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.

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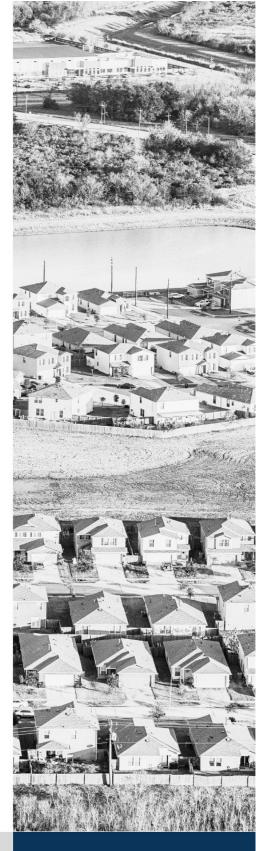
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## **EXTENSION**

College of Agriculture, Biotechnology & Natural Resources **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.











# **Demographics & Economics**

		The state of the s							
	City/Region	Population	ភ្នំ <b>ព័</b> ព័ Age	Household	Home Ownership	Labor	Employment	Income	
	Lyon County	<b>59,435</b> (15.1% growth since 2015)	Approximately 35.8% of the population are 55 years or older, 23.8% is 35 and 54, and 17.5% is between 20 and 34 years.	# of Households: 23,290 # of Families: 15,503 Avg. Household Size: 2.54	Home Ownership Rate: 76.4% Owners w/o Mortgage: 6,121	Labor Force Participation Rate: 58.9% Unemployment Rate: 7.1%	Total Employment: 15,886	2022 Median HH Income: \$70,026 Average Hourly Wage Rate: \$30,.98	
	Dayton / Dayton Valley	<b>15,415</b> (25.9% of county total)	Approximately 35.5% of the population are 55 years or older, 24.3% is 35 and 54, and 16.8% is between 20 and 34 years.	# of Households: 5,642 # of Families: 4,123 Avg. Household Size: 2.73	Home Ownership Rate: 79.0% Owners w/o Mortgage: 1,157	Labor Force Participation Rate: 67.8% Unemployment Rate: 8.3%	Total Employment: 4,029	2022 Median HH Income: \$85,375 Average Hourly Wage Rate: \$29.39	
	Fernley	<b>23,025</b> (37.1% of county total)	Approximately 25.6% of the population are 55 years or older, 25.7% is 35 and 54, and 21.3% is between 20 and 34 years.	# of Households: 8,391 # of Families: 5,951 Avg. Household Size: 2.75	Home Ownership Rate: 73.1% Owners w/o Mortgage: 1,551	Labor Force Participation Rate: 65.1% Unemployment Rate: 4.6%	Total Employment: 6,481	2022 Median HH Income: \$84,025 Average Hourly Wage Rate: \$29.12	
	Silver Springs	<b>5,117</b> (8.6% of county total)	Approximately 46.6% of the population are 55 years or older, 25.6% is 35 and 54, and 13.2% is between 20 and 34 years.	# of Households: 2,324 # of Families: 1,238 Avg. Household Size: 2.20	Home Ownership Rate: 80.3% Owners w/o Mortgage: 838	Labor Force Participation Rate: 43.0% Unemployment Rate: 9.0% Total Employment: 1,08		2022 Median HH Income: \$47,584 Average Hourly Wage Rate: \$34.63	
5.0	Yerington / Mason Valley	<b>3,108</b> (5.2% of county total)	Approximately 50.9% of the population are 55 years or older, 15.3% is 35 and 54, and 14.4% is between 20 and 34 years.	# of Households: 1,487 # of Families: 762 Avg. Household Size: 2.02	Home Ownership Rate: 71.5% Owners w/o Mortgage: 654	Labor Force Participation Rate: 41.9% Unemployment Rate: 5.1%	Total Employment: 3,412	2022 Median HH Income: \$41,600 Average Hourly Wage Rate: \$34.26	
	Rest of County	<b>12,760</b> (21.5% of county total)	Approximately 46.7% of the population are 55 years or older, 21.2% is 35 and 54, and 13.8% is between 20 and 34 years.	# of Households: 5,446 # of Families: 3,429 Avg. Household Size: N/A	Home Ownership Rate: N.A Owners w/o Mortgage: 1,921	Labor Force Participation Rate: 49.4% Unemployment Rate: 10.5%	Total Employment: 884	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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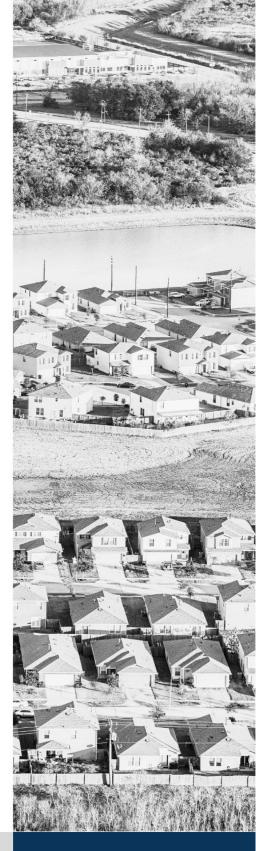
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### **EXTENSION**

