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.

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

The University of Nevada, Reno is committed to providing a place of work and learning free of discrimination on the basis of a person's age (40 or older), disability, whether actual or perceived by others (including service-connected disabilities), gender (including pregnancy related conditions), military status or military obligations, sexual orientation, gender identity or expression, genetic information, national origin, race (including hair texture and protected hairstyles such as natural hairstyles, afros, Bantu knots, curls, braids, locks and twists), color, or religion (protected classes). Where discrimination is found to have occurred, the University will act to stop the discrimination, to prevent its recurrence, to remedy its effects, and to discipline those responsible.

A partnership of Nevada counties; University of Nevada, Reno; and the U.S. Department of Agriculture

Copyright © 2024, University of Nevada, Reno Extension.



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 **DOUGLAS 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.



MUSEUM AND CULTURAL CEN









Demographics & Economics

Region	Population	Age	Household	Home Ownership	ÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇÇ	Employment	Income
Douglas County	49,476 (increase from 2015)	Approximately 48.2% of the population are 55 years or older, 21.1% is 35 and 54, and 13.2% is between 20 and 34 years.	# of Households: 21,001 # of Families: 15,108 Avg. Household Size: 2.34	Home Ownership Rate: 76.7% Owners w/o Mortgage: 39.7%	76.7% Rate: 52.2% wners w/o Mortgage: Unemployment Rate:		2022 Median HH Income: \$84,262 Average Hourly Rate: \$34.47
Gardnerville Ranchos	13,748 (27.8% of county total)	Approximately 42.9% of the population are 55 years or older, 22.7% is 35 and 54, and 13.3% is between 20 and 34 years.	# of Households: 5,316 # of Families: 4,245 Avg. Household Size: N/A	Home Ownership Rate: N/A Owners w/o Mortgage: 34.4%	Labor Force Participation Rate: 55.7% Unemployment Rate: 3.0%	Total Employment: 14,532*	2022 Median HH Income: \$79,999 Average Hourly Rate: \$36.04*
Johnson Lane	6,499 (13.1% of county total)	Approximately 53.4% of the population are 55 years or older, 20.1% is 35 and 54, and 10.1% is between 20 and 34 years.	# of Households: 2,652 # of Families: 2,141 Avg. Household Size: 2.45	Home Ownership Rate: 93.7% Owners w/o Mortgage: 32.2%	Labor Force Participation Rate: 44.2% Unemployment Rate: 0.0%	Total Employment: 14,532*	2022 Median HH Income: \$102,477 Average Hourly Rate: \$36.04*
Minden / Gardnerville	9,287 (18.8% of county total)	Approximately 43.7% of the population are 55 years or older, 22.2% is 35 and 54, and 16.9% is between 20 and 34 years.	# of Households: 4,097 # of Families: 2,488 Avg. Household Size: N/A	Home Ownership Rate: N/A Owners w/o Mortgage: 41.7%	Labor Force Participation Rate: 55.6% Unemployment Rate: 3.2%	Total Employment: 14,532*	2022 Median HH Income: \$73,039 Average Hourly Rate: \$36.04*
Stateline	938 (1.9% of county total)	N/A	# of Households: 405 # of Families: 204 Avg. Household Size: 2.32	Home Ownership Rate: 8.1% Owners w/o Mortgage: 42.4%	Labor Force Participation Rate: 75.2% Unemployment Rate: 2.0%	Total Employment: 4,207	2022 Median HH Income: \$41,830 Average Hourly Rate: \$32.20
Rest of County	19,004 (38.4% of county total)	Approximately 54.3% of the population are 55 years or older, 19.4% is 35 and 54, and 11.4% is between 20 and 34 years.	# of Households: 8,531 # of Families: 6,030 Avg. Household Size: N/A	Home Ownership Rate: N/A Owners w/o Mortgage: 44.7%	Labor Force Participation Rate: 49.9% Unemployment Rate: 4.0%	Total Employment: 3,909	2022 Median HH Income: N/A Average Hourly Rate: N/A

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

*Data source combines Gardnerville Ranchos and Johnson Lane with Minden / Gardnerville Region

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

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

The University of Nevada, Reno is committed to providing a place of work and learning free of discrimination on the basis of a person's age (40 or older), disability, whether actual or perceived by others (including service-connected disabilities), gender (including pregnancy related conditions), military status or military obligations, sexual orientation, gender identity or expression, genetic information, national origin, race (including hair texture and protected hairstyles such as natural hairstyles, afros, Bantu knots, curls, braids, locks and twists), color, or religion (protected classes). Where discrimination is found to have occurred, the University will act to stop the discrimination, to prevent its recurrence, to remedy its effects, and to discipline those responsible.

