



EXTENSION  
College of Agriculture,  
Biotechnology & Natural Resource

# Elko County Nevada January 2025



## Housing Assessment & Affordability Analysis

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.

**MORE INFORMATION ABOUT NEAP CAN BE FOUND AT:**

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# Housing Assessment and Affordability Analysis

## Elko County, Nevada

### Publication Information

Publication Date: **January 2025**

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### Acknowledgements

**Nevada Rural Housing**

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

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

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## Preface

### **Nevada Economic Assessment Project**

Nevada Economic Assessment Project (NEAP) is a statewide program that develops a comprehensive data archive of county quantitative and qualitative baseline data to be used to assess local planning and economic development initiatives.

NEAP's mission is 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.

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

Extension is within the College of Agriculture, Biotechnology and Natural Resources and is the outreach unit of the University of Nevada, Reno, bringing the research of the University to Nevada's communities.

### **Nevada Rural Housing**

Nevada Rural Housing was originally created as a state agency in 1973 and operated under the Department of Business and Industry as a Public Housing Authority. In 1995, the authority was separated from State government by new legislation and became a local-governmental unit with its own five-member governing board appointed by the Nevada League of Cities and Nevada Association of Counties. In 2005, legislation AB372 clarified its jurisdiction and programs and established that our organization is not subject to the state budgetary process, enabling it to be more diverse and innovative in its services.

Nevada Rural Housing's mission is to promote, provide and finance affordable housing opportunities for all rural Nevadans. NRH does this through homeownership programs, rental services, community development initiatives and home repair. NRH serves Nevada's 15 rural counties and the rural portions of Clark and Washoe Counties – a coverage area of 110,000 square miles and home to more than 1.3 million Nevadans. For more information, visit <https://nvrural.org/>.

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# Introduction

## **Purpose**

Access to affordable housing plays a crucial role in enhancing a community's social and economic health. When families allocate a significant portion of their income to housing costs, they frequently find it challenging to cover other basic necessities such as food, healthcare, transportation, and education. Stability in housing can lead to a more robust workforce and foster a sense of unity within the community.

This housing assessment offers an overview of the current housing market in Elko County. While the report does not present specific recommendations or solutions, the findings from the analysis can be utilized for local housing planning and development initiatives.

A complementary "Housing Data Profile" accompanies Elko County's report. This profile offers sources along with more comprehensive demographic, social, economic data, and housing characteristics utilized in the assessment. Additionally, it presents an overview of various housing-related public programs available in Nevada and its counties.

## **Report Layout**

The Housing Assessment encompasses data pertaining to Elko County and the communities of Carlin, Elko, Spring Creek, Wells, and West Wendover. Estimates for the 'Rest of County' are included, when possible, to reflect information beyond the specified communities. The report is structured into five primary sections.

- The **Executive Summary** offers an overview of the report, highlighting the principal findings relevant to the chosen communities.
- The **Demographic and Economic Characteristics** section outlines the county's profile, setting the stage for an analysis of the housing market. It presents demographic data that characterizes the community's population and economic indicators that reveal their resources and capabilities.
- The **Housing Supply** section details the inventory of housing units, including the types and ages of structures, as well as the availability of housing categorized by ownership status, such as owned, rented, or vacant.
- The **Housing Demand** section addresses the characteristics of households and the various factors influencing their preferences for housing tenure, including income levels, housing costs, and the availability of suitable housing options.
- The **Housing Affordability Analysis** section investigates the relationship between the existing housing supply, housing costs, and household income levels.

## Data Sources

The report primarily relies on the 2022 five-year data estimates from the U.S. Census Bureau's American Community Survey (ACS). These five-year estimates offer the highest level of statistical reliability, especially for geographic regions with smaller populations. Nonetheless, there may be instances of missing data or data suppression due to the Census Bureau's differential privacy policy. The designation "Insf. Data," indicating insufficient data, appears in some tables to address data discrepancies while maintaining the overall integrity of the ACS data. In cases where discrepancies arise, efforts are made to validate the information with the local community. Data validation for county and community is accomplished through direct collaboration with the assessor's office, planning and building department, senior and human services department, along with real estate and property management firms.

The study also utilized various sources, including the U.S. Department of Housing and Urban Development, the Comprehensive Housing Affordability Strategy (CHAS) from HUD's Office of Policy Development and Research (PD&R), Lightcast (formerly known as EMSI), the Environmental System Research Institute (ESRI), the Nevada Division of Housing, Nevada Rural Housing, the Zillow Housing Research Group, the Nevada State Apartment Association, and the National Association of Realtors.

## Commonly Used Terms

1. **Housing Unit:** A housing unit is a house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters.
2. **Occupied-Housing Units.** A person or group of persons living in the unit must consider it their usual place of residence or have no usual place of residence elsewhere.
3. **Vacant Housing Units.** The proportion of residential units that are unoccupied and available for rent or sale at the time of the survey. These vacant housing units can be either rental properties or homes for sale. The Census Bureau uses vacancy rates to track housing market trends and provide insights into economic conditions and housing supply relative to demand
4. **Housing Tenure:** Housing tenure is a financial arrangement and ownership structure under which someone has the right to live in a house or apartment. The most frequent forms are tenancy, in which rent is paid by the occupant to a landlord, and owner-occupancy, where the occupant owns their own home.
5. **Year Structure Built:** The date the original construction of the structure was completed, and not any later remodeling, additions, or conversion.
6. **Homeownership Rate:** The proportion of households that are owners. Computed by dividing the number of household units that are owners by the total number of occupied household units.
7. **Area Median Income (AMI):** U.S. Department of Housing and Urban Development (HUD) uses the American Community Survey's "median family income" for areas throughout the United States. HUD takes this data and adjusts for inflation, family size, and other local variations. This is then referred to as "Area Median Income" (AMI).
  - **Extremely Low-Income** households earn no more than 30% of AMI.
  - **Very Low-Income** households earn at least 30%, but no more than 50% of AMI.
  - **Low-Income** households earn at least 50% of AMI, but no more than 80% of AMI.



8. **Median Home Value:** The estimate of how much a property would sell for on the current market.
9. **Contract Rent:** For renter-occupied units, the contract rent is the monthly rent agreed upon regardless of furnishings, utilities, or services that may be included.
10. **Utilities in Rent:** Utilities included in rent are dependent on the local practices and availability and include electricity, gas, water, oil, coal, wood, and kerosene, etc.
11. **Affordable Housing (Owner-Occupied and Renter-Occupied):** Regardless of income level, housing is considered “affordable” if it *spends no more than 30 percent* of their gross income on owner housing costs or gross rents.
12. **Owner-Occupied Housing Cost** includes mortgage payments *plus* real estate taxes *plus* home insurance *plus* homeowner association fees (if applicable) *plus* utilities.
13. **Renter Occupied Housing Cost** included the contract rent *plus* utilities.
14. **Cost Burden:** Households are considered “*cost-burdened*” if they are spending more than 30% of their income on housing (owner or rental) costs; and “*severely cost-burdened*” if they are spending 50% or more of income on housing costs.

## HUD Annual Income Limits

**Annual income limits** are used in determining eligibility for HUD housing assistance programs. The median family income is developed and published annually by HUD for each area in order to determine the Fair Market Rents and income limits for their programs. Table 1 shows the 2023 annual income limits for Elko County.

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

Persons	1	2	3	4	5	6
<b>Extremely Low-Income Limits (30% AMI)</b>	\$22,400	\$25,600	\$28,800	<b>\$32,000</b>	\$35,140	\$40,280
<b>Very Low-Income Limits (50% AMI)</b>	\$37,350	\$42,700	\$48,050	<b>\$53,350</b>	\$57,650	\$61,900
<b>Low-Income Limits (80% AMI)</b>	\$59,750	\$68,300	\$76,850	<b>\$85,350</b>	\$92,200	\$99,050

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

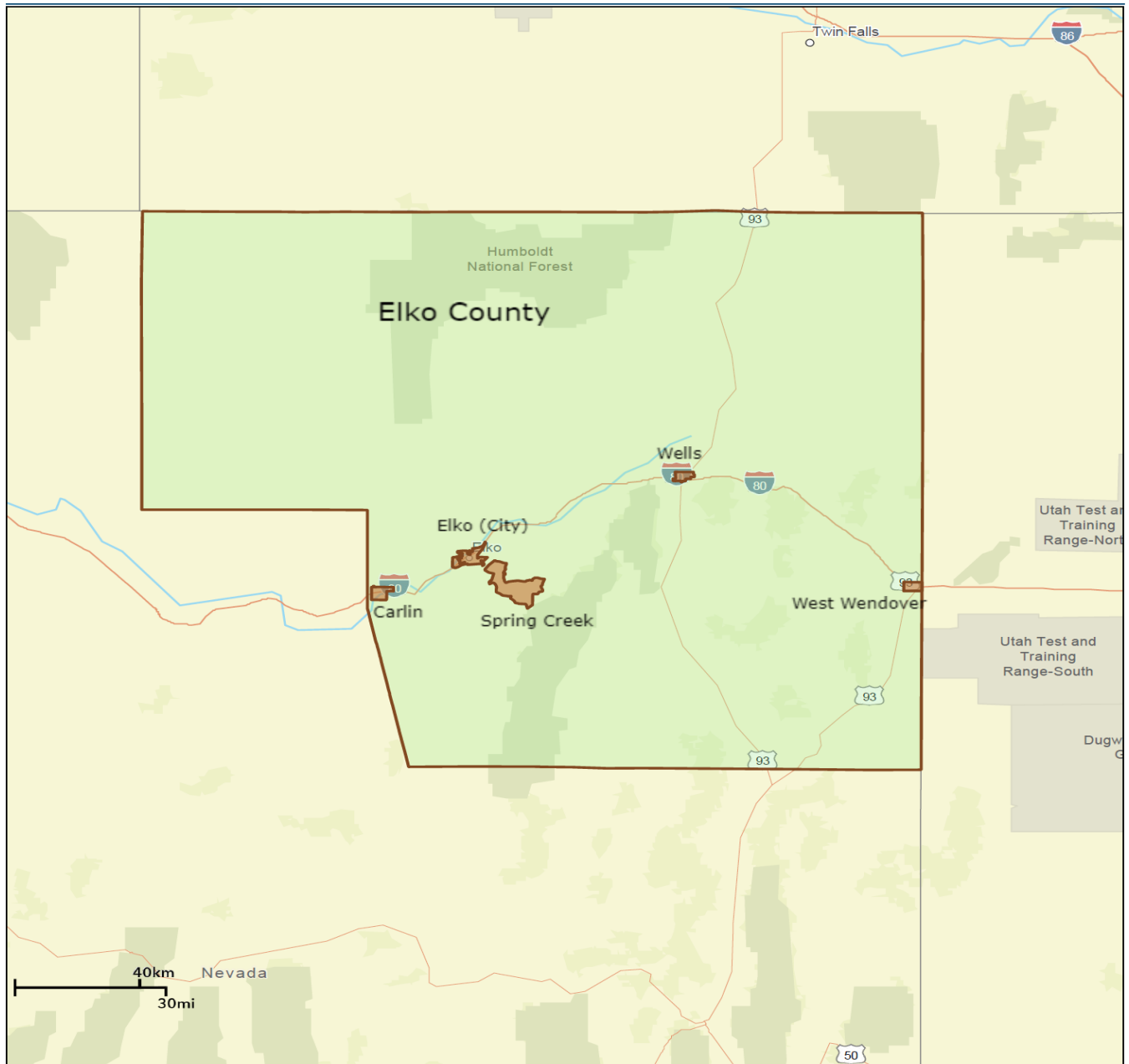
On Table 2, by applying the 30% of income standard discussed above, we can calculate the monthly affordable housing cost for each of the income scenarios (i.e. 30%, 50%, and 80% of AMI) presented above. For example, a family of four with 30% of AMI, or \$30,000 annually, would have a monthly affordability housing cost limit of \$750 (owner or renter).

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

Persons	1	2	3	4	5	6
<b>Extremely Low-Income Limits (30% AMI)</b>	\$560	\$640	\$720	<b>\$800</b>	\$879	\$1,007
<b>Very Low-Income Limits (50% AMI)</b>	\$934	\$1,068	\$1,201	<b>\$1,334</b>	\$1,441	\$1,548
<b>Low-Income Limits (80% AMI)</b>	\$1,494	\$1,708	\$1,921	<b>\$2,134</b>	\$2,305	\$2,476

Source: HUD Office of Policy Development and Research, *Income Limits Briefing Materials, FY 2023*. Note: The calculated monthly affordable housing cost limit estimates include allowance for utilities.

## Elko County Selected Communities



## Executive Summary

### **Demographic and Economic Characteristics**

In 2022 Elko County's population was estimated at 53,600, with a 4% growth from 2015. The selected communities account for more than 80% of the county's population. In addition, Wells showed an 18% decline from 2015. Although the county's population was predominantly white, there was ethnic diversity across the county with 25% of residents having Hispanic Origin. Furthermore, Carlin, Elko and West Wendover all had high percent of residents with Hispanic and multi-racial origins.

The top 10 industries included mining, construction, food services, retail and wholesale trade, healthcare, transportation, and accounts for almost 90% of the jobs in the county. Also, the industry average wage rates in the county were \$35.50 per hour in 2022. Mining and construction sectors paid over \$62.00 and \$55.00 per hour respectively while government, construction, transportation & warehousing all paid about \$40.00 per hour. The overall county labor participation rate is over 67% and unemployment rate at 4.7%.

The overall median annual household income for Elko County in 2022 was \$87,755, while median income of Spring Creek is \$109,952 and Wells is \$55,917. In addition, more than 80% of family households in the county had 1 or 2 wage earners and 10% had no wage earners. Furthermore, 50% of the households in the county earn at least \$75,000 annually. Conversely, Wells has only 303 households and more than a third of them earn less than \$25,000 a year.

### **Housing Supply**

In 2022, the county had reported 21,838 housing units of which 60% were owner occupied, 27% rented and 13% vacant. Among owner-occupied units, almost 77% were single family units and 21% mobile home/RV units. On the other hand, among renter-occupied units about 30% were single family units, 47% multi-family units; 23% mobile home/RV units; About 60% or more of rentals in Elko and West Wendover are multifamily units; more than 50% of rentals in Spring Creek and Carlin are single family and mobile home RV units, respectively.

Elko county had a total of 2,806 housing units in 2022 with 176 units classified as available for sale and 645 for rent. In addition, more than 70% of vacant units that were "off market" which included 238 units sold and rented but not yet occupied. Furthermore, 596 units are classified as seasonal or occasional use and 1,151 units 'other vacant'. Almost 88% of the housing units in the county and across the communities were built prior to 2010 and of which almost 20% were built in 1969 or prior.

### **Housing Demand**

Elko County had 19,032 occupied housing units in 2022; 68% of them were owned and 32% were rented. The owner vacancy rate was at 1.3% while the renter vacancy rate was at 9.5%. Among homeowners about 66% of earned annual income of at \$75,000 or more of which 80% earned at least \$100,000 per year. In addition, 4% were at least 55 years old and 18% are 75+ years old. Conversely, 46% of renters earned an annual income of \$75,000 or more with half of them earning at least \$100,000 and more than half of renters lived in Elko and 60% earning \$50,000 but majority earned less than \$25,000 per year. Furthermore, two thirds are younger than 55 years old and half of them are between 35 to 54 years old.

The overall market median home prices in Elko County went up by almost 10% when looking at 2023 Assessor's data versus 2022 ACS estimated values but show considerable variability by selected community. Consequently, the county calculated average owner housing cost based on current market went up by more than 50% over 2022 ACS median housing cost. Also, current market rental rates (including utilities) are \$879 for 1 bedroom, \$1,001 for 2 bedrooms and \$1,247 for 3 bedrooms.

By HUD's definition, cost-burdened households are those spending more than 30% of their monthly income on housing are cost-burdened and "severely" cost-burdened if spending more than 50% of income. Additionally, about 16% of the homeowners in Elko County were cost burdened (spending >30% of AMI) and almost 7% of them were severely cost-burdened (spending >50% AMI). On the other hand, about 28% of the renters in the county were cost burdened and 12% of them were severely cost burdened. Furthermore, 32% of owners were identified as low income and 46% were cost-burdened, 21% were severely cost burdened, while 3% of combined owners earning >80%AMI were also as cost burdened. Conversely, 58% of renters were considered low income and 47% of them were cost burdened and 20% severely cost burdened while less than 2% of combined renters earning >80%AMI were also cost burdened.

## **Housing Affordability**

Housing affordability pertains to the ability of both homeowners and renters to keep their housing expenses within the 30% income threshold set by HUD. For homeowners, this encompasses mortgage payments, property taxes, insurance, homeowner association fees, and utilities. Renters, on the other hand, face housing expenses that include total rent which consists of the contract and utilities.

In Elko County, the affordability of owner-occupied housing indicates a gap between household incomes and the available housing supply. The county and all the selected communities have median incomes that measure up to the current market housing costs. Elko County, Carlin, Spring Creek, and Wells found affordability feasible at 100% of the median income, while Elko, and West Wendover saw affordability feasible at 120% of the median income.

With the baseline median income of \$75,000 and median housing unit values at \$200,000, only Elko and Spring Creeks revealed a notable disparity between median household income and housing unit values. Elko has about 38.9% of households that make below \$75,000 which have a maximum purchase price of \$222,633 while only 22.7% of the home values are below \$200,000. Spring Creek is similar with 26.7% of households that make below \$75,000 which have a maximum purchase price of \$222,633 while only 15.2% of the home values are below \$200,000. On the other hand, Carlin has adequate household income to support additional housing units priced above \$200,000.

