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Housing Data Profile Elko County, Nevada

January 2025

University of Nevada, Reno Extension

This publication was produced by the **Nevada Economic Assessment Project (NEAP)**, which aims to develop and maintain an extensive data archive with timely, meaningful, and consistent characteristics and a set of analytical tools used to provide Nevada's communities with research and analysis of emerging issues through outreach and engagement.

More information on NEAP can be found at: Extension.unr.edu/NEAP

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

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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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Report Layout

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

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

Introductory Sections

Introduction and Executive Summary

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

Data Sources

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

County Selected Communities and Map

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

Housing Assistance Programs

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

Data Sections

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

Demographic, Social, and Economic Characteristics

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

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

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

Housing Supply Characteristics

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

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

Data Sources

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

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

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

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

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

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

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

American Community Survey

The ACS is an ongoing survey conducted by the U.S. Census Bureau. Per the Census Bureau¹:

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

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

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

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

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

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

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

The following are specific ACS reports used in this document:

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

Housing and Urban Development (HUD)

Housing and Urban Development's (HUD) mission³:

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

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

³ <https://www.hud.gov/about/mission>

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

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

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

ESRI – Environmental Systems Research Institute

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

Per Esri⁵:

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

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

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

Citation for ESRI Data used within this document:

ESRI ArcGIS Business Analyst, 2023

Lightcast

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

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

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

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

⁴ https://www.huduser.gov/portal/about/mission_and_background.html

⁵ <https://www.esri.com/en-us/home>

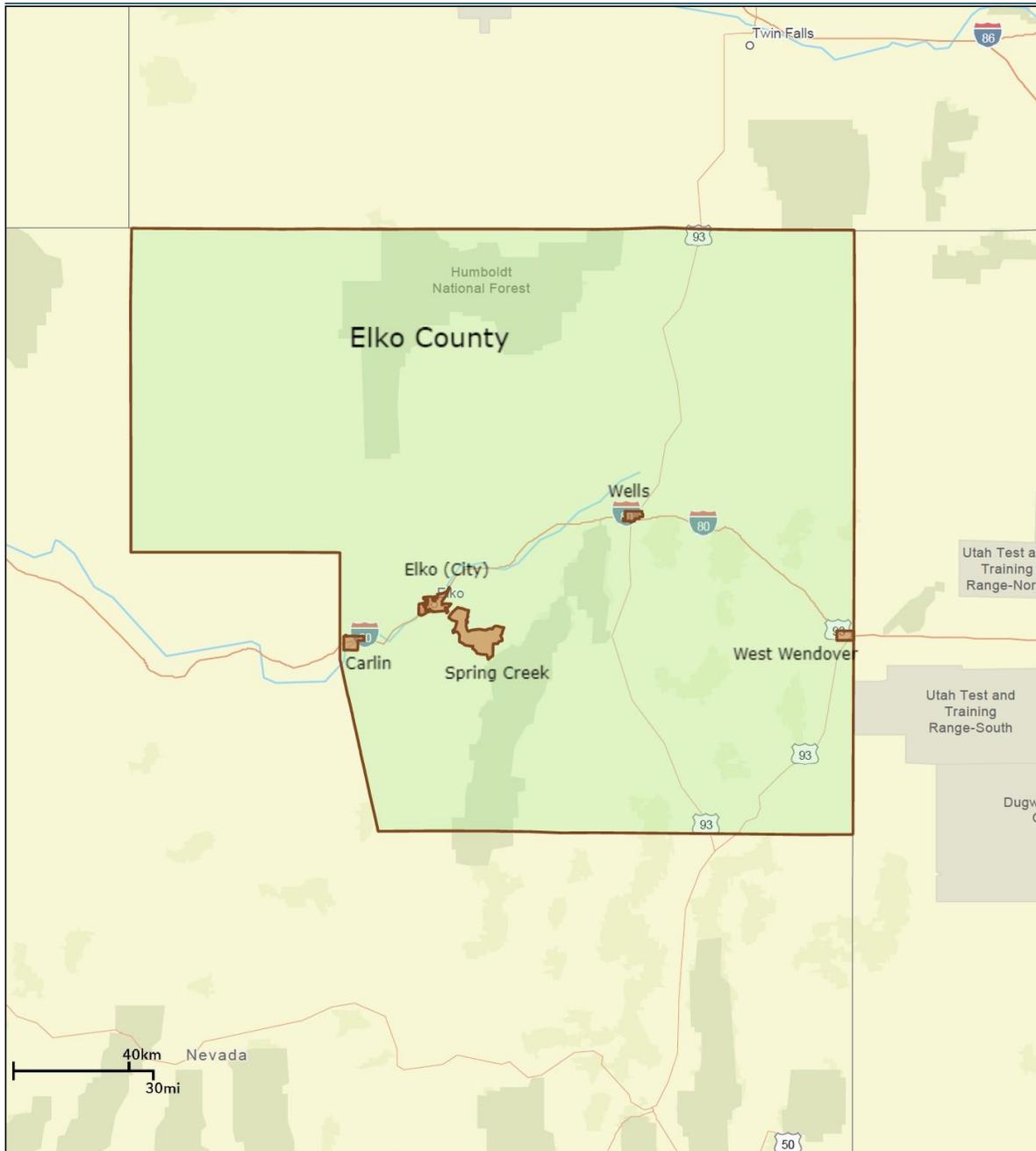
⁶ http://downloads.esri.com/esri_content_doc/dbl/us/G164052_US-DataFactSheet_WEB.pdf

Elko County Selected Communities and Map

Three cities and two towns were selected as communities to review: Carlin, Elko, Spring Creek, Wells and West Wendover. These communities, or market areas, were requested by Nevada Rural Housing for the study to focus on, in addition to the county as a whole.

The selected communities are on the list of cities and Census Designated Places (CDPs) by the Census Bureau. CDPs are defined by the Census as a statistical geography representing closely settled, unincorporated communities that are locally recognized and identified by name.⁷

Below is a map of Elko County with the selected communities highlighted.



⁷ <https://www.census.gov/programs-surveys/bas/information/cdp.html>

Housing Assistance Programs and Eligibility

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

Data in this section is sourced through the following:

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

Characteristics in this Section

HUD Income Limits

Fair Market Rents

Homeowner and Renter Assistance Programs

Low-Income Housing Inventory

HUD Income Limits

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

HUD uses the U.S. Census Bureau’s most recent American Community Survey (ACS) median family income data as the basis of each year’s income limits. This is opposed to using household income data. For federal fiscal year 2022 (FY22) the 2019 ACS was used as the basis. HUD uses Consumer Price Index (CPI) published data through the Bureau of Labor Statistics to inflate the 2019 figures to 2022 dollars.⁹

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

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

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

Table 1. Income Limit Percent Adjustment by Family Size

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

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

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

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

⁸ <https://www.huduser.gov/portal/datasets/il.html>

⁹ <https://www.huduser.gov/portal/datasets/il/il22/Medians-Methodology-FY22.pdf>

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

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

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

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

Elko County	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
30% Income Limits	\$20,250	\$23,150	\$26,050	\$30,000	\$35,140	\$40,280	\$45,420	\$50,560
50% Income Limits	\$33,750	\$38,600	\$43,400	\$48,200	\$52,100	\$55,950	\$59,800	\$63,650
80% Income Limits	\$54,000	\$61,700	\$69,400	\$77,100	\$83,300	\$89,450	\$95,650	\$101,800

More details regarding income limit formulae and HUD documentation regarding it can be found on their webpage¹⁰. This includes maximum/minimum year-over-year increases and decreases, adjustments for areas with high housing cost versus income levels, low housing costs versus income levels, and floor limits for income assistance.

¹⁰ https://www.huduser.gov/portal/datasets/il.html#2022_documents

Fair Market Rents

Fair Market Rents (FMRs) are determined by HUD on an annual basis to be used in a variety of assistance programs. Per HUD¹¹:

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

In Nevada, FMRs are also used to determine whether rental properties are eligible for the 3% abatement pursuant to NRS 361.4724.¹² The Nevada Department of Taxation is required to publish updated FMR totals on or before April 1 of each year for taxation purposes. This includes publishing the below utility allowance which is determined by the respective housing authority for each county.

HUD publishes new fiscal year figures at the start of the federal fiscal year, October 1 of the previous calendar year.¹³ Thus, at the time of writing this report, federal fiscal year 2023 is active with official HUD numbers published on October 1, 2022.

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

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	Mobile Home Space
Elko County	\$973	\$1,092	\$1,435	\$1,880	\$2,134	\$574

Table 5. Elko County Utility Allowance, FY 2024

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	Mobile Home Space
Elko County	\$207	\$224	\$260	\$297	\$333	\$104

¹¹ <https://www.huduser.gov/portal/datasets/fmr.html>

¹² <https://tax.nv.gov/LocalGovt/PolicyPub/ArchiveFiles/FairMarketRents/>

¹³ https://www.huduser.gov/portal/datasets/il.html#2022_data

An affordable home is defined by HUD as paying no more than 30 percent of gross income for housing costs, including utilities. Paying over that 30 percent defines the occupant as cost-burdened.¹⁴

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

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

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

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

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

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	Mobile Home Space
Elko County	\$38,920	\$43,680	\$57,400	\$75,200	\$85,360	\$22,960

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

Equation 2. Hourly Wage Needed to Afford Housing

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

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

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	Mobile Home Space
Elko County	\$18.71	\$21.00	\$27.60	\$36.15	\$41.04	\$11.04

¹⁴ <https://archives.hud.gov/local/nv/goodstories/2006-04-06glos.cfm>

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

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

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

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

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

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	Mobile Home Space
Elko County	73	82	108	141	160	43

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

County	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	Mobile Home Space
Elko County	67	75	98	129	146	39

Homeowner and Renter Assistance Programs

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

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

Below are the various assistance programs the NRH provides in the state. All programs may not be currently open, available in all jurisdictions, nor available to all interested parties. This is not necessarily an extensive list. Please contact the NRH directly for more information.¹⁵

Home At Last

Home At Last provides customized loan and down payment assistance options to help more Nevadans become homeowners. This program was launched in 2006 and has a couple options available to help financially assist homebuyers in Nevada. "Home At Last!" affordable loans are available *with* or *without* down payment assistance.¹⁶

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

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

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

- 2020 → 144
- 2021 → 83
- 2022 → 28
- 2023 → 37

Home Means Nevada Rural Down Payment Assistance Program

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

Program Specific Eligibility: *The home being purchased must be your primary residence. (No first-time homebuyer requirement to receive down payment assistance.)¹⁷ has an income limit of 300% of Federal Poverty Guidelines (FPG) based on household size.*

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

- 2020 to 2021 → 0
- 2022 → 1
- 2023 → 5

¹⁵ <https://nvrural.org/contact-us/>

¹⁶ <https://nvrural.org/home-at-last/downpaymentassistance/>

¹⁷ <https://nvrural.org/home-at-last/resources-for-partners/home-at-last-daily-rates/>

Mortgage Credit Certificate (MCC)

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

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

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

Purchase Price Limit for Elko County: *\$481,176. Income and purchase price limits apply to non-targeted areas only.*¹⁸

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

- **2020 to 2021 → 0**
- **2022 → 2**
- **2023 → 8**

Section 8 Housing Choice Voucher (HCV) Program

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

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

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

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

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

- **2023 → 42 Active Vouchers**

¹⁸ <https://nvrural.org/income-and-purchase-price-limits/>

¹⁹ https://www.hud.gov/topics/housing_choice_voucher_program_section_8

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

Emergency Assistance Program

Nevada Rural Housing (NRH) provides Emergency Rental Assistance to renters in NRHA jurisdictions who are facing eviction or utility shut-off for non-payment. This program is available to anyone needing help with back rent (it is not restricted to those facing a hardship due to the pandemic).²¹

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

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

- **2023 → 19 Households Assisted**

Security Deposit Program

Nevada Rural Housing's (NRH) Security Deposit Program offers eligible applicants up to \$700 toward their security deposit. The assistance is a federally funded grant and does not have to be paid back. The Security Deposit Program is an alternative to security deposit payment plans.²²

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

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

- **2023 → 1 Household Assisted**

²¹ <https://nvrural.org/renter-services/emergency-rental-assistance-program/>

²² <https://nvrural.org/renter-services/security-deposit-program-2/>

Weatherization Assistance

The weatherization program is designed to help low-income Nevadans save money on their utility bills by providing a number of services that improve energy efficiency in homes. It is able to offer everything from the installation of carbon monoxide alarms to insulation of water heaters and pipes—all in the name of creating a more sustainable state and happier, healthier Nevadans.²³ Assistance is provided for those living in single-family homes, multi-family units, and manufactured housing. To qualify for Weatherization Assistance, your household must meet designated maximum household income limits.

