American Community Survey, U.S. Census Bureau; 2018 to 2022 5-Year Estimates:

DP04, DP05, S1101, S2101, S1701, S1501, DP03, B19122, S1901

Lightcast; 2023.4 Dataset:

QCEW Employees, Non-QCEW Employees, and Self-Employed

This fact sheet was created by the **Nevada Economic Assessment Project** (NEAP), a program under the University of Nevada, Reno Extension.

Additional infographics for this county and others across the state are available.

For more information please contact the Nevada Economic Assessment Project at: EconDev@unr.edu or visit our website at: Extension.unr.edu/NEAP

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





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



HOUSING SNAPSHOT -DEMOGRAPHIC & ECONOMIC CHARACTERISTICS

> University of Nevada, Reno Extension Publication Date: January 2025 For Informational Purposes

This fact sheet contains baseline housing demand data to assist local and state agencies in better understanding the communities that we live in, specifically in relation to housing.

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











Demographics & Economics

| ~2 CR = | • | | | | ##### | | |
|-----------------|---|--|---|--|---|---------------------------------------|---|
| City/Region | Population | Age | † ∏ ∰ Household | Home Ownership | Labor | Employment | Income |
| Clark County | 2,265,926 (11.3% growth since 2015) | Approximately 27.1% of the population are 55 years or older, 27.1% is 35 and 54, and 20.8% is between 20 and 34 years. | # of Households: 832,368 # of Families: 532,434 Avg. Household Size: 2.70 | Home Ownership Rate: 56.2% Owners w/o Mortgage: 146,024 | Labor Force Participation Rate: 63.8% Unemployment Rate: 7.6% | Total Employment: 1,174,515 | 2022 Median HH Income: \$69,911 Average Hourly Wage Rate: \$34.35 |
| Boulder City | 14,868 (0.7% of county total) | Approximately 45.3% of the population are 55 years or older, 21.3% is 35 and 54, and 12.6% is between 20 and 34 years. | # of Households: 6,127 # of Families: 3,928 Avg. Household Size: 2.37 | Home Ownership Rate: 74.2% Owners w/o Mortgage: 2,170 | Labor Force Participation Rate: 50.9% Unemployment Rate: 6.6% | Total Employment: 7,529 | 2022 Median HH Income: \$76,402 Average Hourly Wage Rate: \$34.22 |
| Laughlin | 8,184 (0.4% of county total) | Approximately 59.7% of the population are 55 years or older, 14.8% is 35 and 54, and 15.2% is between 20 and 34 years. | # of Households: 4,248 # of Families: 2,083 Avg. Household Size: 1.93 | Home Ownership Rate: 48.9% Owners w/o Mortgage: 905 | Labor Force Participation Rate: 39.8% Unemployment Rate: 11.7% | Total Employment: 17,694 | 2022 Median HH Income: \$44,359 Average Hourly Wage Rate: \$41.97 |
| Mesquite | 20,659 (0.9% of county total) | Approximately 57.8% of the population are 55 years or older, 17.2% is 35 and 54, and 9.6% is between 20 and 34 years. | # of Households: 9,048 # of Families: 6,262 Avg. Household Size: 2.27 | Home Ownership Rate: 78.7% Owners w/o Mortgage: 3,415 | Labor Force Participation Rate: 37.8% Unemployment Rate: 7.6% | Total Employment: 9,256 | 2022 Median HH Income: \$69,146 Average Hourly Wage Rate: \$37.85 |
| Sandy Valley | 1,914 (0.08% of county total) | Approximately 62.1% of the population are 55 years or older, 17.1% is 35 and 54, and 12.5% is between 20 and 34 years. | # of Households: 881 # of Families: 543 Avg. Household Size: 2.17 | Home Ownership Rate: 91.6% Owners w/o Mortgage: 399 | Labor Force Participation Rate: 38.8% Unemployment Rate: 10.6% | Total Employment: 1,975 | 2022 Median HH Income: \$86,042 Average Hourly Wage Rate: \$29.27 |
| Searchlight | 278 (0.01% of county total) | Approximately 79.9% of the population are 55 years or older, 13.7% is 35 and 54, and 5.0% is between 20 and 34 years. | # of Households: 198 # of Families: 70 Avg. Household Size: 1.40 | Home Ownership Rate: 69.2% Owners w/o Mortgage: 102 | Labor Force Participation Rate: 24.5% Unemployment Rate: 0.0% | Total Employment: 593 | 2022 Median HH Income: N/A Average Hourly Wage Rate: \$33.86 |
| Rest of County | 2,220,023 (98.0% of county total) | Approximately 26.5% of the population are 55 years or older,27.3% is 35 and 54, and 21.0% is between 20 and 34 years. | # of Households: 811,865 # of Families: 519,548 Avg. Household Size: N/A | Home Ownership Rate: N/A Owners w/o Mortgage: 139,033 | Labor Force Participation Rate: 64.3% Unemployment Rate: 7.6% | Total Employment: 1,137,470 | 2022 Median HH Income: N/A Average Hourly Wage Rate: N/A |

