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

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

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.

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### **EXTENSION**

College of Agriculture, Biotechnology & Natural Resources WHITE PINE COUNTY

2025

HOUSING SNAPSHOT DEMOGRAPHIC &
ECONOMIC
CHARACTERISTICS

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

This fact sheet contains baseline demographic and economic 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**

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 Region	Population	Age	Household	Home Ownership	Labor	Employment	Income
White Pine County	<b>8,997</b> (9.8% decline from 2015)	Approximately 33.5% of the population are 55 years or older, 27.7% is 35 and 54, and 17.9% is between 20 and 34 years.	# of Households: 3,363 # of Families: 2,131 Avg. Household Size: 2.22	Home Ownership Rate: 73.8% Owners w/o Mortgage: 1,261	Labor Force Participation Rate: 49.3% Unemployment Rate: 4.1%	Total Employment: 4,724	Median HH Income: \$71,297 Average Hourly Rate: \$39.28
Ely	<b>3,957</b> (44.0% of county total)	Approximately 30.0% of the population are 55 years or older, 27.7% is 35 and 54, and 17.4% is between 20 and 34 years.	# of Households: 1,743 # of Families: 1,138 Avg. Household Size: 2.23	Home Ownership Rate: 62.8% Owners w/o Mortgage: 534	Labor Force Participation Rate: 69.3% Unemployment Rate: 3.9%	Total Employment: 3,317	Median HH Income: \$77,076 Average Hourly Rate: \$35.64
Rest of County	<b>5,040</b> (56.0% of county total)	Approximately 36.4% of the population are 55 years or older, 27.7% is 35 and 54, and 18.3% is between 20 and 34 years.	# of Households: 1,620 # of Families: 993 Avg. Household Size: N/A	Home Ownership Rate: N/A Owners w/o Mortgage: 727	Labor Force Participation Rate: 34.6% Unemployment Rate: 4.2%	<b>Total Employment:</b> 1,407	Median HH Income: N/A Average Hourly 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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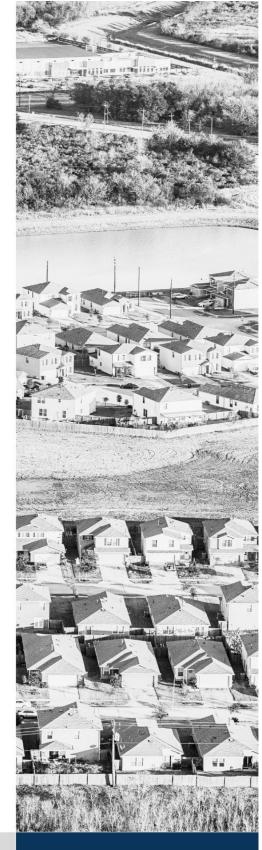
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### **EXTENSION**

College of Agriculture, **Biotechnology & Natural Resources**  WHITE PINE 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.











## **Housing Supply**

Region	Housing Units	Subsidized Housing	Age of Housing	Housing Structures	Housing Value	Vacancy Status	
White Pine County	Total Housing Units: 4,158	Units administered through housing programs:	Built 2010 or Later: 3.7% Built 1970 to 2009: 49.0% Built 1969 or Earlier: 47.3%	Single Family: 71.1% Mobile Home, RV: 22.9% Multi-Family: 6.1%	Less than \$150,000: 35.6% \$150,000-\$299,999: 45.1% Greater than \$300,000: 19.3%	Total Units: 795 For Rent: 14.6% For Sale: 7.7% For Seasonal or Occasional Use: 17.2% For Migrant Workers: 0.0% Other Vacant: 60.5%	
Ely	Total Housing Units: 2,052 49.4% of the County's total units.	Units administered through housing programs:	Built 2010 or Later: 1.2% Built 1970 to 2009: 37.0% Built 1969 or Earlier: 61.8%	Single Family: 76.9% Mobile Home, RV: 12.6% Multi-Family: 10.5%	Less than \$150,000: 33.3% \$150,000-\$299,999: 52.7% Greater than \$200,000: 14.1%	Total Units: 309 For Rent: 22.3% For Sale: 0.0% For Seasonal or Occasional Use: 12.6% For Migrant Workers: 0.0% Other Vacant: 65.0%	
Rest of County	Total Housing Units: 2,106 50.6% of the County's total units.	Units administered through housing programs:	Built 2010 or Later: 6.2% Built 1970 to 2009: 60.8% Built 1969 or Earlier: 33.0%	Single Family: 65.4% Mobile Home, RV: 32.9% Multi-Family: 1.7%	Less than \$150,000: 37.5% \$150,000-\$299,999: 39.1% Greater than \$300,000: 23.4%	Total Units: 486 For Rent: 9.7% For Sale: 12.6% For Seasonal or Occasional Use: 20.2% For Migrant Workers: 0.0% Other Vacant: 57.6%	

