



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

For Informational  
Purposes Only

# **Housing Data Profile Lincoln 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, Lincoln 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 Authority  
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 Data Profile, Lincoln 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
Lincoln 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
Section 8 Housing Choice Voucher (HCV) Program.....	17
Emergency Assistance Program .....	18
Security Deposit Program.....	18
Weatherization Assistance.....	19
Subsidized Housing Inventory .....	20

Demographic, Social and Economic Characteristics.....	21
Population.....	22
Population by Age.....	23
Race.....	24
Ethnicity.....	25
Total Households.....	26
Total Families.....	27
Households by Income.....	28
Veterans.....	30
Poverty Status.....	31
Educational Attainment.....	32
Labor Force and Unemployment.....	33
Industry Employment.....	34
Occupation Employment.....	35
Occupation Average Earnings.....	36
Housing Supply Characteristics.....	37
Housing Tenure.....	38
Housing Tenure by Age.....	39
Housing Vacancy.....	40
Housing Structure Type.....	41
Rooms.....	42
Housing Structure Age.....	43
Housing Structure Value.....	44
Housing Units by Mortgage Status.....	45
Selected Monthly Owner Costs for Mortgaged Homes.....	46
Selected Monthly Owner Costs as a Percentage of Monthly Income.....	49
Gross Renting Costs.....	51
Gross Renting Costs as a Percentage of Monthly Income.....	53
Renting Costs as a Percentage of Monthly Income by Age Range.....	54
Overburdened Households.....	56

## 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.

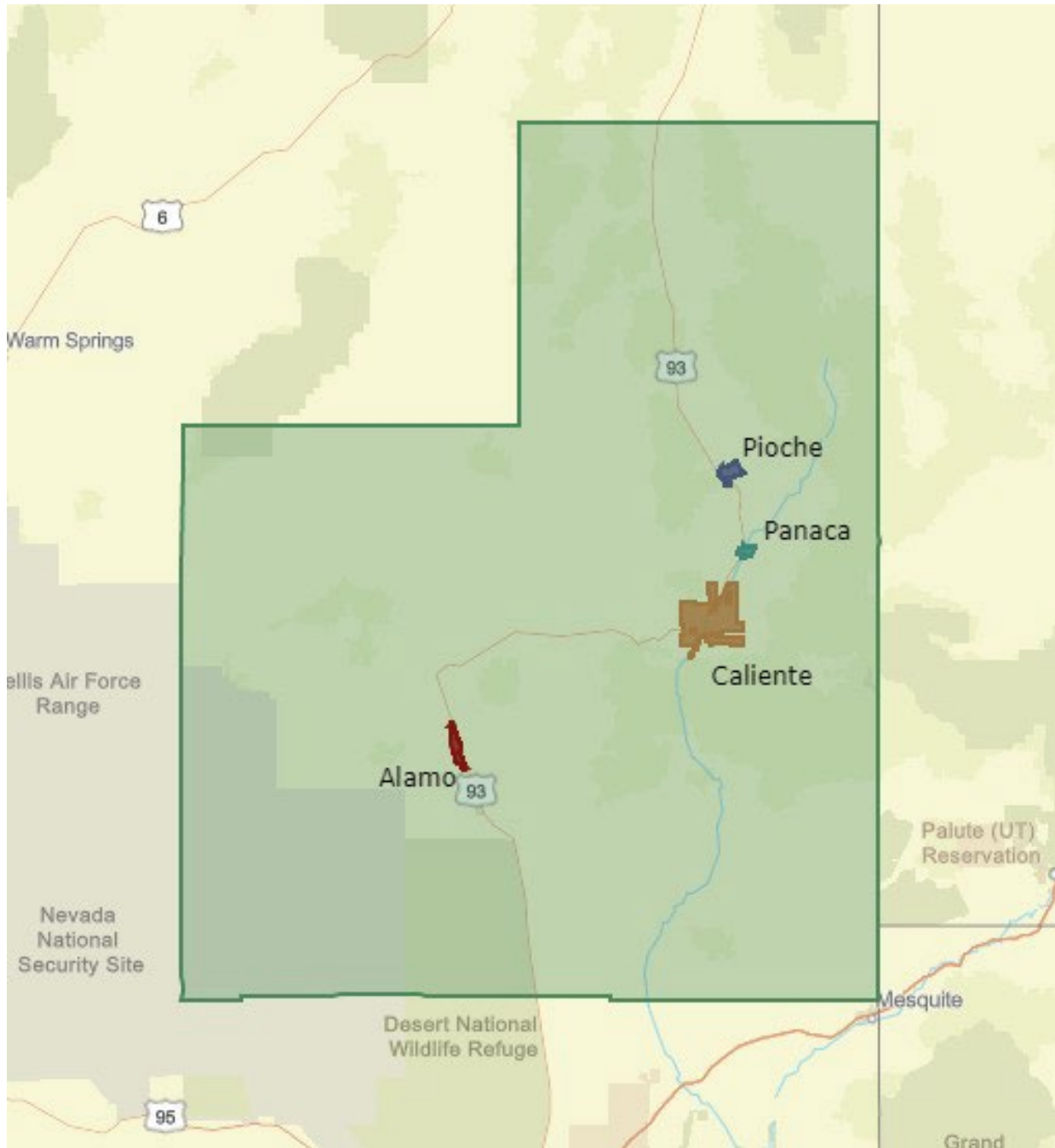
<https://lightcast.io/about/data>

<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)

## Lincoln 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 Nevada Rural Housing. 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. Lincoln County Low-Income Limits by Household Occupancy, FY 2023

Lincoln 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. Lincoln County Fair Market Rent with Utility Allowance, FY 2024

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	Mobile Home Space
<b>Lincoln County</b>	\$680	\$892	\$1,001	\$1,411	\$1,674	\$400

Table 5. Lincoln County Utility Allowance, FY 2024

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	Mobile Home Space
<b>Lincoln 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>Lincoln County</b>	\$27,200	\$35,680	\$40,040	\$56,440	\$66,960	\$16,016

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>Lincoln County</b>	\$13.08	\$17.15	\$19.25	\$27.13	\$32.19	\$7.70

<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 Lincoln 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>Lincoln County</b>	51	67	75	106	126	30

*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>Lincoln County</b>	46	61	68	96	114	27

## 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 → 2
- 2021 → 2
- 2022 to 2023 → 0

### 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 → 1

---

<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 Lincoln County:** *Max. income for households with 1 or 2 people = \$88,100 and max. income for households with 3+ people = \$101,315*

**Purchase Price Limit for Lincoln 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 to 2023 → 0**

## 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>18,19</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.*

- **2021 → 2** active vouchers; one in Alamo and one in Panaca
- **2022 → 2** active vouchers; one in Alamo and one in Panaca

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

<sup>18</sup> [https://www.hud.gov/topics/housing\\_choice\\_voucher\\_program\\_section\\_8](https://www.hud.gov/topics/housing_choice_voucher_program_section_8)

<sup>19</sup> <https://nvrural.org/renter-services/section-8/>

### 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>20</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.*

- **2021** → 1 household assisted; Caliente
- **2022** → No program activity

### 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.*

- **2021** → No program activity
- **2022** → No program activity

---

<sup>20</sup> <https://nvrural.org/renter-services/emergency-rental-assistance-program/>

<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>	<b>\$8,070</b>	<b>\$10,760</b>

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>

### Program Activity:

From 2020-2022 the Nevada Development Corporation has aided 8-10 clients through this program in Lincoln County a majority of which are located in Caliente (data from Doreen Venturino, Housing programs Manager of RNDC).

<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. Lincoln County Subsidized Housing Inventory Restrictions by Type*

	City	Total Units	Restricted Units	Assisted Units	Senior or Disabled Units
<b>Lincoln Sr. Caliente</b>	Caliente	20	20	20	20
<b>Minnie St., Caliente Renaissance Apt.</b>	Caliente	30	30	30	0
<b>Lincoln Sr. Panaca</b>	Panaca	20	20	20	20
<b>Lincoln Sr Pioche</b>	Pioche	12	12	12	12

*Source: Nevada Housing Division, accessed January 2024*

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. Lincoln 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>Lincoln Sr Pioche</b>	12	4	0	4	0	4	0
<b>Lincoln Sr. Caliente</b>	20	5	0	11	0	4	0
<b>Lincoln Sr. Panaca</b>	20	4	0	11	0	5	0
<b>Minnie St., Caliente Renaissance Apt.</b>	30	8	0	14	0	8	0

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

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

## 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



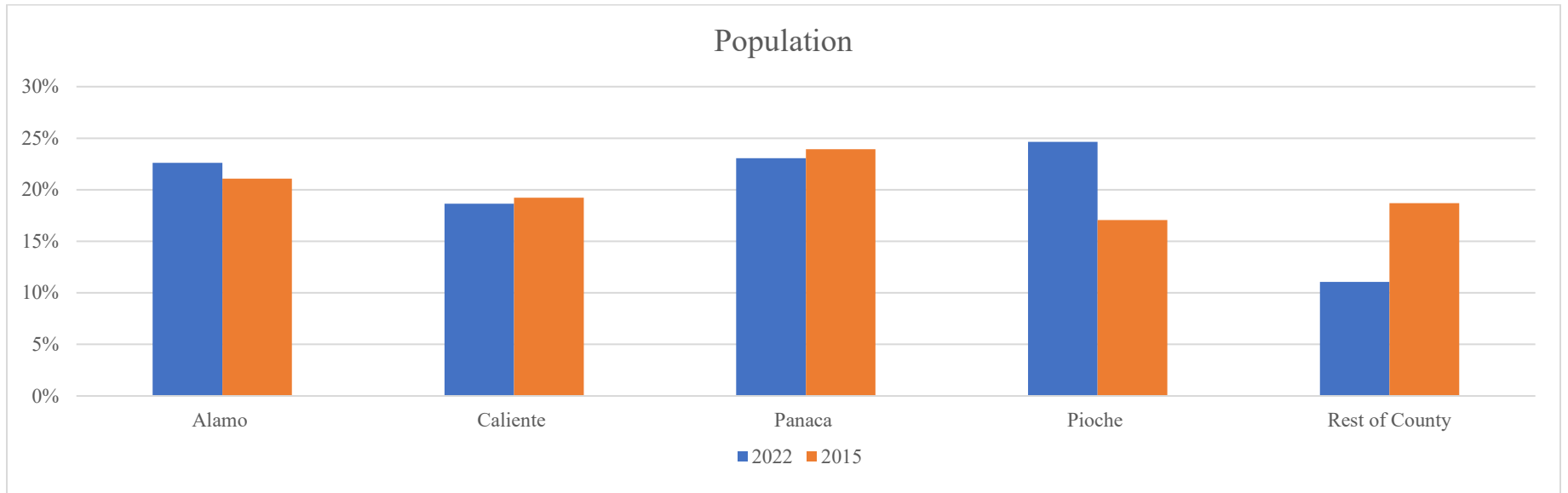
## Population

Table 13. Lincoln County Population, 2015-2022

	2022	2015
<b>Alamo</b>	1,019	1,095
<b>Caliente</b>	840	999
<b>Panaca</b>	1,039	1,243
<b>Pioche</b>	1,111	886
<b>Rest of County</b>	498	971
<b>Lincoln County</b>	4,507	5,194

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

Figure 1. Lincoln County Population, 2015-2022



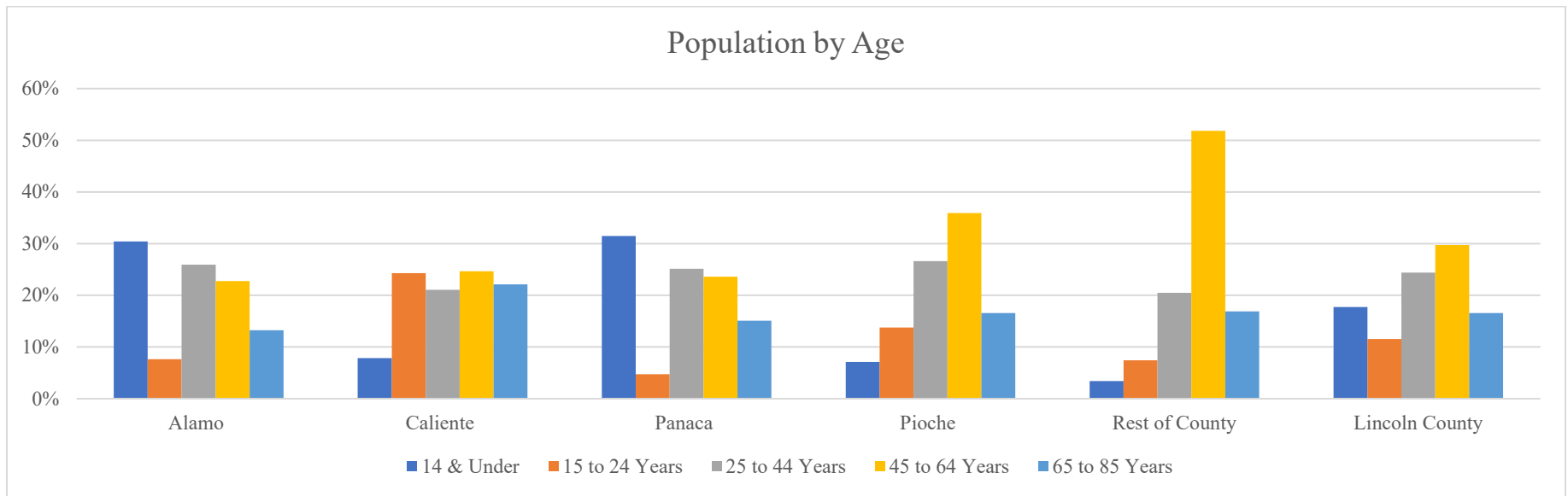
## Population by Age

Table 14. Lincoln County Population by Age, 2022

	14 & Under	15 to 24 Years	25 to 44 Years	45 to 64 Years	65 to 85 Years
<b>Alamo</b>	310	78	264	232	135
<b>Caliente</b>	66	204	177	207	186
<b>Panaca</b>	327	49	261	245	157
<b>Pioche</b>	79	153	296	399	184
<b>Rest of County</b>	17	37	102	258	84
<b>Lincoln County</b>	799	521	1,100	1,341	746

