

Rent Burden Statistics for Carson City Part I

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 income.¹
- VLI households have incomes between 30% and 50% HUD area median income.
- Low income households have incomes between 50% and 80% HUD area median income.

HUD median income is adjusted for family size and region. 2018 income limits for Carson City are in Table 1 below.

Table 1. HUD Section 8 Income Limits for 2018 in Carson City Nevada MSA

	1 person	2 person	3 person	4 person
Extremely Low Income	\$14,750	\$16,850	\$20,780	\$25,100
Very Low Income	\$24,550	\$28,050	\$31,550	\$35,050
Low Income	\$39,250	\$44,850	\$50,450	\$56,050

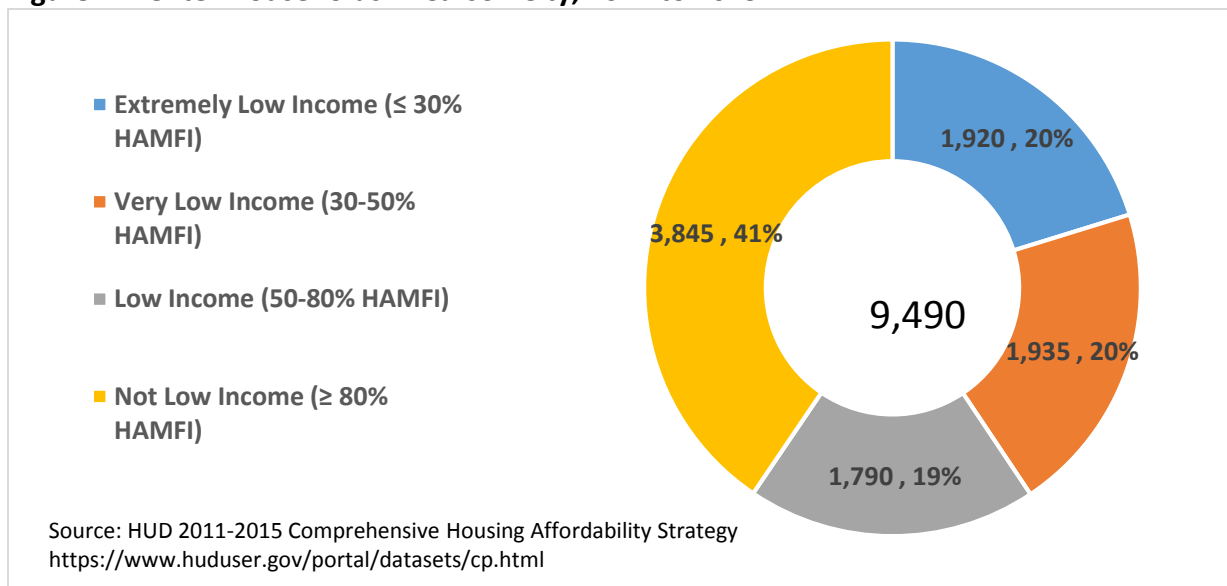
Source: U.S. Housing And Urban Development, https://www.huduser.gov/portal/datasets/il.html#2018_data

For the statistics presented in this article, only the 44% of Carson City households which rented a housing unit are considered. Similar homeowner statistics on housing cost burden are also available 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 about 60% of the approximately 9,490 renter households were either low income, very low income or extremely low income households. About 1,920 renter households (20%) were extremely low income households.