College of Agriculture, Biotechnology & Natural Resources **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			<b>順</b> 多 Housing Value	Vacancy Status		
Lyon County	Total Housing Units: 24,582	Units administered through housing programs: 109	Built 2010 or later: 8.7% Built 1970 to 2009: 79.7% Build 1969 or Earlier: 11.6%	Single Family: 74.4% Mobile Home, RV: 18.9% Multi-Family: 6.7%	Less than \$150,000: 14.5% \$150,000-\$299,999: 31.7% \$300,000 or more : 53.8%	Total Units: 1,292 For Rent 18.5% For Sale 13.5% For Seasonal or Occasional Use 15.9% For Migrant Workers 0.0% Other Vacant 52.1%		
Dayton / Dayton Valley	Total Housing Units: 5,851 23.8% of the County's total units.	Units administered through housing programs: 106	Built 2010 or later: 12.9% Built 1970 to 2009: 82.5% Build 1969 or Earlier: 4.6%	Single Family: 87.3% Mobile Home, RV: 6.4% Multi-Family: 6.2%	Less than \$150,000: 5.6% \$150,000-\$299,999: 25.3% \$300,000 or more : 69.1%	Total Units: 209 For Rent 0.0% For Sale 18.2% For Seasonal or Occasional Use 27.3% For Migrant Workers 0.0% Other Vacant 54.5%		
Fernley	Total Housing Units: 8,635 35.1% of the County's total units.	Units administered through housing programs:  178	Built 2010 or later: 6.8% Built 1970 to 2009: 86.2% Build 1969 or Earlier: 7.0%	Single Family: 77.8%  Mobile Home, RV: 11.6%  Multi-Family: 10.6%	Less than \$150,000: 11.1% \$150,000-\$299,999: 27.8% \$300,000 or more : 61.1%	Total Units: 244 For Rent 38.5% For Sale 29.5% For Seasonal or Occasional Use 25.0% For Migrant Workers 5.9% Other Vacant 7.0%		
Silver Springs	Total Housing Units: 2,637 10.7% of the County's total units.	Units administered through housing programs: 22	Built 2010 or later: 6.8% Built 1970 to 2009: 81.6% Build 1969 or Earlier: 11.6%	Single Family: 43.9% Mobile Home, RV: 54.0% Multi-Family: 2.1%	Less than \$150,000: 29.2% \$150,000-\$299,999: 38.7% \$300,000 or more : 32.0%	Total Units: 313 For Rent 17.6% For Sale 20.4% For Seasonal or Occasional Use 8.9% For Migrant Workers 0.0% Other Vacant 53.0%		
Yerington / Mason Valley	Total Housing Units: 1,507 6.1% of the County's total units.	Units administered through housing programs:  110	Built 2010 or later: 3.5% Built 1970 to 2009: 60.5% Build 1969 or Earlier: 36.0%	Single Family: 77.8%  Mobile Home, RV: 10.3%  Multi-Family: 11.9%	Less than \$150,000: 36.7% \$150,000-\$299,999: 45.3% \$300,000 or more : 18.0%	Total Units: 20 For Rent 0.0% For Sale 0.0% For Seasonal or Occasional Use 0.0% For Migrant Workers 0.0% Other Vacant 100.0%		
Rest of County	Total Housing Units: 5,952 24.2% of the County's total units.4,466	Units administered through housing programs:	Built 2010 or later: 9.6% Built 1970 to 2009: 71.6% Build 1969 or Earlier: 18.8%	Single Family: 69.2% Mobile Home, RV: 28.5% Multi-Family: 2.3%	Less than \$150,000: 16.6% \$150,000-\$299,999: 37.4% \$300,000 or more : 46.0%	Total Units: 506 For Rent 17.8% For Sale 0.0% For Seasonal or Occasional Use 11.9% For Migrant Workers 0.0% Other Vacant 70.4%		