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

Figure 2. Lincoln County Population by Age, 2022



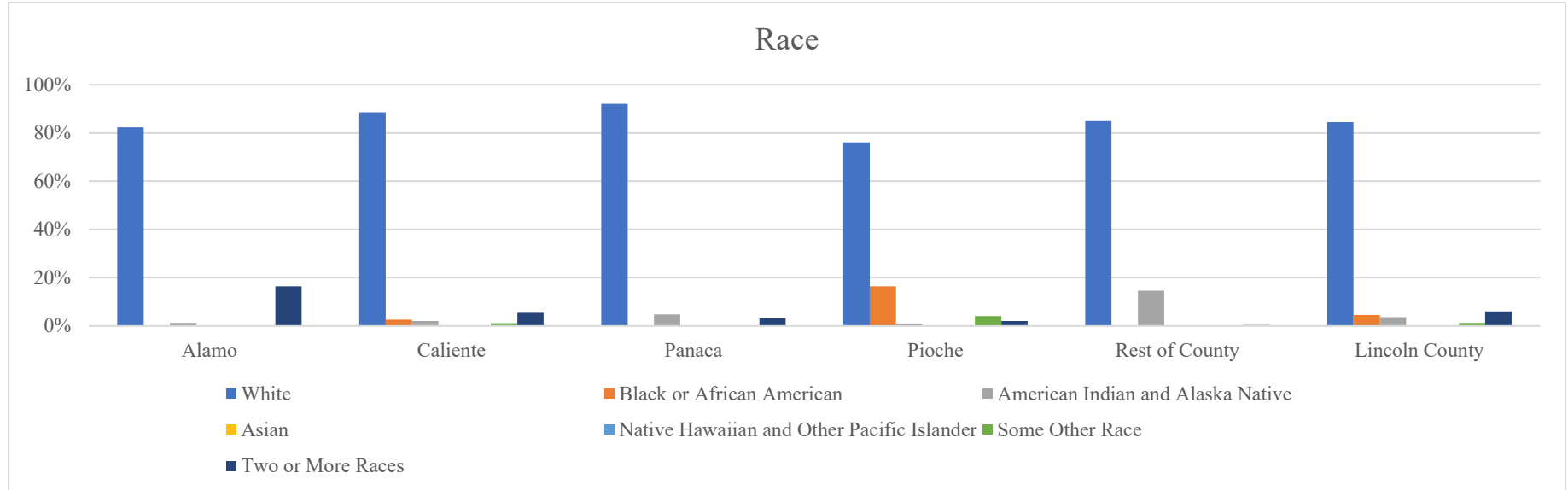
## Race

Table 15. Lincoln County Race, 2022

Race	Alamo	Caliente	Panaca	Pioche	Rest of County	Lincoln County
<b>White</b>	839	744	956	846	423	3,808
<b>Black or African American</b>	0	22	0	182	0	204
<b>American Indian and Alaska Native</b>	13	17	50	11	73	164
<b>Asian</b>	0	0	0	0	0	0
<b>Native Hawaiian and Other Pacific Islander</b>	0	1	0	3	0	4
<b>Some Other Race</b>	0	10	0	46	0	56
<b>Two or More Races</b>	167	46	33	23	2	271
<b>Total</b>	1,019	840	1,039	1,111	498	4,507

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

Figure 3. Lincoln County Race, 2022



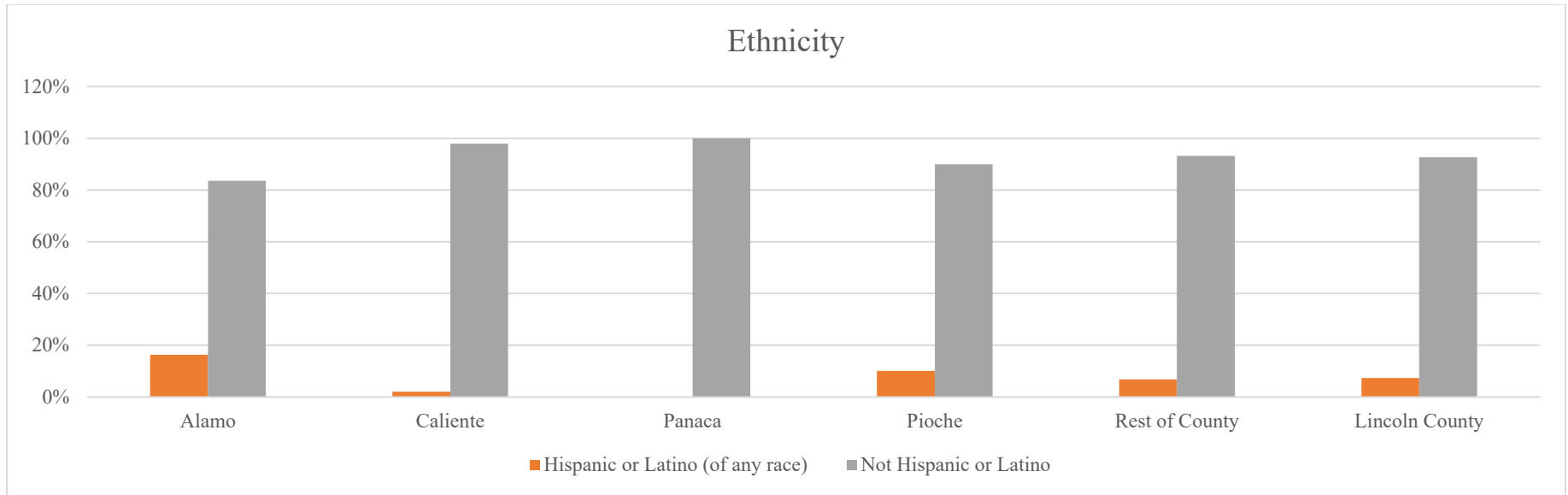
## Ethnicity

Table 16. Lincoln County Ethnicity, 2022

Hispanic or Latino and Race	Alamo	Caliente	Panaca	Pioche	Rest of Conty	Lincoln County
<b>Total Population</b>	1,019	840	1,039	1,111	498	4,507
<b>Hispanic or Latino (of any race)</b>	167	17	0	112	34	330
<b>Not Hispanic or Latino</b>	852	823	1,039	999	464	4,177

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

Figure 4. Lincoln County Ethnicity, 2022



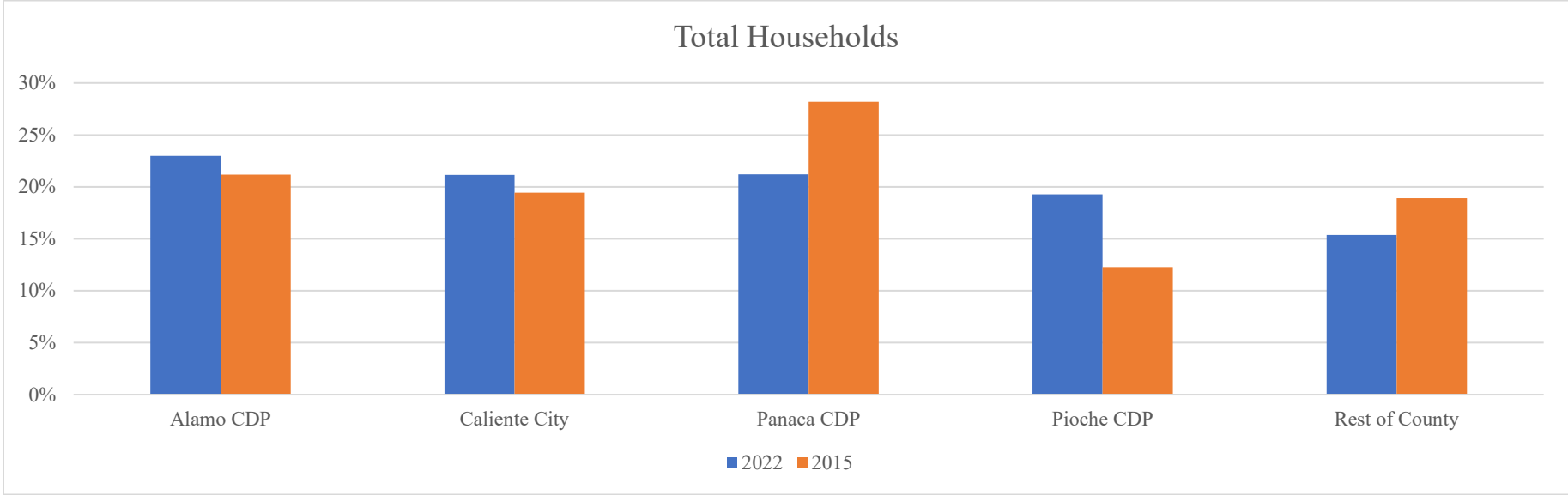
# Total Households

Table 17. Lincoln County Households, 2015-2022

	2022	2015
<b>Alamo</b>	378	399
<b>Caliente</b>	348	366
<b>Panaca</b>	349	531
<b>Pioche</b>	317	231
<b>Rest of County</b>	253	356
<b>Lincoln County</b>	1,645	1,883

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

Figure 5. Total Households, 2022



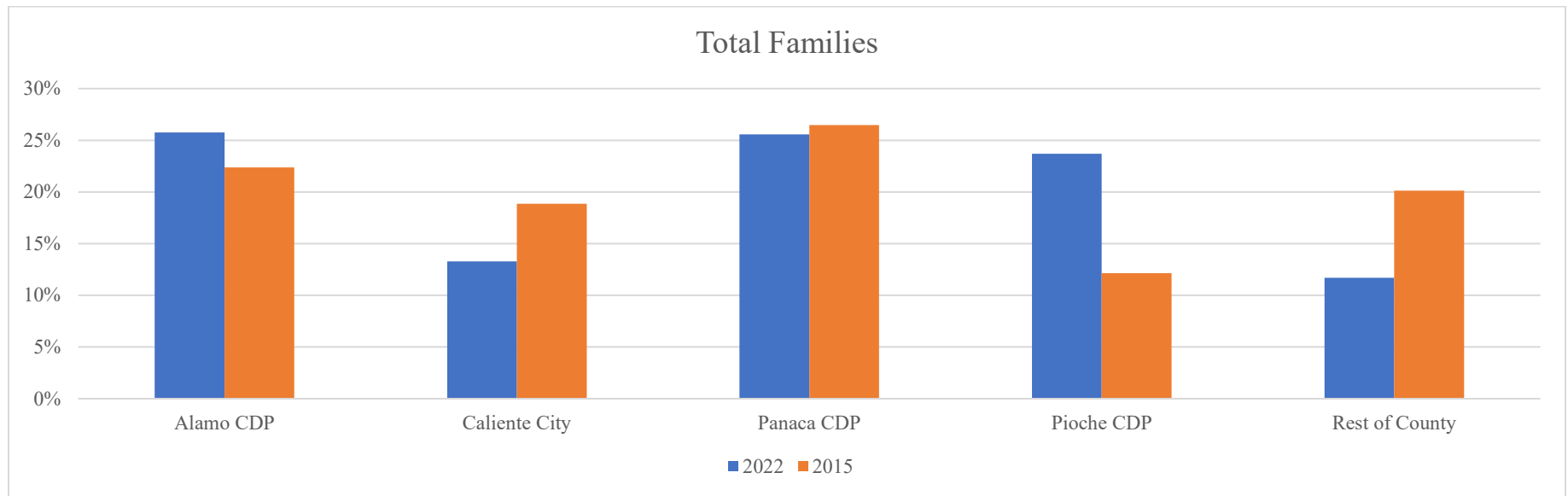
## Total Families

Table 18. Lincoln County Total Families, 2015-2022

	2022	2015
<b>Alamo</b>	260	300
<b>Caliente</b>	134	253
<b>Panaca</b>	258	355
<b>Pioche</b>	239	163
<b>Rest of County</b>	118	270
<b>Lincoln County</b>	1,009	1,341