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

#### 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, 7 single family building permits were issued throughout White Pine County.

Since 2005, 6 multi-family unit permits have been issued.

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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**EXTENSION** 

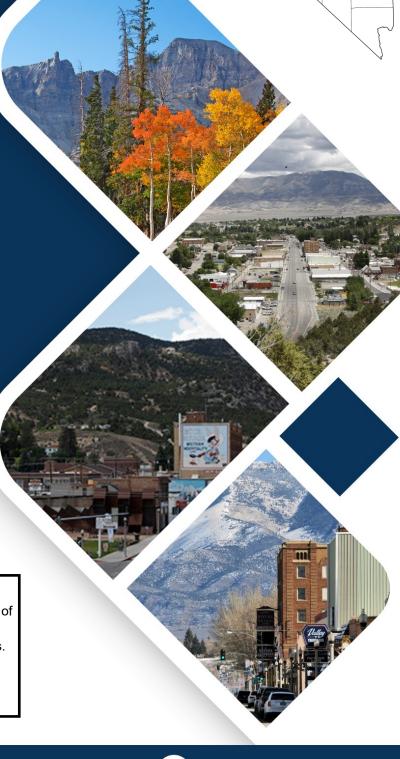
College of Agriculture, Biotechnology & Natural Resources WHITE PINE COUNTY 2025

HOUSING SNAPSHOT HOUSING DEMAND
CHARACTERISTICS

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

This fact sheet contains baseline housing demand 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.









82.5%

51.9%



## **Housing Demand**

Region	Owner Occupied Bedrooms	Renter Occupied Bedrooms	Average Household Size	Income & Tenure	Gross Rent	Cost Burden		
White Pine County	1 or fewer bedrooms: 4.4% 2 bedrooms: 16.2% 3 or more bedrooms: 79.4%	1 or fewer bedrooms: 25.5% 2 bedrooms: 23.2% 3 or more bedrooms: 51.2%	Owner Occupied: 2.22 Renter Occupied: 2.21	33.0% of owners and 29.9% of renters earn less than \$50,000	Less than \$500: 5.4% \$500-\$999: 37.8% \$1,000-\$1,499: 37.4% Greater than \$1,500: 3.9% No Rent: 15.5%	Owner Occupied: 11.8% overburdened Renter Occupied: 25.4% overburdened		
Ely	1 or fewer bedrooms: 5.6% 2 bedrooms: 18.9% 3 or more bedrooms: 75.5%	1 or fewer bedrooms: 31.1% 2 bedrooms: 17.9% 3 or more bedrooms: 51.0%	Owner Occupied: 2.28 Renter Occupied: 2.13	30.1% of owners and 23.3% of renters earn less than \$50,000	Less than \$500: 5.9% \$500-\$999: 40.8% \$1,000-\$1,499: 42.8% Greater than \$1,500: 1.7% No Rent: 8.8%	Owner Occupied: 14.3% overburdened Renter Occupied: 18.3% overburdened		
Rest of County	1 or fewer bedrooms: 3.5% 2 bedrooms: 14.1% 3 or more bedrooms:	1 or fewer bedrooms: 9.9% 2 bedrooms: 38.2% 3 or more bedrooms:	Owner Occupied:  N/A  Renter Occupied:  N/A	35.3% of owners and 48.5% of renters earn less than \$50,000	Less than \$500: 4.3% \$500-\$999: 29.2% \$1,000-\$1,499: 22.3% Greater than \$1,500: 9.9% No Rent: 34.3%	Owner Occupied: 9.8% overburdened Renter Occupied: 39.1% 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 in-

surance.

