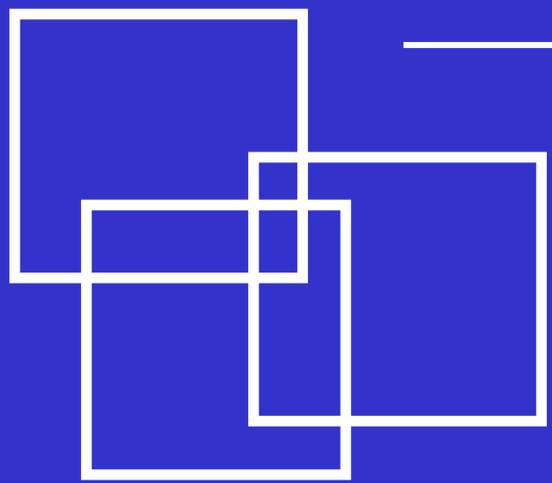




White Paper Housing in Montana



Housing Coordinating Team
June 2010



Introduction

The past five years have proven to be unprecedented in housing markets across the country, first for the precipitous rise in housing costs and homeownership, then for the dramatic losses in home values and foreclosures that resulted from the collapse of the “housing bubble.” How have these changes affected Montana? Does Montana have shortages of housing units and problems with the affordability of those units, now that the housing costs have declined nationwide? In the spring of 2008, the Montana Department of Commerce issued its first White Paper on Montana Housing Needs using data primarily from 2006. Based on data available at that time, problems with affordability for both first-time homebuyers and renters were widespread across the state, shortages of housing were present on Indian reservations and shortages of workforce housing in other areas were hampering economic development.¹ This White Paper on Montana Housing Needs 2010 takes a look at the longer-term outlook for Montana’s ability to meet the housing needs of its citizens and the impact of housing on Montana’s economy and quality of life, in light of the changes in the housing market since the spring of 2008.

Definition of Affordable Housing

As recently as the mid 1970s, housing economists noted that the vast majority of households in the United States paid no more than 25% of their annual household incomes for housing costs. In the late 1970s, this began to change as more and more households began paying 30% or more of their annual incomes for housing. The concern was if this amount of household income used for housing leaves sufficient income for all of the other costs a household incurs, especially for households with low and moderate incomes. The federal government now defines affordability for housing costs at no more than 30% of annual household income.

What does this mean in Montana? To give a sense of Montana household incomes, according to recent census data (2008), 76% of Montana households have incomes of less than \$75,000 a year, while 56% of households have incomes less than \$50,000 and 28% have incomes less than \$25,000.² An affordability standard for these households at 30% of household income is reasonable; more than 30% for housing costs in these income ranges affects the household’s capacity to cover all the other necessary costs of living.

The rest of this report uses the 30% of income affordability standard to indicate whether rent and utility costs are affordable for renter households. The report uses a standard of 29% of annual income for principal and interest mortgage payments and a minimal downpayment of 3% to determine affordability of a house for purchase to characterize a household seeking to make the transition to homeownership.

¹ The original White Paper, published in late spring of 2008, was completed as part of a state-wide effort to take a comprehensive look at Montana’s housing needs ten years into the future. Governor Brian Schweitzer convened a meeting of housing representatives from both the public and private sectors in December of 2007 and asked the group to come up with a housing plan to focus on Montana’s housing needs for next 10 years. One of the issues the group identified was the need for data and analysis of the housing problem. The Housing Coordinating Team, made up of representatives from state and federal housing agencies, non-profit organizations, and for-profit building industry associations, took on the task of compiling available information from census data, published studies of housing, and Multiple Listings data.

²U.S. Census Bureau, 2008 American Community Survey

A Look at Homeownership Affordability

How did the housing bubble affect Montana in terms of the ability for renter households to move into the ranks of homeowners? The state median cost for a single family home grew by 50% from 2000 to 2006, when housing prices in some areas hit their highest levels. However, the rise in housing costs was not evenly distributed across the state. Two of Montana's counties with strong growth pressure, Gallatin and Flathead, saw the highest gains in housing prices; Flathead County's median price home rose 74% from \$138,950 in 2000 to a high of \$241,500, while Gallatin County's rose 141% from \$139,900 in 2000 to \$336,500.³ Other counties and communities in western and central Montana that experienced higher demand for both primary homes and "second" homes also saw more rapid increases in house prices than areas elsewhere in the state. However, even the largest increase in house prices in Montana was not as dramatic as the increase experienced in the areas like California and other states covered in the national media.

How did the collapse of the housing market affect the value of homes in Montana?

