</b>	33	308	34	0	8	383
<b>\$2,500 to \$2,999</b>	0	14	0	0	0	14
<b>\$3,000 to \$3,499</b>	0	14	0	0	0	14
<b>\$3,500 or more</b>	18	0	0	0	0	18
<b>No cash rent</b>	110	12	93	29	256	500

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

Figure 24. Gross Renting Costs by Place Lyon County, 2022





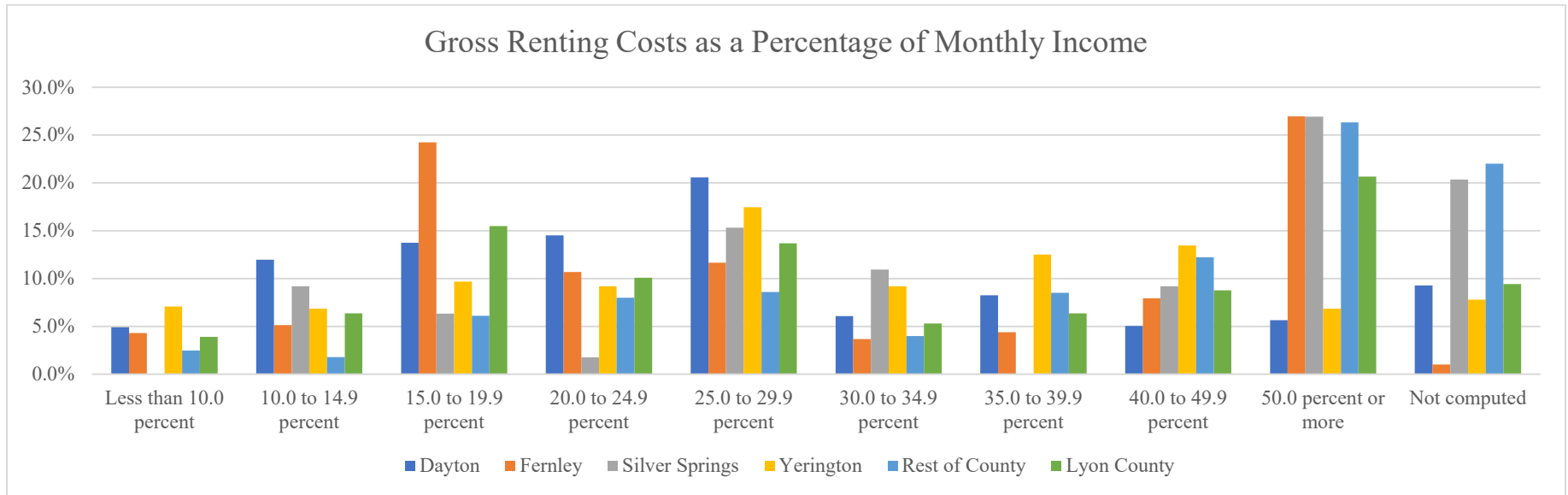
## Gross Renting Costs as a Percentage of Monthly Income

Table 40. Lyon County Gross Renting Costs as a Percentage of Monthly Income, 2022

	Total:	Less than 10.0 percent	10.0 to 14.9 percent	15.0 to 19.9 percent	20.0 to 24.9 percent	25.0 to 29.9 percent	30.0 to 34.9 percent	35.0 to 39.9 percent	40.0 to 49.9 percent	50.0 percent or more	Not computed
<b>Dayton</b>	1186	58	142	163	172	244	72	98	60	67	110
<b>Fernley</b>	2256	97	116	547	241	263	83	99	179	608	23
<b>Silver Springs</b>	457	0	42	29	8	70	50	0	42	123	93
<b>Yerington</b>	424	30	29	41	39	74	39	53	57	29	33
<b>Rest of County</b>	1177	29	21	72	94	101	47	100	144	310	259
<b>Lyon County</b>	5500	214	350	852	554	752	291	350	482	1137	518