#### 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, '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, 233 single family building permits were issued throughout Lyon County.

Since 2005, 385 multi-family unit permits have been issued.

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

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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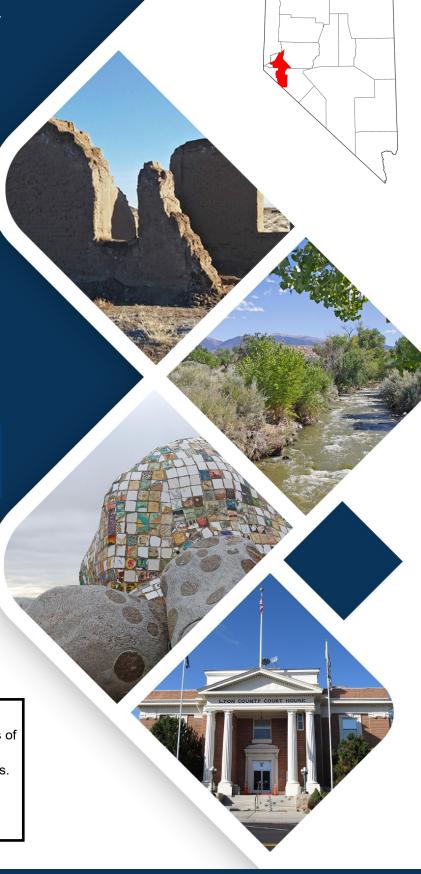
**LYON COUNTY** 