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

Figure 6. Total Families, 2015-2022



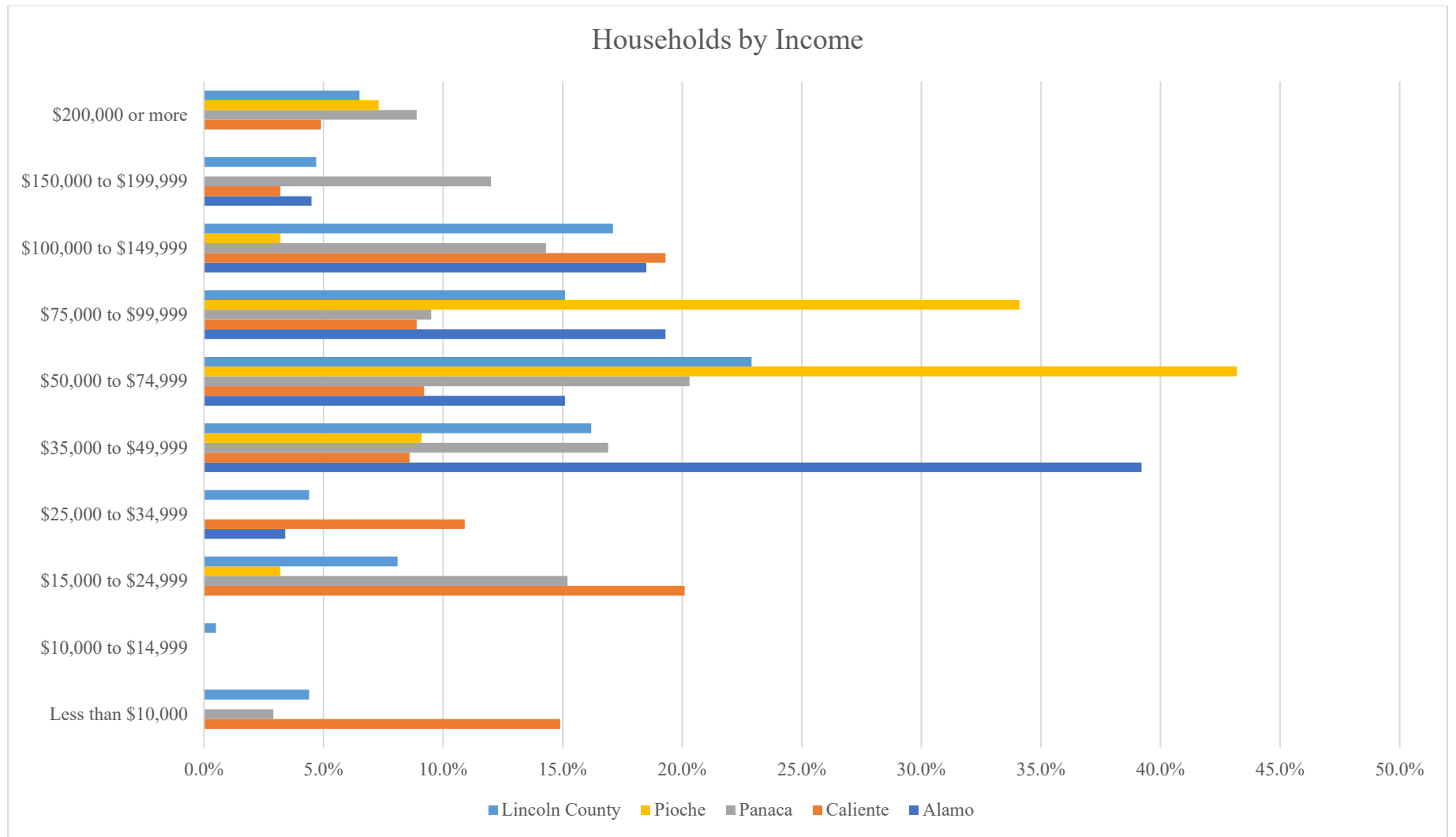
## Households by Income

Table 19. Lincoln County Household by Income, 2022

Household Income	Alamo	Caliente	Panaca	Pioche	Lincoln County
<b>Less than \$10,000</b>	0.0%	14.9%	2.9%	0.0%	4.4%
<b>\$10,000 to \$14,999</b>	0.0%	0.0%	0.0%	0.0%	0.5%
<b>\$15,000 to \$24,999</b>	0.0%	20.1%	15.2%	3.2%	8.1%
<b>\$25,000 to \$34,999</b>	3.4%	10.9%	0.0%	0.0%	4.4%
<b>\$35,000 to \$49,999</b>	39.2%	8.6%	16.9%	9.1%	16.2%
<b>\$50,000 to \$74,999</b>	15.1%	9.2%	20.3%	43.2%	22.9%
<b>\$75,000 to \$99,999</b>	19.3%	8.9%	9.5%	34.1%	15.1%
<b>\$100,000 to \$149,999</b>	18.5%	19.3%	14.3%	3.2%	17.1%
<b>\$150,000 to \$199,999</b>	4.5%	3.2%	12.0%	0.0%	4.7%
<b>\$200,000 or more</b>	0.0%	4.9%	8.9%	7.3%	6.5%
<b>Median income (dollars)</b>	\$65,083	\$36,400	\$68,073	\$73,849	\$67,412
<b>Mean income (dollars)</b>	\$72,428	\$61,139	\$88,262	\$82,973	\$81,163
<b>Total Households</b>	378	348	349	317	1,645

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

Figure 7. Households by Income, 2022





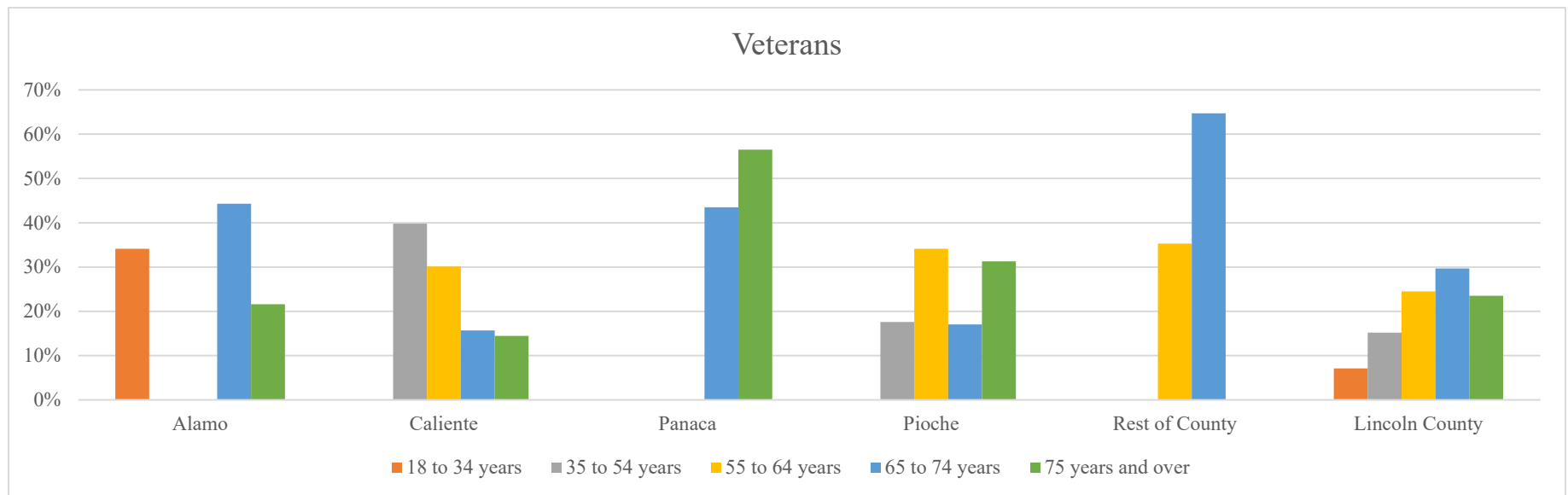
## Veterans

Table 20. Lincoln County Veterans, 2022

Veteran Status	Alamo	Caliente	Panaca	Pioche	Rest of County	Lincoln County
<b>Veteran population 18 years and over</b>	88	83	23	176	51	421
<b>Male</b>	58	83	23	167	33	364
<b>Female</b>	30	0	0	9	18	57
<b>18 to 34 years</b>	30	0	0	0	0	30
<b>35 to 54 years</b>	0	33	0	31	0	64
<b>55 to 64 years</b>	0	25	0	60	18	103
<b>65 to 74 years</b>	39	13	10	30	33	125
<b>75 years and over</b>	19	12	13	55	0	99

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

Figure 8. Lincoln County Veterans, 2022



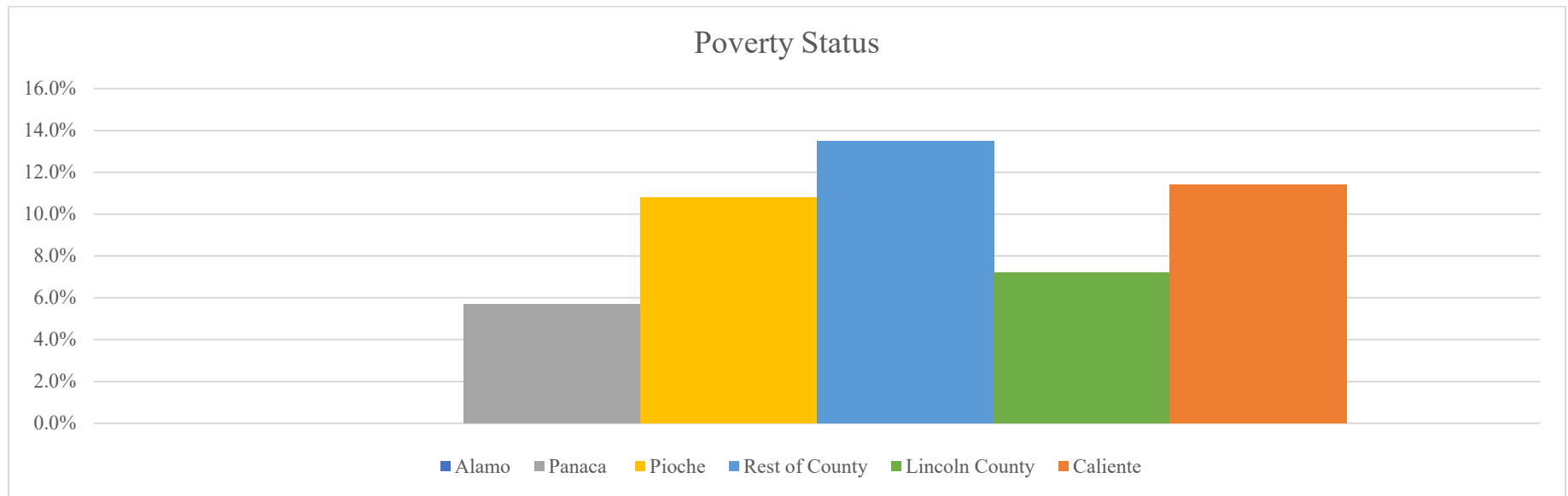
## Poverty Status

Table 21. Lincoln County Poverty Status, 2022

	Population for whom poverty status is determined	Below Poverty Level	Percent Below Poverty Level
<b>Alamo</b>	1,109	0	0.0%
<b>Caliente</b>	769	88	11.4%
<b>Panaca</b>	1,039	59	5.7%
<b>Pioche</b>	686	74	10.8%
<b>Rest of County</b>	496	67	13.5%
<b>Lincoln County</b>	4,009	288	7.2%