The affordability of rental housing in Elko County is different compared to the owner-occupied housing. Depending on the location, one-bedroom rental units are deemed affordable at 30% to 120% of the median household income whereas a two- and three-bedroom unit varies to be deemed affordable at 50% to 120% of the median household income. Notably, Spring Creek is the only selected community where all levels of median incomes are considered affordable, while the other selected communities could not attain any type of units at 30% of median household incomes.

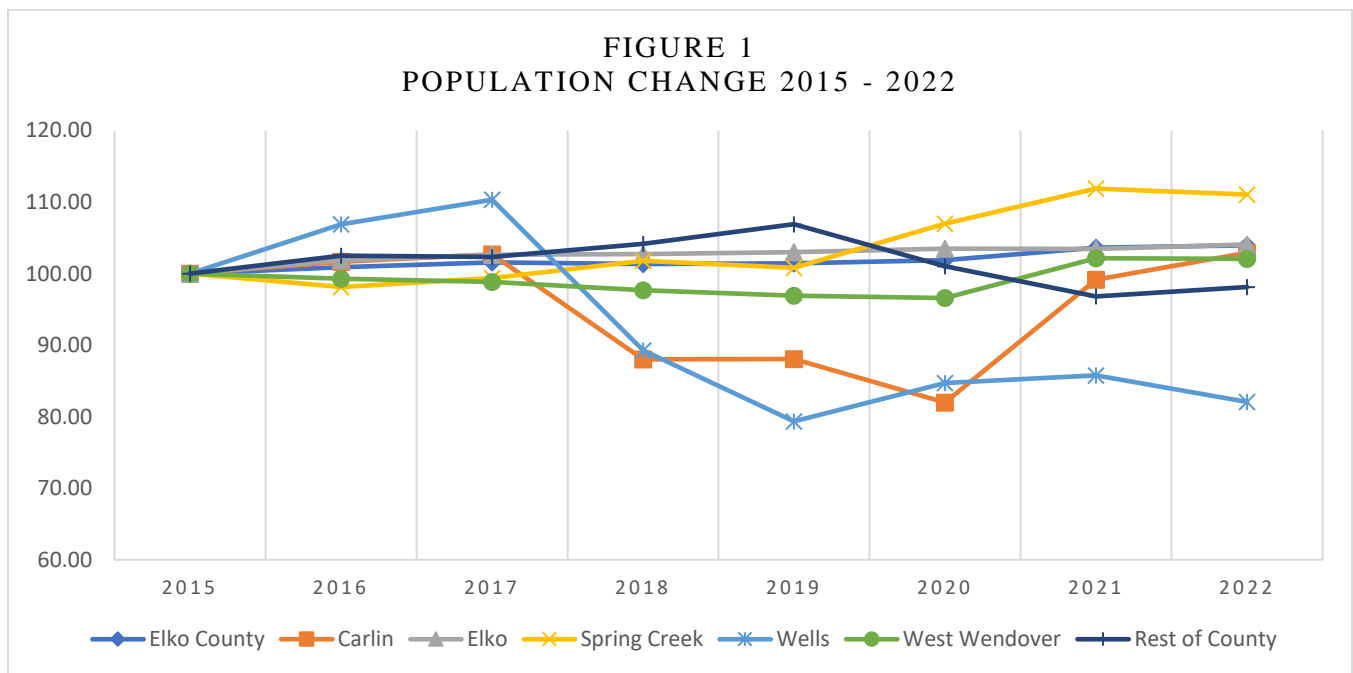
## Demographic and Economic Characteristics

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

### Population

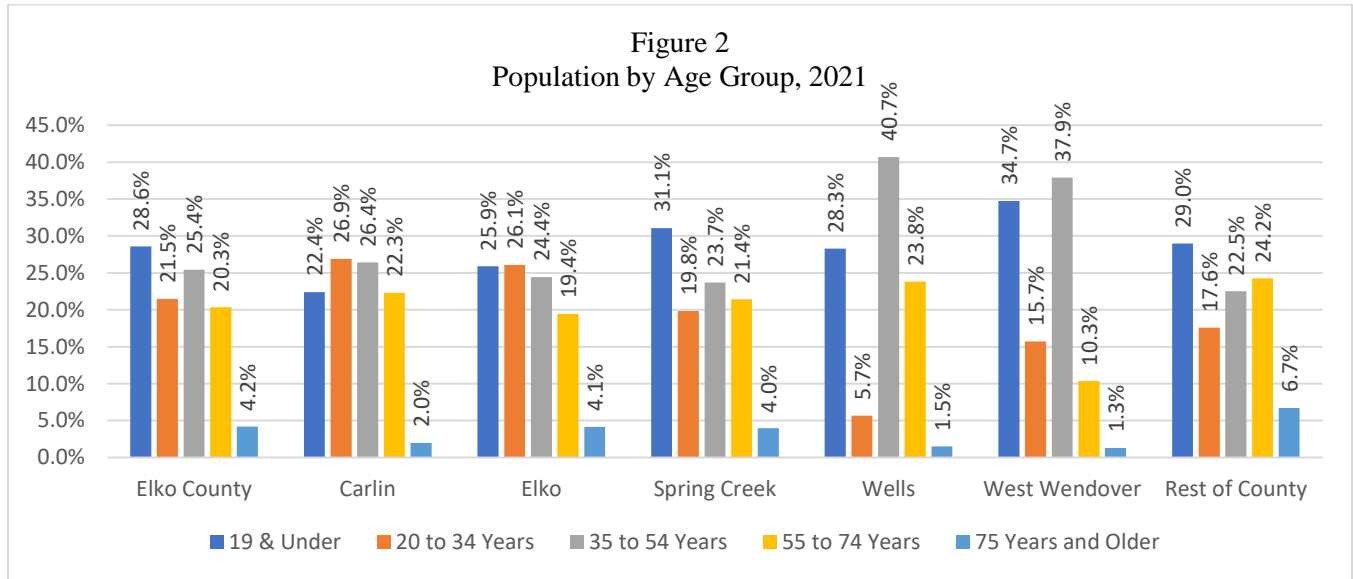
Figure 1 shows that the overall Elko County population grew by 4.0% in 2022 from their 2015 levels. This is specifically attributable to the sustained population growth in the city of Elko and Spring Creek as these two communities account for two-thirds of the county’s population. Carlin and West Wendover also showed slight growth while Wells and the Rest of the County registered drops in their population numbers during the same time period.

**Figure 1. Elko County and Selected Communities, Population Change, 2015 to 2022**



In 2022, on Figure 2, almost 24.5% of Elko County’s population was older than 55 years of age. The 35-54 age range accounted for a quarter of the overall county’s population but was the predominant age range in Wells and West Wendover at 40.7% and 37.9% respectively.

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



**Veterans**

About 7.3% of Elko County’s population (18+ years) were veterans. Over 33.3% of total veterans lived in the city of Elko while 36.2% lived in Spring Creek. An overwhelming majority of veterans were male. A majority of veterans in the county were at least 55 years of age.

**Table 3. Elko County and Selected Communities, Veterans by Gender and Age, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Civilian Population 18+</b>	39,407	1,855	15,648	10,654	777	2,994	7,479
<b>Veteran Population 18+</b>	2,895	143	963	1,048	60	109	572
<b>Male</b>	2,605	119	892	904	60	109	521
<b>Female</b>	290	24	71	144	0	0	51
<b>18 to 34 years</b>	310	48	108	64	0	0	90
<b>35 to 54 years</b>	920	25	285	474	19	42	75
<b>55 to 64 years</b>	556	24	188	108	25	32	179
<b>65 to 74 years</b>	611	46	222	181	4	0	158
<b>75 years and older</b>	498	0	160	221	12	35	70

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

## Race and Ethnicity

Table 4 summarizes Elko County’s race and ethnicity breakdown. In 2022, Elko County’s population was predominantly white (71.1%) but 25.0% percent identified with Hispanic origin. Notably, a quarter of residents in West Wendover’s residents were multi-racial and 50% also reported having Hispanic Origins.

**Table 4. Elko County and Selected Communities, Race and Ethnicity, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>White</b>	71.1%	59.7%	71.7%	88.3%	56.3%	65.1%	50.9%
<b>Black</b>	0.9%	0.8%	1.0%	0.2%	10.0%	0.0%	1.1%
<b>American Indian</b>	5.0%	2.9%	4.3%	0.3%	15.5%	0.8%	15.0%
<b>Asian</b>	1.3%	5.5%	1.6%	0.8%	0.0%	1.6%	0.4%
<b>Pacific Islander</b>	0.2%	0.0%	0.1%	0.0%	0.1%	0.0%	0.6%
<b>Other Race</b>	8.3%	5.1%	9.0%	5.3%	2.1%	7.4%	13.1%
<b>Two or More</b>	13.2%	26.1%	12.2%	5.1%	16.0%	25.0%	18.8%
<b>Hispanic Origin</b>	25.0%	28.3%	29.1%	10.4%	20.7%	50.3%	27.1%

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

## Poverty

“Poverty status” is determined by comparing the householder’s recent annual income to a poverty threshold that is based on size of the family, number of children and age of the householder. If the total income is less than the threshold, that person is considered “below the poverty level”<sup>1</sup>

The overall poverty rate for Elko County is 10.4% which is lower than the State of Nevada’s poverty rate of 12.9%. The city of Wells has the highest poverty level at 43.3%. The City of Elko and West Wendover both showed poverty levels slightly higher than the county at 11.4% and 10.7% respectively. While Carlin (5.8%) and Spring Creek (8.8%) had poverty rates below the county level. (Table 5).

**Table 5. Elko County and Selected Communities, Poverty, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Population that Poverty Status is Determined</b>	52,640	2,102	20,041	15,024	1,057	4,513	9,903
<b>Population Below Poverty Level</b>	5,473	122	2,292	1,327	458	481	793
<b>Population Percent Below Poverty Level</b>	10.4%	5.8%	11.4%	8.8%	43.3%	10.7%	8.0%

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

## Education

Table 6 reports Elko County and Communities’ educational attainment of the population ages 25 and older. Almost 90% of Elko County residents had earned a high school diploma and 55% had pursued post high school education. The city of Elko and Spring Creek reported the highest share of population with post high school education at 29.5% and 32.5% respectively. West Wendover has the lowest percentage share of the population that earned at least an associate degree.

<sup>1</sup> [2022 American Survey Subject Definitions: Poverty Status](#)

**Table 6. Elko County and Selected Communities, Population Age 25+ Educational Attainment, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Less than 9 <sup>th</sup> Grade	4.7%	1.3%	4.8%	0.8%	21.9%	11.8%	6.0%
9 <sup>th</sup> Grade to 12 <sup>th</sup> No Diploma	6.4%	6.7%	7.7%	5.8%	3.6%	2.6%	6.5%
High School Grad. & GED	33.8%	37.3%	31.3%	32.1%	28.9%	47.3%	35.4%
Some College, No Degree	27.5%	36.3%	26.7%	28.9%	21.9%	26.2%	26.3%
Associate Degree	10.6%	4.5%	11.5%	11.1%	4.6%	4.8%	12.5%
Bachelor’s Degree	10.5%	7.2%	9.3%	14.3%	17.8%	6.2%	9.2%
Grad or Professional Degree	6.5%	6.8%	8.7%	7.2%	1.2%	1.2%	4.1%

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

## Labor Force and Unemployment

Elko County has an overall labor force participation rate of 67.1% in 2022. West Wendover reported the highest labor participation at 79.0% while Carlin and Wells had the lowest, both at 65.6%. Overall, the unemployment rate in the county was at 4.7% with Carlin having the highest rate at 5.0%. Both Wells and West Wendover were showing relatively full employment at 0.4% and 3.0% unemployment rates respectively (Table 7).

**Table 7. Elko County and Selected Communities, Labor Force and Unemployment, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Population 16+	41,149	1,902	16,049	11,298	857	3,152	7,891
In Labor Force	27,631	1,248	10,978	7,471	562	2,489	4,883
Employed	26,275	1,185	10,457	7,191	549	2,415	4,478
Unemployed	1,310	63	493	280	2	74	398
Not In Labor Force	13,518	654	5,071	3,827	295	663	3,008
Unemployment Rate	4.7%	5.0%	4.5%	3.7%	0.4%	3.0%	8.2%
Percent Population Not in Labor Force	32.9%	34.4%	31.6%	33.9%	34.4%	21.0%	38.1%

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

## Industry and Occupation Employment

Table 8 summarizes Elko County’s employment distribution by industry sector. The top 10 sectors made up 88% of the county’s total employment and, although they were well represented in all communities, 65% of jobs were located in City of Elko, the seat of the county. Furthermore, over 85% of the employment in several major industries like mining, construction, healthcare, wholesale trade, transportation and scientific/technical services were also located in the city.

Table 9 reports occupational employment for Elko County and selected communities. Almost half of the work in the county was considered white-collar jobs. However, mining related jobs like construction/extraction, installation/maintenance, transportation /material moving and production comprised about 56% of the blue-collar jobs.



**Table 8. Elko County and Selected Communities, Industry Employment, 2022**

Industry	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Agriculture, Forestry, Fishing and Hunting</b>	388	<10	106	45	51	0	186
<b>Mining, Quarrying, and Oil and Gas Extract.</b>	2,197	144	1,997	18	31	0	7
<b>Utilities</b>	150	<10	30	<10	49	<10	70
<b>Construction</b>	1,903	301	1,376	266	48	14	0
<b>Manufacturing</b>	194	<10	165	12	<10	<10	17
<b>Wholesale Trade</b>	1,362	180	1,105	17	29	<10	32
<b>Retail Trade</b>	2,815	127	2,130	201	138	114	105
<b>Transportation and Warehousing</b>	776	31	661	52	15	<10	16
<b>Information</b>	113	0	113	0	0	<10	0
<b>Finance and Insurance</b>	259	0	229	<10	<10	<10	30
<b>Real Estate and Rental and Leasing</b>	321	18	261	<10	<10	16	27
<b>Professional, Scientific, and Technical Services</b>	740	<10	671	54	<10	<10	15
<b>Management of Companies and Enterprises</b>	356	0	345	<10	0	0	11
<b>Administrative and Support and Waste Management and Remediation Services</b>	529	0	492	33	<10	<10	4
<b>Educational Services</b>	97	0	73	24	0	<10	0
<b>Health Care and Social Assistance</b>	1,780	<10	1,640	97	<10	<10	43
<b>Arts, Entertainment, and Recreation</b>	516	12	356	83	16	<10	49
<b>Accommodation and Food Services</b>	4,794	24	2,442	182	82	1,732	333
<b>Other Services (except Public Administration)</b>	859	<10	488	196	23	142	11
<b>Government</b>	3,880	0	1,038	1,033	432	1,092	285
<b>Total</b>	24,041	876	15,724	2,338	945	3,142	1,015

Source: Lightcast 2023.3 – QCEW Employees, Non-QCEW Employees, and Self-Employed

**Table 9. Elko County and Selected Communities, Occupation Employment, 2022**

<b>Occupation</b>	<b>Elko County</b>	<b>Carlin</b>	<b>Elko</b>	<b>Spring Creek</b>	<b>Wells</b>	<b>West Wendover</b>	<b>Rest of County</b>
<b>Management</b>	1,898	66	1,228	190	80	204	129
<b>Business and Financial Operations</b>	813	21	534	102	37	88	31
<b>Computer and Mathematical</b>	210	<10	143	21	14	24	9
<b>Architecture and Engineering</b>	333	11	236	35	19	17	15
<b>Life, Physical, and Social Science</b>	266	<10	149	54	22	31	11
<b>Community and Social Service</b>	336	<10	177	69	27	49	14
<b>Legal</b>	127	<10	69	22	<10	16	21
<b>Educational Instruction and Library</b>	1,170	<10	463	251	86	320	50
<b>Arts, Design, Entertainment, Sports, &amp; Media</b>	210	<10	137	31	<10	27	15
<b>Healthcare Practitioners and Technical</b>	820	<10	683	64	13	26	33
<b>Healthcare Support</b>	526	<10	461	36	<10	11	18
<b>Protective Service</b>	703	<10	198	155	55	228	67
<b>Food Preparation and Serving Related</b>	2,417	23	1,547	185	46	483	133
<b>Building and Grounds Cleaning and Maintenance</b>	1,094	<10	576	73	33	344	68
<b>Personal Care and Service Occupations</b>	1,026	<10	492	72	27	345	90
<b>Sales and Related</b>	2,186	108	1,634	142	97	158	47
<b>Office and Administrative Support</b>	2,478	79	1,590	241	101	361	106
<b>Farming, Fishing, and Forestry</b>	216	<10	74	26	30	<10	86
<b>Construction and Extraction</b>	2,344	253	1,719	216	63	63	30
<b>Installation, Maintenance, and Repair</b>	1,831	76	1,293	153	55	200	55
<b>Production Occupations</b>	831	50	587	62	40	62	30
<b>Transportation and Material Moving</b>	2,130	142	1,675	139	58	84	32
<b>Military-only occupations</b>	76	0	43	0	18	0	15
<b>Total Jobs</b>	24,041	876	15,707	2,338	945	3,142	1,032

Source: Lightcast 2023.3 – QCEW Employees, Non-QCEW Employees, and Self-Employed

## Household Income

Table 10 summarizes the number of family wage earners per household in Elko County and communities. About 9.6% of families had no wage earners, possibly because of unemployment, disability, retirement, or caregiving. Family households with one wage earner and two wage earners accounted for 39.2% and 42.2%, respectively. Wells had the largest percentage of families that are single-earner households (56.7%), while the city of Elko had the highest percentage of families with two-wage earner households (48.5%). West Wendover also had a relatively large share of families with single-earner and two-wage earners at 50.2% and 42.1% respectively.