**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**

					N. C.		
Region	Region Owner Occupied Bedrooms		Average Household Size	Income & Tenure	Gross Rent	Cost Burden	
Lyon County	1 or fewer bedrooms: 2.8% 2 bedrooms: 10.8% 3 or more bedrooms: 86.4%	1 or fewer bedrooms: 10.2% 2 bedrooms: 38.2% 3 or more bedrooms: 51.7%	Owner Occupied: 2.55 Renter Occupied: 2.52	29.0% of owners and 49.1% % of renters earn less than \$50,000	Less than \$500: 6.7% \$500-\$999: 25.7% \$1,000-\$1,499: 30.3% Greater than \$1,500: 28.2% No Rent: 9.1%	Owner Occupied: 22.5% overburdened Renter Occupied: 41.8% overburdened	
Dayton / Dayton Valley	0.00/		Owner Occupied: 2.76 Renter Occupied: 2.64	19.0% of owners and 32.5% of renters earn less than \$50,000	Less than \$500: 1.6% \$500-\$999: 20.2% \$1,000-\$1,499: 37.5% Greater than \$1,500: 31.4% No Rent: 9.3%	Owner Occupied: 24.7% overburdened Renter Occupied: 30.7% overburdened	
Fernley	1 or fewer bedrooms: 1.5% 2 bedrooms: 8.2% 3 or more bedrooms: 90.3%	1 or fewer bedrooms: 10.0% 2 bedrooms: 44.5% 3 or more bedrooms: 45.5%	Owner Occupied: 2.82 Renter Occupied: 2.54	20.2% of owners and 41.5% of renters earn less than \$50,000	Less than \$500: 7.4% \$500-\$999: 23.3% \$1,000-\$1,499: 27.3% Greater than \$1,500: 41.4% No Rent: 0.5%	Owner Occupied: 20.2% overburdened Renter Occupied: N/A	
Silver Springs	1 or fewer bedrooms: 6.3% 2 bedrooms: 14.2% 3 or more bedrooms: 79.5%	1 or fewer bedrooms: 11.4% 2 bedrooms: 23.9% 3 or more bedrooms: 64.8%	Owner Occupied: 2.13 Renter Occupied: 2.46	52.1% of owners and 60.2% of renters earn less than \$50,000	Less than \$500: 9.4% \$500-\$999: 12.5% \$1,000-\$1,499: 47.0% Greater than \$1,500: 10.7% No Rent: 20.4%	Owner Occupied: 29.8% overburdened Renter Occupied: 57.1% overburdened	
Yerington / Mason Valley	1 or fewer bedrooms: 4.2% 2 bedrooms: 27.0% 3 or more bedrooms: 68.8%	1 or fewer bedrooms: 20.3 2 bedrooms: 51.2 3 or more bedrooms: 28.5	Owner Occupied: 1.91 Renter Occupied: 2.30	48.6% of owners and 69.8_of renters earn less than \$50,000	Less than \$500: 26.4% \$500-\$999: 53.1% \$1,000-\$1,499: 13.4% Greater than \$1,500: 0.2% No Rent: 6.8%	Owner Occupied: 20.1% overburdened Renter Occupied: 34.5% overburdened	
Rest of County	1 or fewer bedrooms: 4.5% 2 bedrooms: 11.3% 3 or more bedrooms: 84.2%	1 or fewer bedrooms: 8.8 2 bedrooms: 38.1 3 or more bedrooms: 53.2	Owner Occupied:  N/A  Renter Occupied:  N/A	37.0% of owners and 68.6% of renters earn less than \$50,000	Less than \$500: 2.5% \$500-\$999: 31.1% \$1,000-\$1,499: 28.1% Greater than \$1,500: 16.5% No Rent: 21.8%	Owner Occupied: 21.1% overburdened Renter Occupied: 48.7 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: <a href="https://www.zillow.com/research/">https://www.zillow.com/research/</a> Housing Affordability Calculator: https://www.calculator.net/

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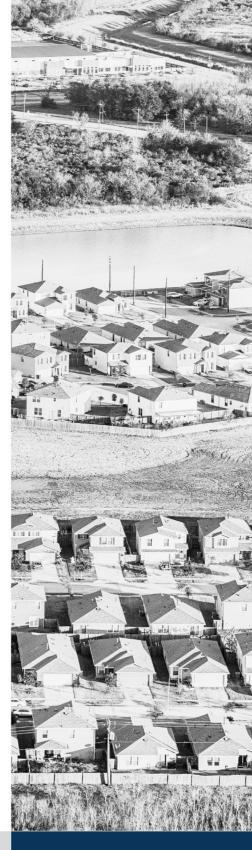
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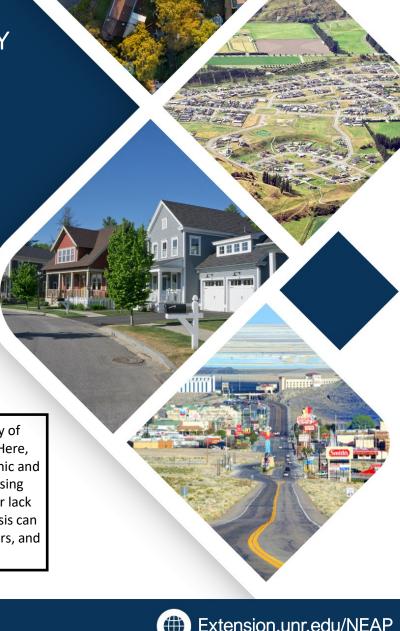