Figure 1: Renter Households in Carson City, 2011 to 2015

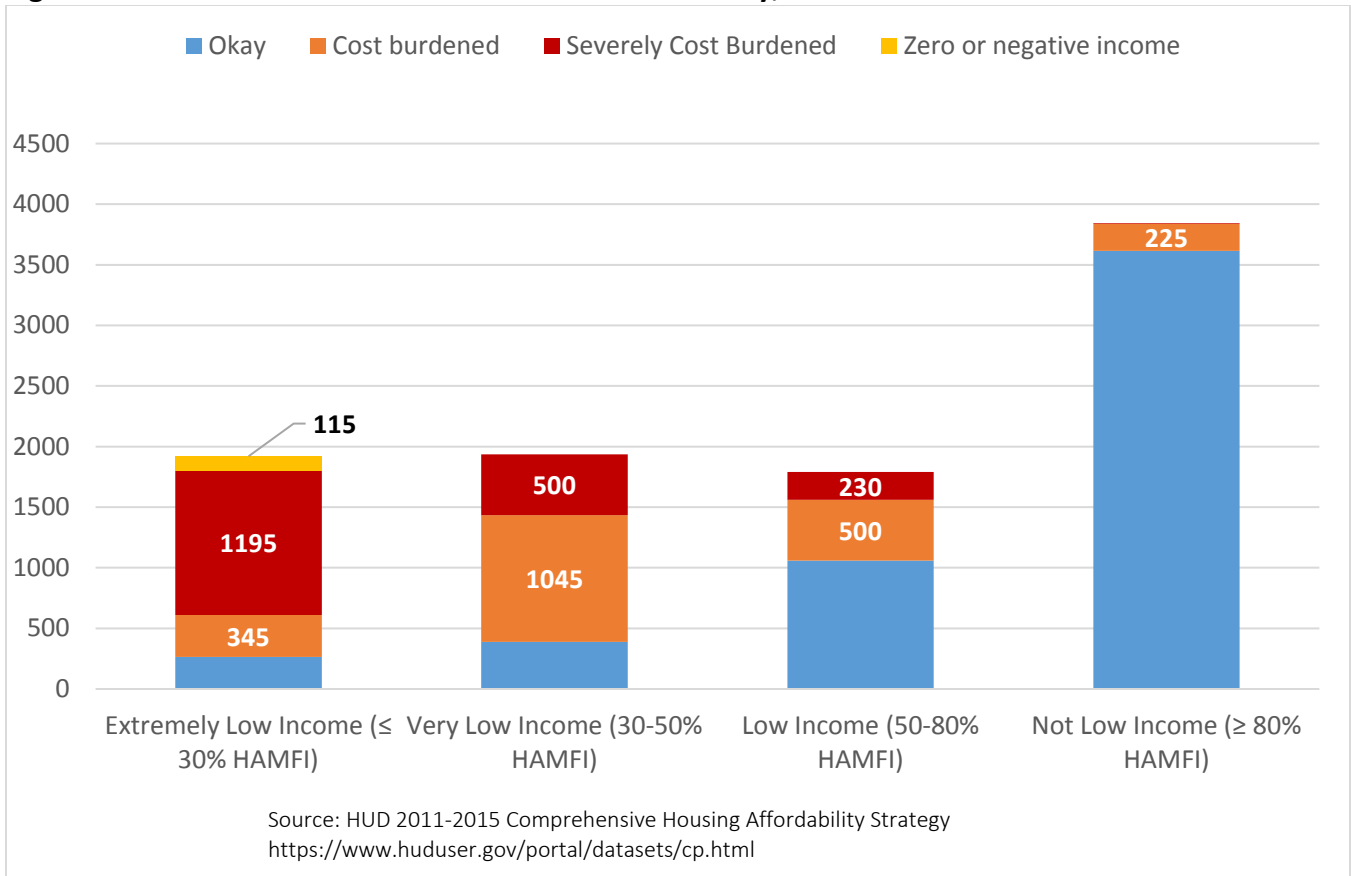




Rent Burden by Income Group for Carson City

Figure 2 gives the number of cost burdened households for each HUD income group. In Carson City, 62% of extremely low income renter households, or about 1,200 households, were experiencing severe rent burden. There were an additional 115 households that had zero or negative income, so no burden level could be calculated. In the very low income group about 26% of renters, or an additional 500 households, experienced severe rent burden. Amongst the low income group an additional 230 households were estimated to experience severe rent burden, at a rate of 13%.

Figure 2: Cost Burdened Renter Households in Carson City, 2011-2015



ⁱThe 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/>