Data

details and citations can be found on the back page.

American Community Survey, U.S. Census Bureau; 2018 to 2022 5-Year Estimates:

B25004, B25007, B25027 DP04, S2503

SOCDS Building Permits Database; Accessed December 2023

Nevada Division of Housing; Accessed January 2024

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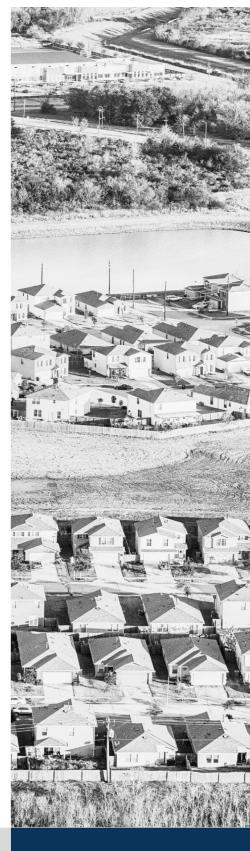
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HOUSING SNAPSHOT HOUSING SUPPLY
CHARACTERISTICS

University of Nevada, Reno Extension Publication Date: January 2025 For Informational Purposes

This fact sheet contains baseline housing supply data to assist local and state agencies in better understanding the communities that we live in, specifically in relation to housing.

Before any analysis can be completed, an understanding of the current housing supply must be achieved. Here, common housing data, such as total housing units, structure type, age of housing, vacancy, and tenure are shown. This baseline data illustrates the current state of housing in the county and selected communities. Learning about these traits facilitate the analysis of housing availability and affordability in the region.









Housing Supply

Terminology

Tenure— The classification of a housing unit between owner-occupied and renter-occupied.

Vacancy— Vacant housing units are those units that are unoccupied for a majority of the year. Only some of these units are available to be moved in to, those labeled 'For Rent' or 'For Sale'.

Other labels suggest that these may not be available. For instance, 'Seasonal or Occasional' suggests that the units are second homes used for vacation. 'Other' often suggests the units are condemned or otherwise unlivable. 'Other' also includes units that are rented, or sold, but not currently occupied.

Building Permits

In 2022, 9,199 single family building permits were issued throughout Clark County.

Since 2005, 78,561 multi-family unit permits have been issued.

