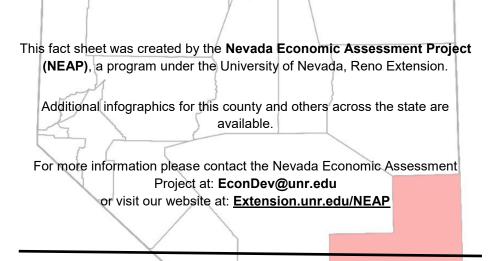
American Community Survey, U.S. Census Bureau; 2018 to 2022 5-Year Estimates:

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

Lightcast; 2023.4 Dataset:

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



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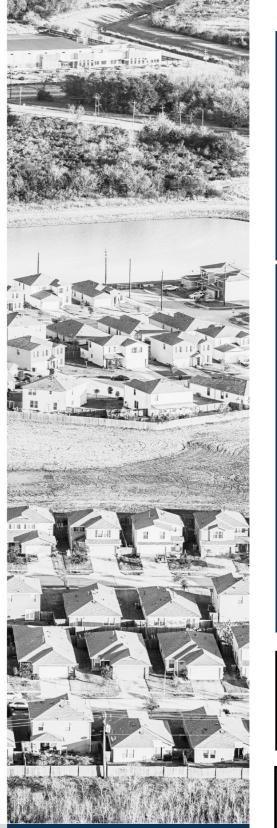
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Find more information on the NRH at their webpage: https://nvrural.org/





EXTENSION College of Agriculture, Biotechnology & Natural Resources

Lincoln County 2025

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.