**HOUSING SNAPSHOT -**HOUSING AFFORDABILITY **ANALYSIS** 

> 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**

BACKGROUND INFO OWNERS RENTERS

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
Lyon County	Annual Median: \$70,026 30% HH Income: \$21,008 50% HH Income: \$35,013 80% HH Income: \$56,021 120% HH Income: \$84,031	Owner-Occupied: \$3,353 Renter Occupied: 1-Bedroom: \$1,416 2-Bedroom: \$1,838 3-Bedroom: \$2,410	<b>50%:</b> \$945 <b>80%:</b> \$1,512 <b>100%:</b> \$1,889 <b>120%:</b> \$2,267	<b>50%:</b> -\$2,408 <b>80%:</b> -\$1,841 <b>100%:</b> -\$1,464 <b>120%:</b> -\$1,086	<b>30%</b> : \$525 <b>50%</b> : \$875 <b>80%</b> : \$1,401 <b>100%</b> : \$1,751 <b>120%</b> : \$2,101	30%: -\$891 50%: -\$541 80%: -\$15 100%: \$335 120%: \$685	<b>30%:</b> -\$1,313 <b>50%:</b> -\$963 <b>80%:</b> -\$437 <b>100%:</b> -\$87 <b>120%:</b> \$263	<b>30%:</b> -\$1,885 <b>50%:</b> -\$1,535 <b>80%:</b> -\$1,009 <b>100%:</b> -\$659 <b>120%:</b> -\$309
Dayton / Dayton Valley	Annual Median: \$85,375 30% HH Income: \$25,613 50% HH Income: \$42,688 80% HH Income: \$68,300 120% HH Income: \$102,450	Owner-Occupied: \$3,673 Renter Occupied: 1-Bedroom: \$1,468 2-Bedroom: \$1,876 3-Bedroom: \$2,733	<b>50%:</b> \$1,152 <b>80%:</b> \$1,843 <b>100%:</b> \$2,304 <b>120%:</b> \$2,764	<b>50%:</b> -\$2,521 <b>80%:</b> -\$1,830 <b>100%:</b> -\$1,369 <b>120%:</b> -\$909	<b>30%:</b> \$640 <b>50%:</b> \$1,067 <b>80%:</b> \$1,708 <b>100%:</b> \$2,134 <b>120%:</b> \$2,561	<b>30%</b> : -\$828 <b>50%</b> : -\$401 <b>80%</b> : \$240 <b>100%</b> : \$666 <b>120%</b> : \$1,093	<b>30%:</b> -\$1,236 <b>50%:</b> -\$809 <b>80%:</b> -\$169 <b>100%:</b> \$258 <b>120%:</b> \$685	<b>30%:</b> -\$2,093 <b>50%:</b> -\$1,666 <b>80%:</b> -\$1,026 <b>100%:</b> -\$599 <b>120%:</b> -\$172
Fernley	Annual Median: \$84,025 30% HH Income: \$25,208 50% HH Income: \$42,013 80% HH Income: \$67,220 120% HH Income: \$100,830	Owner-Occupied: \$3,153 Renter Occupied: 1-Bedroom: \$1,540 2-Bedroom: \$1,905 3-Bedroom: \$2,360	<b>50%:</b> \$1,134 <b>80%:</b> \$1,814 <b>100%:</b> \$2,267 <b>120%:</b> \$2,721	<b>50%: -</b> \$2,019 <b>80%: -</b> \$1,339 <b>100%: -</b> \$886 <b>120%: -</b> \$432	<b>30%:</b> \$630 <b>50%:</b> \$1,050 <b>80%:</b> \$1,681 <b>100%:</b> \$2,101 <b>120%:</b> \$2,521	<b>30%</b> : -\$910 <b>50%</b> : -\$490 <b>80%</b> : \$141 <b>100%</b> : \$561 <b>120%</b> : \$981	<b>30%:</b> -\$1,275 <b>50%:</b> -\$855 <b>80%:</b> -\$225 <b>100%:</b> \$196 <b>120%:</b> \$616	<b>30%:</b> -\$1,730 <b>50%:</b> -\$1,310 <b>80%:</b> -\$680 <b>100%:</b> -\$259 <b>120%:</b> \$161