**Table 10. Elko County and Selected Communities, Number of Family Wage Earners, 2022**

Family Wage Earners	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
No Earners	1,250	33	459	368	4	0	386
1 Earner	5,117	234	1,697	1,470	101	647	968
2 Earners	5,505	246	2,334	1,431	59	547	888
3 Earners	1,171	31	319	381	14	95	331
<b>Total</b>	<b>13,043</b>	<b>544</b>	<b>4,809</b>	<b>3,650</b>	<b>178</b>	<b>1,289</b>	<b>2,573</b>

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

Table 11 shows the household income distribution in Elko County and selected communities. The county median household income in 2022 is \$87,755. About 58.7% of the county's households earned at least \$75,000 per year. Except for Wells and West Wendover, more than a quarter of the households in each of the communities earned over \$100,000 per year. Moreover, Wells had the least number of households among the selected communities and 35% of them earned less than \$25,000 a year.

**Table 11. Elko County and Selected Communities, Households by Income, 2022**

Household Income	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
Less than \$10,000	3.8%	6.4%	3.6%	1.6%	19.8%	2.0%	N/A
\$10,000 to \$14,999	3.5%	0.0%	5.7%	1.8%	1.0%	5.3%	N/A
\$15,000 to \$24,999	4.9%	1.8%	3.9%	2.9%	14.2%	7.0%	N/A
\$25,000 to \$34,999	6.9%	8.4%	6.2%	3.6%	1.3%	15.5%	N/A
\$35,000 to \$49,999	9.8%	10.5%	12.9%	7.3%	9.9%	6.8%	N/A
\$50,000 to \$74,999	12.4%	24.9%	14.0%	11.4%	12.2%	5.6%	N/A
\$75,000 to \$99,999	15.9%	17.7%	10.9%	16.1%	16.8%	35.3%	N/A
\$100,000 to \$149,999	23.4%	24.6%	25.1%	27.6%	14.2%	13.5%	N/A
\$150,000 to \$199,999	11.6%	3.4%	10.1%	16.4%	4.0%	5.9%	N/A
\$200,000 or more	7.8%	2.3%	7.6%	11.4%	6.6%	3.2%	N/A
<b>Median Income</b>	<b>\$87,755</b>	<b>\$68,207</b>	<b>\$85,000</b>	<b>\$109,952</b>	<b>\$55,917</b>	<b>\$80,342</b>	<b>N/A</b>
<b>Mean Income</b>	<b>\$103,071</b>	<b>\$77,663</b>	<b>\$97,801</b>	<b>\$124,276</b>	<b>\$72,671</b>	<b>\$73,955</b>	<b>N/A</b>
<b>Total Households</b>	<b>19,032</b>	<b>841</b>	<b>7,802</b>	<b>4,851</b>	<b>303</b>	<b>1,771</b>	<b>3,464</b>

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

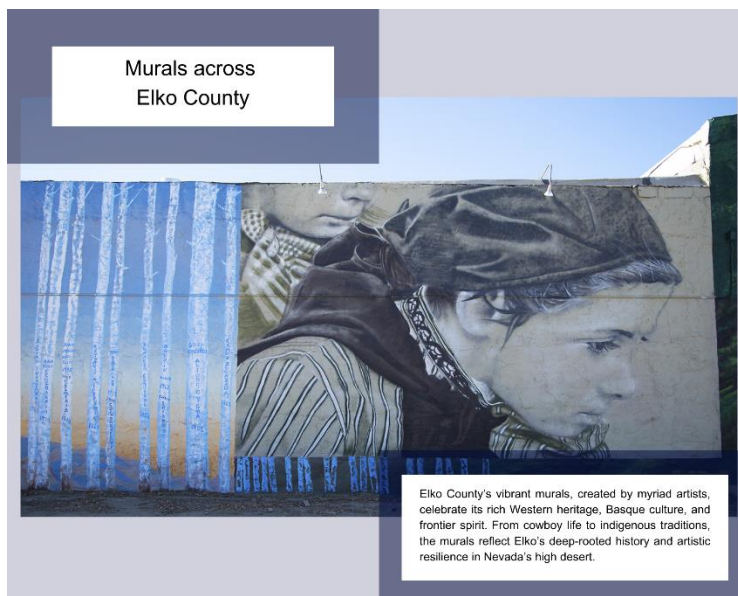
## Industry Wages

Table 12 summarizes Elko County and community’s top 10 industry average hourly wage rates which represented almost 90 percent of the county’s total jobs. The average hourly wage rate in Elko County was \$35.50, with mining jobs paying an average rate of \$62.43 per hour and retail trade jobs paying \$20.69 per hour. The accommodation and food services sector, which accounted for almost 20% of the total jobs in the county, paid an average hourly wage rate of \$21.39. The government and construction sectors combined accounted for 24% of the jobs paid average wage rate of \$39.53 and \$39.63 respectively, which were slightly higher than the county’s average wage rate.

**Table 12. Elko County and Selected Communities, Top 10 Industries Average Hourly Wage Rate, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Accommodation and Food Services</b>	\$21.39	\$25.38	\$18.22	\$13.86	\$27.96	\$26.06	N/A
<b>Government</b>	\$39.53	\$0.00	\$33.34	\$43.39	\$41.14	\$41.22	N/A
<b>Retail Trade</b>	\$20.69	\$18.64	\$21.48	\$18.07	\$17.28	\$16.84	N/A
<b>Mining, Quarrying, and Oil and Gas Extraction</b>	\$62.43	\$58.41	\$62.86	\$54.58	\$57.88	\$0.00	N/A
<b>Construction</b>	\$39.63	\$40.36	\$39.41	\$39.19	\$42.60	\$41.07	N/A
<b>Health Care and Social Assistance</b>	\$31.81	-	\$31.88	\$34.06	-	-	N/A
<b>Wholesale Trade</b>	\$55.41	\$47.28	\$57.03	\$28.22	\$58.16	-	N/A
<b>Other Services (except Public Administration)</b>	\$26.62	-	\$23.38	\$30.99	\$20.80	\$34.23	N/A
<b>Transportation and Warehousing</b>	\$40.05	\$42.99	\$38.92	\$51.28	\$43.56	-	N/A
<b>Professional, Scientific, and Technical Services</b>	\$36.36	-	\$36.37	\$34.34	-	-	N/A
<b>Average Hourly Wage Rate All Industries</b>	\$35.50	\$40.65	\$36.34	\$34.94	\$36.86	\$31.55	N/A

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



Murals across Elko County

Elko County's vibrant murals, created by myriad artists, celebrate its rich Western heritage, Basque culture, and frontier spirit. From cowboy life to indigenous traditions, the murals reflect Elko's deep-rooted history and artistic resilience in Nevada's high desert.

## Housing Supply

The relationship between population and housing is said to be two-sided. Population changes affect the demand for housing, which ultimately influences housing supply. On the other hand, changes in the supply of housing also create opportunities or disincentives that can trigger population shifts or changes.

This section examines Elko County’s housing inventory supply, and characteristics such as type of housing structure, vacancy status, age of housing and household income as it relates to tenure (owning or renting a home) and age of householders.

### Housing Units

Elko County housing units increased by 8.2% (1,646 units) between 2015 and 2022 presumably, to accommodate the requirements of the overall growing county population. However, not all the communities showed increases in housing supply. While Elko, Spring Creek and West Wendover inventories went up Carlin and Wells registered declines.

**Table 13. Elko County and Selected Communities, Housing Units, 2015 to 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Total Housing Units 2015</b>	20,192	1,037	7,396	4,716	640	1,490	4,913
<b>Total Housing Units 2022</b>	21,838	1,027	8,763	5,134	510	1,938	4,466
<b>Unit Change 2015-2022</b>	1,646	-10	1,367	418	-130	448	-447
<b>Percent Change 2015-2022</b>	8.2%	-1.0%	18.5%	8.9%	-20.3%	30.1%	-9.1%

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

### Housing Structure Type

Tables 14 and 15 below showed that in 2022, Elko County has an inventory of 21,838 housing units. Single family units are the predominant housing structure in the county and majority or 68.7% of them (8,830 units) were located in the city of Elko and Spring Creek. While Spring Creek had the highest percentage share of single-family units at 78.5% and West Wendover had the lowest share with only 25.6% of the homes in their community

Multi-family units accounted for 19.1% of the housing structures and they represented 30.3% of housing structures in the city of Elko and 41.6% in West Wendover. Mobile Home and RV accounted for 22.1% of the County’s housing structure and was the second most common home structure in Carlin (37.0%), Spring Creek (18.7%) and the Rest of the County (31.2%).

**Table 14. Elko County and Selected Communities, Housing Units by Structure Type, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Total Housing Units</b>	21,838	1,027	8,763	5,134	510	1,938	4,466
<b>Single Family Units</b>	12,851	594	4,802	4,028	276	496	2,655
<b>Multi-Family Units</b>	4,170	53	2,658	146	92	807	414
<b>Mobile Home, RV, etc..</b>	4,817	380	1,303	960	142	635	1,397
<b>Single Family Units (%)</b>	58.8%	57.8%	54.8%	78.5%	54.1%	25.6%	59.4%
<b>Multi-Family Units (%)</b>	19.1%	5.2%	30.3%	2.8%	18.0%	41.6%	9.3%
<b>Mobile Home, RV (%)</b>	22.1%	37.0%	14.9%	18.7%	27.8%	32.8%	31.3%
<b>County Assessor's Annual Housing Unit Counts for July 1, 2023*</b>							
<b>Total Housing Units</b>	21,809	948	7,822	8,475	571	1,555	2,438
<b>Single Family Units</b>	11,342	377	4,347	4,850	297	399	1,072
<b>Multi-Family Units</b>	3,091	66	1,987	66	33	480	459
<b>Mobile Home, RV, etc..</b>	7,376	505	1,488	3,559	241	676	907
<b>Single Family Units (%)</b>	52.0%	39.8%	55.6%	57.2%	52.0%	25.7%	44.0%
<b>Multi-Family Units (%)</b>	14.2%	7.0%	25.4%	0.8%	5.8%	30.9%	18.8%
<b>Mobile Home, RV (%)</b>	33.8%	53.3%	19.0%	42.0%	42.2%	43.5%	37.2%

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

\*Annual County Housing Unit Counts were recorded by tax districts and used the State land used codes for classification by structure (single family, multifamily and mobile units, RV counts which include real property conversions). Note that there are some discrepancies between the 2023 County Assessor's Housing Count and the 2022 ACS estimates, which may warrant further research.

**Table 15. Elko County and Selected Communities, Type of Housing Structure, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Total Housing Units</b>	21,838	1,027	8,763	5,134	510	1,938	4,466
<b>1-Unit Detached</b>	57.6%	56.8%	53.1%	78.5%	54.1%	22.1%	58.4%
<b>1-Unit Attached</b>	1.2%	1.1%	1.7%	0.0%	0.0%	3.5%	1.0%
<b>Multi-Family 2+ Units</b>	19.1%	5.2%	30.3%	2.8%	18.0%	41.6%	9.3%
<b>Mobile Home, RV, etc..</b>	22.1%	37.0%	14.9%	18.7%	27.8%	32.8%	31.3%

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

## Housing Tenure by Structure Type

**Housing tenure** is a term that describes the legal and financial relationship between a person and their home. Housing tenure such as owning, renting co-operating, or squatting depends on the needs, preferences, resources or capacity of the household.

On Table 16, owner-occupied units in all of Elko County are predominantly single (1-unit) family units (77%) mobile home or RV units (21%). However, overall renter-occupied units, although 30% of them are single family units, majority of them (47%) are multifamily units with 23% mobile home, RV.

Tenure by structure type varies also by selected community. Since Elko and West Wendover accounted for 83% of the multifamily units in the county. Consequently, 60% or more of their rentals were in multifamily unit structures.

**Table 16. Elko County and Selected Communities, Tenure by Units in Structure, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Owner Occupied Units</b>	13,012	491	4,635	4,342	205	731	2,608
<b>1-Unit Detached</b>	76.1%	69.7%	82.2%	82.8%	87.3%	53.5%	60.7%
<b>1-Unit Attached</b>	1.2%	2.2%	1.0%	0.0%	0.0%	9.2%	1.1%
<b>Multi-Family 2+ Units</b>	1.6%	4.5%	3.1%	0.0%	0.0%	3.3%	0.5%
<b>Mobile Home, RV, etc.</b>	21.2%	23.6%	13.7%	17.2%	12.7%	34.1%	37.7%
<b>Renter Occupied Units</b>	6,020	350	3,167	509	98	1,040	856
<b>1-Unit Detached</b>	28.3%	36.6%	20.5%	53.6%	40.8%	3.7%	67.1%
<b>1-Unit Attached</b>	1.9%	0.0%	3.1%	0.0%	0.0%	0.0%	2.0%
<b>Multi-Family 2+ Units</b>	47.1%	8.9%	59.5%	15.1%	23.5%	62.8%	19.4%
<b>Mobile Home, RV, etc.</b>	22.7%	54.6%	16.9%	31.2%	35.7%	33.6%	11.6%

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, B25032

## Vacancy Status

In 2022, Elko County had 2,806 vacant units, 12.8% of the housing supply. While vacant housing units can be perceived as a possible solution in a community with affordable housing challenges, it is important to note that, majority of the vacancies in the county were listed in categories that were not available for sale or for rent.

On Table 17 below, only 176 and 645 units are available for sale and for rent, respectively. More than 70% of the vacant units are considered not available. This included the additional 238 units that were sold and rented but not occupied, and the 596 vacant units that were considered seasonal, occasional or for temporary use like the vacation homes, timeshares and short-term rentals. Lastly, there were 1,151 units classified under ‘Other Vacant’, which were properties waiting for estate settlement, foreclosure, units needing repairs, abandoned, condemned, or marked for demolition.<sup>2</sup>

**Table 17. Elko County and Selected Communities, Vacancy Status, 2022**

Region	Total Vacant	For Rent	Rented not Occupied	For Sale	Sold not Occupied	For, seasonal or occasional use	For migrant workers	Other Vacant
<b>Elko County</b>	2,806	645	133	176	105	596	0	1,151
<b>Carlin</b>	186	11	0	16	34	0	0	125
<b>Elko</b>	961	370	133	92	14	140	0	212
<b>Spring Creek</b>	283	67	0	0	38	20	0	158
<b>Wells</b>	207	20	0	26	9	54	0	98
<b>West Wendover</b>	167	37	0	17	0	33	0	80
<b>Rest of County</b>	1,002	140	0	25	10	349	0	478

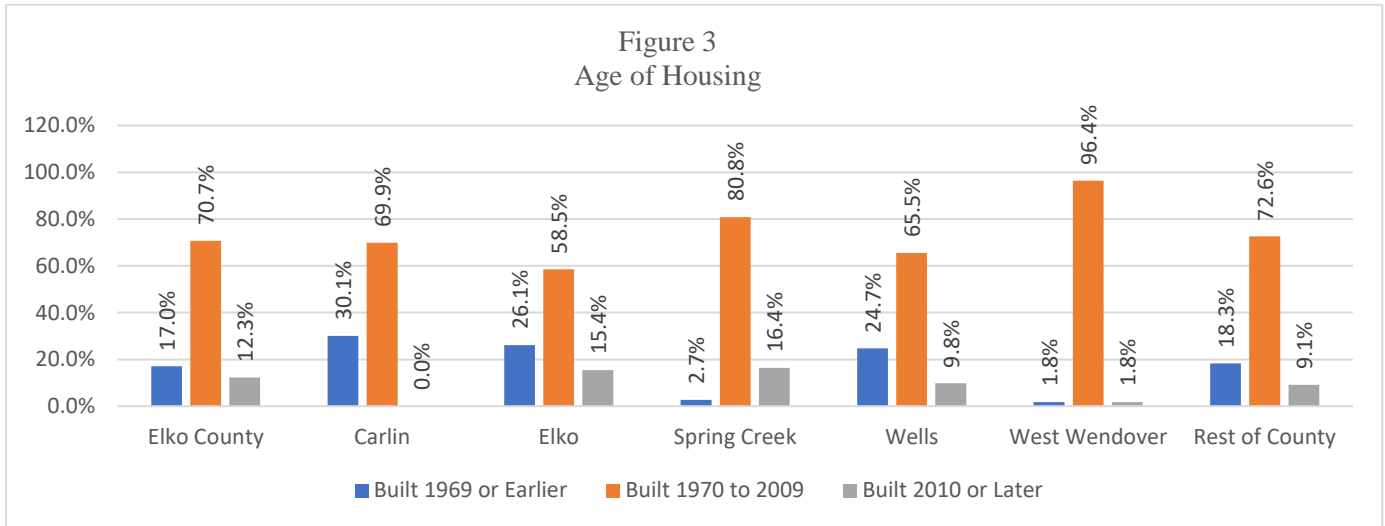
Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, B25004

<sup>2</sup> [2022 American Community Survey Subject Definitions: Vacancy Status](#)

## Age of Housing

The age of housing units can significantly affect the overall housing market and its ability to meet current daily needs. Most of the housing units (70.7%) in Elko County were built between 1970 to 2009. Housing units built in 1969 or earlier account for 17.0% of the total units. The cities of Elko (26.1% or 2,286 units), Carlin (30.1% or 309 units) and Wells (24.7% or 126 units) have the highest percentage shares of older homes i.e. built on or prior to 1969.