Declines in housing values were not evenly spread across the state. Those housing markets in Montana that rose the highest did see a loss of housing values from the collapse of the housing market. From May of 2006 to May of 2009, Flathead County's median sale price declined 22% and Gallatin County's declined 19% from the highest levels experienced during the bubble.⁴ Missoula County's median home price declined 1.3% from its highest level.⁵ Several other large housing markets in Montana continued to hold steady and even increase, including Yellowstone County at +0.07% and Cascade County at +10%.⁶ Overall, however, the price of housing in Montana fell 3.6% from 2007 to the end of 2009.⁷

How has Montana fared in terms of foreclosures? Montana did not have the level of subprime foreclosure activity that has characterized national media coverage. Montana had less than half the national rate of sub-prime mortgage lending during the heyday of the housing bubble, so had fewer mortgages at risk.

The effects of the national recession brought on by the collapse of the housing market were more significant. Many areas of the state had businesses fail and job losses have caused families with reasonable fixed-rate long term mortgages to fall into foreclosure. Montana's foreclosure rate for the years preceding the collapse of the housing market was low. For example, in 2005 about one half of one percent of the residential loans in Montana were listed as in foreclosure. By the end of 2009, this number had more than tripled, but was still low compared to the nation.

Another measure of foreclosure activity often cited in the media is the data from Realty Trac which looks at properties with foreclosure filings as a percentage of all housing units, not just those with loans. According to Realty Trac, Montana's foreclosure rate at 0.32% ranked 44th lowest in the nation in 2009.¹

³"Sharp Divide Among Montana Housing Markets" Travis Kock, NewWest.Net, 7-20-09

⁴ Ibid.

⁵ Ibid.

⁶ Ibid.

⁷"Montana's Housing Sector" Scott Rickard, *Outlook 2010*, Bureau of Business and Economic Research, University of Montana, Missoula, Montana, January, 2010.

Madison County, located in Southwestern Montana is home to five mountain ranges and blue-ribbon trout fisheries on five major rivers. The scenic beauty of mountains and pristine location has made this traditionally rural County a very attractive second-home destination. The boom of recreational and retirement homes fueled a rapid sale of properties for sub-dividing and development and, consequently, driven up land and property values. The result is that housing is so un-affordable employers in Madison County have difficulty attracting workers. The recent economic recession has slowed the pace of development of exclusive recreational and second-home subdivisions but has not significantly impacted or lessened the values or prices of housing.



In 2008, John Semingson, Administrator of the Tobacco Root Mountains Care Center, wrote a letter to the Madison County Commissioners illustrating the problem. He described their success in attracting nurses and certified nursing assistants through advertisement of their competitive compensation package. The response from all six qualified applicants during the first quarter of that year was the same; I cannot accept the position you offer because I am not able to find housing in your community or in any of the surrounding towns. John Semingson is concerned that if the shortage of housing affordable to nurses continues, it could impact the number of nursing home residents that can be served with skilled inpatient care in Madison County.

Aware of the severity of the lack of affordable housing, the Commissioners completed a Housing Needs Assessment in 2005, incorporated the results into the Madison County Growth Policy and formed a Housing Board to try and address the housing shortage. Currently, Madison County is pursuing a regional Community Land Trust model in cooperation with Headwaters Resource Conservation District in an attempt to increase the availability of affordable workforce housing.

In contrast, the states at the top of the list, those frequently mentioned in the national media, were much higher with Nevada at 10.17% as the highest, followed by Arizona at 6.12%, Florida at 5.93%, and California at 4.75%.¹ The level for the country as a whole was 2.21%.¹

Foreclosures in Montana have not been distributed evenly across the state. For example, data for March of 2010 indicate that Flathead County with 108 foreclosures had almost twice as many foreclosure filings than did Gallatin County, the next highest at 67.¹ In general, foreclosure rates have hit two types of areas more heavily in Montana: the urban counties of Missoula, Cascade, and Yellowstone, and other counties with more rapid growth, including Flathead, Gallatin, Ravalli, and Lewis and Clark. The counties with the highest foreclosure rates typically also have been hit by business and plant closures due to the economic recession.

Has the current downturn in housing prices erased the gap between housing costs and what Montanans can afford in order to become homeowners? Prior to the collapse of the housing market, purchase of the median priced home in many counties in Montana was not affordable to the median household income. The first Housing White Paper (2008), based on data drawn from both the Realtor's Multiple Listings in areas that had multiple listings and from newspaper advertising for other areas of the

state, indicated that the number of counties in which the median household income could not afford the median priced home rose from four to 28 of Montana's 56 counties between 2000 and 2006. Since then, the installation of new computer software in the Montana Department of Revenue has allowed access to more accurate data from Montana's realty transfer files.

In contrast to the Multiple Listing, the realty transfer data covers all sales in all areas of Montana. In contrast to newspaper advertising, the realty transfer data reports actual sale price, not asking price. The three Montana maps on page 14 display home purchase affordability for 2000 and 2006 from the original White Paper. The third map on that page, drawn from the most recent available data from the Department of Revenue, indicates that in 2008 there were 15 counties in which the median income household could not afford the median priced home.