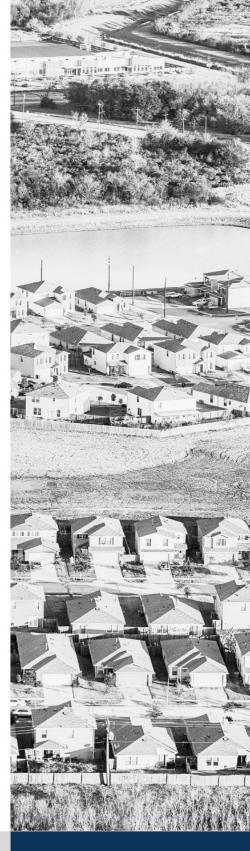
A partnership of Nevada counties; University of Nevada, Reno; and the U.S. Department of Agriculture

Copyright © 2024, University of Nevada, Reno Extension.



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 DOUGLAS COUNTY 2024

MUSEUM AND CULTURAL CEN

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

	THE PERSON NAMED IN THE PE		三 不是不不不是	and Bellinette				
44	Region	Subsidized Housing Units Housing		Age of Housing	Housing Structures	Housing Value	Vacancy Status	
	Douglas County	Total Housing Units: 24,417	Units administered through housing programs: 348	Duilt 1070 to 2000. Mahila Hawa DV.		Less than \$150,000: 4.4% \$150,000-\$299,999: 8.6% Greater than \$300,000: 87.0%	Total Units: 3,416 For Rent: 9.9% For Sale: 7.3% For Seasonal or Occasional Use: 65.3% For Migrant Workers: 0.0% Other Vacant: 17.5%	7
	Gardnerville Ranchos	3,311 nou		Built 2010 or Later: 3.6% Built 1970 to 2009: 92.4% Built 1969 or Earlier: 4.0%	Single Family: 90.6% Mobile Home, RV: 3.3% Multi-Family: 6.1%	Less than \$150,000: 1.5% \$150,000-\$299,999: 7.0% Greater than \$300,000: 91.5%	Total Units: 195 For Rent: 4.1% For Sale: 27.8% For Seasonal or Occasional Use: 27.1% For Migrant Workers: 0.0% Other Vacant: 41.0%	1
	Johnson Lane	Total Housing Units: 2,792 11.4% of the County's total units.	Units administered through housing programs:	Built 2010 or Later: 3.1% Built 1970 to 2009: 95.2% Built 1969 or Earlier: 1.7%	Single Family: 96.6% Mobile Home, RV: 0.0% Multi-Family: 3.4%	Less than \$150,000: 1.5% \$150,000-\$299,999: 1.6% Greater than \$300,000: 96.9%	Total Units: 140 For Rent: 0.0% For Sale: 0.0 For Seasonal or Occasional Use: 67.9% For Migrant Workers: 0.0% Other Vacant: 32.1%	
	Minden / Gardnerville	nou:		Built 2010 or Later: 15.4% Built 1970 to 2009: 78.1% Built 1969 or Earlier: 6.5%	Single Family: 67.9% Mobile Home, RV: 9.5% Multi-Family: 22.6%	Less than \$150,000: 1.6% \$150,000-\$299,999: 7.6% Greater than \$300,000: 90.8%	Total Units: 317 For Rent: 31.5% For Sale: 34.4% For Seasonal or Occasional Use: 24.6% For Migrant Workers: 0.0% Other Vacant: 9.5%	
	Stateline	Total Housing Units: 448 2.0% of the County's total units.	Units administered through housing programs: 94	Built 2010 or Later: 0.0% Built 1970 to 2009: 82.0% Built 1969 or Earlier: 18.0%	Single Family: 17.0% Mobile Home, RV: 0.0% Multi-Family: 83.0%	Less than \$150,000: 0.0% \$150,000-\$299,999: 0.0% Greater than \$300,000: 100.0%	Total Units: 43 For Rent: 58.1% For Sale: 0.0% For Seasonal or Occasional Use: 0.0% For Migrant Workers: 0.0% Other Vacant: 41.9%	13
	Rest of County	Total Housing Units: 11,252 46.1% of the County's total units.	Units administered through housing programs: 52	Built 2010 or Later: 3.2% Built 1970 to 2009: 81.3% Built 1969 or Earlier: 15.5%	Single Family: 80.0% Mobile Home, RV: 8.4% Multi-Family: 11.6%	Less than \$150,000: 6.4% \$150,000-\$299,999: 10.5% Greater than \$300,000: 83.1%	Total Units: 2,721 For Rent: 7.5% For Sale: 3.3% For Seasonal or Occasional Use: 73.7% For Migrant Workers: 0.0% Other Vacant: 15.5%	