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

Figure 9. Poverty by Place, 2022



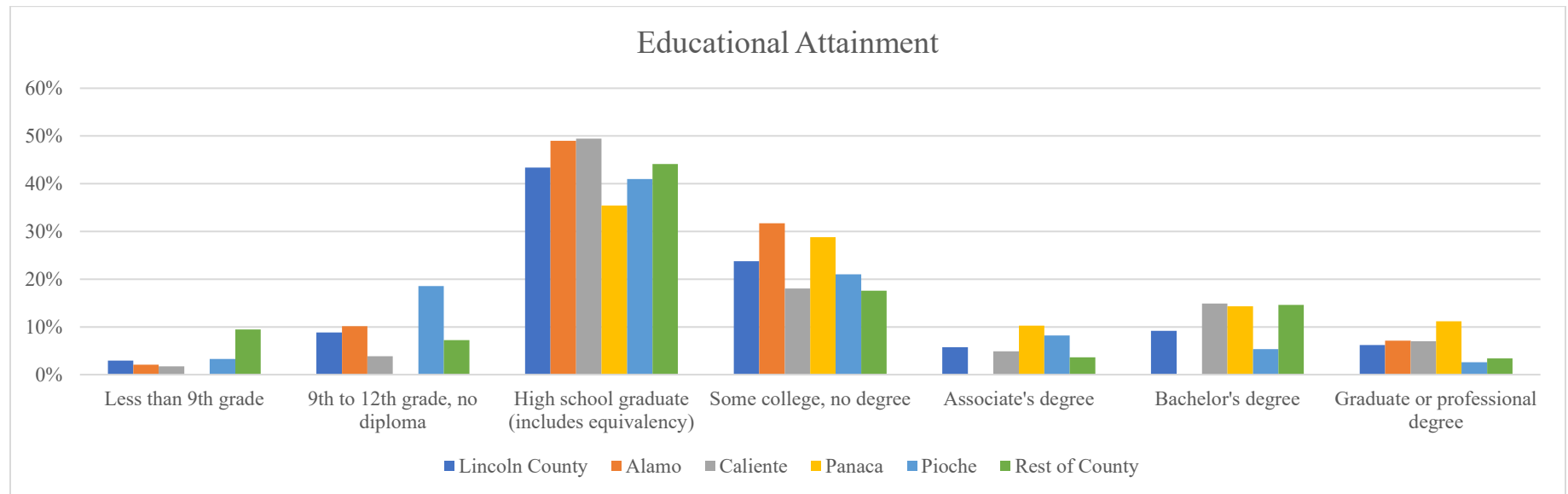
## Educational Attainment

Table 22. Lincoln County Educational Attainment, 2022

	Alamo	Caliente	Panaca	Pioche	Rest of County	Lincoln County
<b>Population 25 years and over</b>	631	570	663	879	444	3,187
<b>Less than 9th grade</b>	13	10	0	29	42	94
<b>9th to 12th grade, no diploma</b>	64	22	0	163	32	281
<b>High school graduate (includes equivalency)</b>	309	282	235	360	196	1,382
<b>Some college, no degree</b>	200	103	191	185	78	757
<b>Associate's degree</b>	0	28	68	72	16	184
<b>Bachelor's degree</b>	0	85	95	47	65	292
<b>Graduate or professional degree</b>	45	40	74	23	15	197
<b>High school graduate or higher</b>	554	538	663	687	370	2,812
<b>Bachelor's degree or higher</b>	45	125	169	70	80	489

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

Figure 10. Lincoln County Educational Attainment, 2022



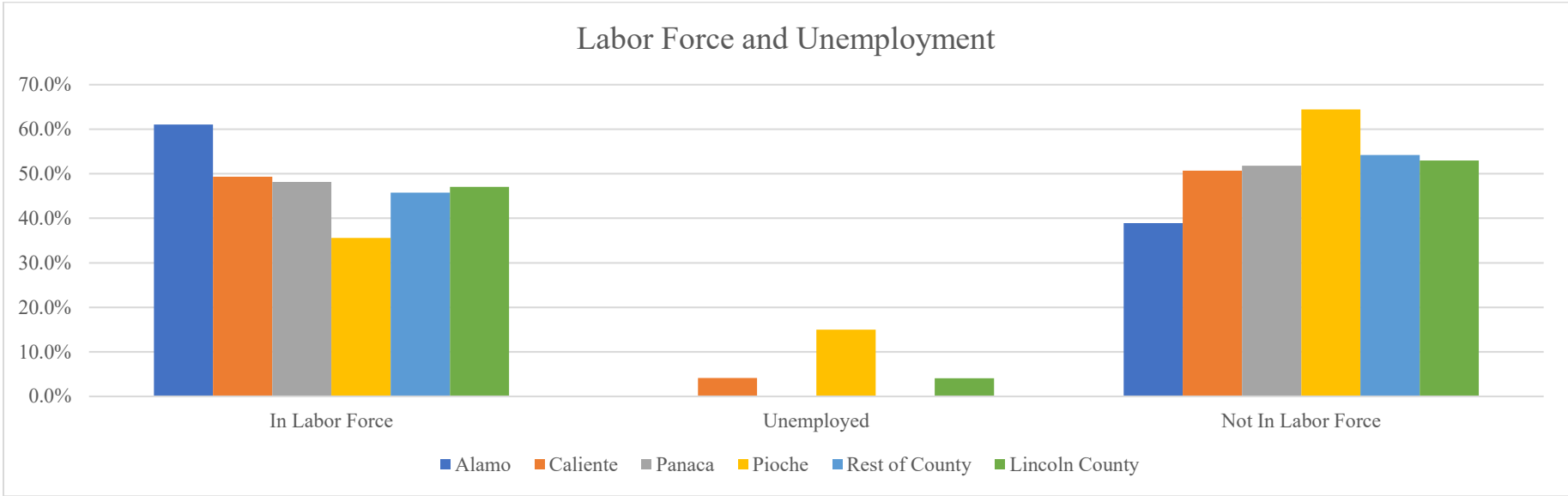
# Labor Force and Unemployment

Table 23. Lincoln County Labor Force and Unemployment, 2022

	Population 16 Years and over	In Labor Force	Unemployed	Not In Labor Force
<b>Alamo</b>	709	433	0	276
<b>Caliente</b>	732	361	15	371
<b>Panaca</b>	712	343	0	369
<b>Pioche</b>	1,032	367	55	665
<b>Rest of County</b>	474	217	0	257
<b>Lincoln County</b>	3,659	1,721	70	1,938

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

Figure 11. Labor Force and Unemployment Rate, 2022



## Industry Employment

Table 24. Lincoln County Industry Employment, 2022

Industries	Alamo	Caliente	Panaca	Pioche	Rest of County	Lincoln County
<b>Agriculture, forestry, fishing and hunting, and mining:</b>	42	0	0	18	0	60
<b>Construction</b>	101	33	82	0	4	220
<b>Manufacturing</b>	0	16	0	25	0	41
<b>Wholesale trade</b>	0	0	0	0	59	59
<b>Retail trade</b>	83	35	10	38	0	166
<b>Transportation and warehousing, and utilities:</b>	32	27	39	31	40	169
<b>Information</b>	0	0	0	22	0	22
<b>Finance and insurance, and real estate and rental and leasing:</b>	0	13	0	38	6	57
<b>Finance and insurance</b>	0	13	0	0	0	13
<b>Real estate and rental and leasing</b>	0	0	0	38	6	44
<b>Professional, scientific, and management, and administrative and waste management services:</b>	71	76	17	33	0	197
<b>Professional, scientific, and technical services</b>	71	53	0	10	0	134
<b>Management of companies and enterprises</b>	0	0	0	0	0	0
<b>Administrative and support and waste management services</b>	0	23	17	23	0	63
<b>Educational services, and health care and social assistance:</b>	71	50	127	11	0	259
<b>Educational services</b>	0	22	95	0	0	117
<b>Health care and social assistance</b>	71	28	32	11	0	142
<b>Arts, entertainment, and recreation, and accommodation and food services:</b>	0	41	57	30	32	160
<b>Other services, except public administration</b>	0	0	0	43	0	43
<b>Public administration</b>	33	55	11	23	76	198
<b>Unclassified Industry</b>	n/a	n/a	n/a	n/a	n/a	n/a
<b>Total</b>	433	346	343	312	217	1,651

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

## Occupation Employment

Table 25. Lincoln County Occupation Employment, 2022

Occupations	Alamo	Caliente	Panaca	Pioche	Rest of County	Lincoln 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. Lincoln County Occupation Average Earnings, 2022

Occupations	Alamo	Caliente	Panaca	Pioche	Lincoln County
<b>Management, business, science, and arts occupations:</b>	-	\$50,625	\$84,295	\$90,750	\$84,679
<b>Management, business, and financial occupations:</b>	-	-	\$139,833	\$91,250	\$92,050
<b>Computer, engineering, and science occupations:</b>	-	-	-	-	\$93,125
<b>Education, legal, community service, arts, and media occupations:</b>	-	\$61,477	\$83,077	-	\$82,788
<b>Healthcare practitioners and technical occupations:</b>	-	-	\$26,667	-	\$88,750
<b>Service occupations:</b>	\$34,183	\$16,118	-	-	\$27,300
<b>Healthcare support occupations</b>	-	-	-	-	-
<b>Protective service occupations:</b>	-	-	-	-	\$67,500
<b>Food preparation and serving related occupations</b>	-	\$16,645	-	-	\$22,361
<b>Building and grounds cleaning and maintenance occupations</b>	-	-	-	-	\$26,000
<b>Personal care and service occupations</b>	-	-	-	-	-
<b>Sales and office occupations:</b>	\$21,646	\$60,526	\$45,625	-	\$41,123
<b>Sales and related occupations</b>	-	-	-	-	\$42,227
<b>Office and administrative support occupations</b>	\$21,466	\$37,308	\$45,625	-	\$35,096
<b>Natural resources, construction, and maintenance occupations:</b>	\$83,625	-	\$39,146	\$33,459	\$63,913
<b>Farming, fishing, and forestry occupations</b>	-	-	-	-	\$43,393
<b>Construction and extraction occupations</b>	-	-	-	-	\$83,938
<b>Installation, maintenance, and repair occupations</b>	-	-	-	-	\$34,593
<b>Production, transportation, and material moving occupations:</b>	-	-	\$39,740	-	\$53,902
<b>Production occupations</b>	-	-	-	-	-
<b>Transportation occupations</b>	-	-	\$38,490	-	\$37,604
<b>Material moving occupations</b>	-	-	-	-	-

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**



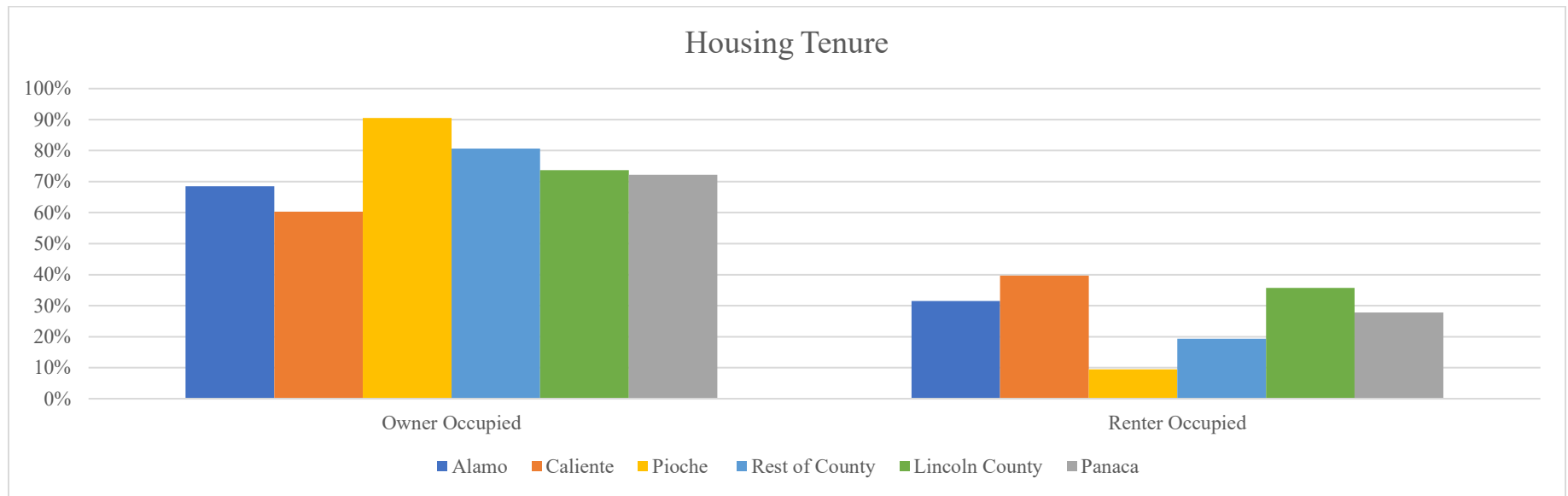
## Housing Tenure

Table 27. Lincoln County Housing Tenure, 2022

	Housing Tenure	Owner Occupied	Renter Occupied
<b>Alamo</b>	378	259	119
<b>Caliente</b>	348	210	138
<b>Panaca</b>	349	252	97
<b>Pioche</b>	317	287	30
<b>Rest of County</b>	253	204	49
<b>Lincoln County</b>	1,645	1,212	433