Compared to only four counties in 2000, 15 is a significant number, about one quarter of the counties in Montana in which the median priced home is not affordable to the median income household. Moreover, these 15 counties account for nearly 52% of the households in the state, indicating a much larger percentage of Montana households live in areas with affordability issues for moderate and lower income households. Madison County (story on previous page) illustrates the nature of the affordable problem in rural Western Montana counties.

Some of the gain in affordability in other counties can be attributed to the differences in data sources between 2006 and 2008. In addition, two other developments have occurred that have influenced affordability. First, many areas in Montana experienced a significant increase in wage income. First-time homebuyers typically rely on wage income rather than investment and transfer income to purchase a home, so an increase in wage income could bring more first-time homebuyers within range of purchasing homes. The map on page 15 shows the percentage gain in average wage income per job from 2000 to 2008 for each county in the state. Nearly half (24) of Montana counties experienced more than a 40% gain in average wage per job, including many counties in eastern Montana. The other factor making homes more affordable is the decline in home purchase prices due to the decline of the housing market that has affected some areas.

While the numbers from 2008 indicate increased potential for first-time homebuyers, there are several factors that make it more difficult to purchase a home. Lending criteria have tightened considerably in the aftermath of the sub-prime lending crisis, making it more difficult for first-time homebuyers to qualify to purchase a home. Households need to have stronger credit scores and higher down payment requirements than was the case during the housing boom. Another factor is the likelihood of reduced household incomes as Montana moves through 2010 with continued impact from the national recession. Incomes for some households are down due to cut-backs in hours and employees. These factors make it more difficult for first-time homebuyers to take advantage of the lower house costs. Despite the percentage gains in wage income, Montana continued to rank at the bottom of the scale nationally at number 50 for wage rates in 2008.

A Look at Rental Housing Affordability

The cost of rental housing has also been affected by the collapse of the homeowner housing market and the recession. Initially, some areas of the state saw rental costs increase as households that had been looking to purchase a home weren't able to do so because of tightening of lending standards. With fewer households able to make the move to homeownership, the number of renter households increased, putting more pressure on existing rental units. For example, Missoula had instances in which people were offering to pay more than the advertised rent to secure rental housing.⁸ However, the recession has subsequently caused job losses and some renter households have left the state looking for employment elsewhere. At the same time, some of the households who lost their homes through foreclosure have become renter households.

Missoula is experiencing a shift in housing choices from its citizens.

Two affordable housing projects were recently built by nonprofits in Missoula; a 16-unit condominium homeownership project for households earning up to 80% of area median income (AMI), and a 35-unit rental apartment building, serving households mostly below 60% AMI. Less than 30% of the condos have sold, even with very attractive incentives. The rental property is fully leased and has a waiting list of over 100 potential tenants.

Why the difference in demand?



Missoula is the state's second-largest city and a regional center for commerce. It's thriving economy is built on the wood products industry, health services, education, retail shopping and tourism. However, the economic downturn has wreaked havoc on the economy. The wood product industry's major employers in the county—Smurfit-Stone Container Company and Stimson Lumber—closed in the last few years, resulting in the loss of over 600 jobs paying \$15-25 an hour and threatening countless other businesses dependent on the companies. Then a major downtown retailer, Macy's, closed, costing another 55 jobs.

Missoula has a reputation as having a well-educated, but underpaid workforce ("Your waiter has a Ph.D." is a familiar comment). Per capita income has stalled between \$30,000 and \$35,000 since 2001. After annual increases in nonfarm income of between 2% and 10%, the growth of nonfarm income dipped to almost zero in 2008 and actually lost almost 2% in 2009.

Housing prices soared in Missoula over the last decade. The median house price of \$138,000 in 2001 grew to over \$215,000 in 2007—an increase of about 7% a year. In April of 2010, the average sales price in the Missoula urban area had dropped to \$188,700.

Theories abound on why an affordable condo homeownership project has languished while an affordable rental project boomed, but the main supposition is that employees fear for their job security, and are not willing to buy in today's market, even with falling prices and favorable incentives and interest rates. Marginal homebuyers, especially first-time buyers with incomes below 80% of median, are not willing to leave a rental market that they know for an unknown financial situation that has recently proved to be disastrous for millions. Lower-income folks are simply not willing to take that type of risk.

A recent housing study conducted for the City of Missoula, to be released in early June 2010, offers another possibility: it seems to indicate that Missoulians just don't like to buy condos—they will rent them, but don't want to buy them—unless they are very upscale units, sold to high-income residents.



The new economy has required a new way of thinking for the development community, whether nonprofit or for-profit. As the economy recovers, what home-seekers want may change once again.