Income Limits: Applicants will need to fall under one of these two maximum annual income levels—depending on where you live and where the funding for weatherization comes from—in order to qualify for weatherization services.²⁴

Table 10. 2022 Weatherization Income Guidelines

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

Nevada Rural Housing is responsible for the Weatherization Program in Carson, Churchill, Lyon, Douglas, and Storey Counties as well as parts of Clark County. Those in Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Mineral, Nye, Pershing, and White Pine Counties may contact the Rural Nevada Development Corporation for assistance.^{25,26}

Program Activity:

- **2023**
 - **City of Elko: 4 Households**
 - **Owyhee: 6 Households**
 - **West Wendover: 2 Households**
 - **Wells: 1 Household**

²³ <https://nvrural.org/weatherization/>

²⁴ <https://nvrural.org/weatherization/do-i-qualify/>

²⁵ <https://nvrural.org/weatherization/regional-weatherization-offices-contact-information/>

²⁶ <https://rndcnv.org/weatherization/>

Subsidized Housing Inventory

Below, the low-income housing inventory for the county, as tracked by the Nevada Housing Division.²⁷

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

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

Table 11. Elko County Subsidized Housing Inventory Restrictions by Type

	City	Total Units	Restricted Units	Assisted Units	Senior or Disabled Units
Chimney Rock	Wells	9	9		0
Cimarron Village	Elko	48	48	46	48
Crater View	Owyhee	12		12	0
Diana Arms II	Elko	52		27	0
Duck Valley NV6-22 Ph II	Owyhee	24	24	24	0
Duck Valley NV6-22 Project	Owyhee	20	10	10	0
Eastline Apts.	West Wendover	30	30	30	0
FISH homes in Elko County	Various	1	1		0
Green Acre Park Apts	Elko	40		40	40
Horizon Apts.	West Wendover	64	63	59	0
Mountain Shadows Apts.	Elko	24	21	24	0
Mountain View Apts.	Jackpot	40		23	0
Pinion Apts.	Elko	26	25	25	0
Quail Run At River's Edge	Elko	59	59		0
Sage West Village	Elko	55	55	18	0
Stonecreek	West Wendover	42	42		0
Sunrise Apts.	Elko	22	22	22	0
Toana View Apts.	West Wendover	36	36		0
Wells Golden Village/Senior Housing	Wells	8	8		8
Winchester Ct.	Elko	40	30		0
Winchester Senior Housing	Elko	11		10	11
Woodlands Apts.	Elko	24	24	24	21

Source: Nevada Housing Division, accessed January 2024

²⁷ https://housing.nv.gov/Programs/Housing_Database/

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

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

Housing Complex	Total Units	30% AMI	35% AMI	40% AMI	45% AMI	50% AMI	60% AMI
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; *Income restrictions not given

Demographic, Social and Economic Characteristics

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

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

Characteristics in this Section

Population

Population by Age

Race and Ethnicity

Marital Status

Households

Families

Households by Income

Poverty

Educational Attainment

Labor Force and Unemployment

Industry Employment

Occupation Employment

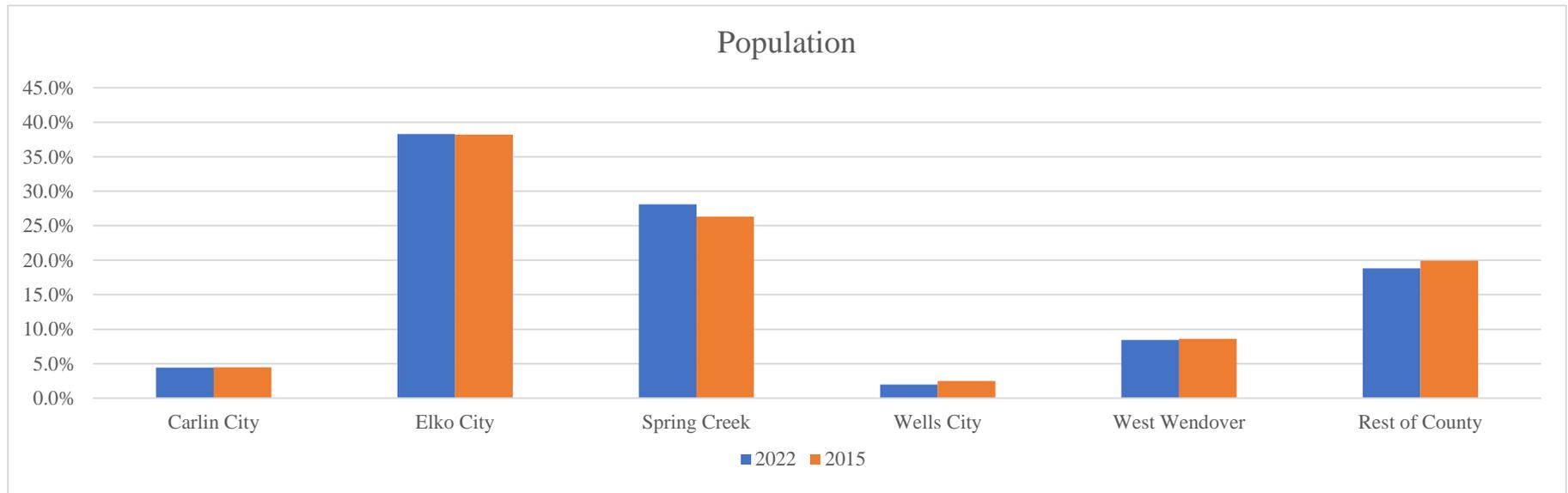
Population

Table 13. Elko County Population, 2015-2022

	2022	2015
Carlin City	2,366	2,299
Elko City	20,513	19,709
Spring Creek	15,062	13,564
Wells City	1,057	1,288
West Wendover	4,513	4,422
Rest of County	10,089	10,280
Elko County	53,600	51,562

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

Figure 1. Elko County Population, 2015-2022



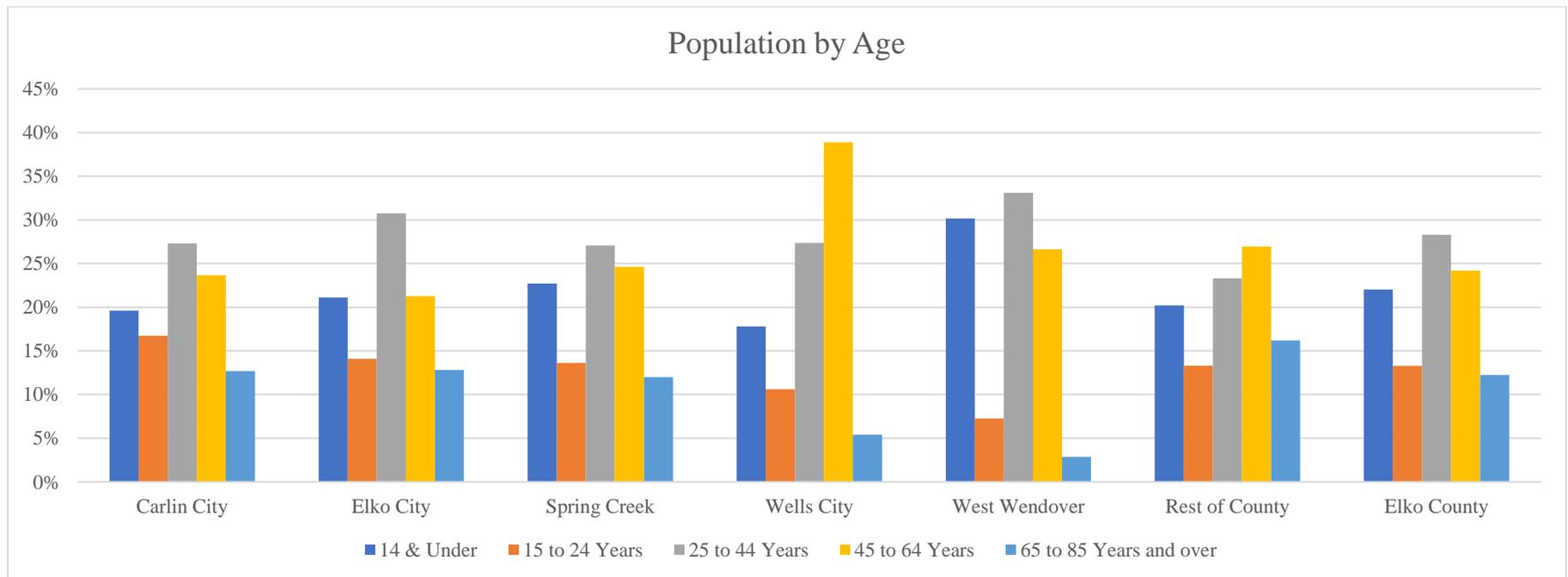
Population by Age

Table 14. Elko County Population by Age, 2022

	14 & Under	15 to 24 Years	25 to 44 Years	45 to 64 Years	65 to 85 Years and over
Carlin City	464	396	646	560	300
Elko City	4,332	2,890	6,303	4,362	2,626
Spring Creek	3,419	2,050	4,079	3,707	1,807
Wells City	188	112	289	411	57
West Wendover	1,361	327	1,494	1,202	129
Rest of County	2,039	1,344	2,352	2,719	1,635
Elko County	11,803	7,119	15,163	12,961	6,554

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

Figure 2. Elko County Population by Age, 2022



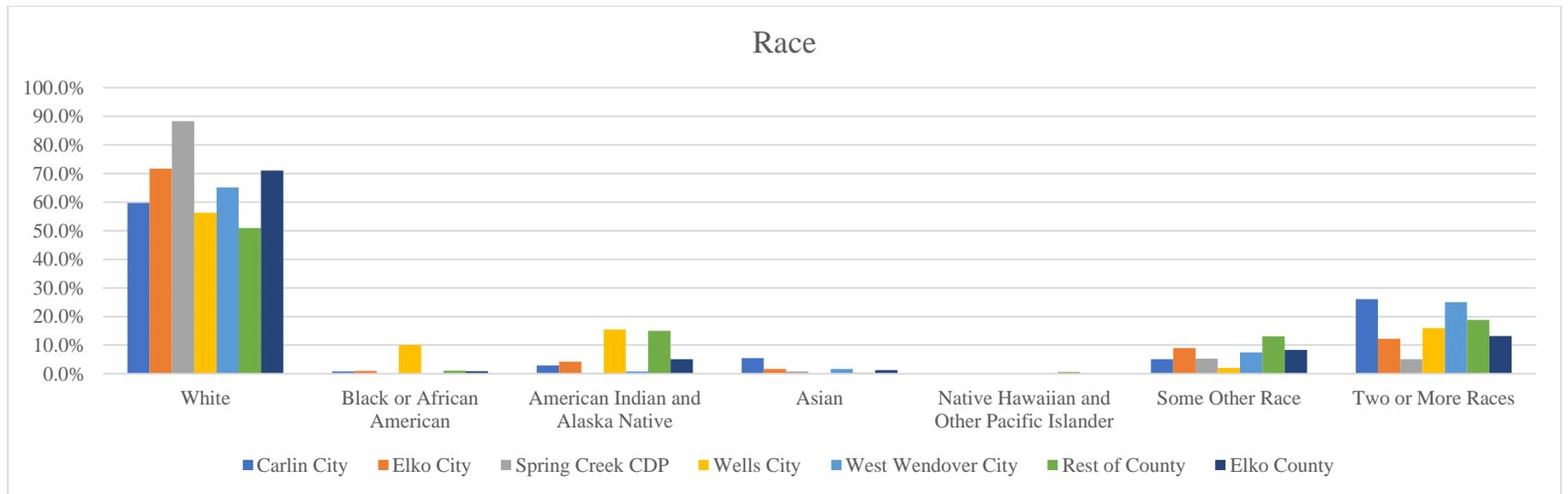
Race

Table 15. Elko County Race, 2022

Race	Carlin City	Elko City	Spring Creek	Wells City	West Wendover City	Rest of County	Elko County
White	1,413	14,708	13,303	595	2,938	5,135	38,092
Black or African American	18	203	23	106	0	114	464
American Indian and Alaska Native	68	876	42	164	35	1,518	2,703
Asian	130	333	126	0	74	37	700
Native Hawaiian and Other Pacific Islander	0	29	0	1	0	63	93
Some Other Race	120	1,853	801	22	336	1,325	4,457
Two or More Races	617	2,511	767	169	1,130	1,897	7,091
Total	2,366	20,513	15,062	1,057	4,513	10,089	53,600

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

Figure 3. Elko County Race, 2022



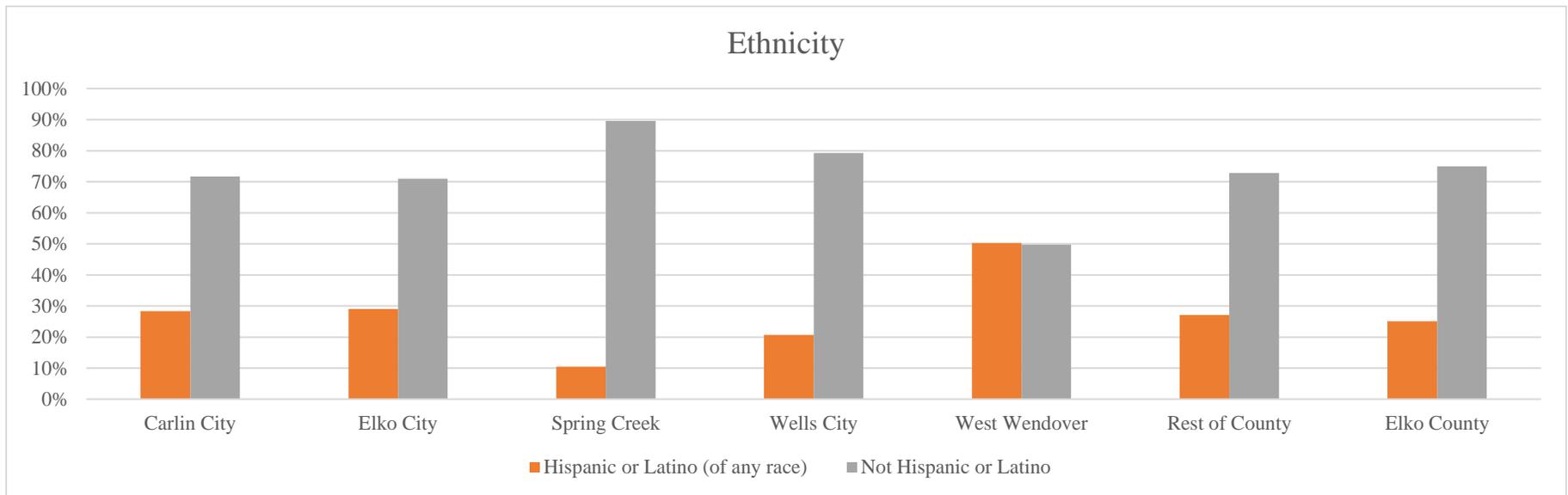
Ethnicity

Table 16. Elko County Ethnicity, 2022

Hispanic or Latino and Race	Carlin City	Elko City	Spring Creek	Wells City	West Wendover	Rest Of County	Elko County
Total Population	2,366	20,513	15,062	1,057	4,513	10,089	53,600
Hispanic or Latino (of any race)	670	5,960	1,570	219	2,268	2,737	13,424
Not Hispanic or Latino	1,696	14,553	13,492	838	2,245	7,352	40,176