Data details and citations can be found on the back page.

| Region | Housing Units Subsidized | | Age of Housing | Housing Structures | Housing Value | Vacancy Status | |
|---------------------|---|---|---|--|---|---|--|
| Clark County | Total Housing Units: 923,275 | Units administered through housing programs: | Built 2010 or Later: 12.2% Built 1970 to 2009: 79.8% Built 1969 or Earlier: 7.9% | Single Family: 64.9% Mobile Home, RV:: 3.0% Multi-Family: 32.0% | Less than \$150,000: 7.4% \$150,000-\$299,999:: 24.3% Greater than \$300,000: 68.3% | Total Units: 90,908 For Rent: 33.0% For Sale: 6.7% For Seasonal or Occasional Use: 27.9% For Migrant Workers: 0.05% Other Vacant: 32.4% | |
| Boulder City | Total Housing Units: 7,085 0.8% of the County's total units. | Units administered through housing programs: | Built 2010 or Later: 2.5% Built 1970 to 2009: 76.4% Built 1969 or Earlier: 21.1% | Single Family: 69.0% Mobile Home, RV:: 15.1% Multi-Family: 15.9% | Less than \$150,000: 15.5% \$150,000-\$299,999:: 18.4% Greater than \$300,000: 66.0% | Total Units: 958 For Rent: 7.5% For Sale: 10.1% For Seasonal or Occasional Use: 38.8% For Migrant Workers: 0.0% Other Vacant: 43.5% | |
| Laughlin | Total Housing Units: 5,531 0.6% of the County's total units. | Units administered through housing programs: | Built 2010 or Later: 10.3% Built 1970 to 2009: 86.0% Built 1969 or Earlier: 3.6% | Single Family: 41.4% Mobile Home, RV:: 1.8% Multi-Family: 56.8% | Less than \$150,000: 28.9% \$150,000-\$299,999:: 43.3% Greater than \$300,000: 27.7% | Total Units: 1,283 For Rent: 10.9% For Sale: 1.6% For Seasonal or Occasional Use: 67.2% For Migrant Workers: 0.0% Other Vacant: 20.3% | |
| Mesquite | Total Housing Units: 11,551 1.3% of the County's total units. | Units administered through housing programs: | Built 2010 or Later: 21.1% Built 1970 to 2009: 77.1% Built 1969 or Earlier: 1.8% | Single Family: 74.5% Mobile Home, RV:: 2.7% Multi-Family: 22.8% | Less than \$150,000: 9.0% \$150,000-\$299,999:: 32.7% Greater than \$300,000: 58.3% | Total Units: 2,503 For Rent: 7.4% For Sale: 3.2% For Seasonal or Occasional Use: 84.1% For Migrant Workers: 0.0% Other Vacant: 5.4% | |
| Sandy Valley | Total Housing Units: 1,126 0.1% of the County's total units. | Units administered through housing programs: | Built 2010 or Later: 7.4% Built 1970 to 2009: 92.6% Built 1969 or Earlier: 0.0% | Single Family: 48.7% Mobile Home, RV:: 51.3% Multi-Family: 0.0% | Less than \$150,000: | Total Units: 245 For Rent: 0.0% For Sale: 0.0% For Seasonal or Occasional Use: 15.1% For Migrant Workers: 0.0% Other Vacant: 84.9% | |
| Searchlight | Total Housing Units: 412 0.04% of the County's total units. | Units administered through housing programs: | Built 2010 or Later: 8.0% Built 1970 to 2009: 83.5% Built 1969 or Earlier: 8.5% | Single Family: 25.5% Mobile Home, RV:: 68.9% Multi-Family: 5.6% | Less than \$150,000: 59.1% \$150,000-\$299,999:: 25.5% Greater than \$300,000: 15.3% | Total Units: 214 For Rent: 9.3% For Sale: 0.0% For Seasonal or Occasional Use: 50.9% For Migrant Workers: 0.0% Other Vacant: 39.7% | |
| Rest of County | Total Housing Units: 897,570 97.2% of the County's total units. | Units administered through housing programs: 24,460 | Built 2010 or Later: 12.2% Built 1970 to 2009: 79.8% Built 1969 or Earlier: 7.9% | Single Family: 63.2% Mobile Home, RV:: 2.8% Multi-Family: 31.3% | Less than \$150,000: 7.1% \$150,000-\$200,000: 24.1% Greater than \$300,000: 68.7% | Total Units: 85,705 For Rent: 34.5% For Sale: 6.9% For Seasonal or Occasional Use: 25.5% For Migrant Workers: 0.05% Other Vacant: 33.1% | |