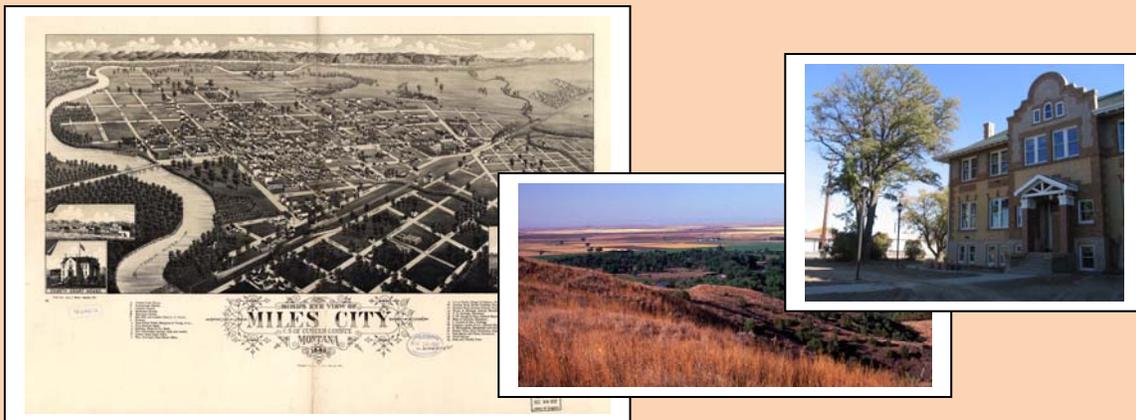
⁸Conversation with Collin Bangs, Realtor, Missoula

Data indicate that 37.5% (more than a third) of Montana rental households were paying more than 30% of their incomes for housing, and 15.3% were paying more than 50%, at the time of the 2000 census.¹ The three Montana maps on page 16 show the story of rental unit affordability in Montana for the years 2000, 2006 and 2008.¹

The number of counties in which the median renter income could not afford the Fair Market Rent 2-bedroom unit using no more than 30% of their income rose from 25 to 36 from 2000 to 2006, and has subsequently dropped to 11 counties in 2008. In terms of the cost of renting, the Fair Market Rent for two bedroom units has been steadily increasing from 2000 to 2008. For example, the statewide Fair Market Rent increased from \$491 in 2000 to \$627 in 2008, an increase of 28%. However, the increase in wage rates outlined in the map on page 15 and described above helped to counter rising rental costs and contributed to the improvement in the affordability of two-bedroom units for working households. These 11 counties account for about 20 percent of all households in Montana; rental housing for low and moderate income renter households is an issue in these areas.

The story for seniors on median fixed incomes shows that the Fair Market rent of a one bedroom unit in 2008 continued to exceed 30% of income in every county in the state, ranging from a low of 35.2% in Hill County to a high of 65% in Lincoln County. However, the percentage of income needed has declined in every county by about 5-7% from the levels indicated in the 2006 report. As with the two-bedroom units, the Fair Market Rent of a one-bedroom unit has continued to rise from \$370 in 2000 to \$494 in 2008, an increase of 34%.⁹ However, incomes have also increased over that time, rising from \$11,074 to \$13,755, an increase of 24% from 2000 through 2008.

In Miles City, the need for safe, decent and affordable housing for families has been a tremendous problem and concern for several years. The Miles City Housing Authority, in an effort to combat community deterioration and to aid and assist in the improvement of affordable housing options for low and moderate income persons and families, took on the complex project of complete renovation of the original Old Holy Rosary hospital building, built in the early 1900's. This not only increased the housing supply for the town, but it created comfortable and beautiful affordable housing for 21 families who enjoy the opportunity to become part of the community around them. The Cornerstone Apartments have improved 21 families' lives, giving them more hope for the future.



⁹Ibid

Richland County is located in the northeast corner of Montana. The county seat is Sidney. Farming and ranching has been an important part of the region since the Lower Yellowstone Irrigation Project was completed in 1909. The area's main cash crop is sugar beets and Sidney is home to a sugar beet factory, built in 1925. The area experienced an oil boom and bust in the late 1970s and early 1980s, which brought an influx of people to the town for a short period of time. Oil exploration and production has become an important element of the county's economy again recently with the discovery of the Elm Coulee Oil Field in the Williston Basin. This field is one of the 20 largest oil fields in the United States and has been described as the "highest-producing onshore field found in the lower 48 states in the past 56 years."

Richland County's economy has created unique housing issues for the region. The recent surge in oil industry jobs has created a very high demand for the limited supply of available housing in Sidney and the surrounding area. Homes for sale and the few available rentals which are affordable for moderate incomes are snatched up immediately. Any available housing is affordable only to people earning high incomes. Low income housing appears to be sufficiently addressed by the Richland Housing Authority at the present time. The problem facing Sidney and Richland County is that their income levels are too high to qualify for any federally subsidized housing programs. In the absence of federal funding, private sector investment in new housing is extremely difficult.