Source: American Community Survey 5-Year Estimates, 2022 (B25070)

Figure 25-Gross Renting Costs as a Percentage of Monthly Income, 2022



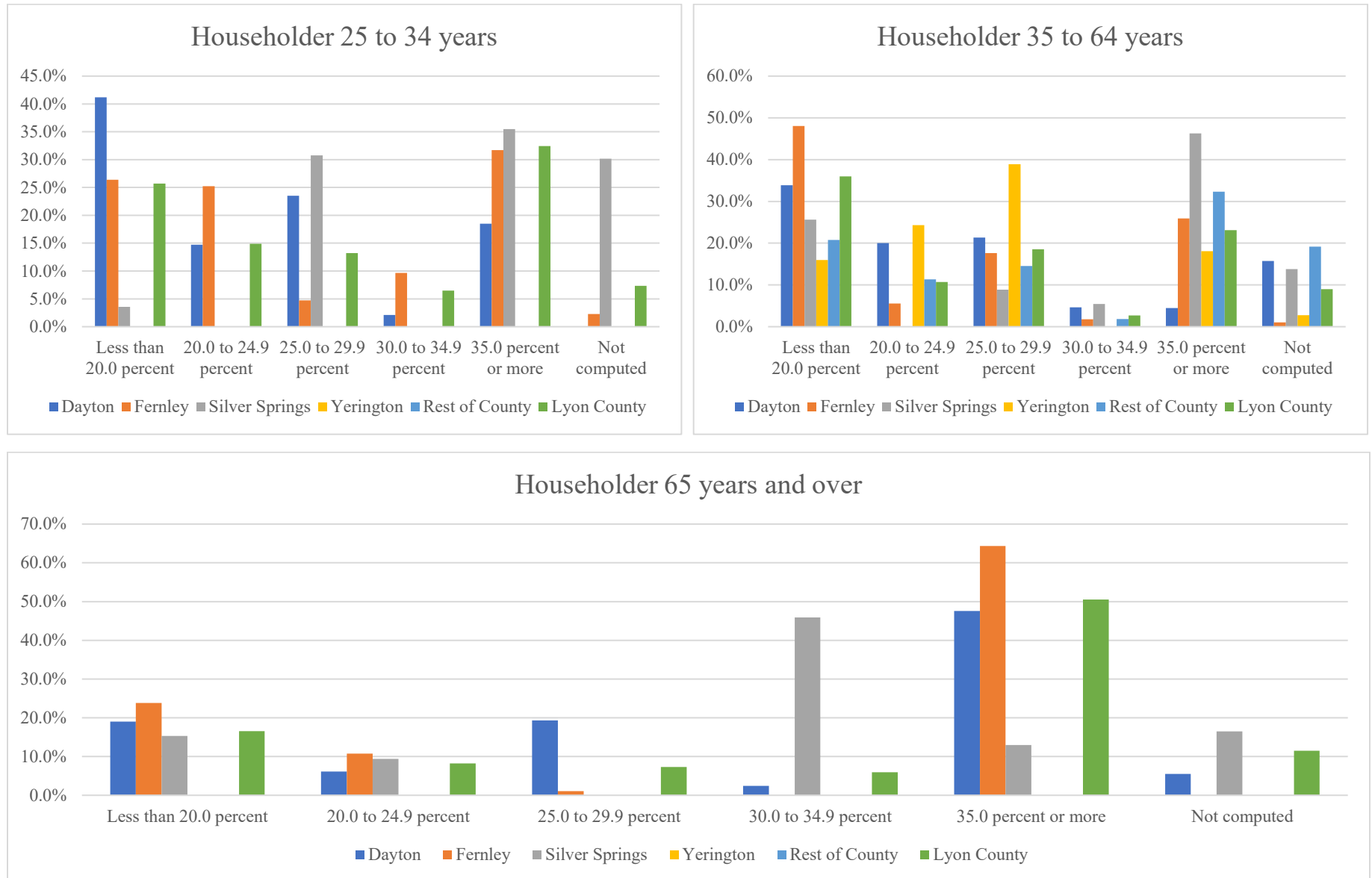
## Renting Costs as a Percentage of Monthly Income by Age Range