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American Community Survey, U.S. Census Bureau; 2017 to 2021 5-Year Estimates:

B25011, DP04

U.S. Department of Housing and Urban Development;

CHAS, 5-Year Estimates, 2015 to 2019

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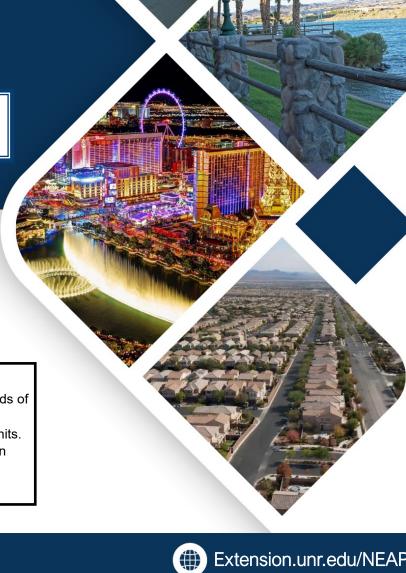


HOUSING SNAPSHOT -HOUSING DEMAND **CHARACTERISTICS**

University of Nevada, Reno Extension Publication Date: January 2025 For Informational Purposes

This fact sheet contains baseline housing supply data to assist local and state agencies in better understanding the communities that we live in, specifically in relation to housing.

'More housing' does not always fix a housing problem. Housing solutions must match the needs of a community. Households of different sizes and different income levels require varied housing units. Looking at household size, home values, median income, and cost burden can help facilitate the analysis of housing demand in the region.