A Look at Housing Availability

As noted in the story from Miles City, the issue now in many parts of the state is the lack of housing units. Areas in eastern Montana have had relatively little growth for so long that there are relatively few construction trade workers and contractors, and many of those are working with the oil and gas industry expansion. The story from Richland County is a good example. In eastern Montana communities along the "High Line" and in oil boom areas, rental housing is essentially nonexistent. Personnel for border security and for the oil business, both of which have been on the rise, have found both a shortage of rental units and a lack of ownership units in a moderate price range.

The existing housing stock in many of these areas also has significant problems with disrepair. Data from 2005 indicated that fifteen counties in eastern Montana had more than 15% of their housing stock in unsound condition, and there were 14 communities in eastern Montana that have more than a quarter of their housing stock in unsound condition.¹ At the same time, in many of these same areas the cost of building a new house is much more than the price the home could be sold for on the market. This discourages new investment in housing.

The challenge in providing enough housing units comes not from population change alone, but also from the demographic changes in the population, primarily the number of seniors (people over the age of 65) that will be residing in each county.

Montana is forecast to have 22.1% percent of its entire population over 65 by the year 2025, and this growing senior population is not evenly distributed over the state, as shown in the maps on page 18. A forecasted 29 counties will have more than 27% of their population over the age of 65 by 2025.¹

The number of seniors affects the number of housing units needed in an area, as senior households typically have one or two members compared to the average household size of 2.4. More housing units are needed to house people who live alone or with one other person than are needed to house an equal number of people who live as families with children.

The challenge for Montana counties is to recognize the changing demographics of who will be needing housing, and what type of housing will they need and be able to afford. As seniors age, they need more small unit rentals, assisted living, and nursing home housing units than single family homes. Many of Montana counties lack sufficient housing to meet these needs.

Most of Montana's Indian reservations also have shortages of housing, due to both a lack of units and overcrowding in existing units. Tribes are faced with housing their own enrolled Tribal members with scarce resources, and receive no additional funds to also house their non-enrolled Tribal Descendants, members of other federally recognized Tribes and their descendants, and the non-Indian community. The shortage of affordable rental housing has made overcrowding common on all Montana reservations. Frequently, extended families have twenty or more persons living in a 1200 square foot house. Overcrowding contributes to the decline in the condition and value of these homes, and dollars for rehabilitation are in short supply.¹

Longer Term Trends Affecting Housing in Montana

There is a mismatch between Montana's housing needs, and housing availability and affordability across the state. This mismatch may worsen because of a number of other trends that affect the ability of Montana communities and Tribes to respond to their housing needs.

As noted above, in some areas, particularly in eastern Montana, the cost of construction of a new home is higher than the local market price, discouraging new investment. At the same time, the condition of housing units in these areas is deteriorating. Employment in some of these areas is expanding due to border patrol and oil and gas production, causing shortages of usable housing.

Despite the recession, homes within the city limits of communities that had high growth, like Missoula, Bozeman, and Kalispell, remain beyond the reach of young families, many of whom bought houses in outlying rural areas miles away. The longer term forecast calls for rising gas prices, which in turn will increase the costs of commuting. Data from the U.S. Department of Energy indicate that the cost of commuting negates nearly all of the savings in lower mortgage payments for a home located far from city services and jobs. As commuting becomes more and more costly, households and communities will have to reconsider the long-term implications of building starter homes for young families miles from the communities in which these wage earners work.

Local governments are also facing escalating costs in providing adequate infrastructure, such as water and wastewater systems for their residents. Many of these systems were originally built

prior to 1920 and now must be replaced, adding significantly to the cost burden of existing homes served by these systems and making them less affordable.

New residential development faces challenges in obtaining water. There are now seven closed basins in Montana; i.e., areas where all the existing water resources have been claimed through water rights. New development must go through the DNRC to request water permits for community water systems. This process can take several years with no guarantee of success. Water is likely to increase as an area of challenge for future residential development.

The next map in the Map Section, on page 17, of this summary illustrates the share of Montana's population that is living below the federal poverty line. Data from 2008 indicate that 14.1% of Montana's population had incomes below the poverty line and six counties had more than 20% of their populations below the poverty line.¹ Because of high market costs, housing for this population requires public subsidies.