EXTENSION College of Agriculture, Biotechnology & Natural Resources





Demographics & Economics

City/Region	Population	Age	Household	Home Ownership		Employment	Income
Lincoln County	4,507 (13% decrease since 2015)	Approximately 32.5% of the population are 55 years or older, 26.6% is 35 and 54, and 16.2% is between 20 and 34 years.	# of Households: 1,645 # of Families: 1,009 Avg. Household Size: 2.43	Home Ownership Rate: 73.7% Owners w/o Mortgage: 560	Labor Force Participation Rate: 47.0% Unemployment Rate: 4.1%	Total Employment: 1,651	2022 Median HH In \$67,412 Average Hourly V Rate: \$28.50
Alamo	1,019 (25.1% of county total)	Approximately 21.9% of the population are 55 years or older, 23.3% is 35 and 54, and 21.6% is between 20 and 34 years.	# of Households: 378 # of Families: 260 Avg. Household Size: 2.70	<i>Home Ownership Rate:</i> 68.5% <i>Owners w/o Mortgage:</i> 174	Labor Force Participation Rate: 61.1% Unemployment Rate: 0.0%	Total Employment: 433	2022 Median HH In \$65,083 Average Hourly V Rate: \$27.99
Caliente	840 (14.9% of county total)	Approximately 37.1% of the population are 55 years or older, 29.5% is 35 and 54, and 5.5% is between 20 and 34 years.	# of Households: 348 # of Families: 134 Avg. Household Size: 2.21	Home Ownership Rate: 60.3% Owners w/o Mortgage: 103	Labor Force Participation Rate: 49.3% Unemployment Rate: 4.2%	Total Employment: 346	2022 Median HH In \$36,400 Average Hourly V Rate: \$28.44
Panaca	1,039 (22.6% of county total)	Approximately 23.5% of the population are 55 years or older, 24.5% is 35 and 54, and 15.8% is between 20 and 34 years.	# of Households: 349 # of Families: 258 Avg. Household Size: 2.98	<i>Home Ownership Rate:</i> 72.2% <i>Owners w/o Mortgage:</i> 117	Labor Force Participation Rate: 48.2% Unemployment Rate: 0.0%	Total Employment: 343	2022 Median HH In \$68,073 Average Hourly V Rate: \$30.93
Pioche	1,111 (25.2% of county total)	Approximately 41.2% of the population are 55 years or older, 23.8% is 35 and 54, and 24.9% is between 20 and 34 years.	# of Households: 317 # of Families: 239 Avg. Household Size: 2.16	<i>Home Ownership Rate:</i> 90.5% <i>Owners w/o Mortgage:</i> 124	Labor Force Participation Rate: 35.6% Unemployment Rate: 15.0%	Total Employment: 312	2022 Median HH In \$73,849 Average Hourly V Rate: \$28.23
Rest of County	498 (12.3% of county total)	Approximately 45.4% of the population are 55 years or older, 39.4% is 35 and 54, and 4.6% is between 20 and 34 years.	# of Households: 253 # of Families: 118 Avg. Household Size: N/A	Home Ownership Rate: N/A Owners w/o Mortgage: 42	Labor Force Participation Rate: 45.8% Unemployment Rate: 0.0%	Total Employment: 217	2022 Median HH In N/A Average Hourly V Rate: N/A
	Lincoln County Alamo Caliente Panaca Pioche	Lincoln County4,507 (13% decrease since 2015)Alamo1,019 (25.1% of county total)Caliente840 (14.9% of county total)Panaca1,039 (22.6% of county total)Pioche1,111 (25.2% of county total)Rest of County498	PopulationAgeLincoln County4,507 (13% decrease since 2015)Approximately 32.5% of the population are 55 years or older, 26.6% is 35 and 54, and 16.2% is between 20 and 34 years.Alamo1,019 (25.1% of county total)Approximately 21.9% of the population are 55 years or older, 23.3% is 35 and 54, and 21.6% is between 20 and 34 years.Caliente840 (14.9% of county total)Approximately 37.1% of the population are 55 years or older, 29.5% is 35 and 54, and 21.6% is between 20 and 34 years.Panaca1,039 (22.6% of county total)Approximately 23.5% of the population are 55 years or older, 24.5% is 35 and 54, and 5.5% is between 20 and 34 years.Pioche1,111 (25.2% of county total)Approximately 41.2% of the population are 55 years or older, 23.8% is 35 and 54, and 5.8% is between 20 and 34 years.Rest of County498 (12.3% of county total)Approximately 45.4% of the population are 55 years or older, 39.4% is 35 and 54, and 34 years.	