**Figure 3. Elko County and Selected Communities, Housing Age, 2022**



## Housing Building Permits

In housing economics, the general rule is that developers build more homes when there is demand or when housing prices are higher than construction costs. The range of housing units that developers can produce, including different sizes, types, and prices, depends on the availability of developable land and their existing building/land and development policies.

Most counties require **building permits** for new residential construction. Some renovations may also be classified as new construction if they meet certain thresholds as defined by the county building code and guidelines. The number of building permits issued by a county is an indicator of residential homes in the pipeline in the county. Data for building permits issued by the counties for residential construction are collected by the Census Bureau and consolidated in a report from the State of the Cities Data Systems (SOCDS) database <sup>3</sup>.

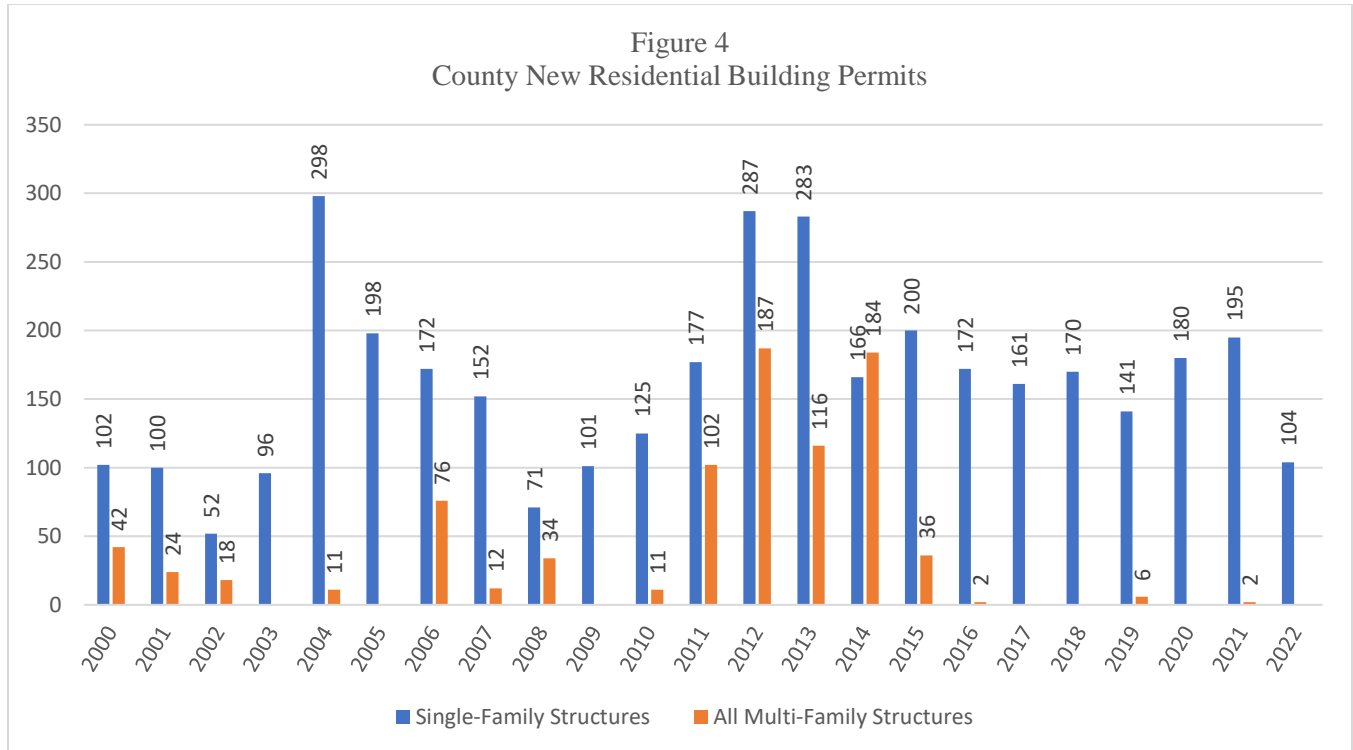
Figure 4 depicts the historical records of building permits issued in Elko County from the year 2000 through 2022. Building permits are generally issued for all new construction but permits may also be required for renovation projects that reached a certain threshold outlined in their guidelines and building code. The average number of permits issued in Elko County for single family units averages 161 permits per year. There was a surge in the number of permits issued for multi-family units in 2011-2014 (averaging 147 permits per year). Succeeding multi-family permits after that came in 2016 but only for 2 units, 6 units in 2019 and only 2 units in 2021.

Preliminary reports in 2023 showed building permits for 37 single family units and 6 (2-unit) multi-family structures in the city of Elko. Additional permits were also issued for 3 single family units in West Wendover and for 40 single family units in the unincorporated areas that include Spring Creek.

<sup>3</sup> [State of the Cities Data System \(SOCDS\)](#)



**Figure 4. Elko County, Building Permits, 2000 to 2022**



### Affordable Housing Programs

There are 628 low-income housing units in Elko County that offer reduced rents to eligible households. Rental assistance programs support low-income homes where households pay rent based on how much they earn. The following low-income assistance programs are available in Elko County.

#### *Section 8 Project-Based Rental Assistance (PBRA)*

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

#### *Section 202 HUD Supportive Housing for the Elderly*

Supportive housing for the very low-income elderly persons, including frail elderly and provides rent subsidies for projects to make them affordable.

#### *HOME Investment Partnership Program (HIPP)*

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

#### *Low-Income Housing Tax Credit (LIHTC)*

Households must earn either less than 50% or 60% of the area median income (depending on the set-aside option chosen by the property owner) to qualify for these units. Rents in these units are capped at a maximum of 30% of the set-aside area median income (adjusted for unit size). Some rental units in this property may not be subject to LIHTC and therefore have higher rents and no maximum household income requirement.

*Section 515 Rural Rental Housing*

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

*Section 521 USDA Rental Assistance*

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

Table 18 lists the low-income housing units reported by the Nevada Housing Division.

About 3.3% of Elko County’s housing units are considered income-based housing, of which 401 units are located in the city of Elko, 170 units in West Wendover, 17 units in Wells and 40 units in other communities. About 131 units were identified for low-income seniors or disabled individuals.

**Table 18. Elko County, Subsidized Housing Inventory, 2023**

Housing Complex	Community	Address	Total Units	Low-Income Housing Programs
Cimarron Village	Elko	550 Cimarron Way, 89801	48 ( 1 BDRM = 48)	Cimarron Village
Diana Arms II	Elko	1805 Ruby View Dr., 89801	52 ( 1 BDRM = 20) ( 2 BDRM = 28) ( 3 BDRM = 4)	Diana Arms II
Green Acre Park Apts.	Elko	851 Court St., 89801	40 ( 1 BDRM = 32) ( 3 BDRM = 8)	Green Acre Park Apts.
Mountain Shadows Apts.	Elko	1805 Winchester Dr., 89801	24 ( 2 BDRM = 16) ( 3 BDRM = 8)	Mountain Shadows Apts.
Pinion Apts.	Elko	1170 Colt Dr., 89801	25* ( 2 BDRM = 18) ( 3 BDRM = 8)	Pinion Apts.
Quail Run At River's Edge	Elko	610 S. 12Th St., 89801	59* ( 2 BDRM = 20) ( 3 BDRM = 40)	Quail Run At River's Edge
Sage West Village	Elko	1002 W. Sage St., 89801	55 ( 1 BDRM = 27) ( 2 BDRM = 28)	Sage West Village
Sunrise Apts.	Elko	950 Metzler, 89801	22 ( 1 BDRM = 6) ( 2 BDRM = 12) ( 3 BDRM = 4)	Sunrise Apts.
Winchester Ct.	Elko	1806 Winchester Dr., 89801	40 ( 2 BDRM = 30) ( 3 BDRM = 10)	Winchester Ct.
Winchester Senior Housing	Elko	1810 Winchester Dr., 89801	11* ( 1 BDRM = 10)	Winchester Senior Housing
Woodlands Apts.	Elko	1040 Cypress Cir., 89803	21* ( 1 BDRM = 24)	Woodlands Apts.

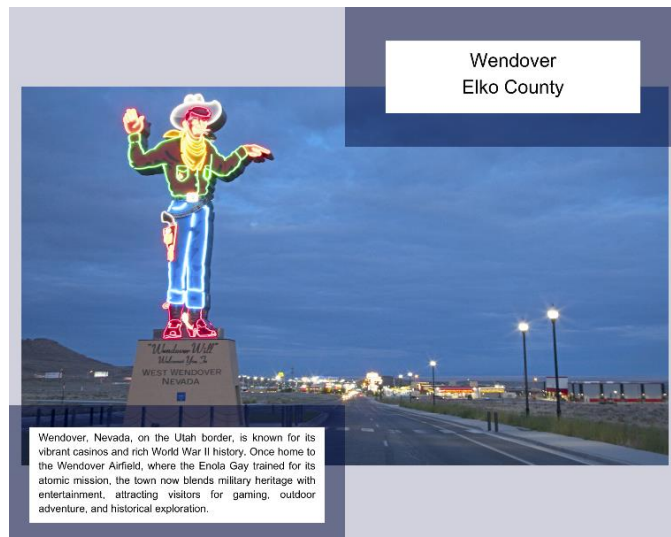
Source: Nevada Housing Division, accessed January 2024

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**Table 18. Elko County, Subsidized Housing Inventory, 2023 (continued...)**

Housing Complex	Community	Address	Total Units	Low-Income Housing Programs
Mountain View Apts.	Jackpot	1235 Lady Luck Dr., 89825	40 ( 1 BDRM = 20) ( 2 BDRM = 20)	Mountain View Apts.
Crater View	Owyhee	NV HIGHWAY 225, 89832	12 ( 1 BDRM = 6) ( 2 BDRM = 6)	Crater View
Duck Valley NV6-22 Ph II	Owyhee	Hwy 225 & Sunset Drive, 89832	24 ( 3 BDRM = 16) ( 4 BDRM = 8)	Duck Valley NV6-22 Ph II
Duck Valley NV6-22 Project	Owyhee	Hwy 225 west of Sunset Dr., 89382	20 ( 2 BDRM = 10) ( 3 BDRM = 10)	Duck Valley NV6-22 Project
FISH homes in Elko County	Various	various	5 ( 3 BDRM = 4) ( 4 BDRM = 1)	FISH homes in Elko County
Chimney Rock	Wells	676 First St., 89803	9 no data	Chimney Rock
Wells Golden Village/Senior Housing	Wells	709 Tobar St., 89385	8 ( 1 BDRM = 8)	Wells Golden Village/Senior Housing
Eastline Apts.	West Wendover	1550 Eastline Ln., 89883	28* ( 1 BDRM = 20) ( 2 BDRM = 10)	Eastline Apts.
Horizon Apts.	West Wendover	1632 Butte St., 89883	64 ( 1 BDRM = 22) ( 2 BDRM = 36) ( 4 BDRM = 6)	Horizon Apts.
Stonecreek	West Wendover	2817 W. Tibbets Blvd., 89883	42 ( 2 BDRM = 12) ( 3 BDRM = 24) ( 4 BDRM = 6)	Stonecreek
Toana View Apts.	West Wendover	3081 W. Tibbetts Blvd., 89883	36 ( 2 BDRM = 10) ( 3 BDRM = 14) ( 4 BDRM = 12)	Toana View Apts.

Source: Nevada Housing Division, accessed January 2024



Wendover  
Elko County

Wendover, Nevada, on the Utah border, is known for its vibrant casinos and rich World War II history. Once home to the Wendover Airfield, where the Enola Gay trained for its atomic mission, the town now blends military heritage with entertainment, attracting visitors for gaming, outdoor adventure, and historical exploration.

The table below gives the maximum allowable AMI percentage of units within the subsidized units. If a property has ten units with five at 30% AMI and five at 50% AMI, five units must be rented to families at or under 30% AMI and five to families at or under 50% AMI.

**Table 19. Elko County, Subsidized Housing Inventory Income Restrictions, 2023**

Housing Complex	Total Units	30% AMI	35% AMI	40% AMI	45% AMI	50% AMI	60% AMI
Cimarron Village	48	-	-	-	-	20	28
Diana Arms II	52	-	-	-	-	-	-
Green Acre Park Apts	40	-	-	-	-	-	-
Mountain Shadows Apts.	24	-	-	-	-	21	-
Pinion Apts.	26	13	-	-	-	12	-
Quail Run At River's Edge	59	-	-	-	-	-	-
Sage West Village	55	-	-	-	-	-	-
Sunrise Apts.	22	-	-	-	-	3	19
Winchester Ct.	40	-	-	11	9	10	-
Winchester Senior Housing	11	-	-	-	-	-	-
Woodlands Apts.	24	-	18	-	-	4	2
Mountain View Apts.	40	-	-	-	-	-	-
Crater View	12	-	-	-	-	-	-
Duck Valley NV6-22 Ph II	24	-	-	-	-	-	24
Duck Valley NV6-22 Project	20	-	-	-	-	-	19
FISH homes in Elko County	5	-	-	-	-	-	5
Chimney Rock	9	-	-	-	-	-	-
Wells Golden Village /Senior Housing	8	-	-	-	-	-	-
Eastline Apts.	30	-	-	-	-	10	20
Horizon Apts.	64	-	-	-	-	-	-
Stonecreek	42	-	-	-	-	42	-
Toana View Apts.	36	-	-	36	-	-	-

Source: Nevada Housing Division, accessed January 2024

## Housing Demand

Households of different sizes and income levels demand different types and sizes of housing. Availability of housing options in Elko County is crucial. Not all housing types are available equally in each community.

Elko County had 19,032 occupied housing units with 68% were owner occupied and 32% were renter occupied. Overall county homeowner vacancy rate was at 1.3% and rental vacancy rate was at 9.5%. Owner vacancy rates across the selected communities are 3% or below except for Wells where owner vacancy rate was at 10.8%. Rental vacancy rates in the city of Elko is at 10.1%, Spring Creek at 11.6% and Wells at 16.9%. Carlin and West Wendover had significantly lower vacancy rates at 3.1% and 3.4% respectively.

**Table 20. Elko County and Selected Communities, Housing Units, Occupancy and Vacancy, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Total Housing Units</b>	21,838	1,027	8,763	5,134	510	1,938	4,466
<b>Owner-Occupied</b>	13,012	491	4,635	4,342	205	731	2,608
<b>Renter-Occupied</b>	6,020	350	3,167	509	98	1,040	856
<b>Vacant</b>	2,806	186	961	283	207	167	1,002
<b>Owner Vacancy Rate</b>	1.3%	3.0%	1.9%	0.0%	10.8%	2.3%	N/A
<b>Renter Vacancy Rate</b>	9.5%	3.1%	10.1%	11.6%	16.9%	3.4%	N/A

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

### **Housing Tenure and Income**

The overall median household income in Elko County is \$87,755, relatively higher than the State of Nevada's median household income of \$72,333.

As shown on Table 21, more than 65% of homeowners in the county earned an annual income of at least \$75,000 with 80% of them earning \$100,000 or more per year. In contrast only 45.8% of renters earned an annual income of at least \$75,000 with half of them earning \$100,000 or more. More than half of renters in the county lived in the city of Elko with 60% of them earning less than \$50,000. A majority of these renters earned less than \$25,000.

**Table 21. Elko County and Selected Communities, Housing Tenure and Household Income, 2022**

	Total Units	Owner Occupied	Owner Occupied Percent	Renter Occupied*	Renter Occupied Percent*
<b>Elko County</b>					
Less Than \$14,999	1,399	686	5.3%	713	11.8%
\$15,000 to \$24,999	925	400	3.1%	525	8.7%
\$25,000 to \$49,999	3,178	2,069	15.9%	1,109	18.4%
\$50,000 to \$74,999	2,364	1,448	11.1%	916	15.2%
\$75,000 to \$99,999	3,022	1,711	13.1%	1,311	21.8%
\$100,000 to \$149,999	4,463	3,419	26.3%	1,044	17.3%
\$150,000 or more	3,681	3,279	25.2%	402	6.7%
<b>Total</b>	<b>19,032</b>	<b>13,012</b>	<b>100.0%</b>	<b>6,020</b>	<b>100.0%</b>
<b>Carlin</b>					
Less Than \$14,999	54	31	6.3%	23	6.6%
\$15,000 to \$24,999	15	0	0.0%	15	4.3%
\$25,000 to \$49,999	159	114	23.2%	45	12.9%
\$50,000 to \$74,999	209	100	20.4%	109	31.1%
\$75,000 to \$99,999	149	71	14.5%	78	22.3%
\$100,000 to \$149,999	207	139	28.3%	68	19.4%
\$150,000 or more	48	36	7.3%	12	3.4%
<b>Total</b>	<b>841</b>	<b>491</b>	<b>100.0%</b>	<b>350</b>	<b>100.0%</b>
<b>Elko</b>					
Less Than \$14,999	725	284	6.1%	441	13.9%
\$15,000 to \$24,999	308	101	2.2%	207	6.5%
\$25,000 to \$49,999	1,489	874	18.9%	615	19.4%
\$50,000 to \$74,999	1,094	546	11.8%	548	17.3%
\$75,000 to \$99,999	848	344	7.4%	504	15.9%
\$100,000 to \$149,999	1,961	1,235	26.6%	726	22.9%
\$150,000 or more	1,377	1,251	27.0%	126	4.0%
<b>Total</b>	<b>7,802</b>	<b>4,635</b>	<b>100.0%</b>	<b>3,167</b>	<b>100.0%</b>
<b>Spring Creek</b>					
Less Than \$14,999	163	142	3.3%	21	4.1%
\$15,000 to \$24,999	140	20	0.5%	120	23.6%
\$25,000 to \$49,999	528	500	11.5%	28	5.5%
\$50,000 to \$74,999	552	498	11.5%	54	10.6%
\$75,000 to \$99,999	783	701	16.1%	82	16.1%
\$100,000 to \$149,999	1,339	1,293	29.8%	46	9.0%
\$150,000 or more	1,346	1,188	27.4%	158	31.0%
<b>Total</b>	<b>4,851</b>	<b>4,342</b>	<b>100.0%</b>	<b>509</b>	<b>100.0%</b>

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

Table continued on next page.