The supply of subsidized rental housing units does not come close to serving all those who need it. The Montana poverty level income for a family of four in 2008 was \$22,025. An estimated 75,000 households in Montana had incomes below \$20,000. Montana has about 15,700 units of housing with subsidized rents that are intended to serve not only households below the poverty line, but also working families with low-income wage earners. Moreover, nearly 30% of Montana's subsidized housing units

The Southeastern Montana Development Corporation serves the counties of Rosebud, Treasure, Custer and Powder River. They conduct town meetings in Broadus, Colstrip, Ashland, Miles City, Lame Deer, Forsyth and Hysham. They are continually and consistently hearing and seeing that there is a great need for affordable housing; both workforce housing and senior housing. When seniors are ready to give up their house, they need options that allow them to stay in their communities so that they maintain the support of friends and family when they are needed.

The housing stock throughout southeastern Montana is old and in need of major repair. People who own their homes do not have many options for upsizing or downsizing, so they stay. A house that becomes available for buying or renting may need many expensive renovations to make it affordable to heat or cool. New construction of affordable housing is improbable because these counties are too far from business centers such as Billings; thus the construction costs are high and experienced contractors are difficult or impossible to come by. A cascading effect is that affordable rentals are in short supply in most communities, as well.



In most communities in this region, the lack of workforce housing has and will limit the economic development. Businesses are not attracted to areas where there is no housing for potential employees. In the areas where there are jobs, any future development will put a dramatic amount of pressure on existing housing.

are now on year-to-year rent assistance contracts. Montana faces the potential for up to a 30% reduction in subsidized rental housing stock if owners choose to withdraw yearly contract units from the state Section 8 program, the primary rent assistance program available. The alternative for many households is market rate housing, which can consume much more than 30% of household income, forcing people to choose between food and rent, medicine and rent, or between rent and other essential expenses.

Real Estate professionals in Pondera County and in the towns of Valier and Conrad indicate that there is a strong demand for affordable family rental property and mid-range family homes. Families are attempting to relocate into the area due to work assignments at the border, FBI, road construction, or the prison. They want rental property when they arrive; the transition from a Southern US border to a Sweetgrass MT border is a huge adjustment and most families won't commit to a home purchase until they know they will stay in the area. There is NO available rental property for families. There is a serious lack of mid range homes for sale. Beginning teachers are typically paid \$24,000 or less, so, there are very few homes in the affordable range for them. The available homes are in disrepair and require significant upgrades or are top-end luxury homes that are not affordable for those seeking housing. It is a rare occasion for a mid-range family home to come up for sale in the county.

To summarize:

The families that are seeking housing in Pondera County make good wages and need long-term, stable housing, yet:

- NO family rental housing is available in the County
- NO \$80,000 single-family homes are available for homeownership in the County
- IT IS NOT POSSIBLE to create new family housing at the \$80,000 cost

Mobile homes provide a relatively low-cost housing alternative for lower income households. According to the 2000 census, nearly 52,000 Montana households lived in mobile homes, of which about one third were in mobile home courts. About 18,200 households live in mobile home courts that are, in some areas of the state, in danger of being closed as mobile home courts are converted to other uses. Moreover, as of May, 2006, 28,635 of the mobile homes in Montana were built prior to 1976, before national safety and construction requirements were enacted. It is likely that most of these pre-1976 units do not meet basic safety requirements and should be decommissioned and replaced. Homelessness remains a problem in many areas. The number of homeless individuals has increased over the past several years, while the number of homeless families has declined. Data from the Montana Continuum of Care 2010 homeless inventory, taken on January 28, 2010, indicate that

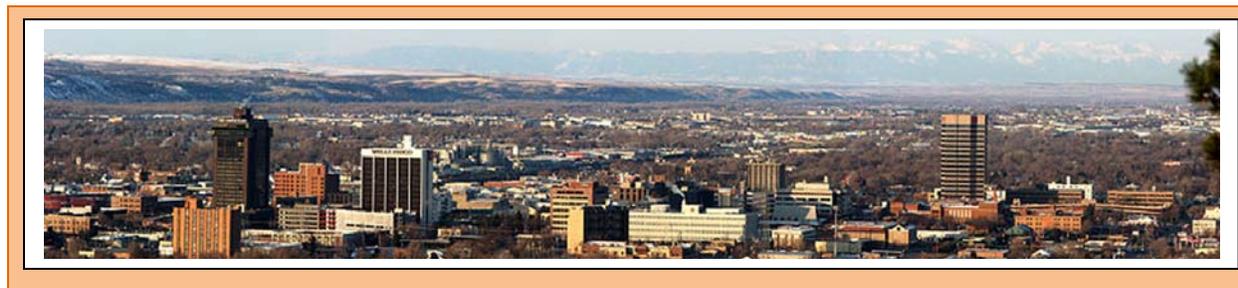


Montana had 1,391 people who were homeless, of which 569 were in families with dependent children and 822 were adults.