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Household Size: 2.43Home Ownership Rate: 73.7% Owners wio Mortgage: 560Alamo1,019 (25.1% of county total)Approximately 21.9% of the population are 55 years or and 16.2% is 58 and 54, and 12.0% is 58 and 54, and 12.0% is 58 and 54, and 12.0% is 58 and 54, and 21.6% is 58 and 54, and 21.6% is 58 and 54, and 21.6% is between 20 and 34 years.# of Households: 378 # of Families: 200 Arg. Household Size: 2.70Home Ownership Rate: 68.5% Owners wio Mortgage: 174Caliente480 (14.9% of county total)Approximately 37.1% of the population are 55 years or older, 2.35% is 35 and 54, and 34 years.Home Ownership Rate: 73.22% Owners wio Mortgage: 317Pioche1,111 (25.2% of county total)Approximately 41.2% of the population are 55 years or older, 2.38% is 35 and 54, and 34	Lincoln County4,507 (13% decrease since 2015)Approximately 32.5% of the population are 55 years or older, 23.6% is between 20 ard 34 years.# of Households: 1.645 # of Households: 1.009Home Ownership Rate: (13% decrease win Mortgage: 3.7% Owners win Mortgage: 3.6%Labor Force Participation Rate: 41.0%Alamo1.019 (25.1% of county total)Approximately 21.9% of the population are 55 years or older, 23.3% is 35 and 54, and 34 years.# of Households:: 1.009Home Ownership Rate: 2.43Labor Force Participation Rate: 61.1% Unemployment Rate: 0.0%Caliente840 (14.9% of county total)Approximately 37.1% of the population are 55 years or older, 23.3% is 35 and 54, and 34 years.# of Households:: 348 # of Household Size: 2.70Home Ownership Rate: 0.0% 0mrers wio Mortgage: 174Labor Force Participation Rate: 61.1% Unemployment Rate: 0.0%Caliente840 (14.9% of county total)Approximately 37.1% of the population are 55 years or older, 24.5% is 35 and 54, and 5.5% is between 20 and 34 years.# of Households:: 348 # of Households:: 348 # of Households:: 349 # of Households:: 349 # of Households:: 133Labor Force Participation Rate: 48.3% Unemployment Rate: 0.0%Panaca1.039 (22.6% of county total)Approximately 23.6% of the population are 55 years or older, 24.5% is 35 and 54, and 34 years.# of Households:: 349 # of Households:: 349 # of Households:: 22.8%Home Ownership Rate: 103Labor Force Participation Rate: 48.3% Unemployment Rate: 0.0%Pioche1,111 (25.2% of co	Lincoln County4,507 (13% decrease since 2015)Approximately 32,5% of the population are 55 years of and 16.2% is between 20 and 21.0% is between 20 and 24.9% is between 20 and 34 years.Home Ownership Rate: 8.5% 200 2.100Labor Force Participation Rate: 47.0% Unemployment Rate: 0.0%Total Employment: 1.651Callente840 (14.9% of county total)Approximately 37.1% of the population are 55 years of and 34 years.# of Families: 348 af 8 af 8 af 8 af 9 and 34 years.Home Ownership Rate: 0.0%Labor Force Participation Rate: 43.3% Unemployment Rate: 0.0%Total Employment: 4.33Panaca1.039 (12.9% of county total)Approximately 21.9% of the ooler, 22.5% is 35 and 54, and 34 years.# of Households: 348 af 4 Families: 210Home Ownership Rate: 0.0%Labor Force Participation Rate: 43.3% Unemployment Rate: 0.0%Pioche1.039 (12.9% of county total)Approximately 24.5% is batween 20 and 34 years.# of Households: 348 af 4 all and 34 years.Home Ownership Rate: 0.0%Labor Force Participation Rate: 43.2% Unemployment Rate: 0.0%Pioche1.111 (