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

Figure 4. Elko County Ethnicity, 2022



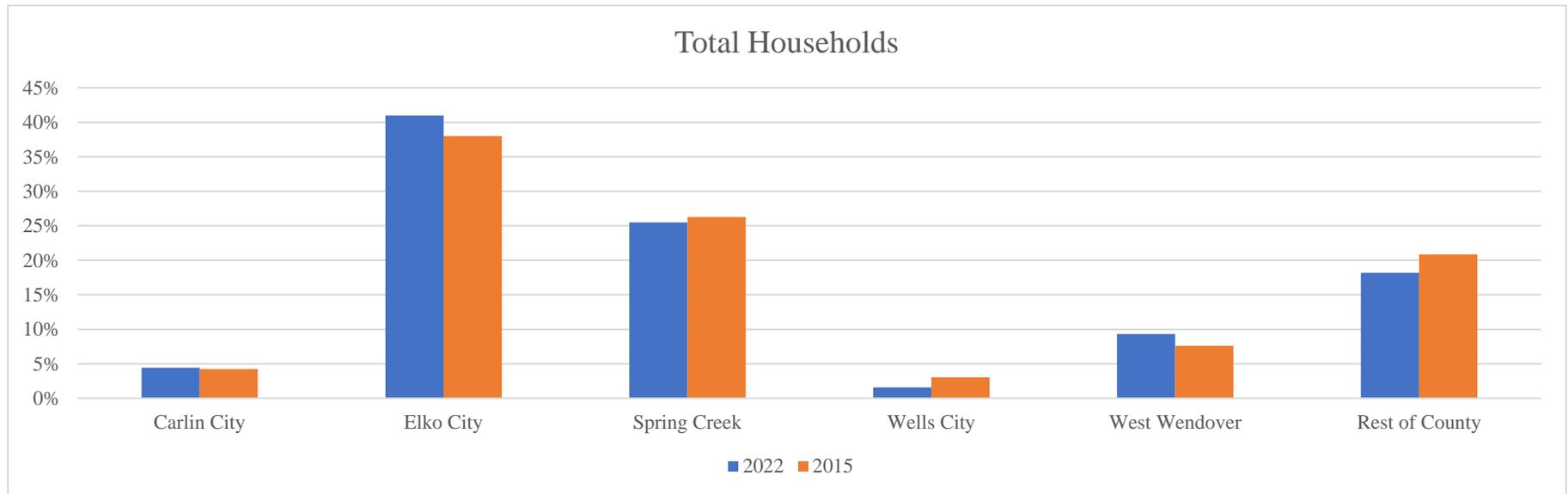
Total Households

Table 17. Elko County Households, 2015-2022

	2022	2015
Carlin City	841	751
Elko City	7,802	6,726
Spring Creek	4,851	4,649
Wells City	303	539
West Wendover	1,771	1,346
Rest of County	3,464	3,685
Elko County	19,032	17,696

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

Figure 5. Total Households, 2022



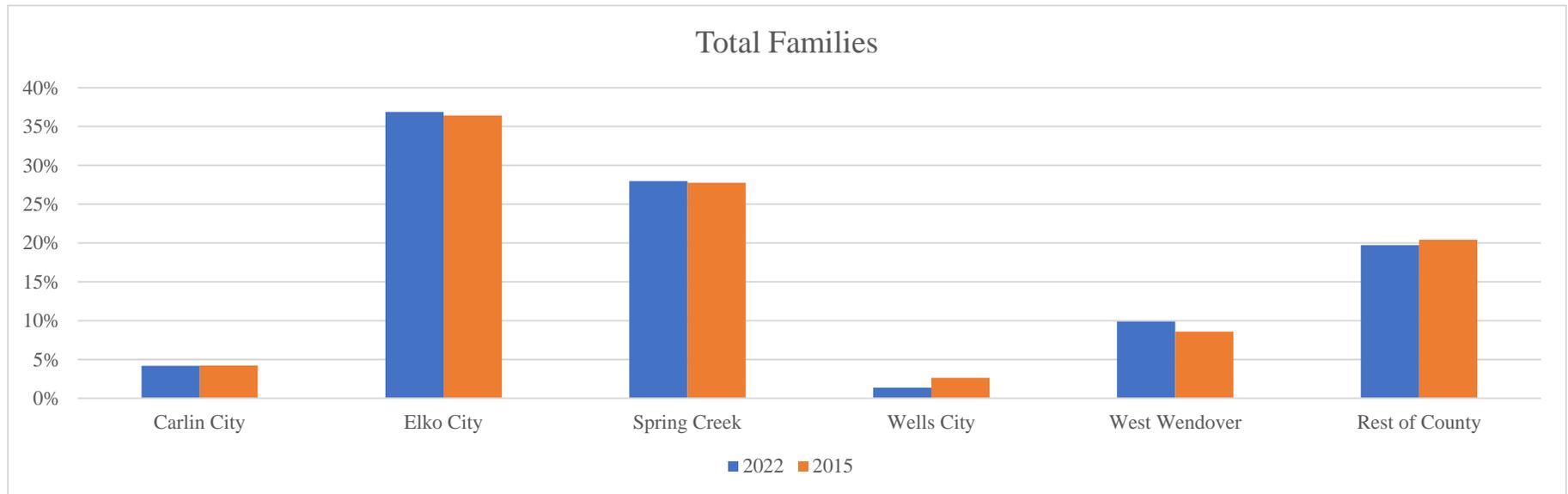
Total Families

Table 18. Elko County Total Families, 2015-2022

	2022	2015
Carlin City	544	537
Elko City	4,809	4,641
Spring Creek	3,650	3,536
Wells City	178	335
West Wendover	1,289	1,094
Rest of County	2,573	2,602
Elko County	13,043	12,745

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

Figure 6. Total Families, 2015-2022



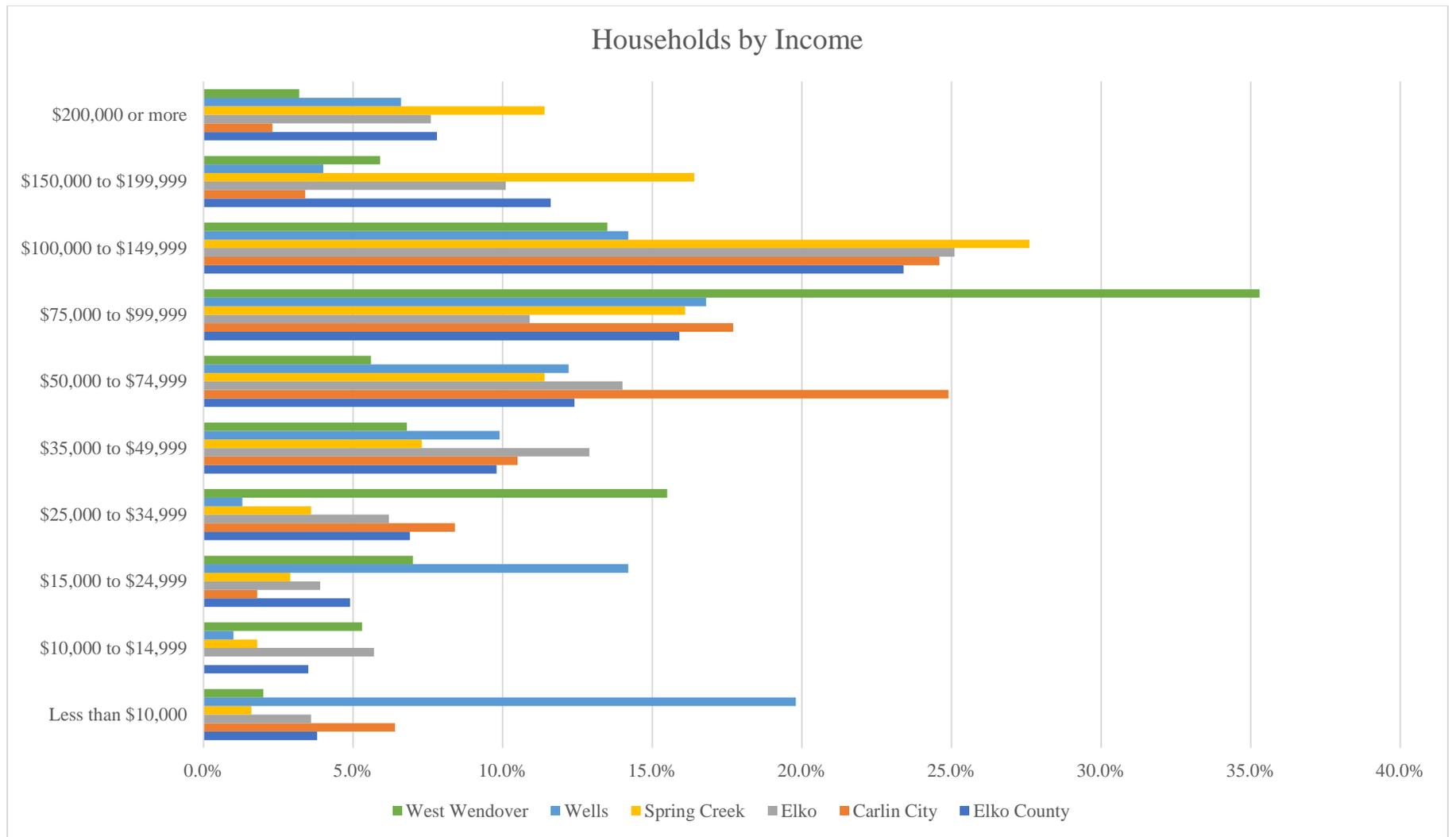
Households by Income

Table 19. Elko County Household by Income, 2022

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

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

Figure 7. Households by Income, 2022



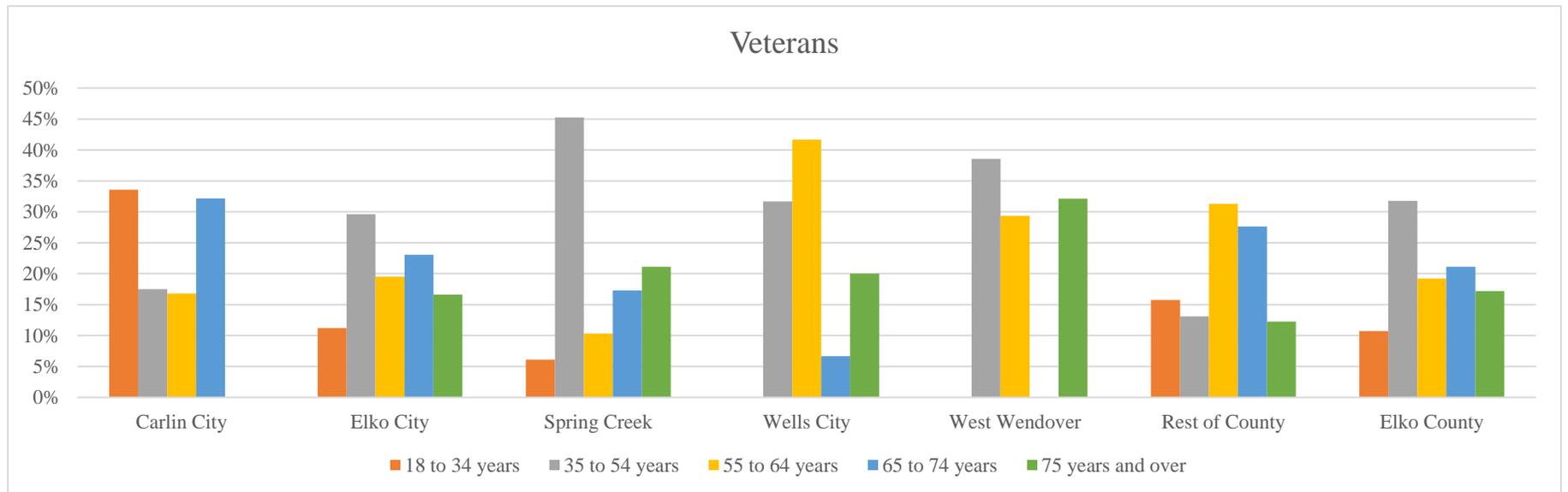
Veterans

Table 20. Elko County Veterans, 2022

	Carlin City	Elko City	Spring Creek	Wells City	West Wendover	Rest of County	Elko County
Veteran population 18 years and over	143	963	1,048	60	109	572	2,895
Male	119	892	904	60	109	521	2,605
Female	24	71	144	0	0	51	290
18 to 34 years	48	108	64	0	0	90	310
35 to 54 years	25	285	474	19	42	75	920
55 to 64 years	24	188	108	25	32	179	556
65 to 74 years	46	222	181	4	0	158	611
75 years and over	0	160	221	12	35	70	498