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

Figure 12. Lincoln County Housing Tenure, 2022



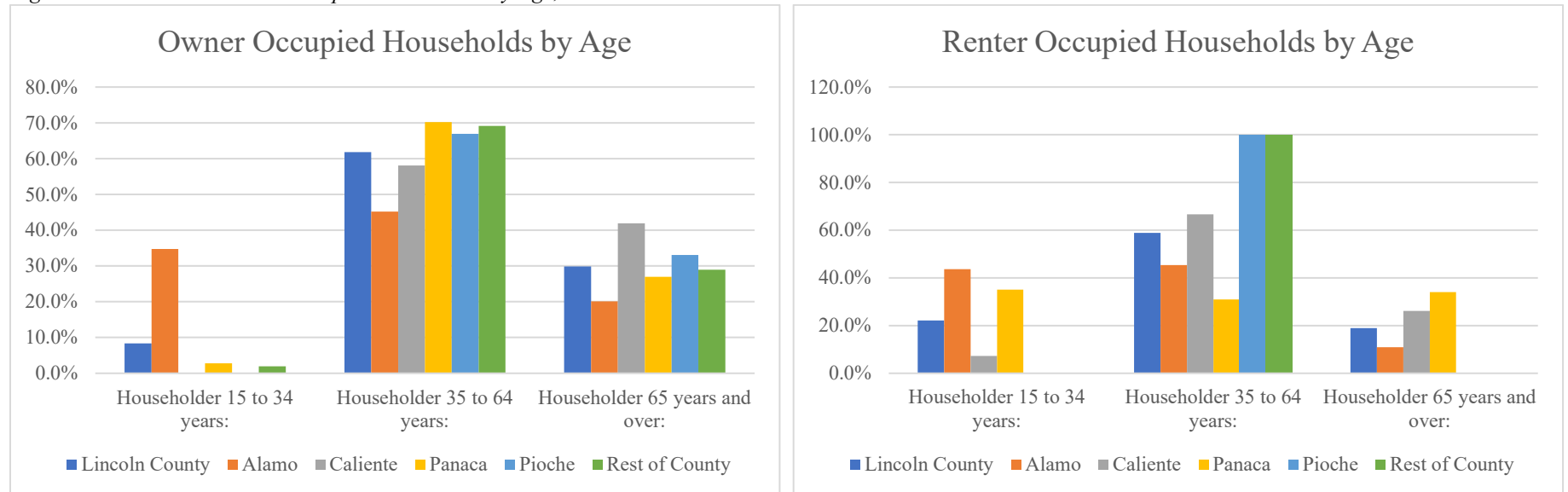
## Housing Tenure by Age

Table 28. Lincoln County Housing Tenure by Age, 2022

	Lincoln County	Alamo	Caliente	Panaca	Pioche	Rest of County
<b>Owner occupied:</b>	1,212	259	210	252	287	204
<b>Householder 15 to 34 years:</b>	101	90	0	7	0	4
<b>Householder 35 to 64 years:</b>	749	117	122	177	192	141
<b>Householder 65 years and over:</b>	362	52	88	68	95	59
<b>Renter occupied:</b>	433	119	138	97	30	49
<b>Householder 15 to 34 years:</b>	96	52	10	34	0	0
<b>Householder 35 to 64 years:</b>	255	54	92	30	30	49
<b>Householder 65 years and over:</b>	82	13	36	33	0	0
<b>Total:</b>	1,645	378	348	349	317	253

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

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



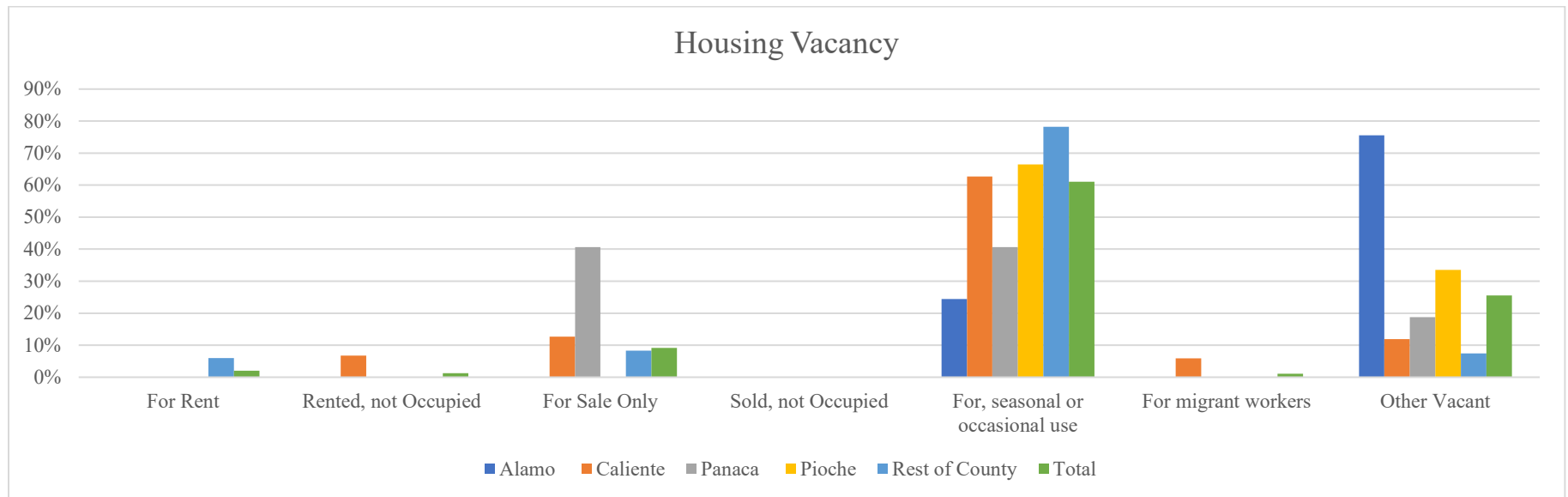
## Housing Vacancy

Table 29. Lincoln 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>Alamo</b>	94	0	0	0	0	23	0	71
<b>Caliente</b>	118	0	8	15	0	74	7	14
<b>Panaca</b>	64	0	0	26	0	26	0	12
<b>Pioche</b>	155	0	0	0	0	103	0	52
<b>Rest of County</b>	216	13	0	18	0	169	0	16
<b>Lincoln County</b>	647	13	8	59	0	395	7	165

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

Figure 14. Lincoln County Vacancy, 2022



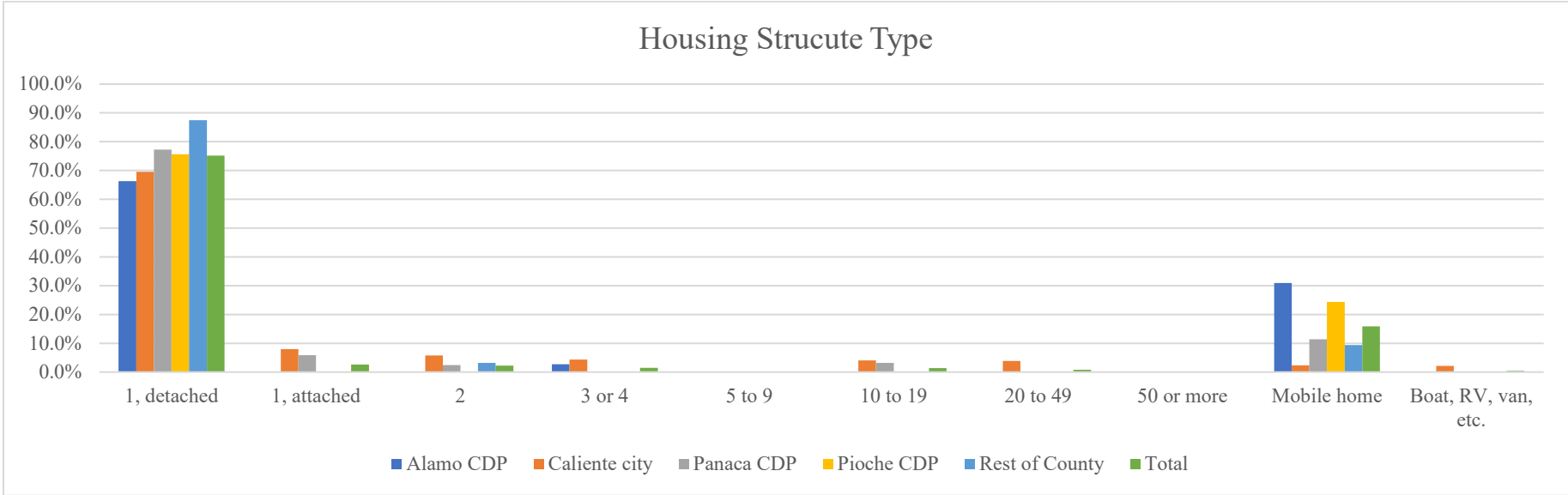
## Housing Structure Type

Table 30. Lincoln 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>Alamo</b>	472	313	0	0	13	0	0	0	0	146	0
<b>Caliente</b>	466	324	37	27	20	0	19	18	0	11	10
<b>Panaca</b>	413	319	24	10	0	0	13	0	0	47	0
<b>Pioche</b>	472	357	0	0	0	0	0	0	0	115	0
<b>Rest of County</b>	469	410	0	15	0	0	0	0	0	44	0
<b>Lincoln County</b>	2,292	1,723	61	52	33	0	32	18	0	363	10

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

Figure 15. Housing Units in Structure Lincoln County, 2022



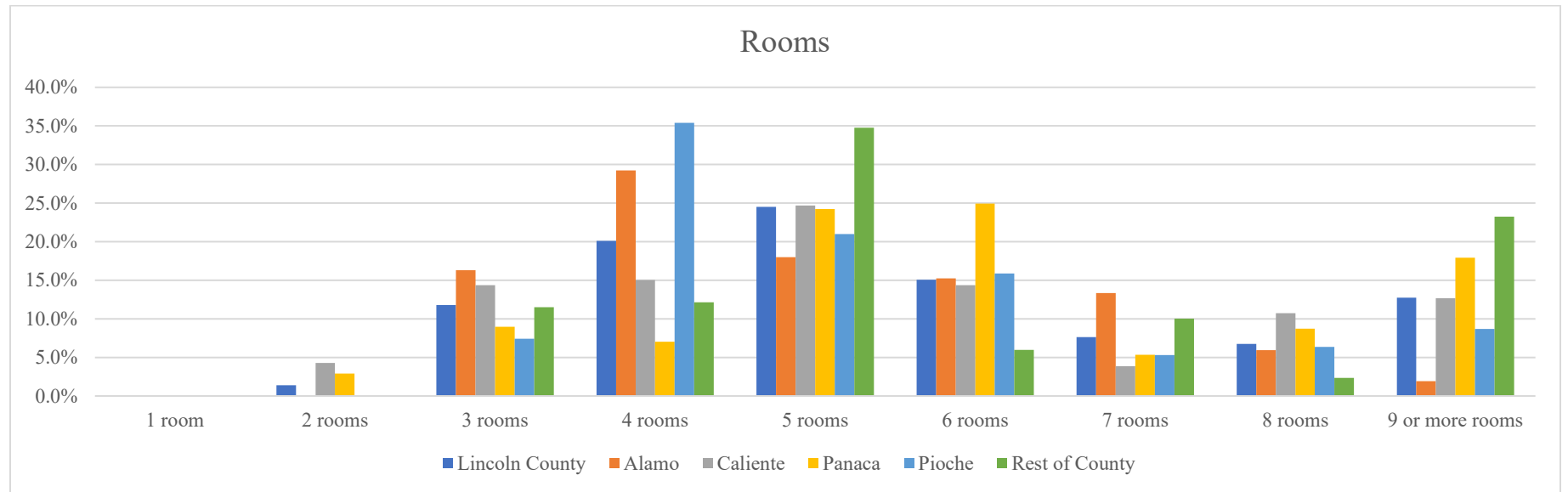
## Rooms

Table 31. Lincoln County Number of Rooms, 2022

Number of Rooms	Lincoln County	Alamo	Caliente	Panaca	Pioche	Rest of County
<b>1 room</b>	0	0	0	0	0	0
<b>2 rooms</b>	32	0	20	12	0	0
<b>3 rooms</b>	270	77	67	37	35	54
<b>4 rooms</b>	461	138	70	29	167	57
<b>5 rooms</b>	562	85	115	100	99	163
<b>6 rooms</b>	345	72	67	103	75	28
<b>7 rooms</b>	175	63	18	22	25	47
<b>8 rooms</b>	155	28	50	36	30	11
<b>9 or more rooms</b>	292	9	59	74	41	109
<b>Total:</b>	2,292	472	466	413	472	469