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



Income: y Wage

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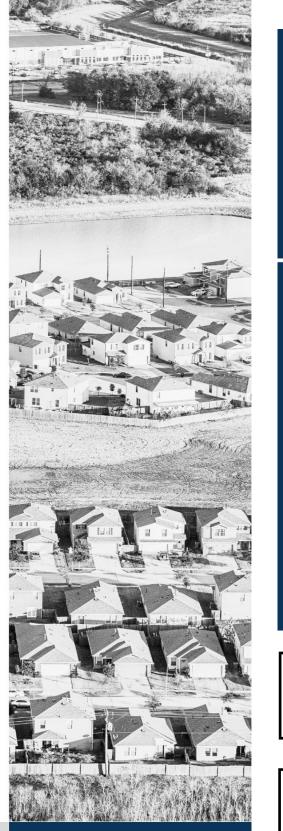
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Find more information on the NRH at their webpage: https://nvrural.org/





EXTENSION College of Agriculture, Biotechnology & Natural Resources

LINCOLN COUNTY 2025

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.







Extension.unr.edu/NEAP



Housing Supply

	City/Region	Housing Units	Subsidized	Age of Housing	Housing Structures	<u> </u>	Vaca
	Lincoln County	Total Housing Units: 2,292	Units administered through housing programs: 82	Built 2010 or later: 9.2% Built 1970 to 2009: 51.7% Build 1969 or Earlier: 39.0%	Single Family: 77.8% Mobile Home, RV: 16.3% Multi-Family: 5.9%	Less than \$150,000: 31.8% \$150,000-\$299,999: 50.6% \$300,000 or more : 17.6%	To F Fo Occas For Mig Othe
	Alamo	Total Housing Units: 472 20.6% of the County's total units.	Units administered through housing programs: 0	Built 2010 or later: 18.6% Built 1970 to 2009: 40.5% Build 1969 or Earlier: 40.9%	Single Family: 66.3% Mobile Home, RV: 30.9% Multi-Family: 2.8%	Less than \$150,000: 52.5% \$150,000-\$299,999: 40.9% \$300,000 or more : 6.6%	To F Fo Occas For Mig Othe
	Caliente	Total Housing Units: 466 20.3% of the County's total units.	Units administered through housing programs: 50	Built 2010 or later: 7.9% Built 1970 to 2009: 40.6% Build 1969 or Earlier: 51.5%	Single Family: 77.5% Mobile Home, RV: 4.5% Multi-Family: 18.0%	Less than \$150,000: 48.6% \$150,000-\$299,999: 51.4% \$300,000 or more : 0.0%	To F Fo Occas For Mig Othe
	Panaca	Total Housing Units: 413 18.0% of the County's total units.	Units administered through housing programs: 20	Built 2010 or later: 10.4% Built 1970 to 2009: 37.5% Build 1969 or Earlier: 52.1%	Single Family: 83.1% Mobile Home, RV: 11.4% Multi-Family: 5.6%	Less than \$150,000: 17.5% \$150,000-\$299,999: 48.0% \$300,000 or more : 34.5%	To Fo Fo Occas For Mig Othe
St.	Pioche	Total Housing Units: 472 20.6% of the County's total units.	Units administered through housing programs: 12	Built 2010 or later: 5.3% Built 1970 to 2009: 57.0% Build 1969 or Earlier: 37.7%	Single Family: 75.6% Mobile Home, RV: 24.4% Multi-Family: N/A	Less than \$150,000: 28.9% \$150,000-\$299,999: 53.0% \$300,000 or more : 18.1%	To F Fo Occas For Mig Othe
	Rest of County	Total Housing Units: 469 20.5% of the County's total units.4,466	Units administered through housing programs: 0	Built 2010 or later: 4.1% Built 1970 to 2009: 81.2% Build 1969 or Earlier: 14.7%	Single Family: 87.4% Mobile Home, RV: 9.4% Multi-Family: 3.2%	Less than \$150,000: 10.3% \$150,000-\$299,999: 61.8% \$300,000 or more : 27.9%	To F Fo Occas For Mig Oth

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



acancy Status

Total Units: 647 For Rent 2.0% For Sale 9.1% For Seasonal or ccasional Use 61.1% Migrant Workers 1.1% Other Vacant 25.5%

Total Units: 94 For Rent 0.0% For Sale 0.0% For Seasonal or ccasional Use 24.5% Migrant Workers 0.0% Other Vacant 75.5%

Total Units: 118 For Rent 0.0% For Sale 12.7% For Seasonal or ccasional Use 62.8% Migrant Workers 5.9% Other Vacant 18.6%

Total Units: 64 For Rent 0.0% For Sale 40.6% For Seasonal or ccasional Use 40.6% Migrant Workers 0.0% Other Vacant 18.8%

Total Units: 155 For Rent 0.0% For Sale 0.0% For Seasonal or ccasional Use 66.5% Migrant Workers 0.0% Other Vacant 33.5%

Total Units: 216 For Rent 6.0% For Sale 8.4% For Seasonal or ccasional Use 78.2% Migrant Workers 0.0% Other Vacant 7.4%

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, '**Season or Occasional'** suggest that the units are second homes used for vacation. '**Other'** often suggest the units are condemned or otherwise unlivable. 'Other' also includes units that are rented, or sold, but not currently occupied.

Building Permits

In 2022, 24 single family building permits were issued throughout Lincoln County.

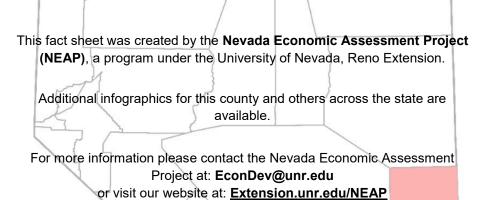
Since 2005, 3 multi-family unit permits have been issued.

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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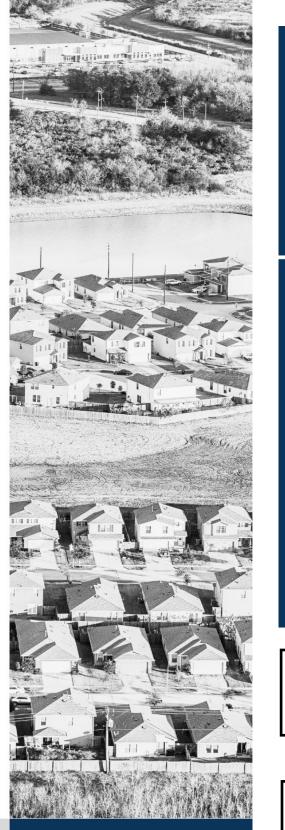
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EXTENSION College of Agriculture, Biotechnology & Natural Resources

LINCOLN COUNTY 2025

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.