**Table 21. Elko County and Selected Communities, Housing Tenure and Household Income, 2022  
(continued...)**

	Total Units	Owner Occupied	Owner Occupied Percent	Renter Occupied*	Renter Occupied Percent*
<b>Wells</b>					
Less Than \$14,999	63	50	24.4%	13	13.3%
\$15,000 to \$24,999	43	23	11.2%	20	20.4%
\$25,000 to \$49,999	34	8	3.9%	26	26.5%
\$50,000 to \$74,999	37	22	10.7%	15	15.3%
\$75,000 to \$99,999	51	40	19.5%	11	11.2%
\$100,000 to \$149,999	43	30	14.6%	13	13.3%
\$150,000 or more	32	32	15.6%	0	0.0%
<b>Total</b>	<b>303</b>	<b>205</b>	<b>100.0%</b>	<b>98</b>	<b>100.0%</b>
<b>West Wendover</b>					
Less Than \$14,999	128	59	8.1%	69	6.6%
\$15,000 to \$24,999	124	0	0.0%	124	11.9%
\$25,000 to \$49,999	394	120	16.4%	274	26.3%
\$50,000 to \$74,999	100	0	0.0%	100	9.6%
\$75,000 to \$99,999	625	190	26.0%	435	41.8%
\$100,000 to \$149,999	239	201	27.5%	38	3.7%
\$150,000 or more	161	161	22.0%	0	0.0%
<b>Total</b>	<b>1,771</b>	<b>731</b>	<b>100.0%</b>	<b>1,040</b>	<b>100.0%</b>
<b>Rest of County</b>					
Less Than \$14,999	266	120	4.6%	146	17.1%
\$15,000 to \$24,999	295	256	9.8%	39	4.6%
\$25,000 to \$49,999	574	453	17.4%	121	14.1%
\$50,000 to \$74,999	372	282	10.8%	90	10.5%
\$75,000 to \$99,999	566	365	14.0%	201	23.5%
\$100,000 to \$149,999	674	521	20.0%	153	17.9%
\$150,000 or more	717	611	23.4%	106	12.4%
<b>Total</b>	<b>3,464</b>	<b>2,608</b>	<b>100.0%</b>	<b>856</b>	<b>100.0%</b>

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

## Age of Householder

Table 22 depicts a general pattern that homeowners tend to be older than renters in Elko County. Overall, 44% of owners in Elko County were at least 55 years old and 18% of them 75 years and older.

Across the county, two thirds of more of the renters were younger than 55 years old and 50% or more of them are between the ages of 35 to 54 years old.

**Table 22. Elko County and Selected Communities, Tenure by Age of Householder, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Owner Occupied</b>	13,012	491	4,635	4,342	205	731	2,608
<b>15 to 34 Years</b>	2,222	44	954	959	42	0	223
<b>35 to 54 Years</b>	5,012	175	1,818	1,685	28	478	828
<b>55 to 74 Years</b>	4,742	245	1,474	1,478	124	194	1,227
<b>75 Years and Over</b>	1,036	27	389	220	11	59	330
<b>Renter Occupied</b>	6,020	350	3,167	509	98	1,040	856
<b>15 to 34 Years</b>	1,918	150	1,148	158	1	155	306
<b>35 to 54 Years</b>	2,831	160	1,233	182	71	858	327
<b>55 to 74 Years</b>	1,081	40	631	144	24	27	215
<b>75 Years and Over</b>	190	0	155	25	2	0	8

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

Overall, 60% of the homeowners in Elko County still showed mortgages. As depicted on Table 23, more than 50% of owners with mortgages were younger than 55 years old while a majority of owners without mortgages are at least 55 years old. However, exceptions are seen in Wells where over 70% of owners with mortgages were 55 years older and West Wendover where over 70% of owners without mortgages were younger than 55 years old.

**Table 23. Elko County and Selected Communities, Mortgage Status by Age of Householder, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Housing Units with a Mortgage</b>	7,755	236	2,895	3,045	121	262	1,196
<b>15 to 34 Years</b>	22.9%	7.6%	25.8%	27.1%	27.3%	0.0%	12.8%
<b>35 to 54 Years</b>	45.7%	62.3%	46.1%	45.1%	0.0%	55.7%	45.7%
<b>55 to 74 Years</b>	28.7%	30.1%	26.3%	25.1%	71.1%	35.1%	37.5%
<b>75 Years and Over</b>	2.7%	0.0%	1.8%	2.7%	1.7%	9.2%	4.0%
<b>Housing Units without a Mortgage</b>	5,257	255	1,740	1,297	84	469	1,412
<b>15 to 34 Years</b>	8.5%	10.2%	12.0%	10.3%	10.7%	0.0%	5.0%
<b>35 to 54 Years</b>	27.9%	11.0%	27.8%	24.1%	33.3%	70.8%	19.9%
<b>55 to 74 Years</b>	47.9%	68.2%	40.9%	55.1%	45.2%	21.7%	55.2%
<b>75 Years and Over</b>	15.7%	10.6%	19.3%	10.6%	10.7%	7.5%	20.0%

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





## Length of Residency

Household move-in data refers to the latest year the householder moved-in to the community. As depicted on Table 24 below, a majority, or 74% of the move-ins in the county, occurred prior to 2018. About 56% and 20% of move-ins in the county in 2018 and later were recorded in Elko and Spring Creek respectively, and notably, Wells accounted for only 1% of the moved-ins in the same period.

**Table 24. Elko County and Selected Communities, Households by Moved-in-Year, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Total Housing Units</b>	19,032	841	7,802	4,851	303	1,771	3,464
<b>Moved-in 2021 or Later</b>	4.9%	12.1%	7.4%	3.0%	13.2%	0.0%	2.0%
<b>Moved-in 2018 to 2020</b>	21.5%	18.9%	28.5%	17.6%	8.6%	22.5%	12.4%
<b>Moved-in 2010 to 2017</b>	35.1%	31.0%	33.7%	40.2%	40.3%	46.0%	26.0%
<b>2009 or Earlier</b>	38.5%	37.9%	30.4%	39.2%	38.0%	31.5%	59.5%

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

## Bedrooms

As shown on Table 25, 97.6% of owner-occupied housing units in Elko County have at least two bedrooms, a majority of which were three or more-bedroom units. The availability of owner-occupied homes that are studio type or (0) bedroom and (1) bedroom unit in the County is very limited although small percentages were seen in Carlin, Elko and the outside of the selected communities.

**Table 25. Elko County and Selected Communities, Owner-Occupied Housing Inventory by Bedrooms, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Owner Occupied</b>	13,012	491	4,635	4,342	205	731	2,608
<b>Percent Owned, 0-1 Bedrooms</b>	2.4%	2.2%	4.8%	0.0%	0.0%	0.0%	3.1%
<b>Percent Owned, 2 Bedroom</b>	12.7%	15.3%	13.4%	8.5%	18.0%	3.3%	20.1%
<b>Percent Owned, 3+ Bedroom</b>	84.9%	82.5%	81.8%	91.5%	82.0%	96.7%	76.8%

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

Table 26 shows the distribution by bedroom of occupied rental units in Elko County and communities. The two-bedroom units were more common in Elko, Carlin and Wells where they accounted for majority of their occupied rental units. However, countywide, the 3+ bedroom units were predominant and accounted for more than two thirds of the rental units in in Spring Creek, West Wendover and the Rest of the County.

**Table 26. Elko County and Selected Communities, Renter-Occupied Housing Inventory by Bedrooms, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Rental Units</b>	6,020	350	3,167	509	98	1,040	856
<b>Percent Rental, 0-1 Bedrooms</b>	16.8%	6.6%	23.1%	4.1%	0.0%	10.7%	14.5%
<b>Percent Rental, 2 Bedroom</b>	33.9%	53.4%	46.3%	25.7%	51.0%	7.2%	15.2%
<b>Percent Rental, 3+ Bedroom</b>	49.3%	40.0%	30.6%	70.1%	49.0%	82.1%	70.3%

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

Table 27 shows that the average household size for owner-occupied homes in Elko County is 2.91, higher than the state average of 2.71. Family households (mostly married) account for 77.1 % of homeowners in Elko County while the rest were non-family households (22.9%), which usually live by themselves. The city of Elko and Spring Creek showed very similar household types, i.e. with over 75% of their owner households were family/married couples. All non-family households in Wells (42% share) and West Wendover (8% share) lived alone.

**Table 27. Elko County and Selected Communities, Owner-Occupied by Household Size and Type, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Total Households</b>	13,012	491	4,635	4,342	205	731	2,608
<b>Average Household Size</b>	2.91	2.32	2.83	3.05	3.72	2.79	N/A
<b>Families</b>	77.1%	74.5%	75.8%	77.5%	58.0%	91.9%	76.6%
<b>Married Couples</b>	65.1%	67.2%	63.5%	64.7%	52.7%	79.2%	65.5%
<b>Other Family</b>	11.9%	7.3%	12.3%	12.8%	5.4%	12.7%	11.1%
<b>Non-Family</b>	22.9%	25.5%	24.2%	22.5%	42.0%	8.1%	23.4%
<b>Living Alone</b>	19.0%	22.8%	18.8%	17.9%	42.0%	8.1%	21.8%
<b>Not Living Alone</b>	3.9%	2.6%	5.4%	4.7%	0.0%	0.0%	1.6%

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

On Table 28, the average household size for renter occupied homes is 2.47 which is slightly lower than the 2.54 average of the state. Although overall, renters in Elko County seemed to be an even split between family and non-family households, distinct variations were depicted by location. In the city of Elko which represents 52.6% of the county’s renters are predominantly non-family households (59.0%) and who lived by themselves. While West Wendover, which only accounted for 17.3% share of the county’s renters, are predominantly family households (59.3%) that are mostly married couples. Notably, non-family households living by themselves still accounted for a substantial 37% share of the renters in that community.

**Table 28. Elko County and Selected Communities, Renter-Occupied by Household Size and Type, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Total Households</b>	6,020	350	3,167	509	98	1,040	856
<b>Average Household Size</b>	2.47	3.09	2.18	3.58	2.94	2.38	N/A
<b>Families</b>	50.0%	50.9%	41.0%	56.4%	60.2%	59.3%	67.2%
<b>Married Couples</b>	32.7%	38.3%	24.7%	44.8%	27.6%	44.4%	39.4%
<b>Other Family</b>	17.3%	12.6%	16.3%	11.6%	32.7%	14.9%	27.8%
<b>Non-Family</b>	50.0%	49.1%	59.0%	43.6%	39.8%	40.7%	32.8%
<b>Living Alone</b>	42.4%	36.3%	49.9%	33.6%	27.6%	37.0%	30.7%
<b>Not Living Alone</b>	7.5%	12.9%	9.1%	10.0%	12.2%	3.7%	2.1%

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

## Housing Values and Costs

Housing unit values vary by community based on market conditions. Table 29 below shows a distribution of home values of owner-occupied housing units in Elko County in 2022. About 73% of homes in Elko County are valued at \$200,000 and more than half of them had values of at least \$300,000. The city of Elko and Spring Creek had the highest share of homes with values of at least \$200,000 at 77% and 85% respectively. A majority of homes in Carlin are valued between \$150,000-\$199,000, while a third or more of the homes in Wells and West Wendover are valued below \$150,000.

**Table 29. Elko County and Selected Communities, Owner-Occupied Housing Units by Value, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Owner-Occupied Units</b>	13,012	491	4,635	4,342	205	731	2,608
<b>Less than \$100,000</b>	13.2%	9.0%	15.3%	4.6%	15.1%	30.5%	19.7%
<b>\$100,000 to \$149,999</b>	4.8%	11.8%	1.0%	3.5%	18.0%	10.1%	10.2%
<b>\$150,000 to \$199,999</b>	9.5%	41.8%	6.4%	7.2%	23.9%	19.3%	8.6%
<b>\$200,000 to \$299,999</b>	31.0%	18.7%	35.5%	35.0%	28.3%	25.7%	20.4%
<b>\$300,000+</b>	41.5%	18.7%	41.8%	49.8%	14.6%	14.4%	41.2%
<b>Owner-Occupied Median Value</b>	\$274,200	\$183,500	\$275,600	\$299,500	\$168,800	\$172,500	N/A
<b>% of Units with Mortgage</b>	59.6%	48.1%	62.5%	70.1%	59.0%	35.8%	45.9%
<b>Median Value, Units with Mortgage</b>	\$295,800	\$256,700	\$300,400	\$301,000	\$195,800	\$191,200	N/A
<b>% of Units Without Mortgage</b>	40.4%	51.9%	37.5%	29.9%	41.0%	64.2%	54.1%
<b>Median Value, Units without Mortgage</b>	\$203,400	\$173,900	\$209,000	\$295,200	\$155,600	N/A	N/A
<b>Assessor's Median Home Sales Prices<sup>4</sup></b>	\$243,195	\$177,000	\$278,000	\$347,500	\$159,750	\$260,000	N/A
<b>Zillow Median Home Prices<sup>5</sup></b>	\$323,946	169,985	\$324,739	\$353,619	\$167,391	\$262,223	N/A

Sources: American Community Survey (ACS) 2018-2022 5-Year Estimates, B25097, DP04. County Assessor's Office. Zillow Housing Value Index.

<sup>4</sup> The Assessor's Median Home Prices used actual home sales transactions recorded by the county. The data are downloaded from the Assessor's Online Database and represent relatively actual sales prices of homes bought or sold in the county given a certain period.

<sup>5</sup> The Estimated Median Home Prices were calculated from the monthly Zillow's Housing Value Index (ZHVI).

The **Owner Housing Cost** is the monthly payment for home purchases at the estimated median home price in the community. It is comprised of the monthly mortgage payments (including property taxes and insurance) and allowance for utilities. Housing and mortgage assumptions are based on a conventional loan structure at 95% loan to value; 7% mortgage interest with PMI, 0.60% property tax, .55% home insurance and \$237 allowance for utilities that includes electricity, HVAC, water and sewer.

Table 30 below shows a comparison of the 2022 estimated median monthly owner housing cost in Elko County with calculated owner costs based on assessor’s median home prices and market median home prices. Notably, based on the ACS data two thirds of the Owners in paid at least \$1,500 per month and more than half of them pay more than \$2,000 a month.

**Table 30. Elko County and Selected Communities, Owner-Occupied Housing Unit Selected Monthly Owner Costs, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Owner Occupied Units with Mortgage</b>	<b>7,755</b>	<b>236</b>	<b>2,895</b>	<b>3,045</b>	<b>121</b>	<b>262</b>	<b>1,196</b>
<b>Less than \$1,000</b>	9.8%	18.6%	7.5%	5.7%	47.9%	9.2%	20.5%
<b>\$1,000 to \$1,499</b>	23.7%	28.8%	26.7%	21.5%	9.9%	24.8%	22.3%
<b>\$1,500 to \$1,999</b>	30.9%	22.0%	26.3%	35.1%	42.1%	66.0%	24.2%
<b>\$2,000 to \$2,499</b>	22.3%	9.3%	27.7%	24.6%	0.0%	0.0%	12.6%
<b>\$2,500 or more</b>	13.3%	21.2%	11.8%	13.0%	0.0%	0.0%	20.4%
<b>2022 ACS Median Owner Housing Cost (with Mortgage)</b>	<b>\$1,752</b>	<b>\$1,537</b>	<b>\$1,783</b>	<b>\$1,839</b>	<b>\$1,208</b>	<b>\$1,561</b>	<b>N/A</b>
<b>Assessors Owner Housing Cost</b>	<b>\$2,108</b>	<b>\$1,599</b>	<b>\$2,376</b>	<b>\$2,883</b>	<b>\$1,466</b>	<b>\$2,237</b>	<b>N/A</b>
<b>Market Owner Housing Cost</b>	<b>\$2,729</b>	<b>\$1,545</b>	<b>\$2,735</b>	<b>\$2,958</b>	<b>\$1,525</b>	<b>\$2,254</b>	<b>N/A</b>

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

The **Renter housing cost or gross rent**, is the total amount paid by the tenant or renter and includes allowances for essential utilities.

Table 31 below shows the median gross rent for Elko County in 2022 was \$1,077 per month but showed considerable variations among the selected communities. Spring Creek had the highest monthly median gross rent at \$1,463 given that 44% of their renters paid \$1,500 or more per month. Further, while median gross rents for Carlin and Elko were slightly higher the county median, while Wells and West Wendover’s median gross rents fell below the county median.