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, 246 single family building permits were issued throughout Douglas County.

Since 2005, 202 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

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

The University of Nevada, Reno is committed to providing a place of work and learning free of discrimination on the basis of a person's age (40 or older), disability, whether actual or perceived by others (including service-connected disabilities), gender (including pregnancy related conditions), military status or military obligations, sexual orientation, gender identity or expression, genetic information, national origin, race (including hair texture and protected hairstyles such as natural hairstyles, afros, Bantu knots, curls, braids, locks and twists), color, or religion (protected classes). Where discrimination is found to have occurred, the University will act to stop the discrimination, to prevent its recurrence, to remedy its effects, and to discipline those responsible.

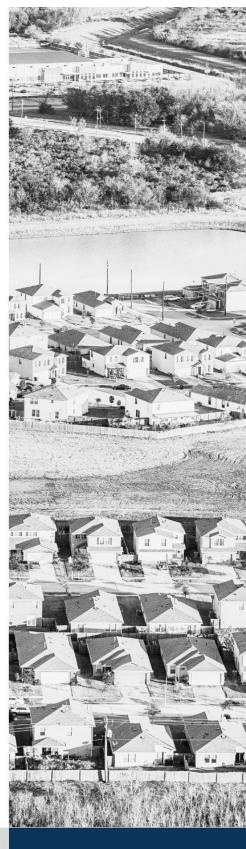
A partnership of Nevada counties; University of Nevada, Reno; and the U.S. Department of Agriculture

Copyright © 2024, University of Nevada, Reno Extension.



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** **DOUGLAS 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.



MUSEUM AND CULTURAL CEN









Housing Demand

Region	Owner Occupied Bedrooms	Renter Occupied Bedrooms	Average Household Size	Income & Tenure	Gross Rent	Cost Burden
Douglas County	1 or fewer bedrooms: 1.6% 2 bedrooms: 9.9% 3 or more bedrooms: 88.6%	1 or fewer bedrooms: 13.7% 2 bedrooms: 37.9% 3 or more bedrooms: 48.4%	Owner Occupied: 2.37 Renter Occupied: 2.25	22.2% of owners and 49.5% of renters earn less than \$50,000	Less than \$500: 3.9% \$500-\$999: 17.8% \$1,000-\$1,499: 32.6% Greater than \$1,500: 38.6% No Rent: 7.1%	Owner Occupied: 24.5% overburdened Renter Occupied: 39.8% overburdened
Gardnerville Ranchos	1 or fewer bedrooms: 0.0% 2 bedrooms: 8.9% 3 or more bedrooms: 91.1%	1 or fewer bedrooms: 6.2% 2 bedrooms: 39.7% 3 or more bedrooms: 54.2%	Owner Occupied: N/A Renter Occupied: N/A	23.4% of owners and 41.8% of renters earn less than \$50,000	Less than \$500: 0.0% \$500-\$999: 17.7% \$1,000-\$1,499: 49.1% Greater than \$1,500: 27.4% No Rent: 5.8%	Owner Occupied: 19.3% overburdened Renter Occupied: 34.6% overburdened
Johnson Lane	1 or fewer bedrooms: 0.0% 2 bedrooms: 5.1% 3 or more bedrooms: 94.9%	1 or fewer bedrooms: 25.7% 2 bedrooms: 25.1% 3 or more bedrooms: 49.1%	Owner Occupied: 2.48 Renter Occupied: 2.04	22.9% of owners and 46.1% of renters earn less than \$50,000	Less than \$500: 0.0% \$500-\$999: 25.7% \$1,000-\$1,499: 0.0% Greater than \$1,500: 53.9% No Rent: 20.4%	Owner Occupied: 22.2% overburdened Renter Occupied: 50.0% overburdened
Minden / Gardnerville	1 or fewer bedrooms: 3.9% 2 bedrooms: 13.8% 3 or more bedrooms: 82.3%	1 or fewer bedrooms: 13.5% 2 bedrooms: 40.7% 3 or more bedrooms: 45.8%	Owner Occupied: N/A Renter Occupied: N/A	20.4% of owners and 55.3% of renters earn less than \$50,000	Less than \$500: 8.2% \$500-\$999: 22.7% \$1,000-\$1,499: 23.3% Greater than \$1,500: 42.0% No Rent: 3.8%	Owner Occupied: 28.6% overburdened Renter Occupied: 40.7% overburdened
Stateline	1 or fewer bedrooms: 0.0% 2 bedrooms: 42.4% 3 or more bedrooms: 57.2%	1 or fewer bedrooms: 39.5% 2 bedrooms: 47.8% 3 or more bedrooms: 12.6%	Owner Occupied: 2.03 Renter Occupied: 2.34	42.4% of owners and 61.6% of renters earn less than \$50,000	Less than \$500: 0.0% \$500-\$999: 6.2% \$1,000-\$1,499: 44.1% Greater than \$1,500: 44.4% No Rent: 5.4%	Owner Occupied: 62.5% overburdened Renter Occupied: 55.8% overburdened
Rest of County	1 or fewer bedrooms: 2.2% 2 bedrooms: 10.6% 3 or more bedrooms: 87.2%	1 or fewer bedrooms: 12.4% 2 bedrooms: 31.9% 3 or more bedrooms: 55.6%	Owner Occupied: N/A Renter Occupied: N/A	21.8% of owners and 46.5% of renters earn less than \$50,000	Less than \$500: 3.7% \$500-\$999: 14.2% \$1,000-\$1,499: 30.2% Greater than \$1,500: 40.8% No Rent: 11.1%	Owner Occupied: 26.6% overburdened Renter Occupied: 38.3% 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/