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

Figure 16. Number of Rooms, 2022



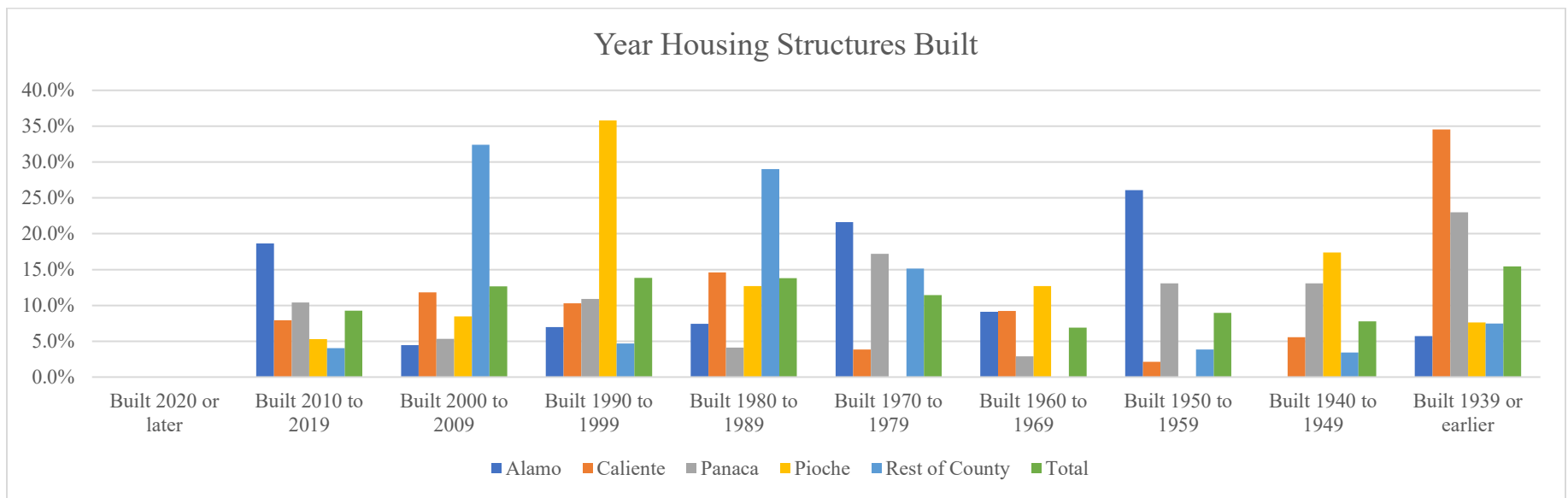
## Housing Structure Age

Table 32. Lincoln 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>Alamo</b>	472	0	88	21	33	35	102	43	123	0	27
<b>Caliente</b>	466	0	37	55	48	68	18	43	10	26	161
<b>Panaca</b>	413	0	43	22	45	17	71	12	54	54	95
<b>Pioche</b>	472	0	25	40	169	60	0	60	0	82	36
<b>Rest of County</b>	469	0	19	152	22	136	71	0	18	16	35
<b>Lincoln County</b>	2292	0	212	290	317	316	262	158	205	178	354

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

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



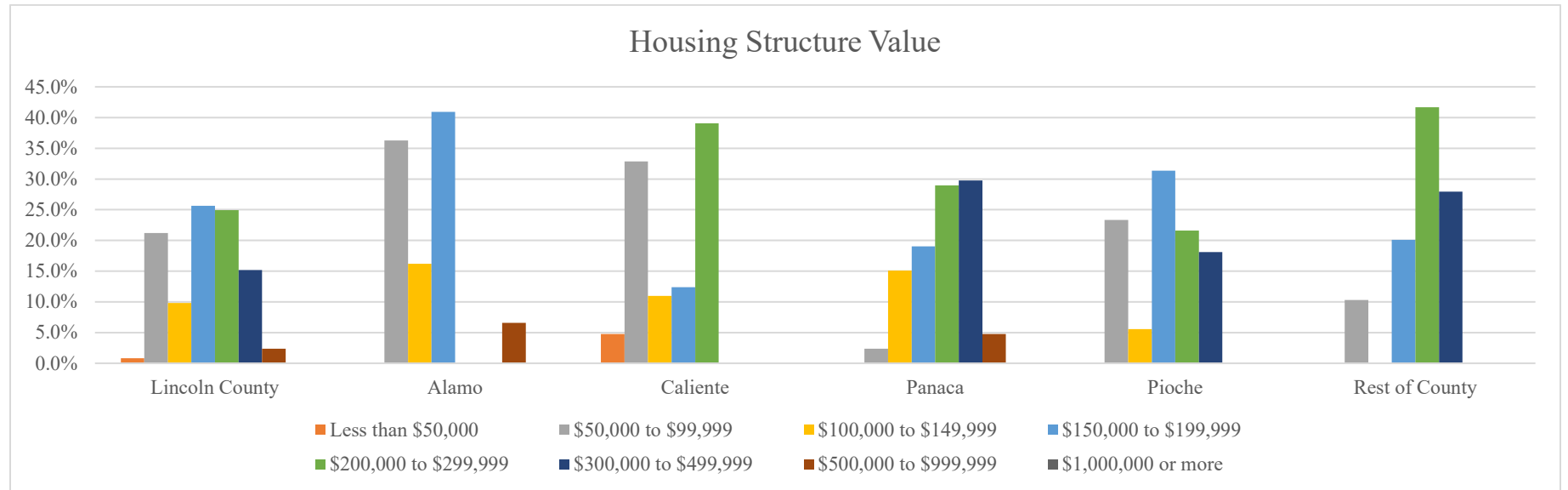
## Housing Structure Value

Table 33. Lincoln County Housing Structure Value, 2022

VALUE	Lincoln County	Alamo	Caliente	Panaca	Pioche	Rest of County
<b>Owner-occupied units</b>	1,212	259	210	252	287	204
<b>Less than \$50,000</b>	10	0	10	0	0	0
<b>\$50,000 to \$99,999</b>	257	94	69	6	67	21
<b>\$100,000 to \$149,999</b>	119	42	23	38	16	0
<b>\$150,000 to \$199,999</b>	311	106	26	48	90	41
<b>\$200,000 to \$299,999</b>	302	0	82	73	62	85
<b>\$300,000 to \$499,999</b>	184	0	0	75	52	57
<b>\$500,000 to \$999,999</b>	29	17	0	12	0	0
<b>\$1,000,000 or more</b>	0	0	0	0	0	0
<b>Median (dollars)</b>	\$171,800	\$121,100	\$153,900	\$243,600	\$166,800	-

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

Figure 18. Housing Structure Value, 2022



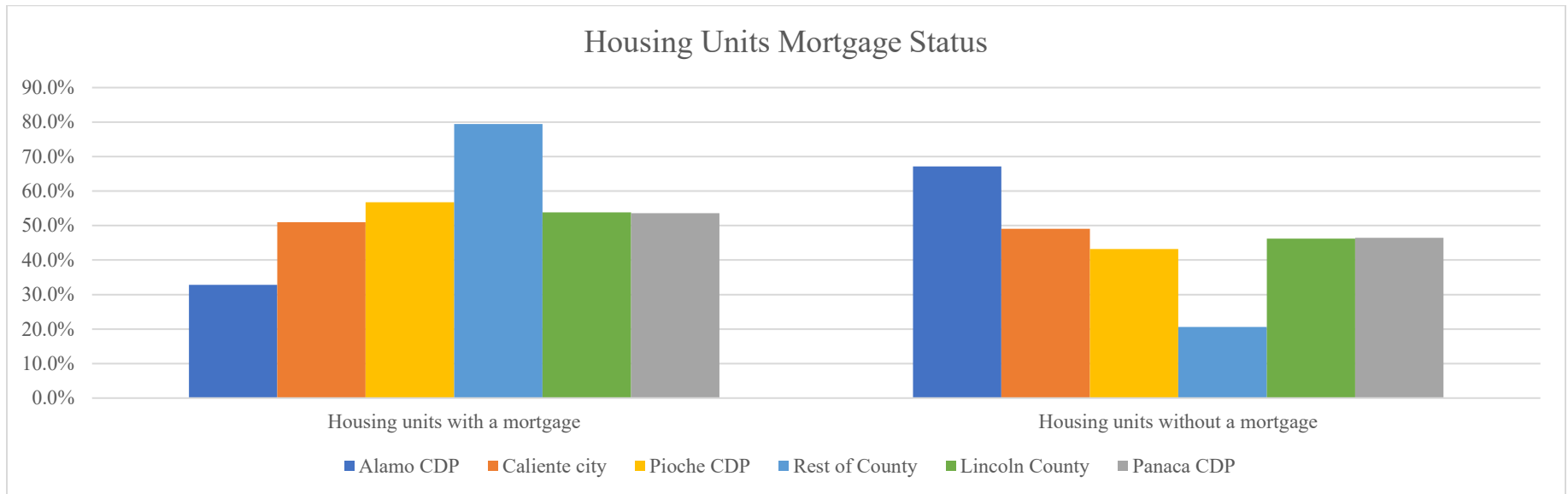
## Housing Units by Mortgage Status

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

	Total	Housing units with a mortgage	Housing units without a mortgage
<b>Alamo</b>	259	85	174
<b>Caliente</b>	210	107	103
<b>Panaca</b>	252	135	117
<b>Pioche</b>	287	163	124
<b>Rest of County</b>	204	162	42
<b>Lincoln County</b>	1,212	652	560

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

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





## Selected Monthly Owner Costs for Mortgaged Homes

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

	Alamo	Caliente	Panaca	Pioche	Rest of County	Lincoln County
<b>Housing units with a mortgage:</b>	85	107	135	163	162	652
<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	10	0	0	0	10
<b>\$400 to \$499</b>	0	0	0	0	0	0
<b>\$500 to \$599</b>	0	0	0	0	11	11
<b>\$600 to \$699</b>	0	0	0	18	0	18
<b>\$700 to \$799</b>	0	15	0	31	0	46
<b>\$800 to \$899</b>	0	0	3	25	0	28
<b>\$900 to \$999</b>	19	10	2	0	18	49
<b>\$1,000 to \$1,249</b>	30	26	33	0	10	99
<b>\$1,250 to \$1,499</b>	36	17	49	26	41	169
<b>\$1,500 to \$1,999</b>	0	0	22	33	22	77
<b>\$2,000 to \$2,499</b>	0	18	14	30	4	66
<b>\$2,500 to \$2,999</b>	0	11	0	0	56	67
<b>\$3,000 to \$3,499</b>	0	0	0	0	0	0
<b>\$3,500 to \$3,999</b>	0	0	12	0	0	12
<b>\$4,000 or more</b>	0	0	0	0	0	0

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

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

	Alamo	Caliente	Panaca	Pioche	Rest of County	Lincoln County
<b>Housing units without a mortgage:</b>	174	103	117	124	42	560
<b>Less than \$100</b>	0	0	0	0	17	17
<b>\$100 to \$149</b>	0	0	0	0	0	0
<b>\$150 to \$199</b>	0	0	0	0	0	0
<b>\$200 to \$249</b>	21	10	0	25	0	56
<b>\$250 to \$299</b>	0	49	0	22	0	71
<b>\$300 to \$349</b>	0	17	0	0	0	17
<b>\$350 to \$399</b>	42	11	0	11	4	68
<b>\$400 to \$499</b>	78	5	34	19	10	146
<b>\$500 to \$599</b>	33	0	39	38	11	121
<b>\$600 to \$699</b>	0	11	16	9	0	36
<b>\$700 to \$799</b>	0	0	28	0	0	28
<b>\$800 to \$899</b>	0	0	0	0	0	0
<b>\$900 to \$999</b>	0	0	0	0	0	0
<b>\$1000 to \$1,099</b>	0	0	0	0	0	0
<b>\$1100 to \$1,199</b>	0	0	0	0	0	0
<b>\$1200 to \$1,299</b>	0	0	0	0	0	0
<b>\$1300 to \$1,399</b>	0	0	0	0	0	0
<b>\$1400 to \$1,499</b>	0	0	0	0	0	0
<b>\$1,500 or more</b>	0	0	0	0	0	0