Note: A comparison of the current market rental rates and Fair Market Rents (FMRs) by bedroom size, published by HUD was also presented. FMRs together with Income Limits (discussed in earlier section) are primary operating parameters for most government rental assistance programs.

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

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Occupied Rental Units</b>	<b>6,020</b>	<b>350</b>	<b>3,167</b>	<b>509</b>	<b>98</b>	<b>1,040</b>	<b>856</b>
<b>Less than \$500</b>	8.9%	4.9%	7.6%	0.0%	25.5%	6.6%	21.3%
<b>\$500 to \$999</b>	30.1%	20.9%	23.9%	20.6%	17.3%	60.4%	27.5%
<b>\$1,000 to \$1,499</b>	35.9%	74.3%	47.3%	33.2%	22.4%	6.6%	16.7%
<b>\$1,500+</b>	15.8%	0.0%	18.9%	44.2%	11.2%	0.0%	13.9%
<b>No Rent</b>	9.2%	0.0%	2.3%	2.0%	23.5%	26.3%	20.7%
<b>Median Gross Rent</b>	<b>\$1,077</b>	<b>\$1,174</b>	<b>\$1,142</b>	<b>\$1,463</b>	<b>\$965</b>	<b>\$770</b>	<b>N/A</b>
<b>Comparative Rental Rates</b>	<b>One Bedroom</b>		<b>Two Bedroom</b>		<b>Three Bedroom</b>		
<b>Market Rate + Utilities</b>	\$879		\$1,001		\$1,247		
<b>FY 2024 HUD FMR</b>	\$1,092		\$1,435		\$1,880		
<b>FY 2023 HUD FMR</b>	\$991		\$1,300		\$1,749		

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, DP04; Market Rental Rates were based on survey of rental properties in the local community while Fair Market Rents are published annually by HUD.

## Cost Burden

A household is considered *cost-burdened* if it spends more than 30% of its monthly income on housing, and "severely" cost-burdened if it spends more than 50% of its income. HUD's income limit classifications are based on a percentage of Area Median Income (AMI). Households earning up to 80% of AMI are classified as "low income," those earning up to 50% of AMI as "very low income," and those earning up to 30% of AMI as "extremely low income."<sup>6</sup>

Table 32 shows that, overall, about 16.3% of homeowners in Elko County were cost burdened or spending over 30% of income on housing costs and 6.5% were severely cost-burdened (housing cost >50% of income). About 32% of the owner households in the county were considered low income and 46% of them were cost burdened and about 21% were severely cost burdened. Some 3% of owners earning >80% AMI were also cost burdened

- Carlin: 13.0% were cost burdened homeowners; 40% of homeowners were considered low income of which 32% were cost burdened and 11% severely cost burdened.
- The city of Elko: 17.2% cost burdened homeowners; 34% of homeowners were low income and 51% were cost burdened; 29% severely cost burdened; Some owners (0.1%) earning >80% AMI also showed cost burdened.
- Spring Creek: 14.5% were cost burdened homeowners. 21% of their homeowners were considered low income of which 48% were cost burdened; 26% severely cost burdened
- Wells: 6.5% were cost burdened homeowners; 58% of their homeowners were considered low income with 11% cost burdened and 8% severely cost burdened.
- West Wendover shows 16.0% cost burdened homeowners; 28% of homeowners were low income with almost 57% cost burdened and 15% severely cost burdened.
- About 19.3% of homeowners in the Rest of the County were cost burdened; 41.0% of their homeowners are low income with close to 43% cost burdened and almost 9% severely cost burdened

<sup>6</sup> Source: [Comprehensive Housing Affordability Strategy \(CHAS\) Data](#) CHAS uses adjusted household income which is slightly different from HUD's standard income limits because they include income of all members of the household at the time of survey and are adjusted for inflation to reflect the most recent year of the data release.

**Table 32. Elko County and Selected Communities, Owner-Occupied Households by Income and Cost Burden, 2021**

Income Level	Households	Cost Burdened >30%	Cost Burdened >50%	Not Cost Burdened
<b>Elko County</b>				
< 30% AMI	1,260	61.1%	38.1%	38.9%
>30% to <50% AMI	1,105	46.2%	26.7%	53.8%
>50% to <80% AMI	1,620	34.6%	3.1%	65.4%
>80% to <100% AMI	1,195	4.6%	0.0%	95.4%
>100% AMI	7,480	2.3%	0.0%	97.7%
<b>Total</b>	<b>12,660</b>	<b>16.3%</b>	<b>6.5%</b>	<b>83.7%</b>
<b>Carlin</b>				
< 30% AMI	40	50.0%	0.0%	50.0%
>30% to <50% AMI	30	66.7%	66.7%	33.3%
>50% to <80% AMI	115	17.4%	0.0%	82.6%
>80% to <100% AMI	20	0.0%	0.0%	100.0%
>100% AMI	255	0.0%	0.0%	100.0%
<b>Total</b>	<b>460</b>	<b>13.0%</b>	<b>4.3%</b>	<b>87.0%</b>
<b>Elko</b>				
< 30% AMI	550	64.5%	50.0%	35.5%
>30% to <50% AMI	270	44.4%	40.7%	55.6%
>50% to <80% AMI	630	41.3%	6.3%	58.7%
>80% to <100% AMI	435	0.9%	0.0%	99.1%
>100% AMI	2,400	0.0%	0.0%	100.0%
<b>Total</b>	<b>4,285</b>	<b>17.2%</b>	<b>9.9%</b>	<b>82.8%</b>
<b>Spring Creek</b>				
< 30% AMI	230	69.6%	54.3%	30.4%
>30% to <50% AMI	275	50.9%	36.4%	49.1%
>50% to <80% AMI	405	33.3%	2.5%	66.7%
>80% to <100% AMI	320	10.9%	0.0%	89.1%
>100% AMI	3,025	4.8%	0.0%	95.2%
<b>Total</b>	<b>4,255</b>	<b>14.5%</b>	<b>5.5%</b>	<b>85.5%</b>
<b>Wells</b>				
< 30% AMI	80	12.5%	12.5%	87.5%
>30% to <50% AMI	25	16.0%	0.0%	84.0%
>50% to <80% AMI	20	0.0%	0.0%	100.0%
>80% to <100% AMI	20	0.0%	0.0%	100.0%
>100% AMI	70	0.0%	0.0%	100.0%
<b>Total</b>	<b>215</b>	<b>6.5%</b>	<b>4.7%</b>	<b>93.5%</b>
<b>West Wendover</b>				
< 30% AMI	35	100.0%	100.0%	0.0%
>30% to <50% AMI	150	63.3%	0.0%	36.7%
>50% to <80% AMI	45	0.0%	0.0%	100.0%
>80% to <100% AMI	110	0.0%	0.0%	100.0%
>100% AMI	475	0.0%	0.0%	100.0%
<b>Total</b>	<b>815</b>	<b>16.0%</b>	<b>4.3%</b>	<b>84.0%</b>

Source: US Department of Housing and Urban Development, CHAS, 5-year 2017-2021

Table continues on next page.

**Table 32. Elko County and Selected Communities, Owner-Occupied Households by Income and Cost Burden, 2021 (continued...)**

Income Level	Households	Cost Burdened >30%	Cost Burdened >50%	Not Cost Burdened
<b>Rest of County</b>				
< 30% AMI	325	58.5%	10.8%	41.5%
>30% to <50% AMI	355	36.9%	18.3%	63.1%
>50% to <80% AMI	405	35.8%	0.0%	64.2%
>80% to <100% AMI	290	5.5%	0.0%	94.5%
>100% AMI	1,255	2.0%	0.0%	98.0%
<b>Total</b>	<b>2,630</b>	<b>19.3%</b>	<b>3.8%</b>	<b>80.7%</b>

Source: US Department of Housing and Urban Development, CHAS, 5-year 2017-2021

Table 33 below depicts that 27.9% of the county’s renters were cost burdened, 11.5% severely cost burdened. About 58% of the renters were considered low income (Income <=80% AMI) with 47% cost burdened and 20% severely cost burdened.

- Carlin had 24.6% of renters were cost burdened, 19.7% severely cost burdened; 69% of renters were low income with 36% cost burdened and 29% severely cost burdened.
- The city of Elko shows 29.7% of renters were cost burdened, 15.6% severely cost burdened; 50% of renters are low income and 58% of them were cost burdened and almost 31% severely cost burdened.
- Spring Creek had 19.6% of renters were cost burdened, 9.8% severely cost burdened; 37% of their renters are considered low income with 53% cost burdened and 26% severely cost burdened.
- Wells had 45.0% of renters are cost burdened and 11.7% severely cost burdened. 83% of their renters are considered low income, of which 54% are cost burdened and 14% severely cost burdened.
- West Wendover had 32.5% cost burdened renters; 90% of renters are low income of which 36% are cost burdened.
- About 18.0% of renters in the Rest of the County were cost burdened, 8% severely cost burdened; 51% of their renters were low income of which 31% cost burdened and 15% severely cost burdened

**Table 33. Elko County and Selected Communities, Renter-Occupied Households by Income and Cost Burden, 2021**

Income Level	Households	Cost Burdened >30%	Cost Burdened >50%	Not Cost Burdened
<b>Elko County</b>				
< 30% AMI	1,240	80.6%	44.4%	19.4%
>30% to <50% AMI	1,195	43.9%	10.0%	56.1%
>50% to <80% AMI	1,000	9.5%	1.5%	90.5%
>80% to <100% AMI	535	3.7%	0.0%	96.3%
>100% AMI	1,985	1.0%	0.0%	99.0%
<b>Total</b>	<b>5,955</b>	<b>27.9%</b>	<b>11.5%</b>	<b>72.1%</b>

Source: US Department of Housing and Urban Development, CHAS, 5-year 2017-2021.

Table continues on next page.

**Table 22. Elko County and Selected Communities, Renter-Occupied Households by Income and Cost Burden, 2021 (continued...)**

Income Level	Households	Cost Burdened >30%	Cost Burdened >50%	Not Cost Burdened
<b>Carlin</b>				
< 30% AMI	35	100.0%	100.0%	0.0%
>30% to <50% AMI	60	66.7%	41.7%	33.3%
>50% to <80% AMI	115	0.0%	0.0%	100.0%
>80% to <100% AMI	25	0.0%	0.0%	100.0%
>100% AMI	70	0.0%	0.0%	100.0%
<b>Total</b>	<b>305</b>	<b>24.6%</b>	<b>19.7%</b>	<b>75.4%</b>
<b>Elko</b>				
< 30% AMI	625	79.2%	63.2%	20.8%
>30% to <50% AMI	625	63.2%	14.4%	36.8%
>50% to <80% AMI	365	12.3%	4.1%	87.7%
>80% to <100% AMI	345	0.0%	0.0%	100.0%
>100% AMI	1,255	1.6%	0.0%	98.4%
<b>Total</b>	<b>3,215</b>	<b>29.7%</b>	<b>15.6%</b>	<b>70.3%</b>
<b>Spring Creek</b>				
< 30% AMI	50	100.0%	100.0%	0.0%
>30% to <50% AMI	25	100.0%	0.0%	0.0%
>50% to <80% AMI	115	21.7%	0.0%	78.3%
>80% to <100% AMI	55	0.0%	0.0%	100.0%
>100% AMI	265	0.0%	0.0%	100.0%
<b>Total</b>	<b>510</b>	<b>19.6%</b>	<b>9.8%</b>	<b>80.4%</b>
<b>Wells</b>				
< 30% AMI	40	62.5%	25.0%	37.5%
>30% to <50% AMI	15	26.7%	26.7%	73.3%
>50% to <80% AMI	45	55.6%	0.0%	44.4%
>80% to <100% AMI	10	0.0%	0.0%	100.0%
>100% AMI	10	0.0%	0.0%	100.0%
<b>Total</b>	<b>120</b>	<b>45.0%</b>	<b>11.2%</b>	<b>55.0%</b>
<b>West Wendover</b>				
< 30% AMI	285	100.0%	0.0%	0.0%
>30% to <50% AMI	370	13.5%	0.0%	86.5%
>50% to <80% AMI	270	0.0%	0.0%	100.0%
>80% to <100% AMI	50	0.0%	0.0%	100.0%
>100% AMI	55	0.0%	0.0%	100.0%
<b>Total</b>	<b>1,030</b>	<b>32.5%</b>	<b>0.0%</b>	<b>67.5%</b>
<b>Rest of County</b>				
< 30% AMI	205	53.7%	29.3%	46.3%
>30% to <50% AMI	100	11.0%	1.0%	89.0%
>50% to <80% AMI	90	0.0%	0.0%	100.0%
>80% to <100% AMI	50	40.0%	0.0%	60.0%
>100% AMI	330	0.0%	0.0%	100.0%
<b>Total</b>	<b>775</b>	<b>18.2%</b>	<b>7.9%</b>	<b>81.8%</b>

Source: US Department of Housing and Urban Development, CHAS, 5-year 2017-2021.



## Housing Affordability Analysis

The U.S. Department of Housing and Urban Development characterizes "affordable housing" as housing for which the occupant spends no more than 30 percent of their gross income on housing expenses, including utilities. This threshold is designed to allow households sufficient funds for other essential expenses, leading policymakers to classify those who allocate over 30 percent of their income to housing as experiencing a housing cost burden. The concept of affordable housing is somewhat ambiguous, as various programs and stakeholders frequently establish their own interpretations of what constitutes "affordable housing."

Housing affordability is characterized by the ability of households, whether owners or renters, to handle their housing expenses in accordance with the 30% income threshold set by HUD. For homeowners, housing costs encompass mortgage payments, property taxes, insurance, any applicable homeowner's association fees, and utility allowances. In the case of renters, housing costs refer to the total rent, which includes both the agreed-upon rent and utility allowances.

### Owner-Occupied Housing

Owner-occupied housing serves as a fundamental element of financial stability and community cohesion for numerous individuals and families. This form of investment is among the most substantial that one can undertake, providing economic advantages such as property value growth, alongside non-economic rewards like a sense of community and belonging. To promote homeownership, governments frequently implement policies such as mortgage interest deductions, property tax incentives, and support for first-time buyers, acknowledging the multifaceted benefits associated with owning a home.

Table 34 presents a comparison of home price estimates for Elko County and selected communities, utilizing median housing values derived from the U.S. Census Bureau's American Community Survey (ACS), Elko County Assessor's Office Online Sales Data, and Zillow Housing Research. Analyzing median housing values was essential to reflect current market trends and address the delays associated with Census Bureau data. For this analysis, county assessor data was used to determine the median housing affordability.

**Table 34. Elko County and Selected Communities, Comparative Median Housing Values**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover
<b>2022 ACS 5-Yr Estimates (with Mortgage)</b>	\$295,800	\$256,700	\$300,400	\$301,000	\$195,800	\$191,200
<b>County Assessor's Sales Data (2022-2024)</b>	\$243,195	\$177,000	\$278,000	\$347,500	\$159,750	\$260,000
<b>Zillow Housing Research Estimates (2022-2024)</b>	\$323,946	169,985	\$324,739	\$353,619	\$167,391	\$262,223

*Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, S2506; County Assessors Data (2022-2024); Zillow Housing Research Data (2022-2024); Note that median values represent the middle number on the sorted list of data (either ascending or descending) and which therefore minimizes the effect of extremely high or low values.*

**Key Term Definitions for Owner-Occupied Affordability Analysis**

- **Median Household Income (MHI)** – 5-year annual estimates for the county and selected communities and presented at different income scenarios at 50%, 80%, 100% and 120%, sourced through the ACS.
- **Affordable House Price (AHP)** – estimated housing unit price that a potential household can be purchased based on the annual income and estimated monthly affordable housing expense, using the industry standard 28/36 ratio, assuming no recurring debt.
- **Market House Price (MHP)** – established current market price of housing units in the county or selected communities; Zillow estimates are used in the analysis after confirming reasonableness of the median values with local county stakeholders.
- **Monthly Affordable Housing Expense (MAHE)** – calculated at 30% of Median Household Income (converted to monthly by dividing by 12) at various percentage of income scenarios. This sets the maximum income that a homeowner can spend and still meet HUD’s housing affordability standard.
- **Monthly Estimated Housing Expenses (MEHE)** – estimated monthly owner housing costs if the housing unit is purchased at the current market price based on mortgage payments, property taxes & insurance and utility allowance). See mortgage assumptions below.
- **Affordability Gap [+ / -]** – the gap is the difference in housing expenses [MAHE minus MEHE] representing the surplus or shortage in income needed to meet affordability. A shortage (**in red**) means that the estimated housing expenses or costs when purchasing the home at the current market price is greater than the calculated affordable housing expense (i.e. MEHE > MAHE) and that the current market house price is “not affordable” for potential buyers in the community.