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

Figure 8. Elko County Veterans, 2022



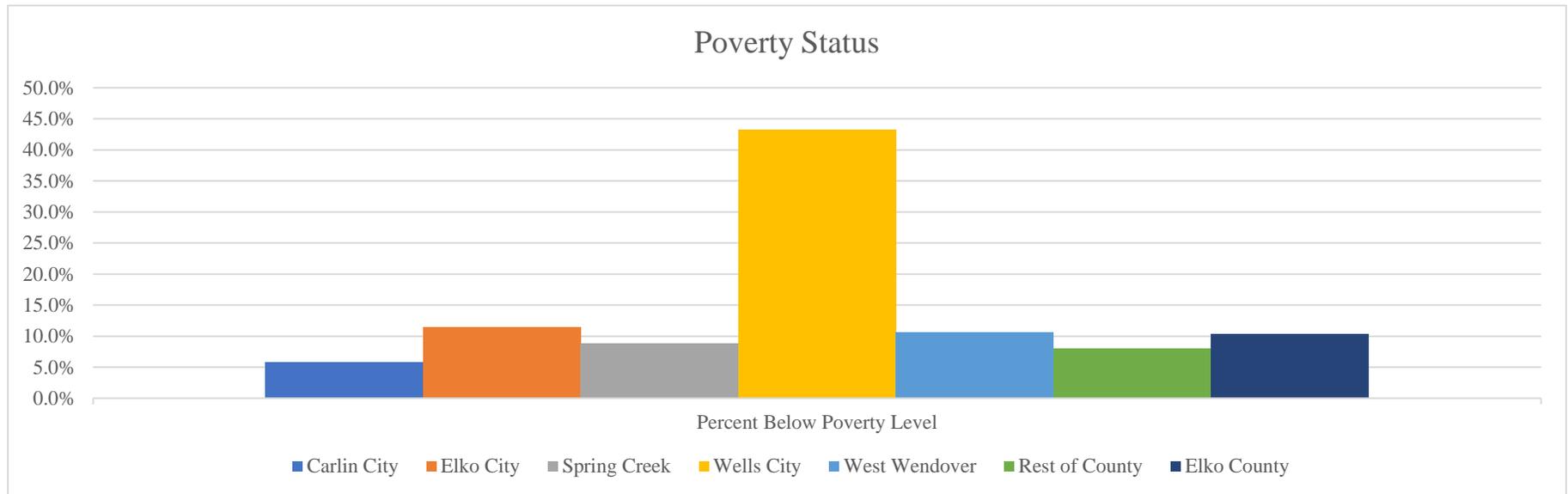
Poverty Status

Table 21. Elko County Poverty Status, 2022

Population for whom poverty status is determined	Below Poverty Level	Percent Below Poverty Level
Carlin City	122	5.8%
Elko City	2,292	11.4%
Spring Creek	1,327	8.8%
Wells City	458	43.3%
West Wendover	481	10.7%
Rest of County	793	8.0%
Elko County	5,473	10.4%

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

Figure 9. Poverty by Place, 2022



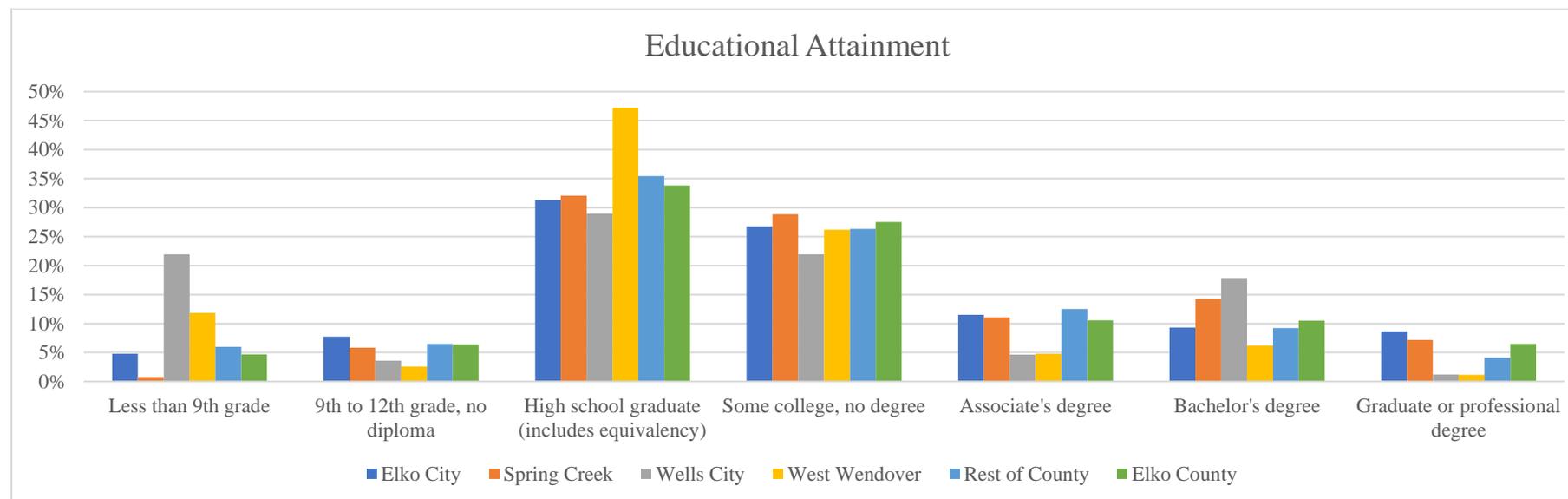
Educational Attainment

Table 22. Elko County Educational Attainment, 2022

	Carlin City	Elko City	Spring Creek	Wells City	West Wendover	Rest of County	Elko County
Population 25 years and over	1,506	13,291	9,593	757	2,825	6,706	34,678
Less than 9th grade	19	633	73	166	334	400	1,625
9th to 12th grade, no diploma	101	1,030	558	27	73	435	2,224
High school graduate (includes equivalency)	562	4,159	3,075	219	1,335	2,375	11,725
Some college, no degree	546	3,554	2,770	166	739	1,766	9,541
Associate's degree	68	1,529	1,061	35	135	837	3,665
Bachelor's degree	108	1,235	1,370	135	176	618	3,642
Graduate or professional degree	102	1,151	686	9	33	275	2,256
High school graduate or higher	1,386	11,628	8,962	564	2,418	5,871	30,829
Bachelor's degree or higher	210	2,386	2,056	144	209	893	5,898

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

Figure 10. Elko County Educational Attainment, 2022



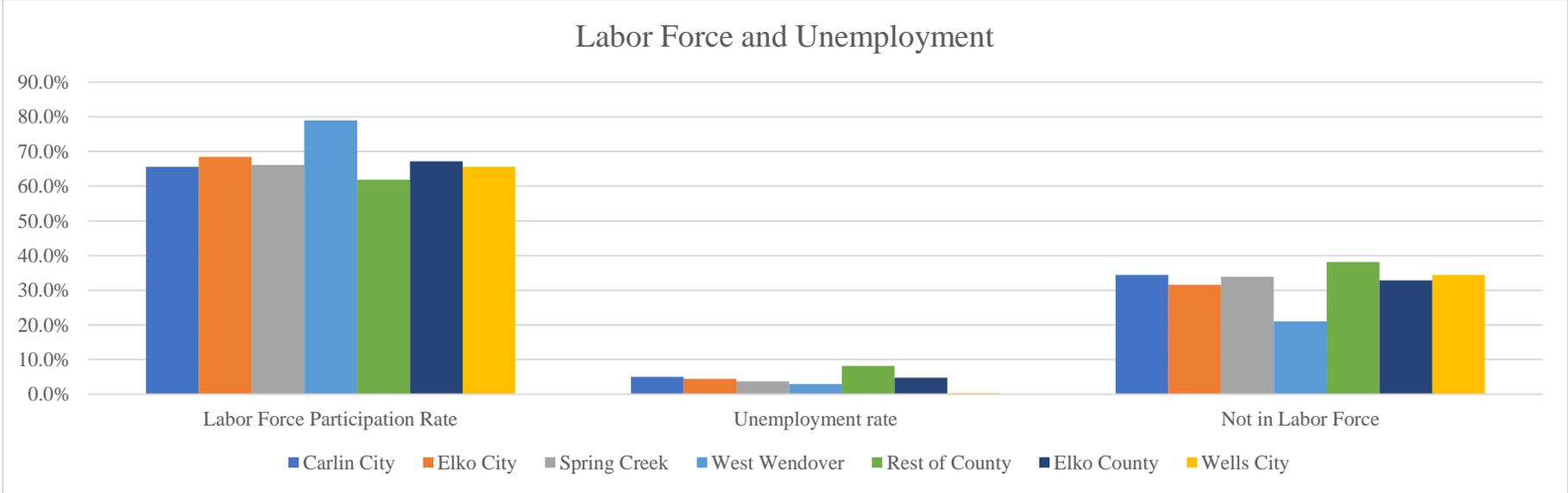
Labor Force and Unemployment

Table 23. Elko County Labor Force and Unemployment, 2022

	Population 16 Years and over	In Labor Force	Unemployed	Not In Labor Force
Carlin City	1,902	1,248	63	654
Elko City	16,049	10,978	493	5,071
Spring Creek	11,298	7,471	280	3,827
Wells City	857	562	2	295
West Wendover	3,152	2,489	74	663
Rest of County	7,891	4,883	398	3,008
Elko County	41,149	27,631	1,310	13,518

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

Figure 11. Labor Force and Unemployment Rate, 2022



Industry Employment

Table 24. Elko County Industry Employment, 2022

Industries	Carlin City	Elko City	Spring Creek	Wells	West Wendover	Rest of County	Elko County
Agriculture, forestry, fishing and hunting, and mining:	240	2,171	1,897	40	568	1,131	6,047
Construction	53	605	891	19	0	701	2,269
Manufacturing	0	524	276	30	0	102	932
Wholesale trade	13	312	169	11	35	103	643
Retail trade	250	937	677	112	127	173	2,276
Transportation and warehousing, and utilities:	122	558	149	69	145	286	1,329
Information	27	55	0	12	0	10	104
Finance and insurance, and real estate and rental and leasing:	61	492	184	0	38	126	901
Finance and insurance	11	175	106	0	0	43	335
Real estate and rental and leasing	50	317	78	0	38	83	566
Professional, scientific, and management, and administrative and waste management services:	78	677	425	189	0	173	1,542
Professional, scientific, and technical services	0	449	320	10	0	143	922
Management of companies and enterprises	0	21	0	0	0	0	21
Administrative and support and waste management services	78	207	105	179	0	30	599
Educational services, and health care and social assistance:	138	1,779	1,268	19	364	724	4,292
Educational services	49	856	544	19	210	349	2,027
Health care and social assistance	89	923	724	0	154	375	2,265
Arts, entertainment, and recreation, and accommodation and food services:	43	1,644	323	22	1,087	603	3,722
Other services, except public administration	97	410	480	0	0	173	1,160
Public administration	63	293	452	26	51	173	1,058
Unclassified Industry	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Total	1,185	10,457	7,191	549	2,415	4,478	26,275

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

Occupation Employment

Table 25. Elko County Occupation Employment, 2022

Occupations	Carlin City	Elko City	Spring Creek	Wells	West Wendover	Rest of County	Elko County
Management, business, science, and arts occupations:	331	3,498	2,402	96	529	1,155	8,011
Management, business, and financial occupations:	151	786	1,107	50	181	563	2,838
Computer, engineering, and science occupations:	23	1,090	521	29	76	128	1,867
Education, legal, community service, arts, and media occupations:	59	1,088	505	17	272	319	2,260
Healthcare practitioners and technical occupations:	98	534	269	0	0	145	1,046
Service occupations:	175	1,742	689	193	1,068	645	4,512
Healthcare support occupations	0	50	154	0	38	69	311
Protective service occupations:	61	131	98	154	33	43	520
Food preparation and serving related occupations	43	922	183	18	246	148	1,560
Building and grounds cleaning and maintenance occupations	17	357	161	21	186	230	972
Personal care and service occupations	54	282	93	0	565	155	1,149
Sales and office occupations:	251	1,806	1,531	152	158	809	4,707
Sales and related occupations	185	745	505	118	49	253	1,855
Office and administrative support occupations	66	1,061	1,026	34	109	556	2,852
Natural resources, construction, and maintenance occupations:	297	1,973	1,651	50	533	1,331	5,835
Farming, fishing, and forestry occupations	0	72	6	13	0	53	144
Construction and extraction occupations	162	1,271	1,105	32	57	983	3,610
Installation, maintenance, and repair occupations	135	630	540	5	476	295	2,081
Production, transportation, and material moving occupations:	131	1,438	918	58	127	538	3,210
Production occupations	6	460	292	36	0	188	982
Transportation occupations	114	518	414	22	94	243	1,405
Material moving occupations	11	460	212	0	33	107	823
Civilian employed population 16 years and over	1,185	10,457	7,191	549	2,415	4,478	26,275