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

The University of Nevada, Reno is committed to providing a place of work and learning free of discrimination on the basis of a person's age (40 or older), disability, whether actual or perceived by others (including service-connected disabilities), gender (including pregnancy related conditions), military status or military obligations, sexual orientation, gender identity or expression, genetic information, national origin, race (including hair texture and protected hairstyles such as natural hairstyles, afros, Bantu knots, curls, braids, locks and twists), color, or religion (protected classes). Where discrimination is found to have occurred, the University will act to stop the discrimination, to prevent its recurrence, to remedy its effects, and to discipline those responsible.

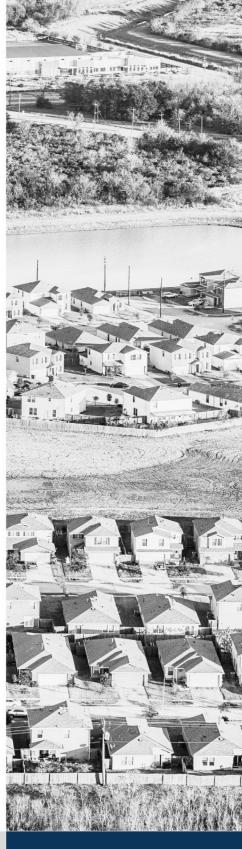
A partnership of Nevada counties; University of Nevada, Reno; and the U.S. Department of Agriculture

Copyright © 2025, University of Nevada, Reno Extension.