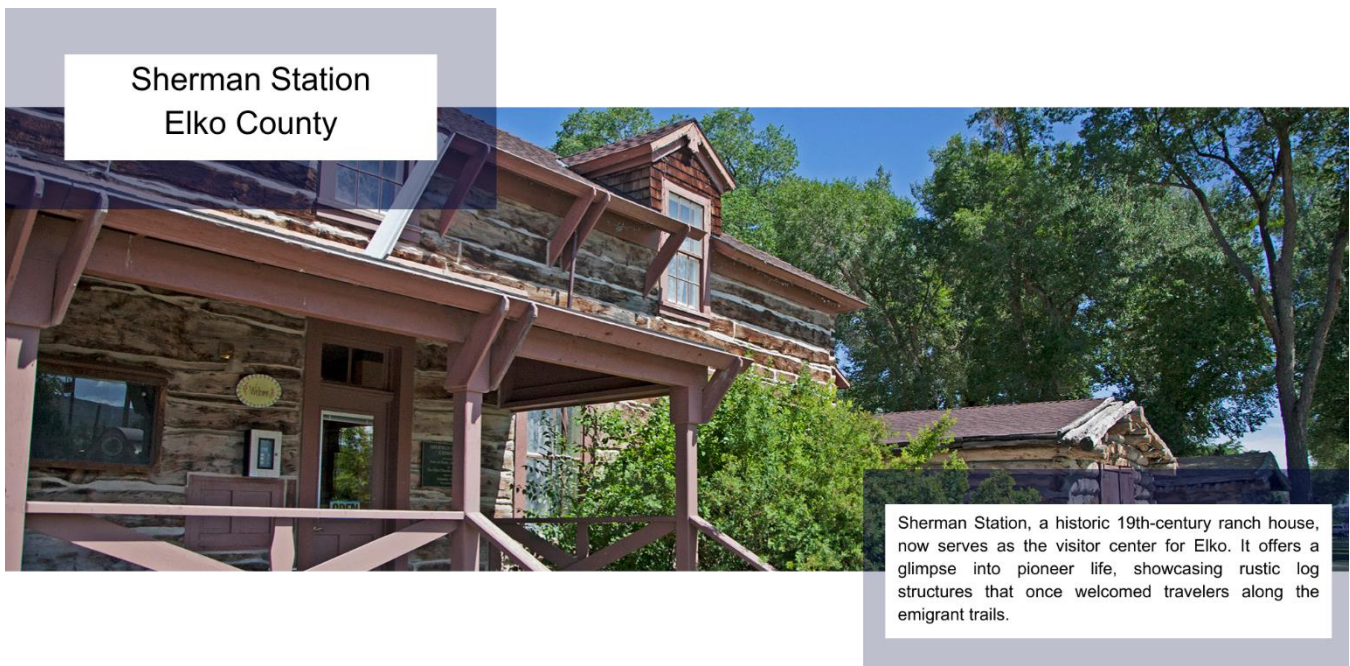
**Table 35. Owner-Occupied Housing Cost Assumptions and Calculations**

Median Household Income (MHI)	ACS 2018- 2022 Estimate (S1901)
Projected Income Scenarios	50%, 80%, 100% and 120% (MHI)
<b>Mortgage Loan Assumptions:</b>	
Mortgage Loan Term	5% down payment at a 30–year fixed conventional loan
Interest Rate	7.03%
Private Mortgage Insurance	0.50% of the loan amount
<b>Housing Costs Assumptions:</b>	
Homeowner Insurance	0.55% of the house price or value
Property Tax	0.60% of the assessed value
Monthly Utility Allowance for 3-Bedroom Single Family Unit (estimated using HUD Utility Schedule)	\$235 / month, for utilities: electricity, heating, ventilation, and air conditioning (HVAC) water and sewer

Table 36 provides an assessment of housing affordability for Elko County, including the selected communities of Carlin, Elko, Spring Creek, Wells, and West Wendover. The data indicates that housing affordability varies by location and is affected by factors such as household income, the portion of income allocated for housing, and the overall availability of housing units.

- **Elko County.** The median annual household income is \$87,755, which corresponds to a maximum affordable home price of \$266,142, which measures up to the current county's average sales price of \$243,195. Achieving affordability is feasible for those earning 100% of the median household income, which is \$87,755. Consequently, housing affordability remains out of reach for households that are below 100% of the median household income.

- **Carlin.** The median annual household income is \$68,207, which corresponds to a maximum affordable home value of \$206,857, which measures up to the current average sales price of \$177,000. In Carlin, the affordability of a home becomes achievable at 100% of the household median income. On the other hand, households earning below this threshold experience negative monthly housing affordability.
- **Elko.** The median annual household income of \$85,000 corresponds to a maximum affordable home value of \$257,787, which falls short of the current average sales price of \$278,000. Achieving affordability is feasible for those earning 120% of the median household income, which is \$102,000. Consequently, housing affordability remains out of reach for households that are below 120% of the median household income.
- **Spring Creek.** The median annual household income is \$109,952, which corresponds to a maximum affordable home value of \$333,461, which is closely aligned to the current average sales price of \$347,500. In Spring Creek, the affordability of a home becomes achievable at 100% of the household median income. On the other hand, households earning below this threshold experience negative monthly housing affordability.
- **Wells.** The median annual household income is \$55,917, which corresponds to a maximum affordable home value of \$169,584, which is closely aligned to the current average sales price of \$159,750. Achieving affordability is feasible for those earning 100% of the median household income. Consequently, housing affordability remains out of reach for households that are below 100% of the median household income.
- **West Wendover.** The median annual household income of \$80,342 corresponds to a maximum affordable home value of \$243,660, which falls short of the current average sales price of \$260,000. Achieving affordability is feasible for those earning 120% of the median household income, which is \$96,410. On the other hand, households earning below this threshold experience negative monthly housing affordability.
- 



**Table 36. Elko County and Selected Communities, Homeowner Affordability Analysis, 2022**

	<b>50% Median Income</b>	<b>80% Median Income</b>	<b>100% Median Income</b>	<b>120% Median Income</b>
<b>Elko County:</b>				
<b>Annual Median Household Income (MHI) = \$87,755</b>	<b>\$43,878</b>	<b>\$70,204</b>	<b>\$87,755</b>	<b>\$105,306</b>
<b>Affordable House Price (AHP)*</b>	\$133,073	\$212,914	\$266,142	\$319,371
<b>Market House Price (MHP) Assessors Sales Price</b>	\$243,195	\$243,195	\$243,195	\$243,195
<b>Monthly Affordable Housing Expense (MAHE)</b>	\$1,190	\$1,904	\$2,380	\$2,856
<b>Monthly Estimated Housing Expense (MEHE)**</b>	\$2,108	\$2,108	\$2,108	\$2,108
<b>Affordability Gap (MAHE minus MEHE)</b>	<b>-\$918</b>	<b>-\$204</b>	<b>\$272</b>	<b>\$748</b>
<b>Carlin:</b>				
<b>Annual Median Household Income = \$68,207</b>	<b>\$34,104</b>	<b>\$54,566</b>	<b>\$68,207</b>	<b>\$81,848</b>
<b>Affordable House Price (AHP)*</b>	\$103,430	\$165,487	\$206,857	\$248,228
<b>Median House Price (MHP) Assessors Sales Price</b>	\$177,000	\$177,000	\$177,000	\$177,000
<b>Monthly Affordable Housing Expense (MAHE)</b>	\$925	\$1,480	\$1,850	\$2,220
<b>Monthly Estimated Housing Expense (MEHE)**</b>	\$1,599	\$1,599	\$1,599	\$1,599
<b>Affordability Gap (MAHE minus MEHE)</b>	<b>-\$674</b>	<b>-\$119</b>	<b>\$251</b>	<b>\$621</b>
<b>Elko:</b>				
<b>Annual Median Household Income = \$85,000</b>	<b>\$42,500</b>	<b>\$68,000</b>	<b>\$85,000</b>	<b>\$102,000</b>
<b>Affordable House Price (AHP)*</b>	<b>\$128,893</b>	<b>\$206,230</b>	<b>\$257,787</b>	<b>\$309,344</b>
<b>Median House Price (MHP) Assessors Sales Price</b>	\$278,000	\$278,000	\$278,000	\$278,000
<b>Monthly Affordable Housing Expense (MAHE)</b>	\$1,153	\$1,844	\$2,306	\$2,767
<b>Monthly Estimated Housing Expense (MEHE)**</b>	\$2,376	\$2,376	\$2,376	\$2,376
<b>Affordability Gap (MAHE minus MEHE)</b>	<b>-\$1,223</b>	<b>-\$532</b>	<b>-\$70</b>	<b>\$391</b>
<b>Spring Creek:</b>				
<b>Annual Median Household Income = \$109,952</b>	<b>\$54,976</b>	<b>\$87,962</b>	<b>\$109,952</b>	<b>\$131,942</b>
<b>Affordable House Price (AHP)*</b>	\$166,731	\$266,770	\$333,461	\$400,152
<b>Median House Price (MHP) Assessors Sales Price</b>	\$347,500	\$347,500	\$347,500	\$347,500
<b>Monthly Affordable Housing Expense (MAHE)</b>	\$1,491	\$2,386	\$2,982	\$3,579
<b>Monthly Estimated Housing Expense (MEHE)**</b>	\$2,883	\$2,883	\$2,883	\$2,883
<b>Affordability Gap (MAHE minus MEHE)</b>	<b>-\$1,392</b>	<b>-\$497</b>	<b>\$99</b>	<b>\$696</b>
<b>Wells:</b>				
<b>Annual Median Household Income = \$55,917</b>	<b>\$27,959</b>	<b>\$44,734</b>	<b>\$55,917</b>	<b>\$67,100</b>
<b>Affordable House Price (AHP)*</b>	\$84,794	\$135,669	\$169,584	\$203,500
<b>Median House Price (MHP) Assessors Sales Price</b>	\$159,750	\$159,750	\$159,750	\$159,750
<b>Monthly Affordable Housing Expense (MAHE)</b>	\$758	\$1,213	\$1,517	\$1,820
<b>Monthly Estimated Housing Expense (MEHE)**</b>	\$1,466	\$1,466	\$1,466	\$1,466
<b>Affordability Gap (MAHE minus MEHC)</b>	<b>-\$708</b>	<b>-\$253</b>	<b>\$51</b>	<b>\$354</b>
<b>West Wendover:</b>				
<b>Annual Median Household Income = \$80,342</b>	<b>\$40,171</b>	<b>\$64,274</b>	<b>\$80,342</b>	<b>\$96,410</b>
<b>Affordable House Price (AHP)*</b>	\$121,830	\$194,929	\$243,660	\$292,391
<b>Median House Price (MHP) Assessors Sales Price</b>	\$260,000	\$260,000	\$260,000	\$260,000
<b>Monthly Affordable Housing Expense (MAHE)</b>	\$1,090	\$1,743	\$2,179	\$2,615
<b>Monthly Estimated Housing Expense (MEHE)**</b>	\$2,237	\$2,237	\$2,237	\$2,237
<b>Affordability Gap (MAHE minus MEHC)</b>	<b>-\$1,147</b>	<b>-\$494</b>	<b>-\$58</b>	<b>\$378</b>

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, S2503; Elko County Assessor's Office

\*How Much Can Afford <https://www.calculator.net/>

\*\*Mortgage Calculator <https://www.calculator.net/>

Table 37 illustrates the relationship between housing affordability and income, as well as the current values of owner-occupied housing units. As previously mentioned, household income is a significant factor influencing housing affordability in a community. Furthermore, the inventory and values of housing units provide a perspective on how well income levels match the available housing options. For this analysis, a median income of \$75,000 and median home values of \$200,000 were established as the baseline.

- **Elko County.** The median yearly income for households is \$87,755. Approximately 35.4% of households have an annual income below \$75,000, which corresponds to a maximum affordable housing price of \$222,633. Furthermore, nearly 18.0% of homes owner-occupied are valued at less than \$200,000. This indicates an imbalance between median income and the value of a home. In Elko County, there is a shortage of housing units priced below \$200,000 and households earning less than \$75,000.
- **Carlin.** The median yearly income for households is \$68,207. Approximately 49.9% of households have an annual income below \$75,000, which corresponds to a maximum affordable housing price of \$222,633. Additionally, around 62.5% of owner-occupied homes are valued at less than \$200,000. In conclusion, there exists a small gap between the median household income in Carlin and the available owner-occupied housing, marked by a slight surplus of housing units priced below \$200,000 and median income below \$75,000.
- **Elko.** The median yearly income for households is \$85,000. Approximately 38.9% of households have an annual income below \$75,000, which corresponds to a maximum affordable housing price of \$222,633. Furthermore, nearly 22.7% of homes that are owner-occupied are valued at \$200,000 or less. This indicates an imbalance between median income and the value of a home. In Elko, there is a shortage of housing units priced below \$200,000 and households earning less than \$75,000.
- **Spring Creek.** The median yearly income for households is \$109,952. Approximately 26.7% of households have annual earnings below \$75,000, which corresponds to a maximum affordable housing price of \$222,633. In addition, around 15.2% of homes that are owner-occupied are valued at less than \$200,000. This indicates an imbalance between median income and the value of a home. In Spring Creek, there is a shortage of housing units priced below \$200,000 and households earning less than \$75,000.
- **Wells.** The median yearly income for households is \$55,917. Approximately 50.2% of households have an annual income below \$75,000, which corresponds to a maximum affordable housing price of \$222,633. Furthermore, around 57.1% are owner-occupied valued at less than \$200,000. In Wells, there exists a small gap between the median household income and the available owner-occupied housing, marked by a slight surplus of housing units priced below \$200,000 and median income below \$75,000.
- **West Wendover.** The median yearly income for households is \$80,342. Approximately 24.5% of households have an annual income below \$75,000, which corresponds to a maximum affordable housing price of \$222,633. Additionally, about 59.9% are owner-occupied valued at less than \$200,000. In conclusion, there exists a noticeable gap between the median household income in West Wendover and the available owner-occupied housing, marked by a slight surplus of housing units priced below \$200,000 and median incomes below \$75,000.

**Table 37. Housing Affordability by Income and Owner-Occupied Housing Unit Values**

	Housing Affordability Minimum and Maximum	Households by Income	Percent	Owner-Occupied Housing Values	Owner-Occupied Units by Value	Percent
<b>Elko County</b>						
< \$25,000	\$74,209 and below	1,086	8.3%	<\$100,000	1717	13.2%
\$25,000 - \$34,999	\$74,212 - \$103,894	698	5.4%	\$100,000 - \$149,999	630	4.8%
\$35,000 - \$49,999	\$103,897 - \$148,421	1,371	10.5%	\$150,000 - \$199,999	1231	9.5%
\$50,000 - \$74,999	\$148,424 - \$222,633	1,448	11.1%	\$200,000 - \$299,999	4033	31.0%
\$75,000 - \$99,999	\$222,636 - \$296,845	1,711	13.1%	\$300,000 - \$499,000	4,515	34.7%
\$100,000+	\$296,848 and up	6,698	51.5%	\$500,000+	886	6.8%
<b>Median Income = \$87,755</b>		13,012	100%	Market Price = \$243,195	13,012	100%
<b>Household Income Below \$75,000 = 35.4%</b>				<b>Home Value Below \$200K = 18.0%</b>		
<b>Household Income Above \$75,000 = 64.6%</b>				<b>Home Values Above \$200,000 = 72.5%</b>		
<b>Carlin</b>						
< \$25,000	\$74,209 and below	31	6.3%	<\$100,000	44	9.0%
\$25,000 - \$34,999	\$74,212 - \$103,894	26	5.3%	\$100,000 - \$149,999	58	11.8%
\$35,000 - \$49,999	\$103,897 - \$148,421	88	17.9%	\$150,000 - \$199,999	205	41.8%
\$50,000 - \$74,999	\$148,424 - \$222,633	100	20.4%	\$200,000 - \$299,999	92	18.7%
\$75,000 - \$99,999	\$222,636 - \$296,845	71	14.5%	\$300,000 - \$499,000	92	18.7%
\$100,000+	\$296,848 and up	175	35.6%	\$500,000+	0	0.0%
<b>Median Income = \$68,207</b>		491	100%	Market Price = \$177,000	491	100%
<b>Household Income Below \$75,000 = 49.9%</b>				<b>Home Value Below \$200,000 = 62.5%</b>		
<b>Household Income Above \$75,000 = 50.1%</b>				<b>Home Values Above \$200,000 = 37.5%</b>		
<b>Elko</b>						
< \$25,000	\$74,209 and below	385	8.31%	<\$100,000	708	15.28%
\$25,000 - \$34,999	\$74,212 - \$103,894	242	5.22%	\$100,000 - \$149,999	46	0.99%
\$35,000 - \$49,999	\$103,897 - \$148,421	632	13.64%	\$150,000 - \$199,999	298	6.43%
\$50,000 - \$74,999	\$148,424 - \$222,633	546	11.78%	\$200,000 - \$299,999	1646	35.51%
\$75,000 - \$99,999	\$222,636 - \$296,845	344	7.42%	\$300,000 - \$499,000	1616	34.87%
\$100,000+	\$296,848 and up	2,486	53.64%	\$500,000+	321	6.93%
<b>Median Income = \$85,000</b>		4,635	100%	Market Price = \$278,000	4,635	100%
<b>Household Income Below \$75,000 = 38.9%</b>				<b>Home Value Below \$200,000 = 22.7%</b>		
<b>Household Income Above \$75,000 = 61.1%</b>				<b>Home Values Above \$200,000 = 77.3%</b>		

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, DP04, S2503; Housing Affordability by online calculator <https://www.calculator.net/>  
Table continues on next page.