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

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

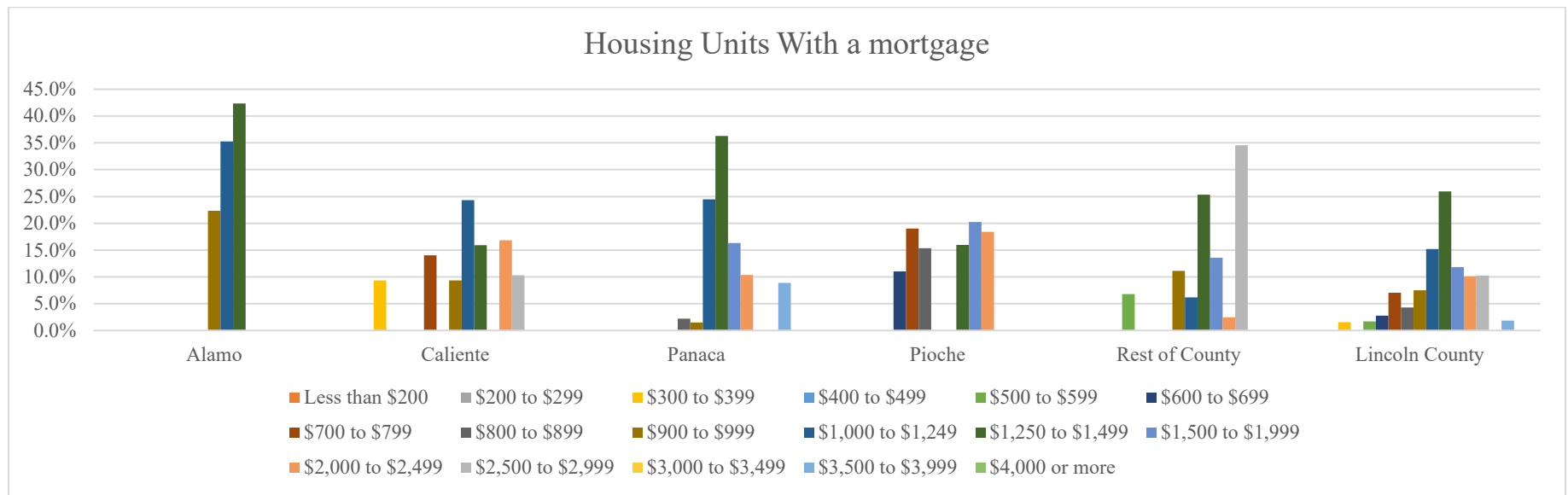
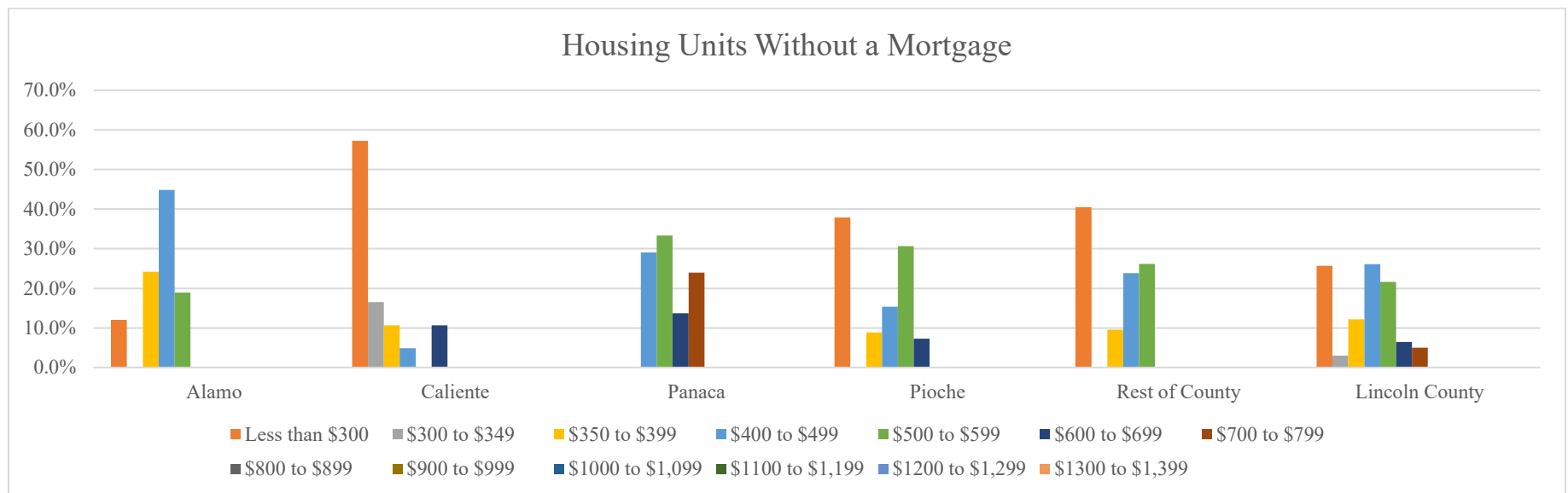


Figure 21. Housing Units Without a Mortgage, 2022



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

Table 37. Lincoln 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>Alamo</b>	85	0	28	0	30	27	0	0	0	0	0
<b>Caliente</b>	107	17	19	11	38	0	15	0	0	7	0
<b>Panaca</b>	135	0	61	15	22	16	9	0	12	0	0
<b>Pioche</b>	163	0	89	18	16	0	0	0	30	10	0
<b>Rest of County</b>	162	0	22	18	11	4	86	0	21	0	0
<b>Lincoln County</b>	652	17	219	62	117	47	110	0	63	17	0

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

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

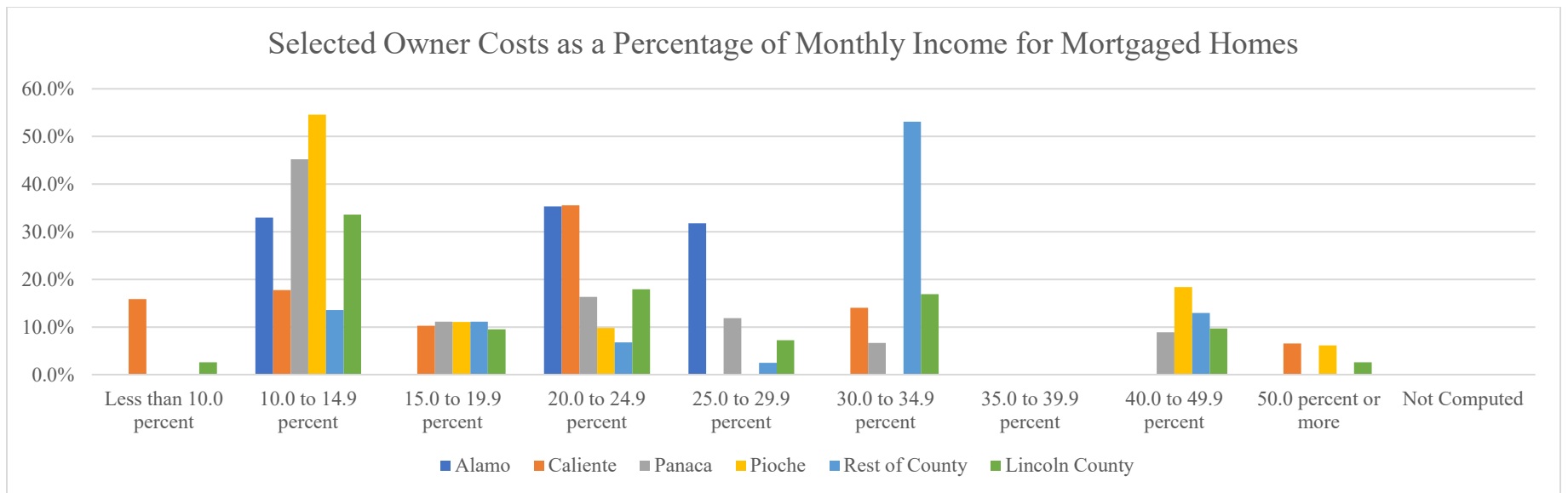
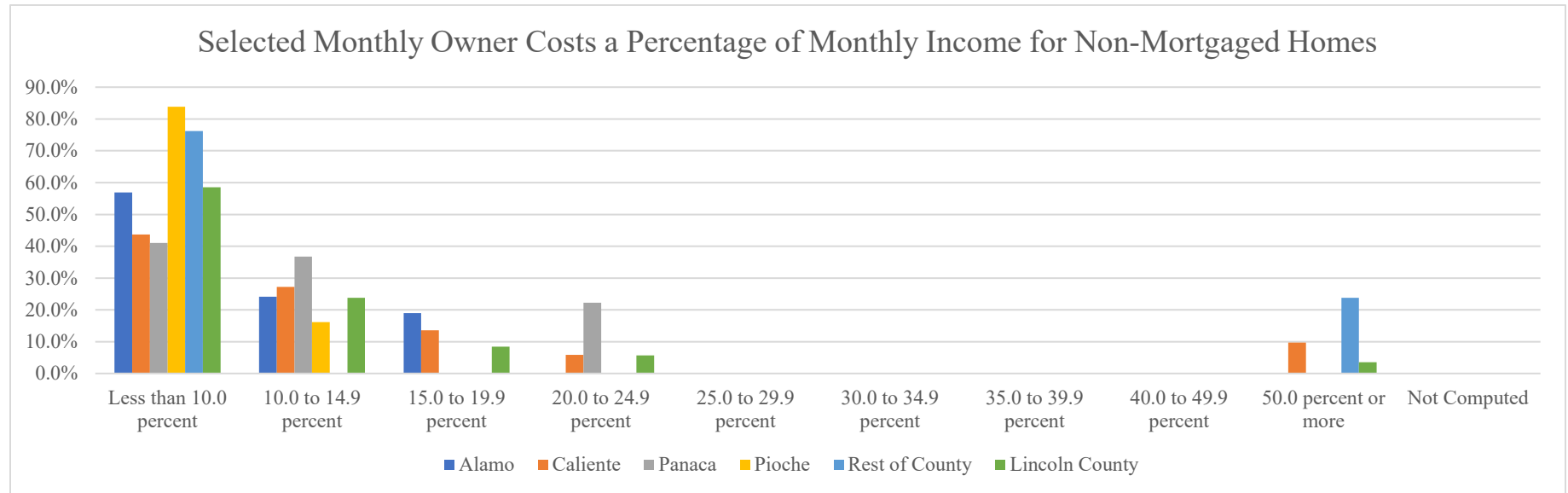


Table 38. Lincoln County Selected Monthly Owner Costs as a Percentage of Monthly Income, Non-Mortgaged Homes, 2022

	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>Alamo</b>	174	99	42	33	0	0	0	0	0	0	0
<b>Caliente</b>	103	45	28	14	6	0	0	0	0	10	0
<b>Panaca</b>	117	48	43	0	26	0	0	0	0	0	0
<b>Pioche</b>	124	104	20	0	0	0	0	0	0	0	0
<b>Rest of County</b>	42	32	0	0	0	0	0	0	0	10	0
<b>Lincoln County</b>	560	328	133	47	32	0	0	0	0	20	0