More than half (55%) of Montana's homeless are found in only two districts, anchored by the state's largest cities of Billings and Missoula. Another 38% can be found in the three areas of Great Falls, Helena, and Kalispell with each constituting about 10%. The remaining five districts share seven percent of the remaining homeless population. A recent study in Billings found that the community spent \$31,000,000 in dealing with homeless people in one year or about \$13,000 per individual.

Montana's 70,000 Native Americans struggle with many of the same housing impediments faced by other rural communities, including poor economies, lack of infrastructure, and scarce community agencies charged with building and renovating what little housing exists. Additionally, Indian reservations in Montana had virtually no housing resources until the early 1970s when HUD was authorized to enter into housing agency agreements with Tribes. This program gave some relief to the reservations, but fell far short of meeting the need.

Obtaining accurate information as to the actual housing need on the reservations is difficult due to a variety of reasons, ranging from household reluctance to reporting actual household size in fear of loss of services to chronic underestimating Indian population during census counts. The Tribally Designated Housing Authority annual performance reports (Indian Housing Plan) indicate shortages of housing on all of Montana's seven Indian Reservations. The shortage of housing forces many Indian families to live in towns off the reservation and commute. Others live in overcrowded conditions.¹ Efforts to address housing needs on Indian reservations face additional barriers, such as bureaucratic delays in processing paperwork; limited administrative capacity for program implementation and management; limited funding on local, state and national levels to increase construction of new units, renovate existing units, and expand infrastructure; and economic instability in Indian communities.



Housing as the Cornerstone to Future Economic, Environmental and Social Well-being of Montana Communities

This White Paper focuses on housing because housing plays a central role in shaping Montana's future. Here are several reasons why addressing housing needs is a good place to start.

- * The housing industry is a significant contributor to the state's economic well-being. The housing industry, including construction and real estate, constituted 6.4% of employment in Montana in 1999, and 7% in 2009. In addition, the availability of housing influences economic development. In some areas of the state, housing shortages are hampering economic development. The shortage of workforce housing; i.e., housing affordable to prospective employees, is curtailing the growth of local economies. See the stories from affected Montana communities above.

- * Housing development patterns affect energy consumption and environmental quality for the future. Lower density housing patterns (one acre or more per dwelling unit) build in higher auto fuel consumption and emissions, and increase transportation costs for the homeowner. As cities and towns expand beyond their borders, lower density housing consumes more farm and ranch land, and is increasingly unaffordable to many Montana households. Higher density housing (six units to the acre or more) in cities and towns reduces auto fuel consumption and emissions, and offers the opportunity for mass transit. However, higher density housing can change the character and quality of life in neighborhoods. Local communities have the opportunity to chart a course for their future, but to do so wisely requires full understanding of the costs, tradeoffs, and responsibilities communities face in meeting the housing needs of all local residents in light of rising energy costs, use of natural resources (like developing farmland), and basic “quality of life” issues.

- * Housing development patterns also affect the use of public resources now and for the future. Low density suburbs in many areas often do not generate enough in local taxes to support the additional demands on public services, primarily because economies of scale don’t “pencil out” when housing units are spread out.¹⁰ Rising energy costs make transportation-based services, such as fire, police, and public transportation for low density areas even more challenging for local governments. Some cities are closing city schools while nearby, lower density, “starter” home developments are overloading rural schools. Existing residents pay the difference when local taxes are spread too thin to maintain adequate local services.¹¹

- * Community health and safety suffers when police, firemen, nurses and emergency response workers can’t find housing in or close to the cities and towns in which they work. (Missoula was forced to loosen its regulation about how far away a firefighter could live, none could afford to live in Missoula, thus lengthening response times.) Local communities in other areas of the state also report that they are unable to hire essential workers like nursing aids and teachers because of the lack of housing (see Montana community stories above.) Community sustainability suffers when families are unable to live and work in the same town with their elders and where their children go to school.

- * Successes on the Montana Indian reservations in both the rental and homeownership areas are beginning to address housing shortages. Tribes have been able to improve infrastructures by using the USDA Rural Housing Services (Rural Development) program and HUD Title VI loans. Statewide, tribes have been able to create 263 rental housing units since 1996 by using the Low Income Housing Tax Credit Program. Tribes have created more homeownership opportunities through NeighborWorks America (trained native homebuyer educators) and the Montana Homeownership Network. The HUD 184 loan program created 324 Indian homeowners in Montana since it started in 1997. However, as discussed earlier, there are barriers that must be addressed to extend these success stories more widely across Montana Indian Reservations.¹²

¹⁰Sprawl Costs, Economic Impacts of Unchecked Development, Robert W. Burchell, Anthony Downs, Barbara McCann, and Sahan Mukherji, Island Press, Washington, 2005, p. 80;

¹¹Ibid.

¹²Montana Indian Homeownership Task Force, 2008.