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Housing Demand

Owner Occupied Bedrooms	Renter Occupied Bedrooms	Average Household Size	Income & Tenure	Gross Rent	Cost Burde
1 or fewer bedrooms: 1.4% 2 bedrooms: 34.7% 3 or more bedrooms: 63.9%	1 or fewer bedrooms: 37.6% 2 bedrooms: 31.4% 3 or more bedrooms: 30.9%	Owner Occupied: 2.62 Renter Occupied: 1.90	25.3% of owners and 57.1% % of renters earn less than \$50,000	Less than \$500: 13.4% \$500-\$999: 62.8% \$1,000-\$1,499: 16.9% Greater than \$1,500: 0.0% No Rent: 6.9%	Owner Occupi 18.2% overburde Renter Occup 39.8% overburde
1 or fewer bedrooms: 0.0% 2 bedrooms: 56.0% 3 or more bedrooms: 44.0%	1 or fewer bedrooms: 56.3% 2 bedrooms: 0.0% 3 or more bedrooms: 43.7%	Owner Occupied: 2.83 Renter Occupied: 2.40	37.1% of owners and 54.6% of renters earn less than \$50,000	Less than \$500: 10.9% \$500-\$999: 45.4% \$1,000-\$1,499: 43.7% Greater than \$1,500: 0.0% No Rent: 0.0%	Owner Occupi 11.1% overburde Renter Occup 45.5% overburde
1 or fewer bedrooms: 0.0% 2 bedrooms: 29.0% 3 or more bedrooms: 71.0%	1 or fewer bedrooms: 52.2% 2 bedrooms: 31.2% 3 or more bedrooms: 16.7%	Owner Occupied: 2.94 Renter Occupied: 1.09	38.2% of owners and 79.7% of renters earn less than \$50,000	Less than \$500: 32.6% \$500-\$999: 39.9% \$1,000-\$1,499: 8.7% Greater than \$1,500: 0.0% No Rent: 18.8%	Owner Occupi 15.1% overburde Renter Occup 51.7% overburde
1 or fewer bedrooms: 0.0% 2 bedrooms: 21.4% 3 or more bedrooms: 78.6%	1 or fewer bedrooms: 24.7% 2 bedrooms: 64.9% 3 or more bedrooms: 10.3%	Owner Occupied: 3.10 Renter Occupied: 2.65	23.4% of owners and 64.9% of renters earn less than \$50,000	Less than \$500: 0.0% \$500-\$999: 100.0% \$1,000-\$1,499: 0.0% Greater than \$1,500: 0.0% No Rent: 0.0%	Owner Occupi 9.7% overburde Renter Occup 33.3% overburde
1 or fewer bedrooms: 0.0% 2 bedrooms: 38.3% 3 or more bedrooms: 61.7%	1 or fewer bedrooms: N/A 2 bedrooms: N/A 3 or more bedrooms: N/A	Owner Occupied: 2.29 Renter Occupied: N/A	13.6% of owners and N/A of renters earn less than \$50,000	Less than \$500: N/A \$500-\$999: N/A \$1,000-\$1,499: N/A Greater than \$1,500: N/A No Rent: N/A	Owner Occupi 14.5% overburde Renter Occup N/A
1 or fewer bedrooms: 8.3% 2 bedrooms: 25.0% 3 or more bedrooms: 66.7%	1 or fewer bedrooms: N/A 2 bedrooms: N/A 3 or more bedrooms: N/A	Owner Occupied: N/A Renter Occupied: N/A	15.2% of owners and 46.0% of renters earn less than \$50,000	Less than \$500: 0.0% \$500-\$999: 73.5% \$1,000-\$1,499: 18.4% Greater than \$1,500: 0.0% No Rent: 8.2%	Owner Occupi 52.5% overburde Renter Occup N/A overburder
	Bedrooms 1 or fewer bedrooms: 1.4% 2 bedrooms: 34.7% 3 or more bedrooms: 63.9% 1 or fewer bedrooms: 0.0% 2 bedrooms: 56.0% 3 or more bedrooms: 0.0% 2 bedrooms: 56.0% 3 or more bedrooms: 0.0% 2 bedrooms: 29.0% 3 or more bedrooms: 21.4% 3 or more bedrooms: 21.4% 3 or more bedrooms: 0.0% 2 bedrooms: 21.4% 3 or more bedrooms: 0.0% 2 bedrooms: 3 or more bedrooms: 0.0% 2 bedrooms: 3 or more bedrooms: 0.0% 2 bedrooms: 3 or more bedrooms: 0.0% 2	Bedrooms Bedrooms 1 or fewer bedrooms: 1.4% 1 or fewer bedrooms: 34.7% 3 r.6% 3 or more bedrooms: 34.7% 3 l.4% 3 or more bedrooms: 63.9% 3 or more bedrooms: 30.9% 1 or fewer bedrooms: 63.9% 3 or more bedrooms: 0.0% 2 bedrooms: 56.0% 1 or fewer bedrooms: 0.0% 3 or more bedrooms: 44.0% 2 bedrooms: 0.0% 3 or more bedrooms: 29.0% 1 or fewer bedrooms: 0.0% 3 or more bedrooms: 29.0% 1 or fewer bedrooms: 0.0% 3 or more bedrooms: 29.0% 1 or fewer bedrooms: 0.0% 3 or more bedrooms: 29.0% 3 or more bedrooms: 24.7% 3 or more bedrooms: 0.0% 1 or fewer bedrooms: 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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.