Housing Demand

| F | Region | Owner Occupied Bedrooms | Renter Occupied Bedrooms | Average Household Size | Income & Tenure | Gross Rent | Cost Burden |
|------|------------|--|--|---|--|---|---|
| Clar | rk County | 1 or fewer bedrooms: 2.0% 2 bedrooms: 15.9% 3 or more bedrooms: 82.1% | 1 or fewer bedrooms: 25.0% 2 bedrooms: 37.2% 3 or more bedrooms: 37.8% | Owner Occupied: 2.78 Renter Occupied: 2.60 | 24.7% of owners and 49.9% of renters earn less than \$50,000 | Less than \$500: 1.9% \$500-\$999: 15.9% \$1,000-\$1,499: 38.1% Greater than \$1,500: 41.5% No Rent: 2.6% | Owner Occupied: 23.5% overburdened Renter Occupied: 48.3% overburdened |
| Вои | ulder City | 1 or fewer bedrooms: 6.5% 2 bedrooms: 25.0% 3 or more bedrooms: 68.5% | 1 or fewer bedrooms: 23.4% 2 bedrooms: 37.4% 3 or more bedrooms: 39.2% | Owner Occupied: 2.30 Renter Occupied: 2.57 | 29.4% of owners and 48.4% of renters earn less than \$50,000 | Less than \$500: 4.5% \$500-\$999: 26.6% \$1,000-\$1,499: 26.3% Greater than \$1,500: 39.5% No Rent: 3.2% | Owner Occupied: 18.0% overburdened Renter Occupied: 46.4% overburdened |
| Lá | aughlin | 1 or fewer bedrooms: 2.1% 2 bedrooms: 42.3% 3 or more bedrooms: 55.7% | 1 or fewer bedrooms: 23.5% 2 bedrooms: 61.4% 3 or more bedrooms: 15.1% | Owner Occupied: 1.82 Renter Occupied: 2.03 | 41.8% of owners and 71.9% of renters earn less than \$50,000 | Less than \$500: 8.9% \$500-\$999: 52.9% \$1,000-\$1,499: 29.4% Greater than \$1,500: 5.4% No Rent: 3.3% | Owner Occupied: 20.6% overburdened Renter Occupied: 44.6% overburdened |
| M | esquite | 1 or fewer bedrooms: 1.8% 2 bedrooms: 39.9% 3 or more bedrooms: 58.3% | 1 or fewer bedrooms: 10.7% 2 bedrooms: 56.5% 3 or more bedrooms: 32.8% | Owner Occupied: 2.23 Renter Occupied: 2.42 | 28.8% of owners and 56.8% of renters earn less than \$50,000 | Less than \$500: 2.6% \$500-\$999: 32.2% \$1,000-\$1,499: 40.3% Greater than \$1,500: 15.4% No Rent: 9.5% | Owner Occupied: 20.9% overburdened Renter Occupied: 35.6% overburdened |
| San | dy Valley | 1 or fewer bedrooms: 20.7% 2 bedrooms: 12.0% 3 or more bedrooms: 67.3% | 1 or fewer bedrooms: 21.6% 2 bedrooms: 29.7% 3 or more bedrooms: 48.6% | Owner Occupied: 2.12 Renter Occupied: 2.72 | 38.9% of owners and 29.7% of renters earn less than \$50,000 | Less than \$500: 0.0% \$500-\$999: 0.0% \$1,000-\$1,499: 48.6% Greater than \$1,500: 0.0% No Rent: 51.4% | Owner Occupied: 11.6% overburdened Renter Occupied: N/A |
| Sea | archlight | 1 or fewer bedrooms: 0.0% 2 bedrooms: 32.1% 3 or more bedrooms: 67.9% | 1 or fewer bedrooms: 57.4% 2 bedrooms: 0.0% 3 or more bedrooms: 42.6% | Owner Occupied: 1.20 Renter Occupied: 1.85 | 59.1% of owners and 77.1% of renters earn less than \$50,000 | Less than \$500: 57.4% \$500-\$999: 19.7% \$1,000-\$1,499: 23.0% Greater than \$1,500: 0.0% No Rent: 0.0% | Owner Occupied: 36.0% overburdened Renter Occupied: 43.8% overburdened |
| Rest | of County | 1 or fewer bedrooms: 1.9% 2 bedrooms: 15.4% 3 or more bedrooms: 82.8% | 1 or fewer bedrooms: 25.1% 2 bedrooms: 36.9% 3 or more bedrooms: 38.0% | Owner Occupied: N/A Renter Occupied: N/A | 24.5% of owners and 49.7% of renters earn less than \$50,000 | Less than \$500: 1.9% \$500-\$999: 15.5% \$1,000-\$1,499: 38.2% Greater than \$1,500: 41.9% No Rent: 2.5% | Owner Occupied: 23.6% overburdened Renter Occupied: 48.4% overburdened |

Terminology

Gross Rent— This includes contract rent as well as basic utility costs for the housing unit (such as electricity, water, sewer, and natural gas.)

Cost Burden— Per the definition from HUD, a household is 'overburdened' if it spends more than 30% of monthly gross income on housing costs.

Housing costs include both the rent or mortgage on the unit, as well as additional costs including utilities, property taxes, and insurance.

All data in this table refers to total households in the region, not total housing units.

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

S2503, S2506

County Assessor's Office

Zillow Housing Research: https://www.zillow.com/research/ Housing Affordability Calculator: https://www.calculator.net/

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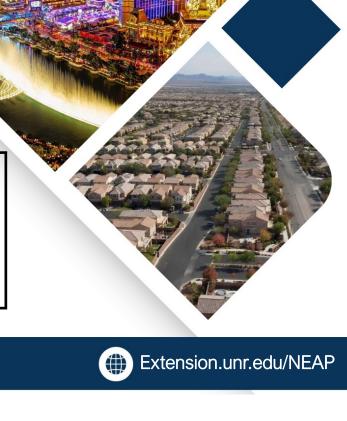
HOUSING SNAPSHOT -HOUSING AFFORDABILITY **ANALYSIS**

> University of Nevada, Reno Extension Publication Date: February 2025 For Informational Purposes

This fact sheet contains baseline housing analysis to assist local and state agencies in better understanding the communities that we live in, specifically in relation to housing.

