

### Rent Burden Statistics for Carson City

A special tabulation of U.S. Census Bureau data called the CHAS (Comprehensive Housing Affordability Strategy) is prepared for HUD each year using the American Community Survey. The tabulation measures housing need by estimating the numbers of households at various income levels who pay 30% or more for their housing costs, amongst other housing related statistics. A household that pays more than 30% of its income for gross rent, which includes utility costs, is considered “rent burdened.” A household paying more than 50% of its income for gross rent is considered to be “severely rent burdened.” The greatest concern is for the lowest income households with rent burden since little is left over to purchase other essential household items such as food, transportation and healthcare. HUD categorizes households as extremely low income (ELI), very low income (VLI), or low income (LI) as follows:

ELI households have incomes less than 30% of HUD area median family income (HAMFI) or poverty level, whichever is higher.<sup>1</sup>

VLI households have incomes between 30% and 50% HUD area median family income.

Low income households have incomes between 50% and 80% HUD area median family income.

HUD income limits are adjusted for family size and region. 2019 income limits for Carson City are in Table 1 below.

**Table 1. HUD Section 8 Income Limits for 2020 in Carson City Nevada MSA**

Income Category	1 person	2 person	3 person	4 person
Extremely Low Income	\$15,800	\$18,050	\$21,720	\$26,200
Very Low Income	\$26,350	\$30,100	\$33,850	\$37,600
Low Income	\$42,150	\$48,150	\$54,150	\$60,150

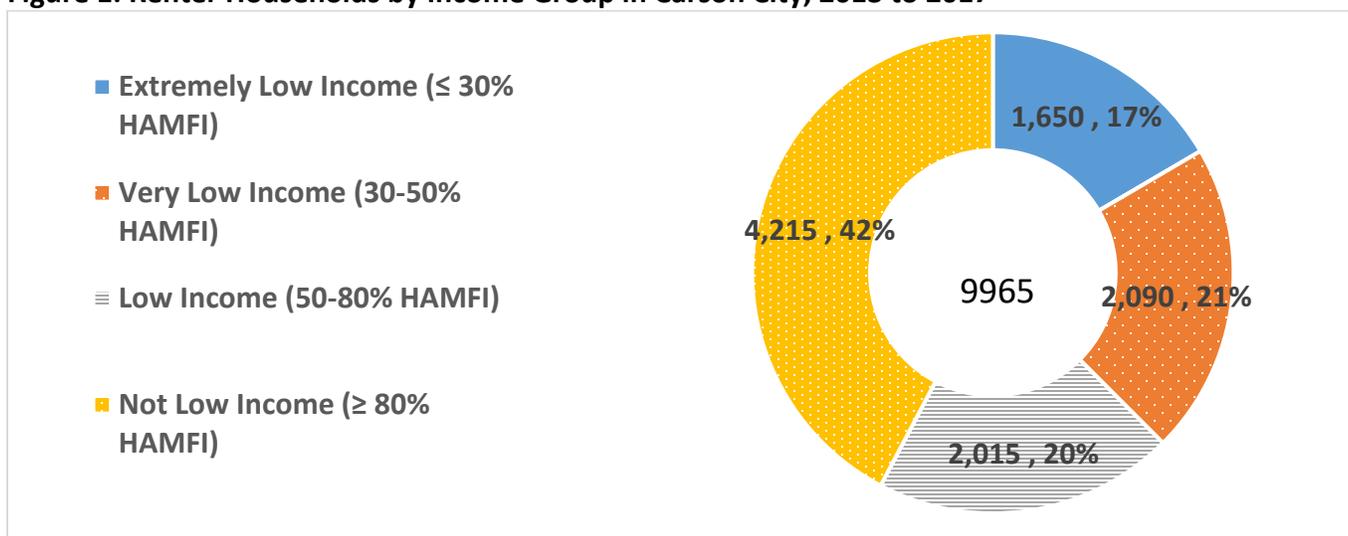
Source: U.S. Housing And Urban Development, [HUD Income Limits Data](#)

Only renters are included in this report. Forty-five percent of households in Carson City rent a housing unit. Similar statistics on housing cost burden are available for homeowners but are not considered here.

### Income Distribution of Renter Households in Carson City.

Figure 1 shows the income distribution of Carson City renter households. In Carson City 58% of the approximately 9,965 renter households were either low income, very low income, or extremely low income households. About 1,650 renter households (17%) were extremely low income households.