Silver Springs	Annual Median: \$47,584 30% HH Income: \$14,275 50% HH Income: \$23,792 80% HH Income: \$38,067 120% HH Income: \$57,101	Owner-Occupied: \$3,105 Renter Occupied: 1-Bedroom: \$1,416* 2-Bedroom: \$2,063 3-Bedroom: \$2,260	<b>50%:</b> \$642 <b>80%:</b> \$1,027 <b>100%:</b> \$1,284 <b>120%:</b> \$1,541	<b>50%: -</b> \$2,463 <b>80%: -</b> \$2,078 <b>100%: -</b> \$1,821 <b>120%: -</b> \$1,564	<b>30%:</b> \$357 <b>50%:</b> \$595 <b>80%:</b> \$952 <b>100%:</b> \$1,190 <b>120%:</b> \$1,428	<b>30%:</b> -\$1,059 <b>50%:</b> -\$821 <b>80%:</b> -\$464 <b>100%:</b> -\$226 <b>120%:</b> \$12	<b>30%:</b> -\$1,706 <b>50%:</b> -\$1,468 <b>80%:</b> -\$1,111 <b>100%:</b> -\$873 <b>120%:</b> -\$635	<b>30%:</b> -\$1,903 <b>50%:</b> -\$1,665 <b>80%:</b> -\$1,308 <b>100%:</b> -\$1,070 <b>120%:</b> -\$832
Yerington / Mason Valley	Annual Median: \$41,600 30% HH Income: \$12,480 50% HH Income: \$20,800 80% HH Income: \$33,280 120% HH Income: \$49,920	Owner-Occupied: \$2,525 Renter Occupied: 1-Bedroom: \$1,168 2-Bedroom: \$1,413 3-Bedroom: \$2,410*	<b>50%:</b> \$561 <b>80%:</b> \$898 <b>100%:</b> \$1,122 <b>120%:</b> \$1,347	<b>50%:</b> -\$1,964 <b>80%:</b> -\$1,627 <b>100%:</b> -\$1,403 <b>120%:</b> -\$1,178	<b>30%:</b> \$312 <b>50%:</b> \$520 <b>80%:</b> \$832 <b>100%:</b> \$1,040 <b>120%:</b> \$1,248	<b>30%</b> : -\$856 <b>50%</b> : -\$648 <b>80%</b> : -\$336 <b>100%</b> : -\$128 <b>120%</b> : \$80	<b>30%:</b> -\$1,101 <b>50%:</b> -\$893 <b>80%:</b> -\$581 <b>100%:</b> -\$373 <b>120%:</b> -\$165	<b>30%:</b> -\$2,098 <b>50%:</b> -\$1,890 <b>80%:</b> -\$1,578 <b>100%:</b> -\$1,370 <b>120%:</b> -\$1,162

**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.

\*Note: There was low availability for the category of unit, so the county average was utilized.

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

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 Lyon County is \$70,026. A family at 80% of that makes \$56,021 annually. As a homeowner of an average house in the county, the Monthly Estimated Housing Expense is \$3,353. This includes mortgage, taxes, insurance, and utilities.

The Monthly Affordable Housing Expense (30% of gross income) shows at only **\$1,512** at 80% median income. This difference gives a gap of **-\$1,841**, making it unaffordable at the 80% income level.