This is an analysis showing the current affordability of housing in the county and selected communities. Here, the data from the previous fact sheets, demographic and economic characteristics, housing supply, and housing demand data, are used to view the affordability (or lack thereof) of the current housing market. This analysis can be used to inform decision makers, home producers, and land managers in their region.







Housing Affordability

This table shows the gap in affordability for households at various income levels versus the average housing cost, for both owners and renters.

As an example, the annual median income for a household in Clark County is \$69,911. A family at 80% of that makes \$55,929 annually. As a homeowner of an average house in the county, the Monthly Estimated Housing Expense is \$3,510. This includes mortgage, taxes, insurance, and utilities.

utilities.

The Monthly Affordable Housing Expense (30% of gross income) shows at only \$1,518 at 80% median income.

This difference gives a gap of -\$1,992, making it unaffordable at the 80% income level.

BACKGROUND INFO

OWNERS

RENTERS

| City/Region | Annual Median Household Income | Monthly Estimated Housing Expense | Monthly Affordable Housing Expense | Affordability Gap | SSS Monthly Affordable Housing Expense | 1-Bedroom Affordability Gap | 2-Bedroom Affordability Gap | 3-Bedroom Affordability Gap |
|--------------|---|---|--|--|---|--|--|--|
| Clark County | Annual Median: \$69,911 30% HH Income: \$20,973 50% HH Income: \$34,956 80% HH Income: \$55,929 120% HH Income: \$83,893 | Owner-Occupied: \$3,510 Renter Occupied: 1-Bedroom: \$1,442 2-Bedroom: \$1,632 3-Bedroom: \$2,092 | 50%: \$949 80%: \$1,518 100%: \$1,897 120%: \$2,277 | 50%: -\$2,561 80%: -\$1,992 100%: -\$1,613 120%: -\$1,233 | 30%: \$524 50%: \$874 80%: \$1,398 100%: \$1,748 120%: \$2,097 | 30%: -\$918 50%: -\$568 80%: -\$44 100%: \$306 120%: \$655 | 30%: -\$1,108 50%: -\$758 80%: -\$234 100%: \$116 120%: \$465 | 30%: -\$1,568 50%: -\$1,218 80%: -\$694 100%: -\$344 120%: \$5 |
| Boulder City | Annual Median: \$76,402 30% HH Income: \$22,921 50% HH Income: \$38,201 80% HH Income: \$61,122 120% HH Income: \$91,682 | Owner-Occupied: \$2,888 Renter Occupied: 1-Bedroom: \$1,367 2-Bedroom: \$2,098 3-Bedroom: \$2,509 | 50%: \$1,037 80%: \$1,659 100%: \$2,074 120%: \$2,488 | 50%: -\$1,851 80%: -\$1,229 100%: -\$814 120%: -\$400 | 30%: \$573 50%: \$955 80%: \$1,528 100%: \$1,910 120%: \$2,292 | 30% : -\$794 50% : -\$412 80% : \$161 100% : \$543 120% : \$925 | 30%: -\$1,525 50%: -\$1,143 80%: -\$570 100%: -\$188 120%: \$194 | 30%: -\$1,936 50%: -\$1,554 80%: -\$981 100%: -\$599 120%: -\$217 |