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

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



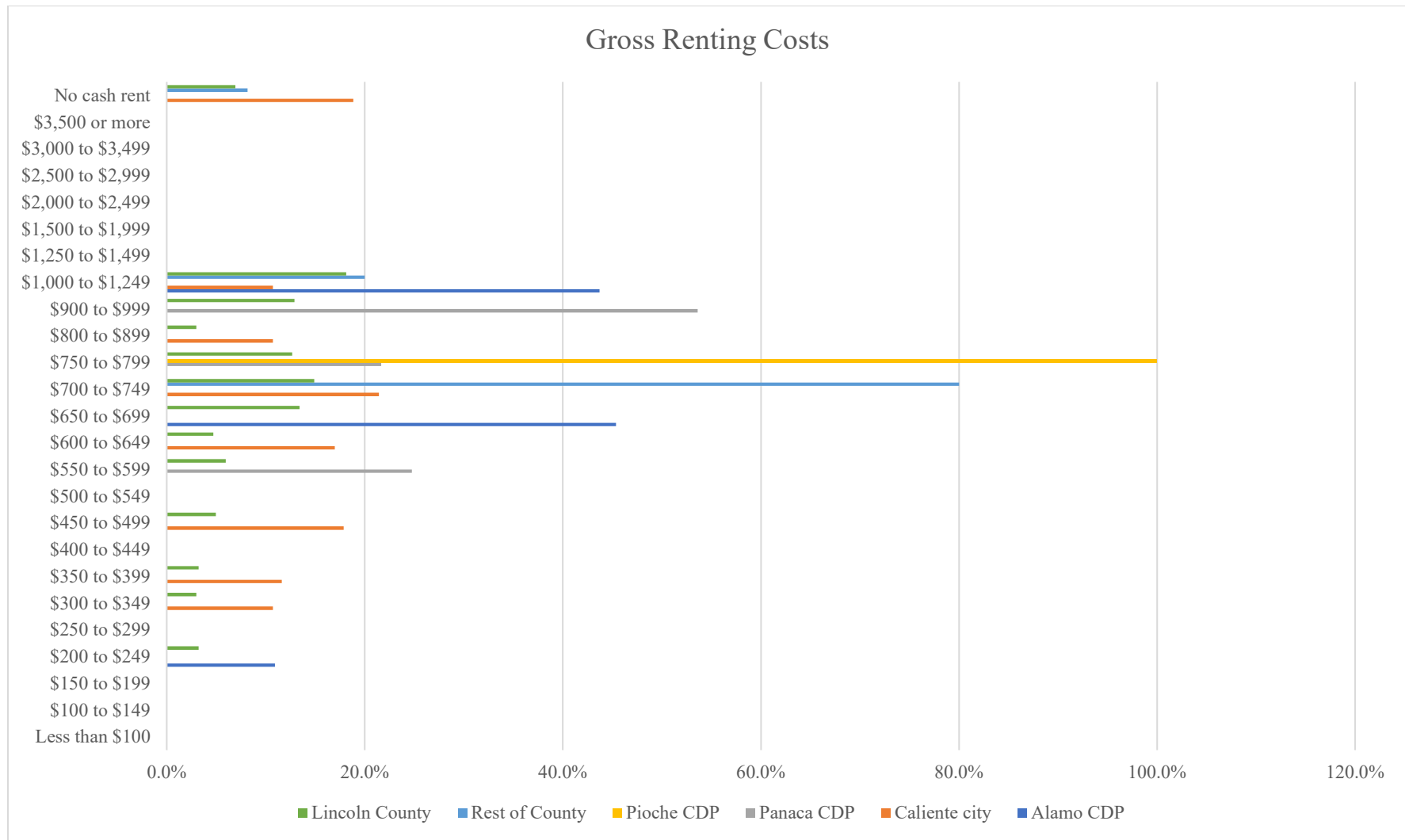
## Gross Renting Costs

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

	Alamo	Caliente	Panaca	Pioche	Rest of County	Lincoln County
<b>Total:</b>	119	138	97	30	49	433
<b>With cash rent:</b>	119	112	97	30	45	403
<b>Less than \$100</b>	0	0	0	0	0	0
<b>\$100 to \$149</b>	0	0	0	0	0	0
<b>\$150 to \$199</b>	0	0	0	0	0	0
<b>\$200 to \$249</b>	13	0	0	0	0	13
<b>\$250 to \$299</b>	0	0	0	0	0	0
<b>\$300 to \$349</b>	0	12	0	0	0	12
<b>\$350 to \$399</b>	0	13	0	0	0	13
<b>\$400 to \$449</b>	0	0	0	0	0	0
<b>\$450 to \$499</b>	0	20	0	0	0	20
<b>\$500 to \$549</b>	0	0	0	0	0	0
<b>\$550 to \$599</b>	0	0	24	0	0	24
<b>\$600 to \$649</b>	0	19	0	0	0	19
<b>\$650 to \$699</b>	54	0	0	0	0	54
<b>\$700 to \$749</b>	0	24	0	0	36	60
<b>\$750 to \$799</b>	0	0	21	30	0	51
<b>\$800 to \$899</b>	0	12	0	0	0	12
<b>\$900 to \$999</b>	0	0	52	0	0	52
<b>\$1,000 to \$1,249</b>	52	12	0	0	9	73
<b>\$1,250 to \$1,499</b>	0	0	0	0	0	0
<b>\$1,500 to \$1,999</b>	0	0	0	0	0	0
<b>\$2,000 to \$2,499</b>	0	0	0	0	0	0
<b>\$2,500 to \$2,999</b>	0	0	0	0	0	0
<b>\$3,000 to \$3,499</b>	0	0	0	0	0	0
<b>\$3,500 or more</b>	0	0	0	0	0	0
<b>No cash rent</b>	0	26	0	0	4	30

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

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



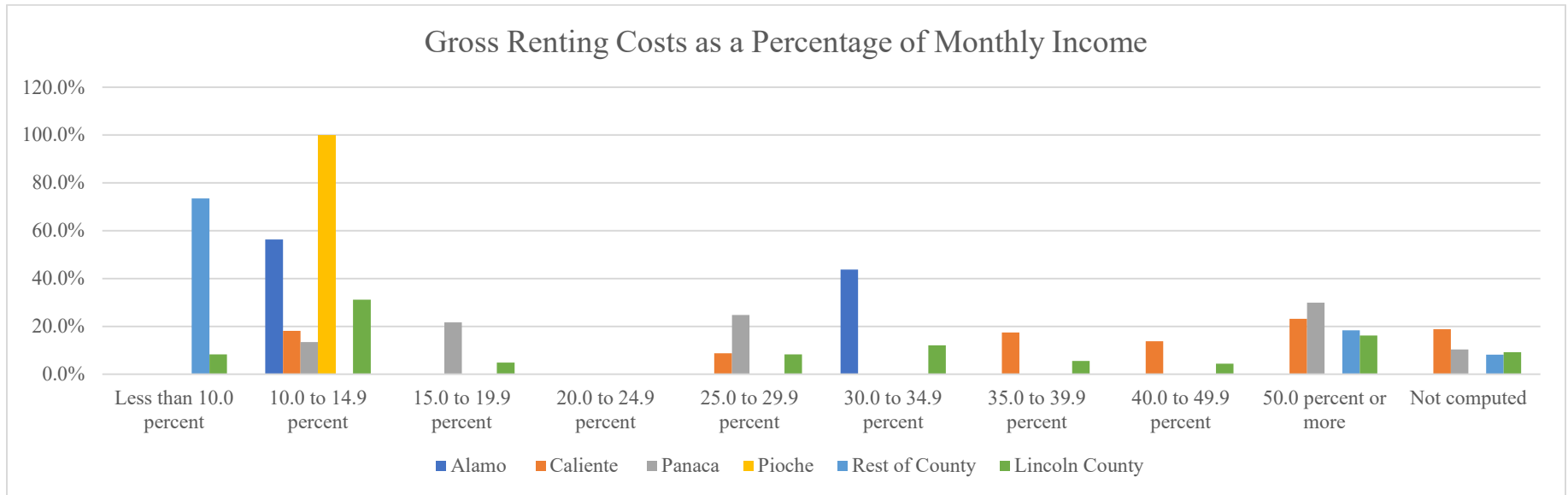
## Gross Renting Costs as a Percentage of Monthly Income

Table 40. Lincoln 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>Alamo</b>	119	0	67	0	0	0	52	0	0	0	0
<b>Caliente</b>	138	0	25	0	0	12	0	24	19	32	26
<b>Panaca</b>	97	0	13	21	0	24	0	0	0	29	10
<b>Pioche</b>	30	0	30	0	0	0	0	0	0	0	0
<b>Rest of County</b>	49	36	0	0	0	0	0	0	0	9	4
<b>Lincoln County</b>	433	36	135	21	0	36	52	24	19	70	40

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

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





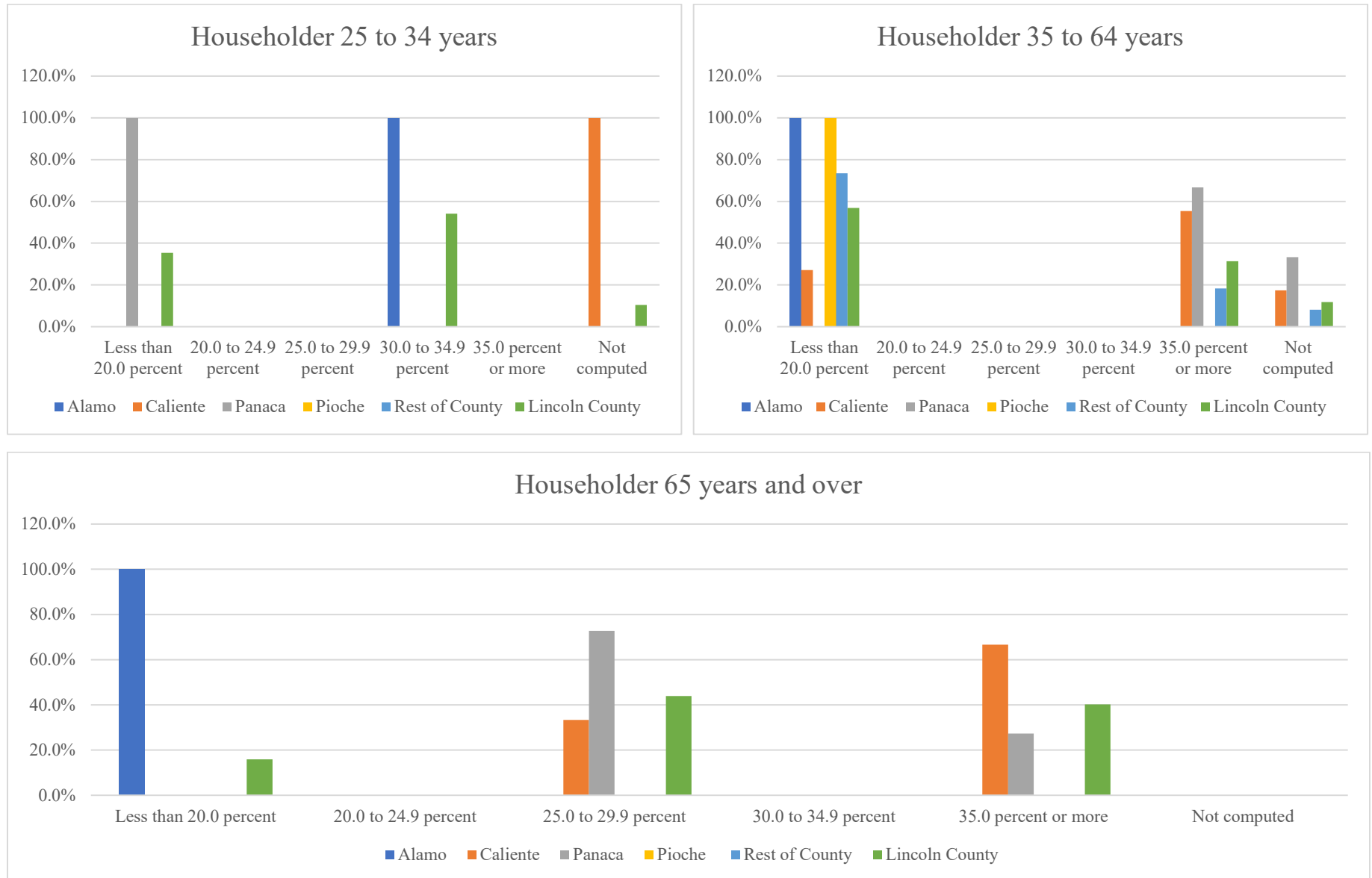
## Renting Costs as a Percentage of Monthly Income by Age Range

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

	Lincoln County	Alamo	Caliente	Panaca	Pioche	Rest of County
<b>Total:</b>	433	119	138	97	30	49
<b>Householder 25 to 34 years:</b>	96	52	10	34	0	0
Less than 20.0 percent	34	0	0	34	0	0
20.0 to 24.9 percent	0	0	0	0	0	0
25.0 to 29.9 percent	0	0	0	0	0	0
30.0 to 34.9 percent	52	52	0	0	0	0
35.0 percent or more	0	0	0	0	0	0
Not computed	10	0	10	0	0	0
<b>Householder 35 to 64 years:</b>	255	54	92	30	30	49
Less than 20.0 percent	145	54	25	0	30	36
20.0 to 24.9 percent	0	0	0	0	0	0
25.0 to 29.9 percent	0	0	0	0	0	0
30.0 to 34.9 percent	0	0	0	0	0	0
35.0 percent or more	80	0	51	20	0	9
Not computed	30	0	16	10	0	4
<b>Householder 65 years and over:</b>	82	13	36	33	0	0
Less than 20.0 percent	13	13	0	0	0	0
20.0 to 24.9 percent	0	0	0	0	0	0
25.0 to 29.9 percent	36	0	12	24	0	0
30.0 to 34.9 percent	0	0	0	0	0	0
35.0 percent or more	33	0	24	9	0	0
Not computed	0	0	0	0	0	0

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. Lincoln 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>Alamo</b>	85	0	0
<b>Caliente</b>	85	15	7
<b>Panaca</b>	114	9	12
<b>Pioche</b>	123	0	40
<b>Rest of County</b>	55	86	21
<b>Lincoln County</b>	462	110	80

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

Table 43. Lincoln 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>Alamo</b>	174	0	0
<b>Caliente</b>	93	0	10
<b>Panaca</b>	117	0	0
<b>Pioche</b>	124	0	0
<b>Rest of County</b>	32	0	10
<b>Lincoln County</b>	540	0	20

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

Table 44. Lincoln 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>Alamo</b>	67	52	0
<b>Caliente</b>	37	0	75
<b>Panaca</b>	58	0	29
<b>Pioche</b>	30	0	0
<b>Rest of County</b>	36	0	9
<b>Lincoln County</b>	228	52	113

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