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**

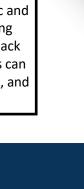


HOUSING SNAPSHOT -HOUSING AFFORDABILITY **ANALYSIS**

> 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	S\$\$ Monthly Affordable Housing Expense	1-Bedroom Affordability Gap	2-Bedroom Affordability Gap	3-Bedroom Affordability Gap
Douglas County	Annual Median: \$84,262 30% HH Income: \$25,279 50% HH Income: \$42,131 80% HH Income: \$67,410	Owner-Occupied: \$5,245 Renter Occupied: 1-Bedroom: \$1,617 2-Bedroom: \$1,942 3-Bedroom: \$2,115	50%: \$1,143 80%: \$1,830 100%: \$2,287 120%: \$2,744	50%: -\$4,102 80%: -\$3,415 100%: -\$2,958 120%: -\$2,501	30%: \$632 50%: \$1,053 80%: \$1,685 100%: \$2,107 120%: \$2,528	30% : -\$985 50% : -\$564 80% : \$68 100% : \$490 120% : \$911	30%: -\$1,310 50%: -\$889 80%: -\$257 100%: \$165 120%: \$586	30%: -\$1,483 50%: -\$1,062 80%: -\$430 100%: -\$8 120%: \$413
Gardnerville / Ranchos	Annual Median: \$79,999 30% HH Income: \$24,000 50% HH Income: \$40,000 80% HH Income: \$63,999	Owner-Occupied: \$4,039 Renter Occupied: 1-Bedroom: \$1,617 2-Bedroom: \$1,942 3-Bedroom: \$2,115	50%: \$1,086 80%: \$1,737 100%: \$2,171 120%: \$2,605	50%: -\$2,953 80%: -\$2,302 100%: -\$1,868 120%: -\$1,434	30%: \$651 50%: \$1,086 80%: \$1,737 100%: \$2,171 120%: \$2,605	30% : -\$966 50% : -\$531 80% : \$120 100% : \$554 120% : \$988	30%: -\$1,291 50%: -\$856 80%: -\$205 100%: \$229 120%: \$663	30%: -\$1,464 50%: -\$1,029 80%: -\$378 100%: \$56 120%: \$490
Johnson Lane	Annual Median: \$102,477 30% HH Income: \$30,743 50% HH Income: \$51,239 80% HH Income: \$81,982	Owner-Occupied: \$6,076 Renter Occupied: 1-Bedroom: \$1,617 2-Bedroom: \$1,942 3-Bedroom: \$2,115	50%: \$1,391 80%: \$2,225 100%: \$2,780 120%: \$3,338	50%: -\$4,685 80%: -\$3,851 100%: -\$3,296 120%: -\$2,738	30%: \$769 50%: \$1,281 80%: \$2.050 100%: \$2,562 120%: \$3,074	30% : -\$848 50% : -\$336 80% : \$433 100% : \$945 120% : \$1,457	30%: -\$1,173 50%: -\$661 80%: \$108 100%: \$620 120%: \$1,132	30%: -\$1,346 50%: -\$834 80%: -\$65 100%: \$447 120%: \$959
Minden / Gardnerville	Annual Median: \$73,039 30% HH Income: \$21,912 50% HH Income: \$36,520 80% HH Income: \$58,431	Owner-Occupied: \$4,671 Renter Occupied: 1-Bedroom: \$1,617 2-Bedroom: \$1,942 3-Bedroom: \$2,115	50%: \$991 80%: \$1,586 100%: \$1,982 120%: \$2,379	50%: -\$3,680 80%: -\$3,085 100%: -\$2,689 120%: -\$2,292	30%: \$548 50%: \$913 80%: \$1,461 100%: \$1,826 120%: \$2,191	30%: -\$1,069 50%: -\$704 80%: -\$156 100%: \$209 120%: \$574	30%: -\$1,394 50%: -\$1,029 80%: -\$481 100%: -\$116 120%: \$249	30%: -\$1,567 50%: -\$1,202 80%: -\$654 100%: -\$289 120%: \$76
Stateline	Annual Median: \$41,839 30% HH Income: \$12,549 50% HH Income: \$20,915 80% HH Income: \$33,464	Owner-Occupied: \$9,629 Renter Occupied: 1-Bedroom: \$1,617 2-Bedroom: \$1,942 3-Bedroom: \$2,115	50%: \$568 80%: \$908 100%: \$1,135 120%: \$1,362	50%: -\$9,061 80%: -\$8,721 100%: -\$8,494 120%: -\$8,267	30%: \$314 50%: \$523 80%: \$837 100%: \$1,046 120%: \$1,255	30%: -\$1,303 50%: -\$1,094 80%: -\$780 100%: -\$571 120%: -\$362	30%: -\$1,628 50%: -\$1,419 80%: -\$1,105 100%: -\$896 120%: -\$687	30%: -\$1,801 50%: -\$1,592 80%: -\$1,278 100%: -\$1,069 120%: -\$860

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 Douglas County is **\$84,262**. A family at **80%** of that makes **\$67,410** annually.

As a homeowner of an average house in the county, the Monthly Estimated Housing Expense is **\$5,245**. This includes mortgage, taxes, insurance, and utilities.

The Monthly Affordable Housing Expense (30% of gross income) shows at only **\$1,830** at 80% median income. This difference gives a gap of **-\$3,419**, making it unaffordable at the 80% income level.