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

Occupation Average Earnings

Table 26. Elko County Occupation Average Earnings, 2022

Occupations	Carlin City	Elko City	Spring Creek	Wells	West Wendover	Elko County
Management, business, science, and arts occupations:	\$65,863	\$45,187	\$71,591	\$70,161	\$21,250	\$65,863
Management, business, and financial occupations:	\$59,679	\$43,114	\$73,409	\$73,181	\$12,404	\$33,849
Computer, engineering, and science occupations:	\$89,018	-	\$88,089	\$88,136	\$120,234	-
Education, legal, community service, arts, and media occupations:	\$51,571	\$27,917	\$53,864	\$37,409	-	\$66,726
Healthcare practitioners and technical occupations:	\$60,109	-	\$91,346	\$56,947	-	-
Service occupations:	\$26,047	\$36,146	\$26,109	\$16,875	\$13,543	\$27,281
Healthcare support occupations	\$18,750	-	\$17,895	\$8,673	-	-
Protective service occupations:	\$67,714	\$85,382	\$69,441	\$127,679	-	-
Food preparation and serving related occupations	\$18,333	-	\$21,667	\$4,985	-	\$16,667
Building and grounds cleaning and maintenance occupations	\$35,602	-	\$35,804	\$40,469	\$11,625	\$36,882
Personal care and service occupations	\$27,095	\$7,083	\$33,889	\$19,732	-	\$26,474
Sales and office occupations:	\$34,322	\$29,093	\$35,273	\$34,370	\$6,792	\$40,688
Sales and related occupations	\$26,730	\$29,185	\$28,693	\$22,280	-	-
Office and administrative support occupations	\$36,084	\$29,018	\$36,750	\$35,662	\$73,500	-
Natural resources, construction, and maintenance occupations:	\$81,875	\$87,847	\$76,838	\$100,607	\$49,545	\$81,101
Farming, fishing, and forestry occupations	\$36,771	-	-	-	-	-
Construction and extraction occupations	\$83,958	\$104,706	\$67,630	\$100,625	\$55,000	-
Installation, maintenance, and repair occupations	\$81,884	\$59,938	\$91,207	\$101,000	-	-
Production, transportation, and material moving occupations:	\$57,880	\$55,923	\$52,188	\$54,141	\$81,667	-
Production occupations	\$82,708	-	\$85,033	\$88,750	\$84,167	-
Transportation occupations	\$67,418	\$56,071	\$59,245	\$66,742	-	-
Material moving occupations	\$19,750	-	\$14,965	\$25,270	-	-

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

Housing Supply Characteristics

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

Data in this section is sourced through the following:

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

Characteristics in this Section

Housing Units

Housing Structure Type

Housing Structure Age

Owner Occupied Units by Mortgage Status

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

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

Gross Renting Costs

Renting Costs as a Percentage of Monthly Income

Renting Costs as a Percentage of Monthly Income by Age Range

Overburdened Households

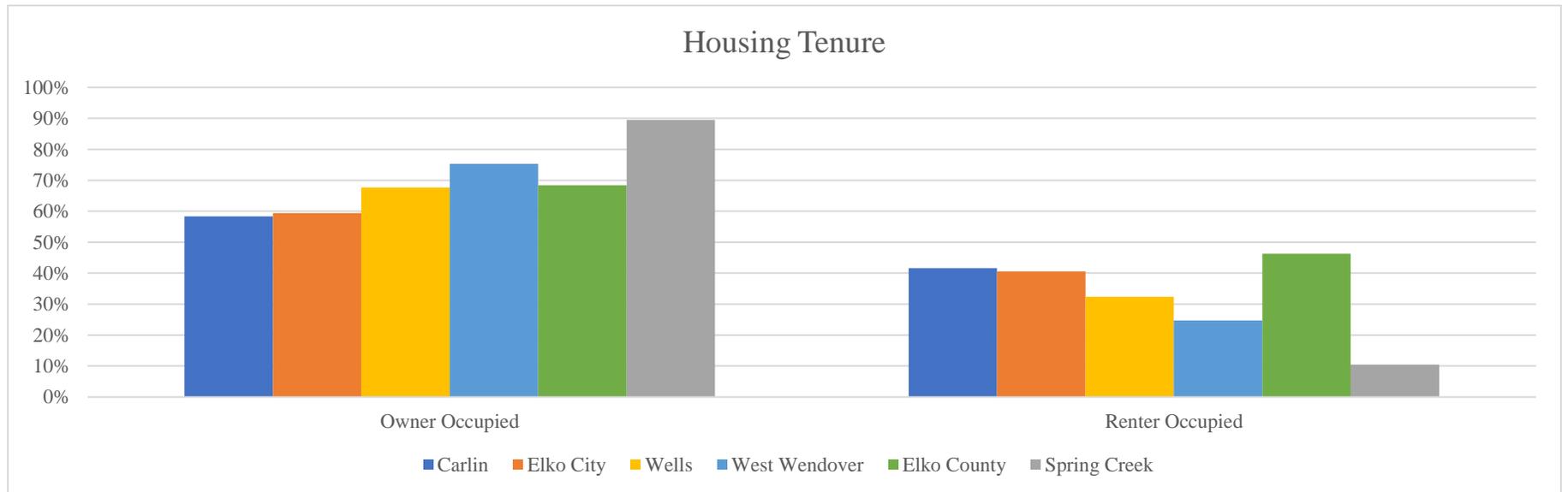
Housing Tenure

Table 27. Elko County Housing Tenure, 2022

	Housing Tenure	Owner Occupied	Renter Occupied
Carlin	841	491	350
Elko City	7,802	4,635	3,167
Spring Creek	4,851	4,342	509
Wells	303	205	98
West Wendover	1,771	731	1,040
Rest of County	3,464	2,608	856
Elko County	19,032	13,012	6,020

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

Figure 12. Elko County Housing Tenure, 2022



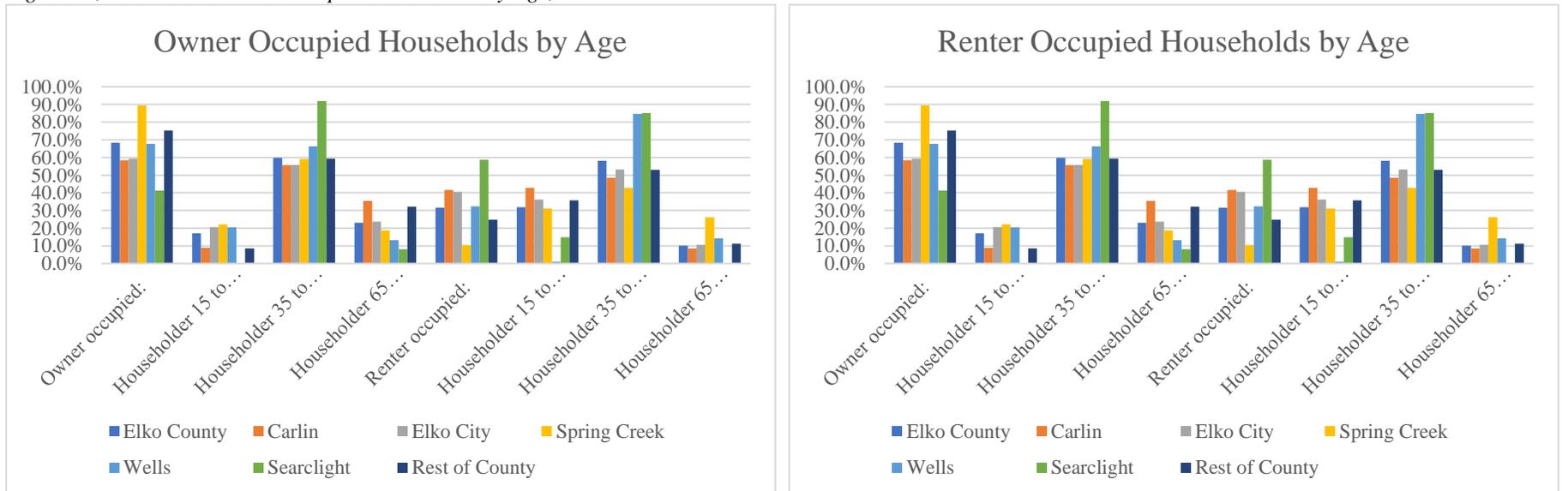
Housing Tenure by Age

Table 28. Elko County Housing Tenure by Age, 2022

	Elko County	Carlin	Elko City	Spring Creek	Wells	West Wendover	Rest of County
Owner occupied:	13,012	491	4,635	4,342	205	731	2,608
Householder 15 to 34 years:	2,222	44	954	959	42	0	223
Householder 35 to 64 years:	7,778	273	2,583	2,568	136	672	1,546
Householder 65 years and over:	3,012	174	1,098	815	27	59	839
Renter occupied:	6,020	350	3,167	509	98	1,040	856
Householder 15 to 34 years:	1,918	150	1,148	158	1	155	306
Householder 35 to 64 years:	3,495	170	1,685	218	83	885	454
Householder 65 years and over:	607	30	334	133	14	0	96
Total:	19,032	841	7,802	4,851	303	1,771	3,464

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

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



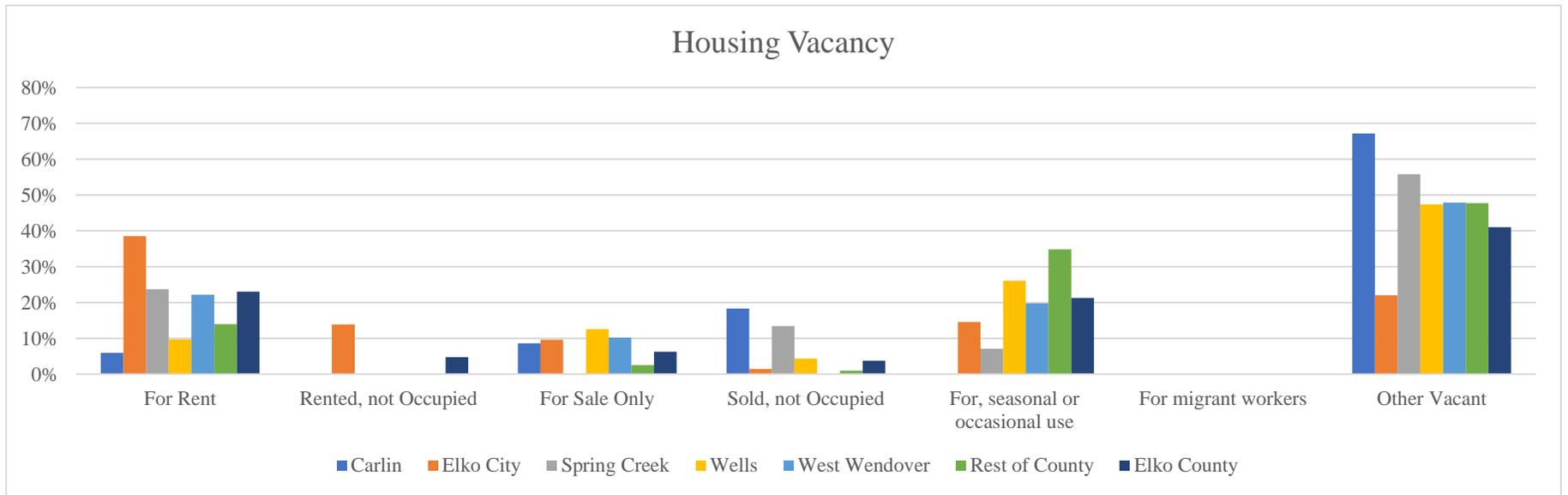
Housing Vacancy

Table 29. Elko County Vacancy Status, 2022

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

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

Figure 14. Elko County Vacancy, 2022



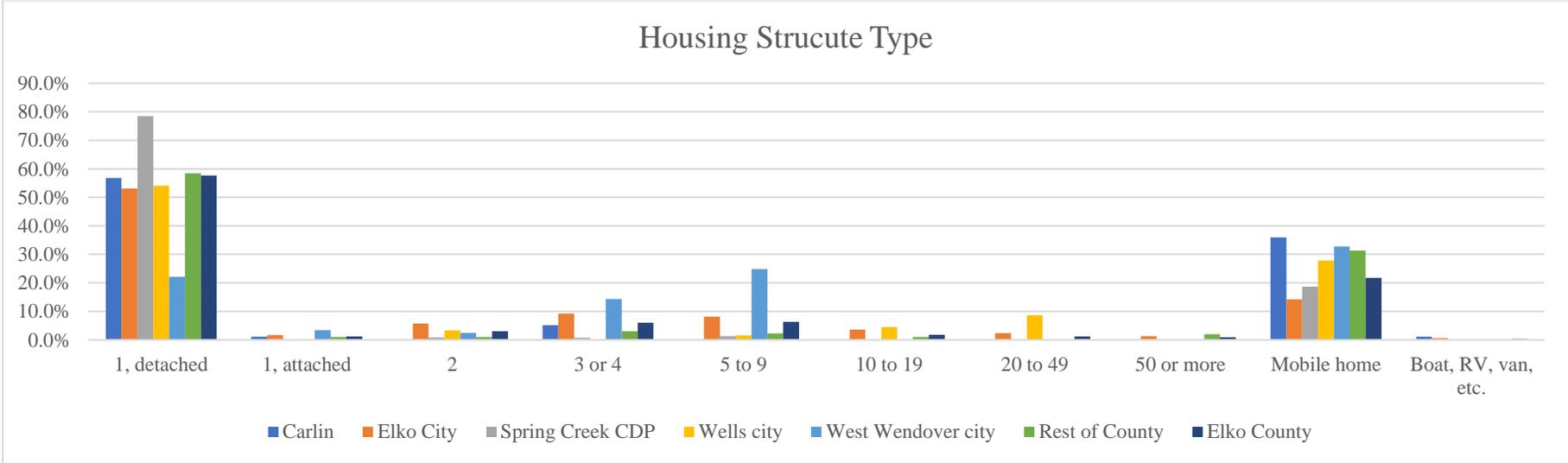
Housing Structure Type

Table 30. Elko County Housing Units in Structure, 2022

	Total:	1, detached	1, attached	2	3 or 4	5 to 9	10 to 19	20 to 49	50 or more	Mobile home	Boat, RV, van, etc.
Carlin	1,027	583	11	0	53	0	0	0	0	369	11
Elko City	8,763	4,656	146	502	803	717	316	208	112	1,245	58
Spring Creek	5,134	4,028	0	41	36	67	0	0	2	960	0
Wells	510	276	0	17	0	8	23	44	0	142	0
West Wendover	1,938	429	67	48	277	482	0	0	0	635	0
Rest of County	4,466	2,610	45	45	136	99	45	0	89	1,397	0
Elko County	21,838	12,582	269	653	1,305	1,373	384	252	203	4,748	69