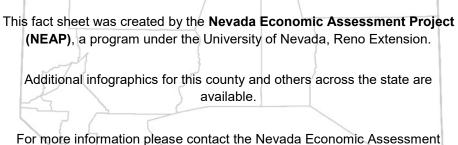
All data in this table refers to total households in the region, not total housing units.

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

S2503, S2506

County Assessor's Office

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



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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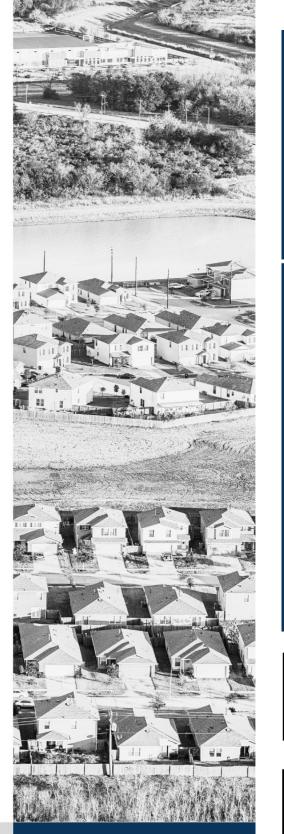
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This publication is created in partnership with Nevada Rural Housing (NRH). NRH's mission is to promote, provide, and finance affordable housing opportunities for all rural Nevadans.

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





EXTENSION College of Agriculture, Biotechnology & Natural Resources

Lincoln County 2025

HOUSING SNAPSHOT -HOUSING AFFORDABILITY ANALYSIS

University of Nevada, Reno Extension Publication Date: January 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.