**Table 37. Housing Affordability by Income and Owner-Occupied Housing Unit Values (continued...)**

	Housing Affordability Minimum and Maximum	Households by Income	Percent	Owner-Occupied Housing Values	Owner-Occupied Units by Value	Percent
<b>Spring Creek</b>						
< \$25,000	\$74,209 and below	162	3.73%	<\$100,000	198	4.56%
\$25,000 - \$34,999	\$74,212 - \$103,894	175	4.03%	\$100,000 - \$149,999	150	3.45%
\$35,000 - \$49,999	\$103,897 - \$148,421	325	7.49%	\$150,000 - \$199,999	314	7.23%
\$50,000 - \$74,999	\$148,424 - \$222,633	498	11.47%	\$200,000 - \$299,999	1518	34.96%
\$75,000 - \$99,999	\$222,636 - \$296,845	701	16.14%	\$300,000 - \$499,000	1,927	44.38%
\$100,000+	\$296,848 and up	2,481	57.14%	\$500,000+	235	5.41%
<b>Median Income = \$109,952</b>		4,342	100%	Market Price = \$347,50	4,342	100%
<b>Household Income Below \$75,000 = 26.7%</b>				<b>Home Value Below \$200,000 = 15.2%</b>		
<b>Household Income Above \$75,000 = 73.3%</b>				<b>Home Values Above \$200,000 = 84.8%</b>		
<b>Wells</b>						
< \$25,000	\$74,209 and below	73	35.6%	<\$100,000	31	15.1%
\$25,000 - \$34,999	\$74,212 - \$103,894	0	0.0%	\$100,000 - \$149,999	37	18.0%
\$35,000 - \$49,999	\$103,897 - \$148,421	8	3.9%	\$150,000 - \$199,999	49	23.9%
\$50,000 - \$74,999	\$148,424 - \$222,633	22	10.7%	\$200,000 - \$299,999	58	28.3%
\$75,000 - \$99,999	\$222,636 - \$296,845	40	19.5%	\$300,000 - \$499,000	30	14.6%
\$100,000+	\$296,848 and up	62	30.2%	\$500,000+	0	0.0%
<b>Median Income = \$55,917</b>		205	100%	Market Price = \$159,750	205	100%
<b>Household Income Below \$75,000 = 50.2%</b>				<b>Home Value Below \$200,000 = 57.1%</b>		
<b>Household Income Above \$75,000 = 49.8%</b>				<b>Home Values Above \$200,000 = 42.9%</b>		
<b>West Wendover</b>						
< \$25,000	\$74,209 and below	59	8.1%	<\$100,000	223	30.5%
\$25,000 - \$34,999	\$74,212 - \$103,894	0	0.0%	\$100,000 - \$149,999	74	10.1%
\$35,000 - \$49,999	\$103,897 - \$148,421	120	16.4%	\$150,000 - \$199,999	141	19.3%
\$50,000 - \$74,999	\$148,424 - \$222,633	0	0.0%	\$200,000 - \$299,999	188	25.7%
\$75,000 - \$99,999	\$222,636 - \$296,845	190	26.0%	\$300,000 - \$499,000	105	14.4%
\$100,000+	\$296,848 and up	362	49.5%	\$500,000+	0	0.0%
<b>Median Income = \$80,342</b>		731	100%	Market Price = \$260,000	731	100%
<b>Household Income Below \$75,000 = 24.5%</b>				<b>Home Value Below \$200,000 = 59.9%</b>		
<b>Household Income Above \$75,000 = 75.5%</b>				<b>Home Values Above \$200,000 = 40.1%</b>		

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, DP04, S2503; Housing Affordability by online calculator <https://www.calculator.net/>

## Renter-Occupied Housing

Rental housing affordability is typically defined by a household’s ability to manage housing costs without experiencing financial strain. A commonly recognized benchmark is that these expenses, which include rent and utilities, should not exceed 30% of a household’s gross income.

### Key Term Definitions for Renter-Occupied Affordability Analysis

- **Median Household Income (MHI)**—based on 2022 ACS 5-year annual estimates for the county and selected Communities and presented at different income scenarios at 30%, 50%, 80%, 100% and 120%
- **Monthly Affordable Housing Expense (MAHE)**—calculated at 30% of Median Household Income (converted to monthly by dividing by 12) at various percentage of income scenarios. This sets the maximum income that a homeowner can spend and still meet HUD’s housing affordability standard.
- **Monthly Estimated Rents with Utilities (MERU)** used in the analysis is based on the prevailing market rate or median contract price plus utility allowance, by bedroom size
- **Affordability Gap [+ / -]** – the difference (surplus / **shortage**) between the Monthly Affordable Housing Expenses and the Monthly Estimated Rents with Utilities (MAHE minus MERU) whereby a negative (**in red**) is an indicator that the given 30% of income allowance is not enough to pay for the estimated monthly expense for the rental unit and is therefore “not affordable”.

**Table 38. Rental Housing Cost Assumptions and Calculations.**

Annual Median Household Income	ACS 2018 - 2022 Estimate (\$1901)
Median Household Income (MHI)	MHI @ 30%, 50%, 80%, 100%, and 120%
Monthly Affordable Housing Expense (MAHE)	MHI times 30% divided by 12
Monthly Estimated Rents with Utilities (MERU)	Market Rate + Utilities (1-bedroom = \$89, 2-bedroom=\$111, 3-bedroom=\$134)

Table 39 presents a comparison of rental rates for occupied units in Elko County, contrasting the current surveyed market rates with the Fair Market Rents (FMR) established by HUD. The surveyed market rate is derived from local research and incorporates allowances for necessary utilities.

**Table 39. Elko County, Comparative Rents including Utilities**

	One Bedroom	Two Bedroom	Three Bedroom
<b>Market Rate (Local Surveyed)</b>	\$790	\$890	\$1,113
<b>Utilities (Local Surveyed)</b>	\$89	\$111	\$134
<b>Market Rate + Utilities (Local Surveyed)</b>	\$879	\$1,001	\$1,247
<b>FY 2024 HUD FMR</b>	\$1,092	\$1,435	\$1,880
<b>FY 2023 HUD FMR</b>	\$991	\$1,300	\$1,749
<b>FY 2022 HUD FMR</b>	\$911	\$1,182	\$1,626

Source: Market rate is based on surveyed contract rent information in the community from local sources. Fair Market Rents (FMRs) are annually published by HUD and include an allowance for essential utilities.

Table 40 provides an assessment of rental affordability across Elko County, including the selected communities of Carlin, Elko, Spring Creek, Wells, and West Wendover, based on different median household income levels.



- **Elko County.** The median household income is \$87,755. Affordable monthly rental expenses range from \$714 for individuals earning 30% of the median household income to \$1,977 for those at 120% of the median household income. In this framework, rental rates for one- and two-bedroom units are regarded as affordable at 50%, 80%, 100% and 120% of the median household income while three-bedroom units are considered affordable at 80%, 100% and 120% of the median household income. Conversely, households with lower incomes, particularly those earning 30% of median household income, show all types of rental units to be unaffordable.
- **Carlin.** The median household income is \$68,207. Affordable monthly rental expenses range from \$555 for individuals earning 30% of median household income to \$2,220 for those at 120% of median household income. Within this framework, rental rates for one-bedroom rentals are regarded as affordable at 50%, 80%, 100% and 120% of the median household income while two- and three-bedroom units are considered affordable at 80%, 100% and 120% of the median household income. Conversely, households with lower incomes, particularly those earning 30% of median household income, show all types of rental units to be unaffordable.
- **Elko.** The median household income is \$85,000. Affordable monthly rental expenses range from \$692 for individuals earning 30% of the median household income to \$2,767 for those at 120% of the median household income. In this framework, rental rates for one- and two-bedroom units are regarded as affordable at 50%, 80%, 100% and 120% of the median household income while three-bedroom units are considered affordable at 80%, 100% and 120% of the median household income. Conversely, households with lower incomes, particularly those earning 30% of median household income, show all types of rental units to be unaffordable.
- **Spring Creek.** The median household income is \$109,952. Affordable monthly rental expenses range from \$895 for those earning 30% of median household income to \$3,579 for those at 120% of median household income. Within framework, rental rates for only the one-bedroom units are regarded as affordable at all income levels, while two- and three-bedroom units are regarded as affordable at 50%, 80%, 100% and 120% of the median household income.
- **Wells.** The median household income is \$55,917. Affordable monthly rental expenses range from \$455 for households earning 30% of median household income to \$1,820 for those earning 120% of median household income. In this framework, rental prices for one- and two-bedroom units are considered affordable at 80%, 100% and 120% of the median household income while three-bedroom units are considered affordable at 100% and 120% of the median household income. Conversely, households with lower incomes, particularly those earning 30% and 50% of median household income, show all types of rental units to be unaffordable.
- **West Wendover.** The median household income is \$80,342. Affordable monthly rental expenses range from \$595 for those earning 30% of median household income to \$2,379 for those at 120% of median household income. Within this framework, rental rates for one- and two-bedroom units are regarded as affordable at 50%, 80%, 100% and 120% of the median household income while three-bedroom units are considered affordable at 80%, 100% and 120% of the median household income. Conversely, households with lower incomes, particularly those earning 30% of median household income, show all types of rental units to be unaffordable.

**Table 40. Elko County and Selected Communities, Renter Affordability Scenario, 2022**

	30% HH Income	50% HH Income	80% HH Income	100% HH Income	120% HH Income
<b>Elko County:</b>					
<b>Annual Median Household Income = \$87,755</b>	<b>\$26,327</b>	<b>\$43,878</b>	<b>\$70,204</b>	<b>\$87,755</b>	<b>\$105,306</b>
Monthly Affordable Housing Expense (MAHE)	\$714	\$1,190	\$1,904	\$2,380	\$2,856
Monthly Estimated Rents with Utilities (MERU)					
1-Bedroom = \$879	-\$165	\$311	\$1,025	\$1,501	\$1,977
2-Bedroom = \$1,001	-\$287	\$189	\$903	\$1,379	\$1,855
3-Bedroom = \$1,247	-\$533	-\$57	\$657	\$1,133	\$1,609
<b>Carlin:</b>					
<b>Annual Median Household Income = \$68,207</b>	<b>\$20,462</b>	<b>\$34,104</b>	<b>\$54,566</b>	<b>\$68,207</b>	<b>\$81,848</b>
Monthly Affordable Housing Expense (MAHE)	\$555	\$925	\$1,480	\$1,850	\$2,220
Monthly Estimated Rents with Utilities (MERU)					
1-Bedroom = \$879	-\$324	\$46	\$601	\$971	\$1,341
2-Bedroom = \$1,001	-\$446	-\$76	\$479	\$849	\$1,219
3-Bedroom = \$1,247	-\$692	-\$322	\$233	\$603	\$973
<b>Elko:</b>					
<b>Annual Median Household Income = \$85,000</b>	<b>\$25,500</b>	<b>\$42,500</b>	<b>\$68,000</b>	<b>\$85,000</b>	<b>\$102,000</b>
Monthly Affordable Housing Expense (MAHE)	\$692	\$1,153	\$1,844	\$2,306	\$2,767
Monthly Estimated Rents with Utilities (MERU)					
1-Bedroom = \$879	-\$187	\$274	\$965	\$1,427	\$1,888
2-Bedroom = \$1,001	-\$309	\$152	\$843	\$1,305	\$1,766
3-Bedroom = \$1,247	-\$555	-\$94	\$597	\$1,059	\$1,520
<b>Spring Creek:</b>					
<b>Annual Median Household Income = \$109,952</b>	<b>\$32,986</b>	<b>\$54,976</b>	<b>\$87,962</b>	<b>\$109,952</b>	<b>\$131,942</b>
Monthly Affordable Housing Expense (MAHE)	\$895	\$1,491	\$2,386	\$2,982	\$3,579
Monthly Estimated Rents with Utilities (MERU)					
1-Bedroom = \$879	\$16	\$612	\$1,507	\$2,103	\$2,700
2-Bedroom = \$1,001	-\$106	\$490	\$1,385	\$1,981	\$2,578
3-Bedroom = \$1,247	-\$352	\$244	\$1,139	\$1,735	\$2,332
<b>Wells:</b>					
<b>Annual Median Household Income = \$55,917</b>	<b>\$16,775</b>	<b>\$27,959</b>	<b>\$44,734</b>	<b>\$55,917</b>	<b>\$67,100</b>
Monthly Affordable Housing Expense (MAHE)	\$455	\$758	\$1,213	\$1,517	\$1,820
Monthly Estimated Rents with Utilities (MERU)					
1-Bedroom = \$879	-\$424	-\$121	\$334	\$638	\$941
2-Bedroom = \$1,001	-\$546	-\$243	\$212	\$516	\$819
3-Bedroom = \$1,247	-\$792	-\$489	-\$34	\$270	\$573
<b>West Wendover:</b>					
<b>Annual Median Household Income = \$80,342</b>	<b>\$24,103</b>	<b>\$40,171</b>	<b>\$64,274</b>	<b>\$80,342</b>	<b>\$96,410</b>
Monthly Affordable Housing Expense (MAHE)	\$654	\$1,090	\$1,743	\$2,179	\$2,615
Monthly Estimated Rents with Utilities (MERU)					
1-Bedroom = \$879	-\$225	\$211	\$864	\$1,300	\$1,736
2-Bedroom = \$1,001	-\$347	\$89	\$742	\$1,178	\$1,614
3-Bedroom = \$1,247	-\$593	-\$157	\$496	\$932	\$1,368

Source: American Community Survey (ACS) 2018-2022 5-Year Estimates, S2503. Market rate is based on surveyed contract rent information in community from local sources. \*Note there was low availability for the category of unit, so the county average was utilized.

## Appendix

For accessibility purposes, below are tables with the data relating to the figures throughout this document.

*Figure 1*

**Table 41. Elko County and Communities, Population Change, 2015 to 2021, Index 2015 = 100**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>2015</b>	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<b>2016</b>	100.91	101.65	101.87	98.13	106.91	99.28	102.50
<b>2017</b>	101.58	102.70	102.62	99.40	110.33	98.85	102.31
<b>2018</b>	101.34	87.99	102.73	101.78	89.29	97.69	104.15
<b>2019</b>	101.43	88.08	103.02	100.79	79.35	96.90	106.91
<b>2020</b>	101.89	81.99	103.49	106.97	84.70	96.59	101.01
<b>2021</b>	103.60	99.13	103.46	111.88	85.79	102.15	96.81
<b>2022</b>	103.95	102.91	104.08	111.04	82.07	102.06	98.14

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

Data in this table relates to Figure 1

*Figure 2*

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

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>19 &amp; Under</b>	28.6%	22.4%	25.9%	31.1%	28.3%	34.7%	29.0%
<b>20 to 34 Years</b>	21.5%	26.9%	26.1%	19.8%	5.7%	15.7%	17.6%
<b>35 to 54 Years</b>	25.4%	26.4%	24.4%	23.7%	40.7%	37.9%	22.5%
<b>55 to 74 Years</b>	20.3%	22.3%	19.4%	21.4%	23.8%	10.3%	24.2%
<b>75 Years and Older</b>	4.2%	2.0%	4.1%	4.0%	1.5%	1.3%	6.7%

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

Data in this table relates to Figure 2

*Figure 3*

**Table 43. Elko County and Communities, Age of Housing, 2022**

	Elko County	Carlin	Elko	Spring Creek	Wells	West Wendover	Rest of County
<b>Built 1969 or Earlier</b>	17.0%	30.1%	26.1%	2.7%	24.7%	1.8%	18.3%
<b>Built 1970 to 2009</b>	70.7%	69.9%	58.5%	80.8%	65.5%	96.4%	72.6%
<b>Built 2010 or Later</b>	12.3%	0.0%	15.4%	16.4%	9.8%	1.8%	9.1%

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

Data in this table relates to Figure 3

Figure 4

Due to the length of the dataset, Figure 4 is broken into three tables.

**Table 44. Elko County, Building Permits, 2000 to 2009**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
<b>Total Units</b>	144	124	70	96	309	198	248	164	105	101
<b>Units in Single-Family Structures</b>	102	100	52	96	298	198	172	152	71	101
<b>Units in All Multi-Family Structures</b>	42	24	18	0	11	0	76	12	34	0
<b>Units in 2-unit Multi-Family Structures</b>	0	0	0	0	0	0	16	12	4	0
<b>Units in 3- and 4-unit Multi-Family Structures</b>	0	0	0	0	11	0	0	0	6	0
<b>Units in 5+ Unit Multi-Family Structures</b>	42	24	18	0	0	0	60	0	24	0

Source: SOCDS Building Permits Database, Accessed December 2023

**Table 45. Elko County, Building Permits, 2010 to 2019**

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<b>Total Units</b>	136	279	474	399	350	236	174	161	170	147
<b>Units in Single-Family Structures</b>	125	177	287	283	166	200	172	161	170	141
<b>Units in All Multi-Family Structures</b>	11	102	187	116	184	36	2	0	0	6
<b>Units in 2-unit Multi-Family Structures</b>	8	6	10	8	0	0	2	0	0	6
<b>Units in 3- and 4-unit Multi-Family Structures</b>	3	0	9	0	0	0	0	0	0	0
<b>Units in 5+ Unit Multi-Family Structures</b>	0	96	168	108	184	36	0	0	0	0

Source: SOCDS Building Permits Database, Accessed December 2023

**Table 46. Elko County, Building Permits, 2020 to 2022**

	2020	2021	2022							
<b>Total Units</b>	180	197	104							
<b>Units in Single-Family Structures</b>	180	195	104							
<b>Units in All Multi-Family Structures</b>	0	2	0							
<b>Units in 2-unit Multi-Family Structures</b>	0	2	0							
<b>Units in 3- and 4-unit Multi-Family Structures</b>	0	0	0							
<b>Units in 5+ Unit Multi-Family Structures</b>	0	0	0							

Source: SOCDS Building Permits Database, Accessed December 2023