| Laughlin | Annual Median: \$44,359 30% HH Income: \$13,308 50% HH Income: \$22,180 80% HH Income: \$35,487 120% HH Income: \$53,231 | Owner-Occupied: \$2,361 Renter Occupied: 1-Bedroom: \$1,050 2-Bedroom: \$1,224 3-Bedroom: \$1,405 | 50%: \$602 80%: \$963 100%: \$1,204 120%: \$1,445 | 50%: -\$1,759 80%: -\$1,398 100%: -\$1,157 120%: -\$916 | 30%: \$333 50%: \$554 80%: \$887 100%: \$1,109 120%: \$1,331 | 30% : -\$884 50% : -\$662 80% : -\$329 100% : -\$108 120% : \$114 | 30%: -\$1,071 50%: -\$850 80%: -\$517 100%: -\$295 120%: -\$73 | 30%: -\$1,286 50%: -\$1,065 80%: -\$732 100%: -\$510 120%: -\$288 |
| Mesquite | Annual Median: \$69,146 30% HH Income: \$20,744 50% HH Income: \$34,573 80% HH Income: \$55,317 120% HH Income: \$82,975 | Owner-Occupied: \$3,198 Renter Occupied: 1-Bedroom: \$1,375 2-Bedroom: \$1,570 3-Bedroom: \$2,108 | 50%: \$938 80%: \$1,501 100%: \$1,877 120%: \$2,252 | 50%: - \$2,260 80%: - \$1,697 100%: - \$1,321 120%: - \$946 | 30%: \$519 50%: \$864 80%: \$1,383 100%: \$1,729 120%: \$2,074 | 30%: -\$1,023 50%: -\$678 80%: -\$159 100%: \$187 120%: \$532 | 30%: -\$1,231 50%: -\$886 80%: -\$367 100%: -\$21 120%: \$324 | 30%: -\$1,803 50%: -\$1,457 80%: -\$939 100%: -\$593 120%: -\$247 |
| Sandy Valley | Annual Median: \$86,042 30% HH Income: \$25,813 50% HH Income: \$43,021 80% HH Income: \$68,834 120% HH Income: \$103,250 | Owner-Occupied: \$1,530 Renter Occupied: 1-Bedroom: \$1,442* 2-Bedroom: \$1,632* 3-Bedroom: \$2,092* | 50%: \$1,168 80%: \$1,868 100%: \$2,335 120%: \$2,802 | 50%: - \$362 80%: \$338 100%: \$805 120%: \$1,272 | 30%: \$645 50%: \$1,076 80%: \$1,721 100%: \$2,151 120%: \$2,581 | 30%: -\$797 50%: -\$366 80%: \$279 100%: \$709 120%: \$1,139 | 30%: -\$987 50%: -\$556 80%: \$89 100%: \$519 120%: \$949 | 30%: -\$1,447 50%: -\$1,016 80%: -\$371 100%: \$59 120%: \$489 |
| Searchlight | Annual Median: \$38,929 30% HH Income: \$11,679 50% HH Income: \$19,465 80% HH Income: \$31,143 120% HH Income: \$46,715 | Owner-Occupied: \$2,188 Renter Occupied: 1-Bedroom: \$1,442* 2-Bedroom: \$1,632* 3-Bedroom: \$2,092* | 50%: \$528 80%: \$845 100%: \$1,057 120%: \$1,268 | 50%: -\$1,660 80%: -\$1,343 100%: -\$1,131 120%: -\$920 | 30% : \$292 50% : \$487 80% : \$779 100% : \$973 120% : \$1,168 | 30%: -\$1,150 50%: -\$955 80%: -\$663 100%: -\$469 120%: -\$274 | 30%: -\$1,340 50%: -\$1,145 80%: -\$853 100%: -\$659 120%: -\$464 | 30%: -\$1,800 50%: -\$1,605 80%: -\$1,313 100%: -\$1,119 120%: -\$924 |

*Note There was low availability for the category of units, so county prices were utilized for Searchlight and Sandy Valley.

Data details and citations can be found on the back page.

Affordability: 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.