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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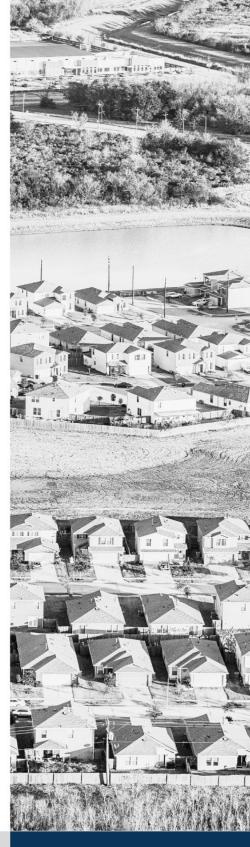
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**EXTENSION** 

College of Agriculture, **Biotechnology & Natural Resources**  WHITE PINE COUNTY

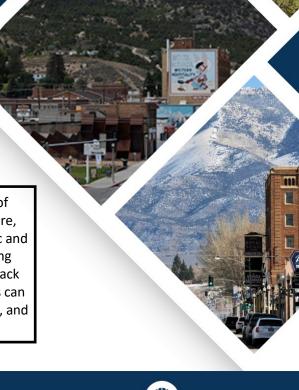
2025

**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
White Pine County	Annual Median: \$71,297 30% HH Income: \$21,389 50% HH Income: \$35,649 80% HH Income: \$57,038 120% HH Income: \$85,556	Owner-Occupied: \$1,877 Renter Occupied: 1-Bedroom: \$1,251 2-Bedroom: \$1,563 3-Bedroom: \$2,027	<b>50%:</b> \$968 <b>80%:</b> \$1,549 <b>100%:</b> \$1,936 <b>120%:</b> \$2,323	50%: -\$909 80%: -\$328 100%: \$59 120%: \$446	30%: \$535 50%: \$891 80%: \$1,426 100%: \$1,782 120%: \$2,139	30%: -\$716 50%: -\$360 80%: \$175 100%: \$531 120%: \$888	30%: -\$1,028 50%: -\$672 80%: -\$137 100%: \$219 120%: \$576	30%: -\$1,492 50%: -\$1,136 80%: -\$601 100%: -\$245 120%: \$112
Ely	Annual Median: \$77,076 30% HH Income: \$23,123 50% HH Income: \$38,538 80% HH Income: \$61,661 120% HH Income: \$92,491	Owner-Occupied: \$1,984 Renter Occupied: 1-Bedroom: \$1,251 2-Bedroom: \$1,563 3-Bedroom: \$2,027	<b>50%:</b> \$1.046 <b>80%:</b> \$1,674 <b>100%:</b> \$2,093 <b>120%:</b> \$2,511	<b>50%: -\$938 80%: -\$310 100%:</b> \$109 <b>120%:</b> \$527	<b>30%:</b> \$578 <b>50%:</b> \$963 <b>80%:</b> \$1,542 <b>100%:</b> \$1,927 <b>120%:</b> \$2,312	30%: -\$673 50%: -\$288 80%: \$291 100%: \$676 120%: \$1,061	30%: -\$985 50%: -\$600 80%: -\$21 100%: \$364 120%: \$749	30%: -\$1,449 50%: -\$1,064 80%: -\$485 100%: -\$100 120%: \$285

**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.

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 White Pine County is \$71,297. A family at 80% of that makes \$57,038 annually.

As a homeowner of an average house in the county, the Monthly Estimated Housing Expense is \$1,877. This includes mortgage, taxes, insurance, and utilities.

The Monthly Affordable Housing Expense (30% of gross income) shows at only **\$1,549** at 80% median income. This difference gives a gap of **-\$328**, making it unaffordable at the 80% income level.