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

Figure 15. Housing Units in Structure Elko County, 2022



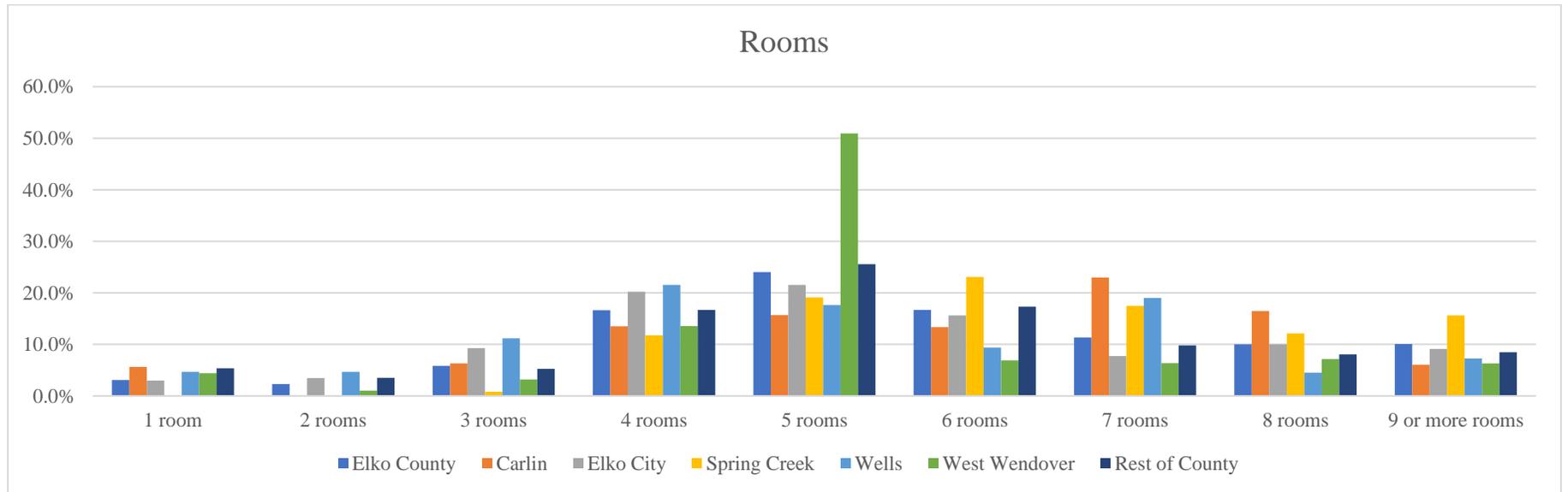
Rooms

Table 31. Elko County Number of Rooms, 2022

Number of Rooms	Elko County	Carlin	Elko City	Spring Creek	Wells	West Wendover	Rest of County
1 room	671	58	264	0	24	86	239
2 rooms	505	0	303	0	24	20	158
3 rooms	1,273	65	812	42	57	62	235
4 rooms	3,632	139	1,772	604	110	263	744
5 rooms	5,246	161	1,887	980	90	987	1,141
6 rooms	3,645	137	1,367	1,186	48	134	773
7 rooms	2,472	236	681	896	97	124	438
8 rooms	2,191	169	876	624	23	139	360
9 or more rooms	2,203	62	801	802	37	123	378
Total:	21,838	1,027	8,763	5,134	510	1,938	4,466

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

Figure 16. Number of Rooms, 2022



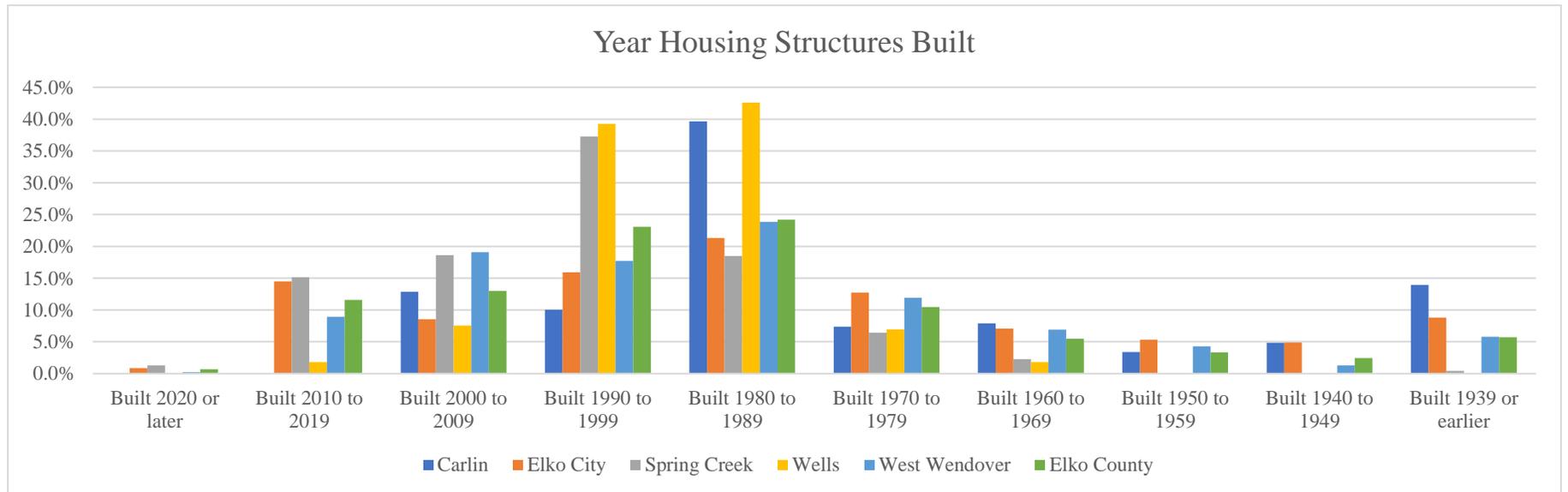
Housing Structure Age

Table 32. Elko County Housing Structure Age, 2022

	Total:	Built 2020 or later	Built 2010 to 2019	Built 2000 to 2009	Built 1990 to 1999	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
Carlin	1,027	-	-	132	103	407	76	81	35	50	143
Elko City	8,763	77	1,270	747	1,394	1,870	1,118	622	467	428	770
Spring Creek	5,134	67	777	956	1,915	949	330	117	-	-	23
Wells	510	-	50	8	71	163	92	37	41	-	48
West Wendover	1,938	-	35	146	761	826	135	35	-	-	-
Rest of County	4,466	9	399	853	792	1,065	532	309	191	58	258
Elko County	21,838	153	2,531	2,842	5,036	5,280	2,283	1,201	734	536	1,242

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

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



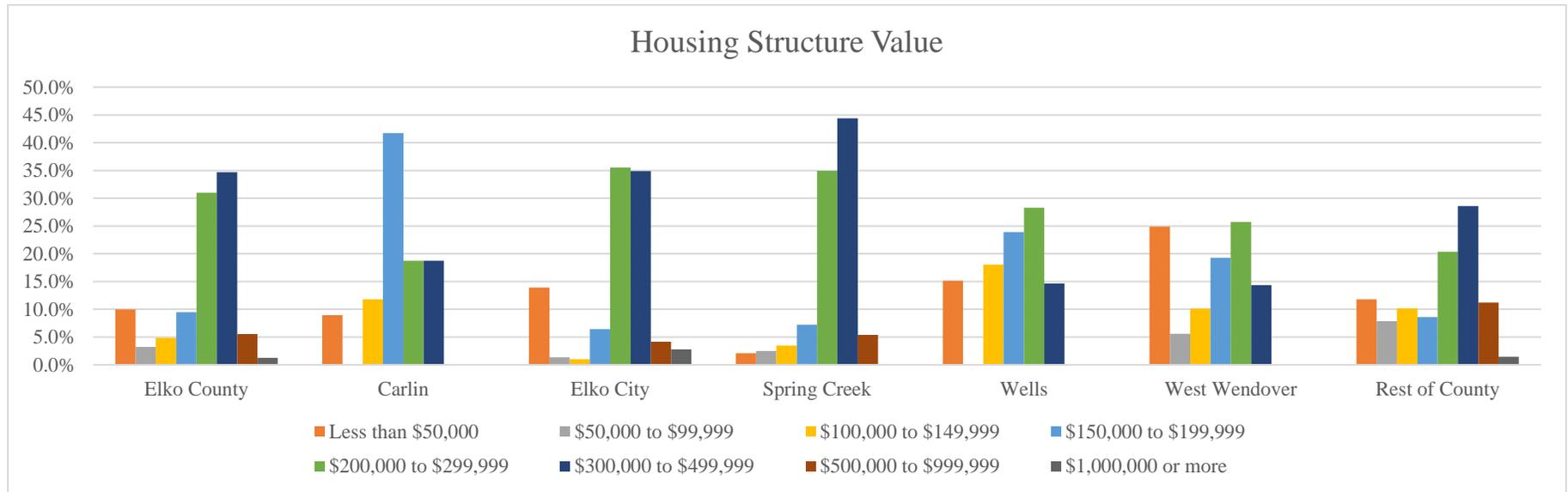
Housing Structure Value

Table 33. Elko County Housing Structure Value, 2022

VALUE	Elko County	Carlin	Elko City	Spring Creek	Wells City	West Wendover	Rest of County
Owner-occupied units	13,012	491	4,635	4,342	205	731	2,608
Less than \$50,000	1,300	44	645	90	31	182	308
\$50,000 to \$99,999	417	0	63	108	0	41	205
\$100,000 to \$149,999	630	58	46	150	37	74	265
\$150,000 to \$199,999	1,231	205	298	314	49	141	224
\$200,000 to \$299,999	4,033	92	1,646	1,518	58	188	531
\$300,000 to \$499,999	4,515	92	1,616	1,927	30	105	745
\$500,000 to \$999,999	720	0	193	235	0	0	292
\$1,000,000 or more	166	0	128	0	0	0	38
Median (dollars)	\$274,200	\$183,500	\$275,600	\$299,500	\$168,800	\$172,500	-

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

Figure 18. Housing Structure Value, 2022



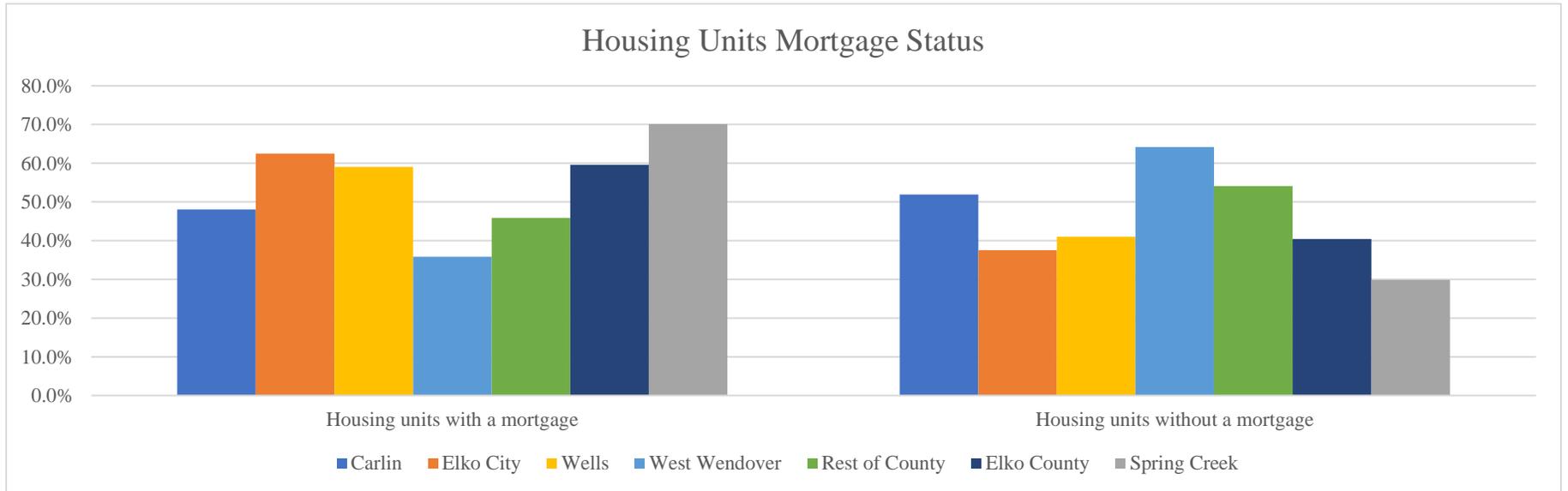
Housing Units by Mortgage Status

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

	Total	Housing units with a mortgage	Housing units without a mortgage
Carlin	491	236	255
Elko City	4,635	2,895	1,740
Spring Creek	4,342	3,045	1,297
Wells	205	121	84
West Wendover	731	262	469
Rest of County	2,608	1,196	1,412
Elko County	13,012	7,755	5,257