Table 41. Lyon County Renting Costs as a Percentage of Monthly Income by Age Range, 2022

	Dayton	Fernley	Silver Springs	Yerington	Rest of County	Lyon County
<b>Total:</b>	1,186	2,256	457	424	1,177	5,500
<b>Householder 25 to 34 years:</b>	238	527	169	64	131	1,129
<b>Less than 20.0 percent</b>	98	139	6	27	20	290
<b>20.0 to 24.9 percent</b>	35	133	0	0	0	168
<b>25.0 to 29.9 percent</b>	56	25	52	0	16	149
<b>30.0 to 34.9 percent</b>	5	51	0	0	17	73
<b>35.0 percent or more</b>	44	167	60	35	60	366
<b>Not computed</b>	0	12	51	2	18	83
<b>Householder 35 to 64 years:</b>	585	1,065	203	144	433	2,430
<b>Less than 20.0 percent</b>	198	512	52	23	90	875
<b>20.0 to 24.9 percent</b>	117	59	0	35	49	260
<b>25.0 to 29.9 percent</b>	125	188	18	56	63	450
<b>30.0 to 34.9 percent</b>	27	19	11	0	8	65
<b>35.0 percent or more</b>	26	276	94	26	140	562
<b>Not computed</b>	92	11	28	4	83	218
<b>Householder 65 years and over:</b>	326	457	85	169	449	1,486
<b>Less than 20.0 percent</b>	62	109	13	50	12	246
<b>20.0 to 24.9 percent</b>	20	49	8	0	45	122
<b>25.0 to 29.9 percent</b>	63	5	0	18	22	108
<b>30.0 to 34.9 percent</b>	8	0	39	19	22	88
<b>35.0 percent or more</b>	155	294	11	78	213	751
<b>Not computed</b>	18	0	14	4	135	171

Source: American Community Survey 5-Year Estimates, 2022 (B25072)

Figure 26. Renting Costs as a Percentage of Monthly Income by Age Range, 2022



## Overburdened Households

Households are considered to be cost burdened if they spend more than 30 percent of their income on housing and severely cost burdened if they spend more than 50 percent of their income on housing.

Table 42. Lyon County Housing Units With a Mortgage, 2022

Percentage of Monthly Income Spent on Housing:	under 30 percent	30.0 to 34.9 percent	35 percent or more
<b>Dayton</b>	2,194	345	747
<b>Fernley</b>	3,271	268	1,045
<b>Silver Springs</b>	570	146	313
<b>Yerington</b>	244	64	101
<b>Rest of County</b>	1,548	157	643
<b>Lyon County</b>	7,827	980	2,849

Source: American Community Survey 5-Year Estimates, 2022 (B25091)

Table 43. Lyon County Housing Units Without a Mortgage, 2022

Percentage of Monthly Income Spent on Housing:	under 30 percent	30.0 to 34.9 percent	35 percent or more
<b>Dayton</b>	1,053	0	91
<b>Fernley</b>	1,350	50	125
<b>Silver Springs</b>	649	42	65
<b>Yerington</b>	582	7	65
<b>Rest of County</b>	1,558	25	251
<b>Lyon County</b>	5,192	124	597

Source: American Community Survey 5-Year Estimates, 2022 (B25091)

Table 44. Lyon County Rented Housing Units, 2022

Percentage of Monthly Income Spent on Housing:	under 30 percent	30.0 to 34.9 percent	35 percent or more
<b>Dayton</b>	779	72	225
<b>Fernley</b>	1,264	83	886
<b>Silver Springs</b>	149	50	165
<b>Yerington</b>	213	39	139
<b>Rest of County</b>	317	47	554
<b>Lyon County</b>	2,722	291	1,969

Source: American Community Survey 5-Year Estimates, 2022 (B25070)