Extension.unr.edu/NEAP



EXTENSION College of Agriculture, Biotechnology & Natural Resources

Housing Affordability

OWNERS



						Made		
City/Region	Annual Median Household Income	Monthly Estimated Housing Expense	Monthly Affordable Housing Expense	Affordability Gap	Monthly Affordable Housing Expense	1-Bedroom Affordability Gap	2-Bedroom Affordability Gap	3-Bedroom Affordability Gap
Lincoln County	Annual Median: \$67,412 30% HH Income: \$20,224 50% HH Income: \$33,706 80% HH Income: \$53,930 120% HH Income: \$80,894	Owner-Occupied: \$1,835 Renter Occupied: 1-Bedroom: \$970 2-Bedroom: \$1,190 3-Bedroom: \$1,420	50%: \$843 80%: \$1,348 100%: \$1,685 120%: \$1,835	50%: -\$992 80%: -\$487 100%: -\$150 120%: \$187	30%: \$506 50%: \$843 80%: \$1,348 100%: \$1,685 120%: \$2,022	30%: -\$464 50%: -\$127 80%: \$378 100%: \$715 120%: \$1,052	30%: -\$684 50%: -\$347 80%: \$158 100%: \$495 120%: \$832	30%: -\$914 50%: -\$577 80%: -\$72 100%: \$265 120%: \$602
Alamo	Annual Median: \$65,083 30% HH Income: \$19,525 50% HH Income: \$32,542 80% HH Income: \$52,066 120% HH Income: \$78,100	Owner-Occupied: \$1,866 Renter Occupied: 1-Bedroom: \$970 2-Bedroom: \$1,190 3-Bedroom: \$1,420	50%: \$758 80%: \$814 100%: \$1,302 120%: \$1,627	50%: -\$1,052 80%: -\$564 100%: -\$239 120%: \$87	30%: \$488 50%: \$814 80%: \$1,302 100%: \$1,627 120%: \$1,952	30%: -\$482 50%: -\$156 80%: \$332 100%: \$657 120%: \$982	30%: -\$702 50%: -\$376 80%: \$112 100%: \$437 120%: \$762	30%: -\$932 50%: -\$606 80%: -\$118 100%: \$207 120%: \$532
Caliente	Annual Median: \$36,400 30% HH Income: \$10,920 50% HH Income: \$18,200 80% HH Income: \$29,120 120% HH Income: \$43,680	Owner-Occupied: \$1,693 Renter Occupied: 1-Bedroom: \$970 2-Bedroom: \$1,190 3-Bedroom: \$1,420	50%: \$455 80%: \$728 100%: \$910 120%: \$1,092	50%: -\$1,238 80%: -\$965 100%: -\$783 120%: - 601	30%: \$273 50%: \$455 80%: \$728 100%: \$910 120%: \$1,092	30%: -\$697 50%: -\$366 80%: -\$93 100%: \$89 120%: \$271	30%: -\$917 50%: -\$474 80%: -\$201 100%: -\$19 120%: \$163	30%: -\$1,147 50%: -\$711 80%: -\$438 100%: -\$256 120%: \$74
Panaca	Annual Median: \$68,073 30% HH Income: \$20,422 50% HH Income: \$34,037 80% HH Income: \$54,458 120% HH Income: \$81,688	Owner-Occupied: \$1,890 Renter Occupied: 1-Bedroom: \$970 2-Bedroom: \$1,190 3-Bedroom: \$1,420	50%: \$851 80%: \$1,361 100%: \$1,702 120%: \$2,042	50%: -\$1,039 80%: -\$529 100%: -\$188 120%: \$152	30%: \$511 50%: \$851 80%: \$1,361 100%: \$1,702 120%: \$2,042	30%: -\$459 50%: \$30 80%: \$540 100%: \$881 120%: \$1,221	30%: -\$679 50%: -\$78 80%: \$432 100%: \$773 120%: \$1,113	30%: -\$909 50%: -\$315 80%: \$195 100%: \$536 120%: \$876
Pioche	Annual Median: \$73,849 30% HH Income: \$22,155 50% HH Income: \$36,925 80% HH Income: \$59,079 120% HH Income: \$88,619	Owner-Occupied: \$1,968 Renter Occupied: 1-Bedroom: \$970 2-Bedroom: \$1,190 3-Bedroom: \$1,420	50%: \$923 80%: \$1,476 100%: \$1,846 120%: \$2,215	50%: -\$1,044 80%: -\$492 100%: -\$122 120%: \$247	30%: \$554 50%: \$923 80%: \$1,477 100%: \$1,846 120%: \$2,215	30%: -\$416 50%: \$102 80%: \$656 100%: \$1.025 120%: \$1,394	30%: -\$636 50%: -\$6 80%: \$548 100%: \$917 120%: \$1,286	30%: -\$866 50%: -\$243 80%: \$311 100%: \$680 120%: \$1,049

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.

BACKGROUND INFO

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 Lincoln County is **\$67,412**. A family at **80%** of that makes **\$53,930** annually.

As a homeowner of an average house in the county, the Monthly Estimated Housing Expense is **\$1,835**. This includes mortgage, taxes, insurance, and utilities.

The Monthly Affordable Housing Expense (30% of gross income) shows at only **\$1,348** at 80% median income. This difference gives a gap of **-\$487**, making it unaffordable at the 80% income level.

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

RENTERS