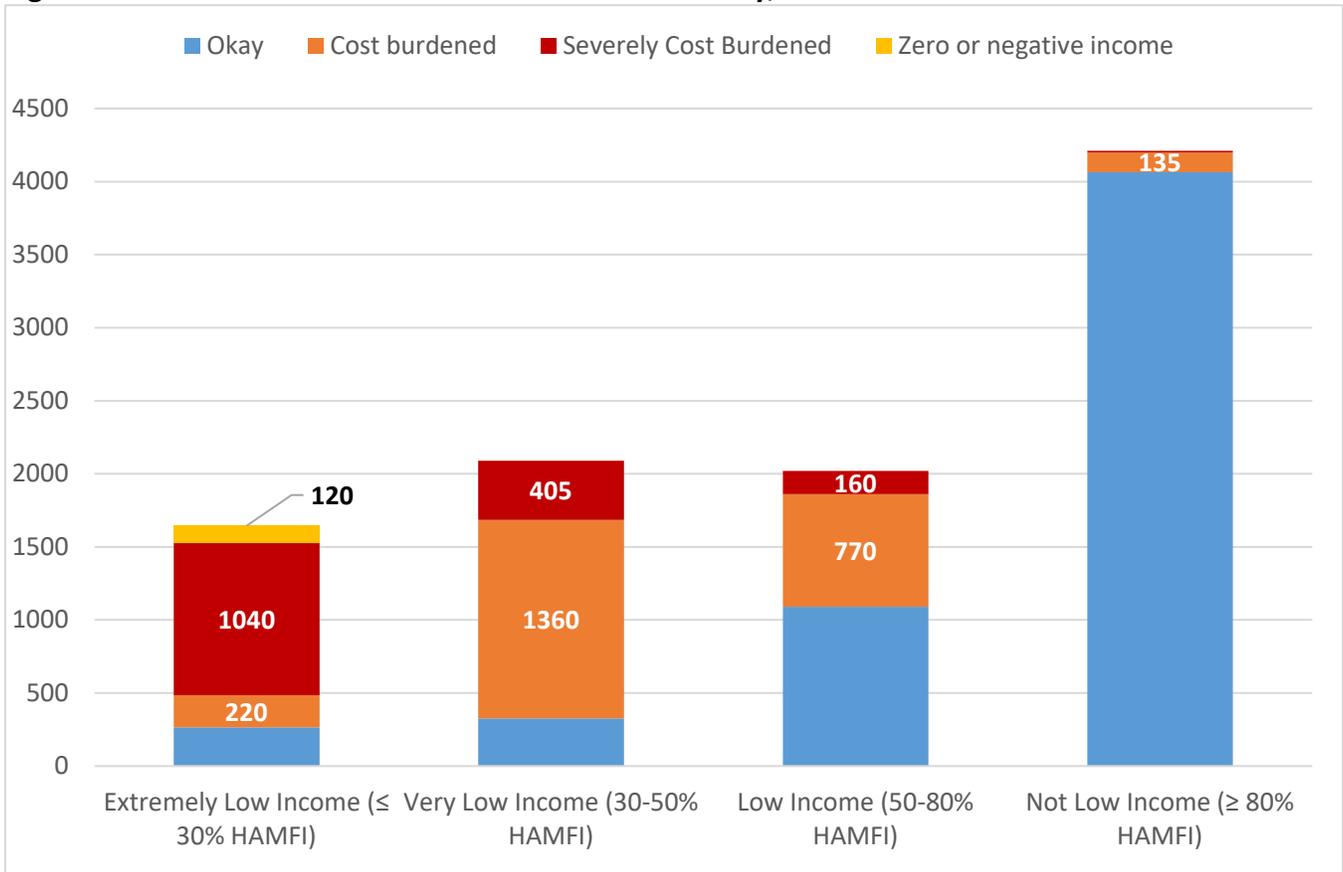
**Figure 1: Renter Households by Income Group in Carson City, 2013 to 2017**



### Rent Burden by Income Group for Carson City

Figure 2 gives the number of cost burdened households for each HUD income group. In Carson City, 63% of extremely low income renter households, or 1,040 households, were experiencing severe rent burden. There were an additional 120 households that had zero or negative income, so no burden level could be calculated. In the very low income group about 18% of renters, or an additional 405 households, experienced severe rent burden. Amongst the low income group 160 households were estimated to experience severe rent burden, at a rate of 8%.

**Figure 2: Cost Burdened Renter Households in Carson City, 2013-2017**



<sup>i</sup>The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be families whose income does not exceed the greater of the federal poverty level or HUD 30% area median income. This change can effect comparability between time periods going forward. For more see <https://www.housingonline.com/2014/07/09/hud-modifies-extremely-low-income-definition/>

Source of data except noted is HUD 2013-2017 Comprehensive Housing Affordability Strategy <https://www.huduser.gov/portal/datasets/cp.html>