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

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



Selected Monthly Owner Costs for Mortgaged Homes

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

	Carlin	Elko City	Spring Creek	Wells	West Wendover	Rest of County	Elko County
Housing units with a mortgage:	236	2,895	3,045	121	262	1,196	7,755
Less than \$200	0	0	0	0	0	0	0
\$200 to \$299	0	20	10	0	0	0	30
\$300 to \$399	0	82	0	0	0	13	95
\$400 to \$499	0	8	0	2	0	1	11
\$500 to \$599	6	5	17	0	0	0	28
\$600 to \$699	0	38	0	0	0	51	89
\$700 to \$799	0	3	7	42	0	128	180
\$800 to \$899	20	26	58	0	0	33	137
\$900 to \$999	18	35	83	14	24	19	193
\$1,000 to \$1,249	20	178	354	3	0	89	644
\$1,250 to \$1,499	48	596	301	9	65	178	1,197
\$1,500 to \$1,999	52	760	1,070	51	173	289	2,395
\$2,000 to \$2,499	22	803	750	0	0	151	1,726
\$2,500 to \$2,999	50	252	251	0	0	69	622
\$3,000 to \$3,499	0	84	105	0	0	15	204
\$3,500 to \$3,999	0	0	26	0	0	103	129
\$4,000 or more	0	5	13	0	0	57	75

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

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

	Carlin	Elko City	Spring Creek	Wells	West Wendover	Rest of County	Elko County
Housing units without a mortgage:	255	1,740	1,297	84	469	1,412	5,257
Less than \$100	11	14	0	0	0	71	96
\$100 to \$149	0	29	47	9	0	29	114
\$150 to \$199	0	21	40	0	0	101	162
\$200 to \$249	26	113	37	0	93	65	334
\$250 to \$299	66	130	30	15	54	135	430
\$300 to \$349	0	58	77	20	73	164	392
\$350 to \$399	0	302	103	14	0	71	490
\$400 to \$499	104	357	200	26	23	252	962
\$500 to \$599	48	287	156	0	105	110	706
\$600 to \$699	0	49	206	0	80	180	515
\$700 to \$799	0	32	210	0	41	127	410
\$800 to \$899	0	99	9	0	0	30	138
\$900 to \$999	0	21	79	0	0	7	107
\$1000 to \$1,099	0	22	85	0	0	0	107
\$1100 to \$1,199	0	12	8	0	0	0	20
\$1200 to \$1,299	0	25	10	0	0	21	56
\$1300 to \$1,399	0	14	0	0	0	0	14
\$1400 to \$1,499	0	0	0	0	0	17	17
\$1,500 or more	0	155	0	0	0	32	187

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

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

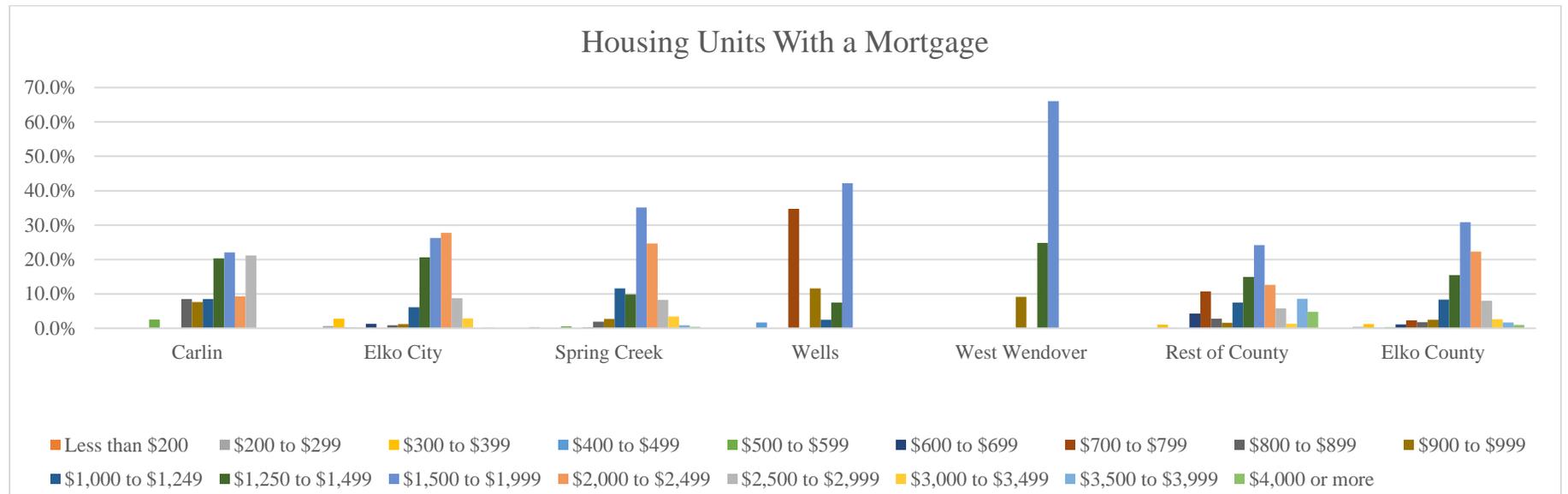
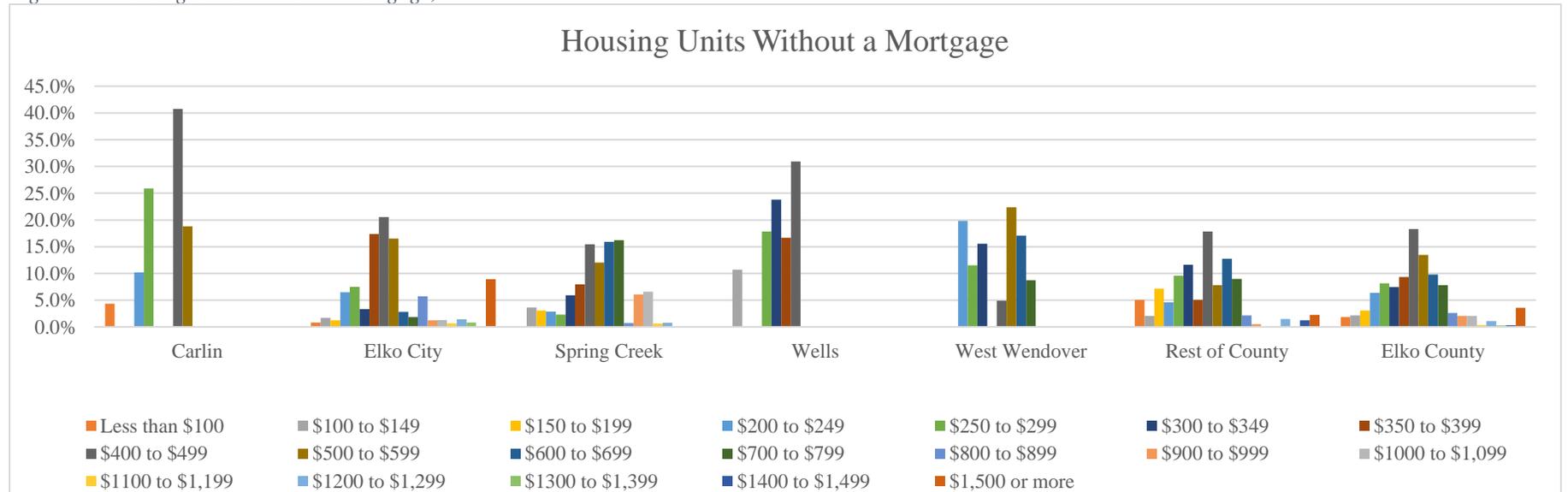


Figure 21. Housing Units Without a Mortgage, 2022



Selected Monthly Owner Costs as a Percentage of Monthly Income

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

	Housing units with a mortgage	Less than 10.0 percent	10.0 to 14.9 percent	15.0 to 19.9 percent	20.0 to 24.9 percent	25.0 to 29.9 percent	30.0 to 34.9 percent	35.0 to 39.9 percent	40.0 to 49.9 percent	50.0 percent or more	Not computed
Carlin	236	43	47	35	0	56	22	0	11	22	0
Elko City	2,895	234	617	705	575	156	118	201	30	245	14
Spring Creek	3,045	346	564	707	407	334	253	107	8	319	0
Wells	121	27	40	3	2	0	0	0	8	2	39
West Wendover	262	33	32	74	72	0	0	0	27	24	0
Rest of County	1,196	252	213	190	143	108	76	125	28	61	0
Elko County	7,755	935	1,513	1,714	1,199	654	469	433	112	673	53

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

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

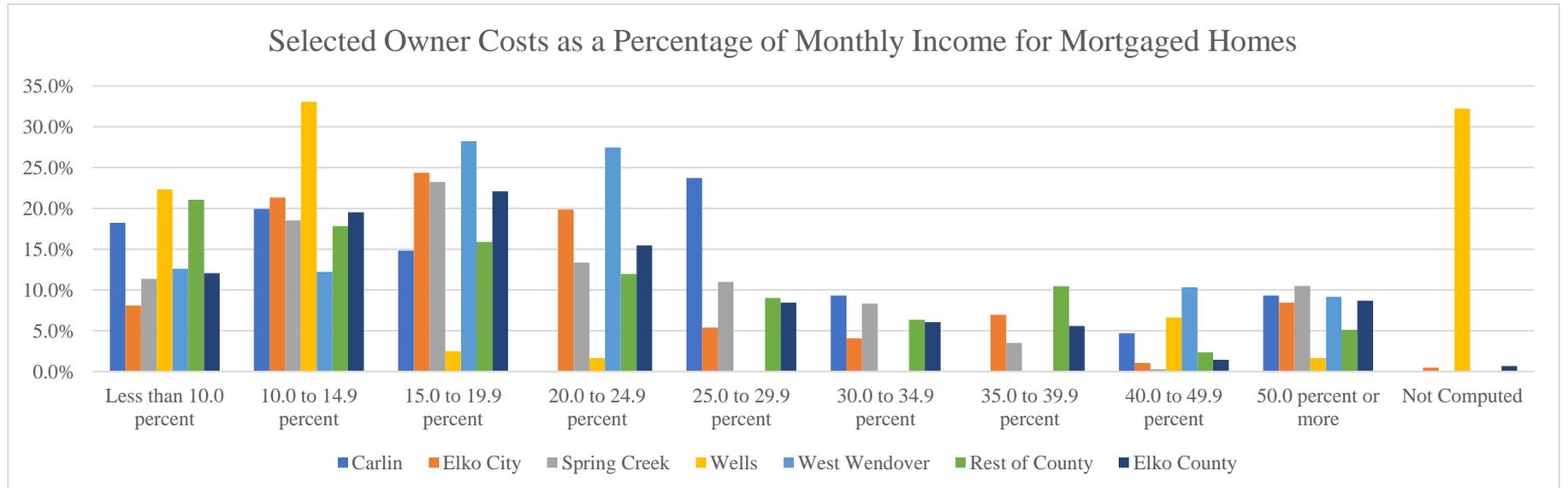
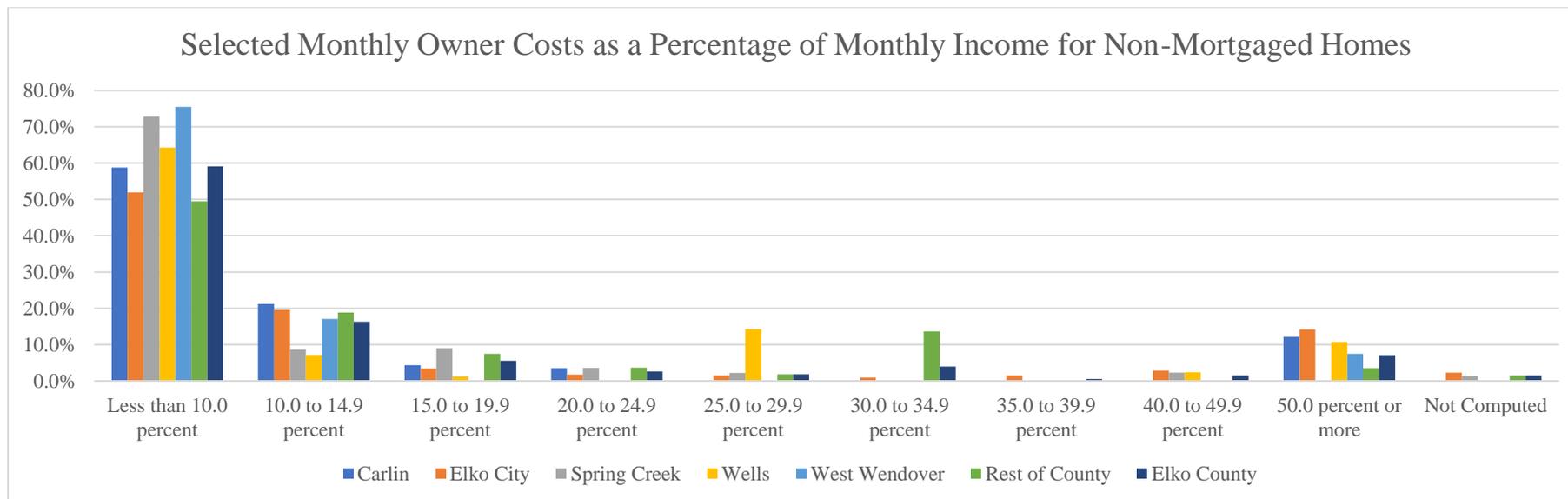


Table 38. Elko County Selected Monthly Owner Costs as a Percentage of Monthly Income, Non-Mortgaged Homes, 2022

	Housing units without a mortgage	Less than 10.0 percent	10.0 to 14.9 percent	15.0 to 19.9 percent	20.0 to 24.9 percent	25.0 to 29.9 percent	30.0 to 34.9 percent	35.0 to 39.9 percent	40.0 to 49.9 percent	50.0 percent or more	Not computed
Carlin	255	150	54	11	9	0	0	0	0	31	0
Elko City	1,740	904	341	59	31	27	16	26	49	247	40
Spring Creek	1,297	945	112	117	46	29	0	0	30	0	18
Wells	84	54	6	1	0	12	0	0	2	9	0
West Wendover	469	354	80	0	0	0	0	0	0	35	0
Rest of County	1,412	699	266	105	52	26	193	0	0	50	21
Elko County	5,257	3,106	859	293	138	94	209	26	81	372	79

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

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



Gross Renting Costs

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

	Carlin	Elko City	Spring Creek	Wells	West Wendover	Rest of County	Elko County
Total:	350	3,167	509	98	1,040	856	6,020
With cash rent:	350	3,095	499	75	766	679	5,464
Less than \$100	0	3	0	0	0	0	3
\$100 to \$149	0	0	0	0	0	0	0
\$150 to \$199	0	17	0	0	0	44	61
\$200 to \$249	0	6	0	0	0	0	6
\$250 to \$299	0	74	0	1	0	37	112
\$300 to \$349	0	50	0	0	69	11	130
\$350 to \$399	0	6	0	4	0	31	41
\$400 to \$449	0	27	0	3	0	22	52
\$450 to \$499	17	59	0	17	0	37	130
\$500 to \$549	13	67	0	0	0	40	120
\$550 to \$599	0	99	0	0	75	20	194
\$600 to \$649	0	110	0	2	0	67	179
\$650 to \$699	0	33	0	0	42	2	77
\$700 to \$749	23	53	0	2	0	26	104
\$750 to \$799	0	42	81	0	484	36	643
\$800 to \$899	27	189	0	0	0	0	216
\$900 to \$999	10	164	24	13	27	44	282
\$1,000 to \$1,249	122	963	4	10	0	143	1,242
\$1,250 to \$1,499	138	536	165	12	69	0	920
\$1,500 to \$1,999	0	499	78	11	0	106	694
\$2,000 to \$2,499	0	80	115	0	0	13	208
\$2,500 to \$2,999	0	18	32	0	0	0	50
\$3,000 to \$3,499	0	0	0	0	0	0	0
\$3,500 or more	0	0	0	0	0	0	0
No cash rent	0	72	10	23	274	177	556

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

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



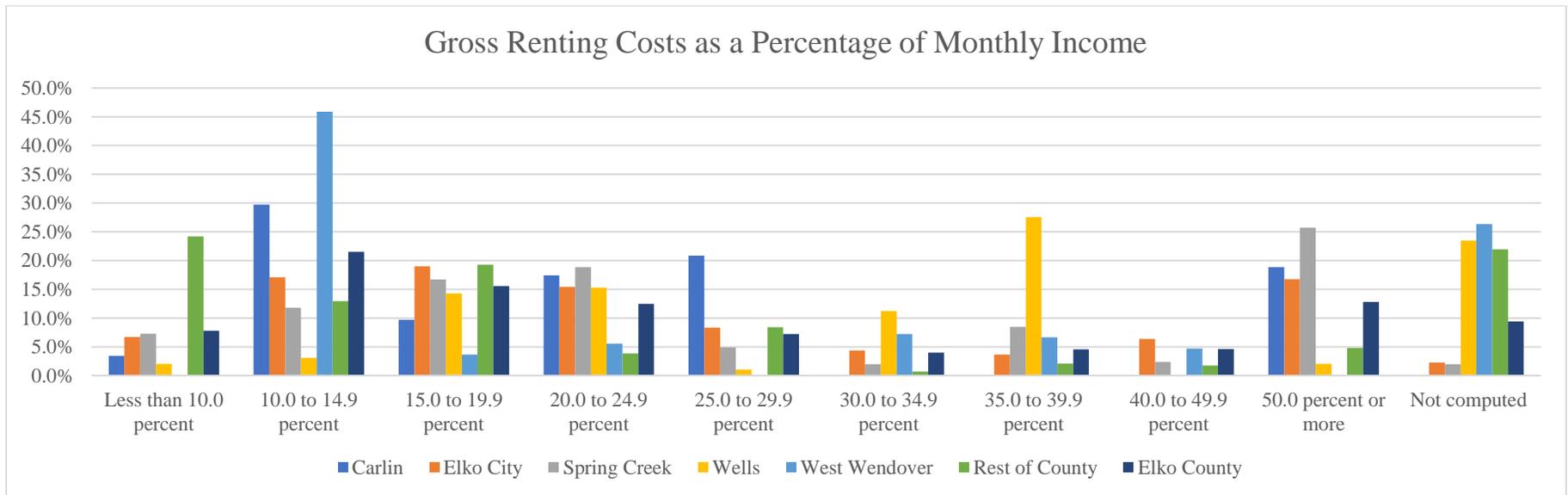
Gross Renting Costs as a Percentage of Monthly Income

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

	Total:	Less than 10.0 percent	10.0 to 14.9 percent	15.0 to 19.9 percent	20.0 to 24.9 percent	25.0 to 29.9 percent	30.0 to 34.9 percent	35.0 to 39.9 percent	40.0 to 49.9 percent	50.0 percent or more	Not computed
Carlin	350	12	104	34	61	73	0	0	0	66	0
Elko City	3,167	212	541	602	489	264	139	116	201	531	72
Spring Creek	509	37	60	85	96	25	10	43	12	131	10
Wells	98	2	3	14	15	1	11	27	0	2	23
West Wendover	1,040	0	477	38	58	0	75	69	49	0	274
Rest of County	856	207	111	165	33	72	6	18	15	41	188
Elko County	6,020	470	1,296	938	752	435	241	273	277	771	567

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

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



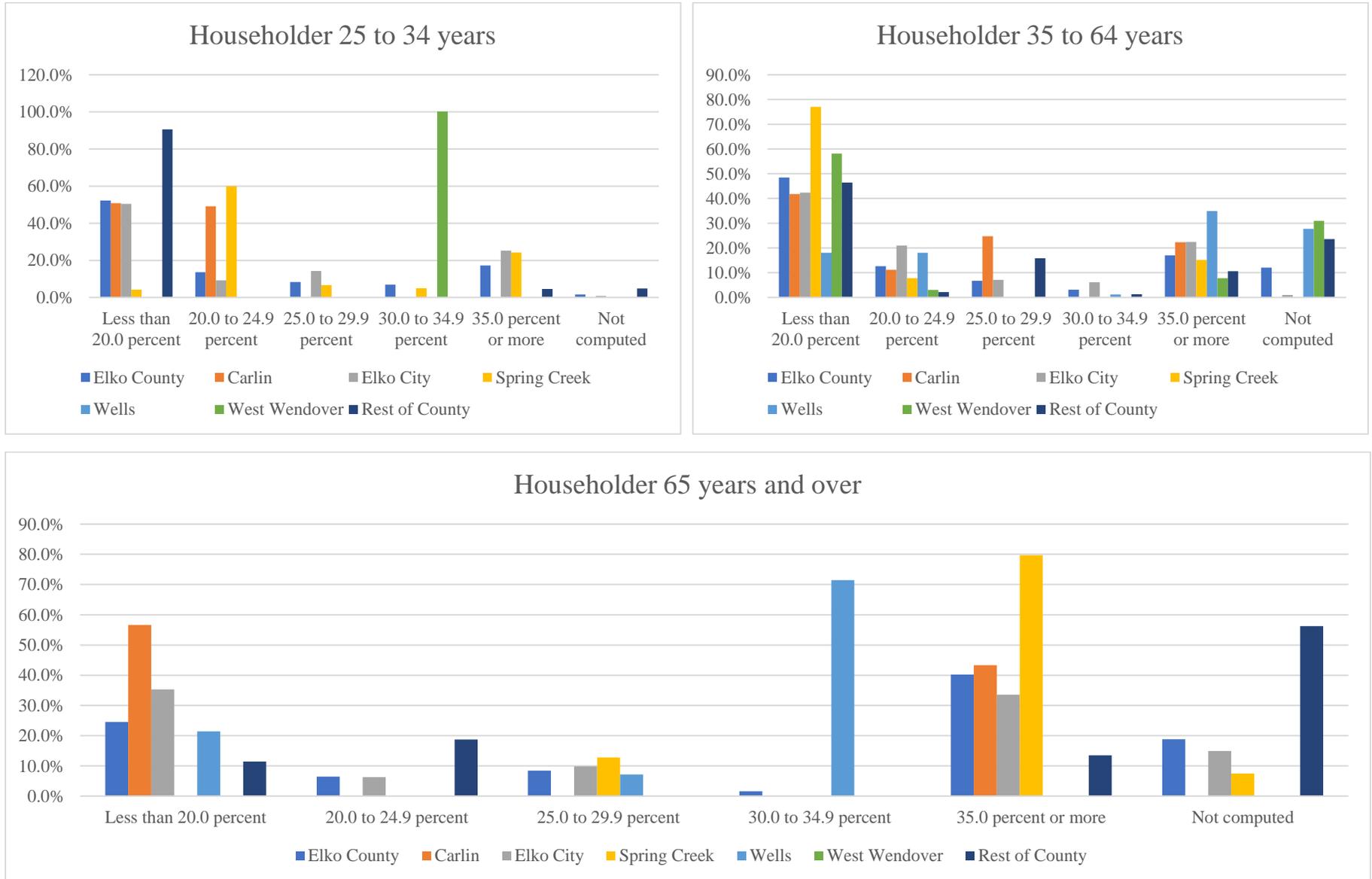
Renting Costs as a Percentage of Monthly Income by Age Range

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

	Elko County	Carlin	Elko City	Spring Creek	Wells	West Wendover	Rest of County
Total:	6,020	350	3,167	509	98	1,040	856
Householder 25 to 34 years:	1,169	59	629	120	0	75	286
Less than 20.0 percent	611	30	317	5	0	0	259
20.0 to 24.9 percent	159	29	58	72	0	0	0
25.0 to 29.9 percent	98	0	90	8	0	0	0
30.0 to 34.9 percent	81	0	0	6	0	75	0
35.0 percent or more	201	0	159	29	0	0	13
Not computed	19	0	5	0	0	0	14
Householder 35 to 64 years:	3,495	170	1,685	218	83	885	454
Less than 20.0 percent	1,694	71	714	168	15	515	211
20.0 to 24.9 percent	441	19	353	17	15	27	10
25.0 to 29.9 percent	234	42	120	0	0	0	72
30.0 to 34.9 percent	111	0	104	0	1	0	6
35.0 percent or more	594	38	377	33	29	69	48
Not computed	421	0	17	0	23	274	107
Householder 65 years and over:	607	30	334	133	14	0	96
Less than 20.0 percent	149	17	118	0	3	0	11
20.0 to 24.9 percent	39	0	21	0	0	0	18
25.0 to 29.9 percent	51	0	33	17	1	0	0
30.0 to 34.9 percent	10	0	0	0	10	0	0
35.0 percent or more	244	13	112	106	0	0	13
Not computed	114	0	50	10	0	0	54

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

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



Overburdened Households

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

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

Percentage of Monthly Income Spent on Housing:	under 30 percent	30.0 to 34.9 percent	35 percent or more
Carlin	181	22	1,218
Elko City	2,287	118	33
Spring Creek	2,358	253	476
Wells	72	0	434
West Wendover	211	0	10
Rest of County	906	76	51
Elko County	6,015	469	214

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

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

Percentage of Monthly Income Spent on Housing:	under 30 percent	30.0 to 34.9 percent	35 percent or more
Carlin	224	0	31
Elko City	1,362	16	322
Spring Creek	1,249	0	30
Wells	73	0	11
West Wendover	434	0	35
Rest of County	1,148	193	50
Elko County	4,490	209	479

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

Table 44. Elko County Rented Housing Units, 2022

Percentage of Monthly Income Spent on Housing:	under 30 percent	30.0 to 34.9 percent	35 percent or more
Carlin	284	-	66
Elko City	1,896	139	848
Spring Creek	303	10	186
Wells	35	11	29
West Wendover	573	75	118
Rest of County	588	6	74
Elko County	3,891	241	1,321

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