Conclusion

The effects of the “housing bubble” and subsequent national recession have improved the affordability of housing in many areas across the state. However, another problem has become more widespread, and that is a lack of available housing. Many Montana communities and counties face challenges in meeting the housing needs of their residents, whether from a lack of usable housing units or a lack of affordability of the units that they have. To help focus on the situation at the local level, this White Paper concludes with county-specific data, with one page for every county in Montana.

Each county data page contains information about incomes and housing costs for both home purchase and rental units from the most recently available sources to help assess the current affordability challenges in each county. Each page also contains data on the units of housing in the county, the condition of those housing units, and population projections for future housing unit needs. From these pages, residents of each Montana county can begin to assess what their housing needs for the future are, and how to begin to address those needs.

Some questions to consider:

Is the cost of purchasing a home affordable to renter households in my county? The affordability of making the transition from renter to homeowner affects the type of housing the county needs for the future and the county’s homeownership rate over time.

Is there a need for additional rental units in this county?

Is the cost of renting affordable to renter households in this county?

How many housing units will the county need to add to meet the projected household population in 2025? What percentage of the population will be over 65 in 2025?

What type of units should the county add, rental or ownership? If ownership, will the units be affordable to first-time homebuyers in the county?

What changes might the county make to ensure that housing units are available, affordable, and fit the needs of the population in the future?

These changes could involve:

- Rehabilitation of existing homes
- Housing projects to house seniors
- Land use planning and zoning
- Community Land Trusts
- Manufactured housing and Resident Owned Communities

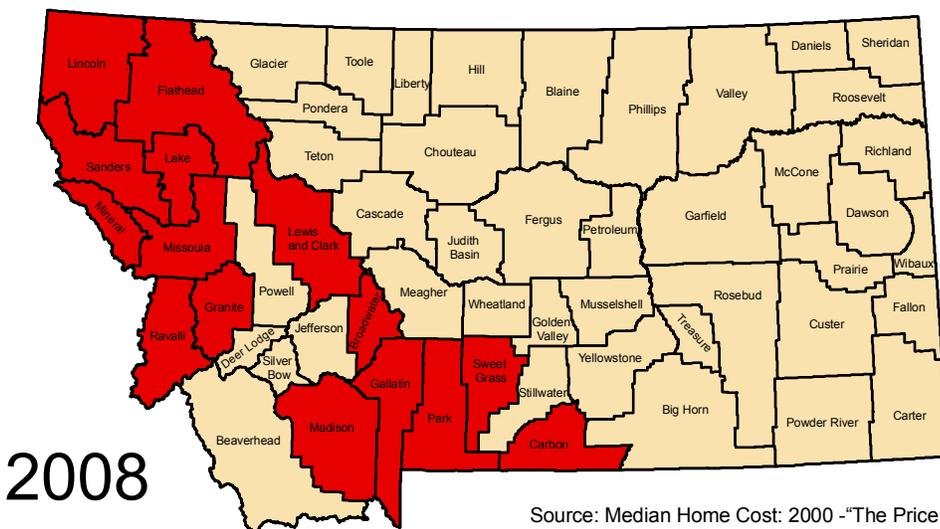
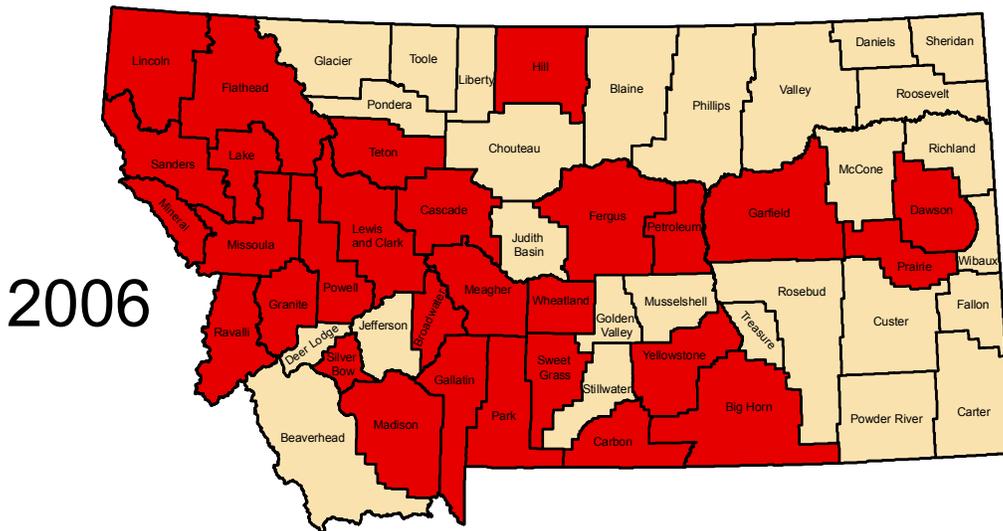
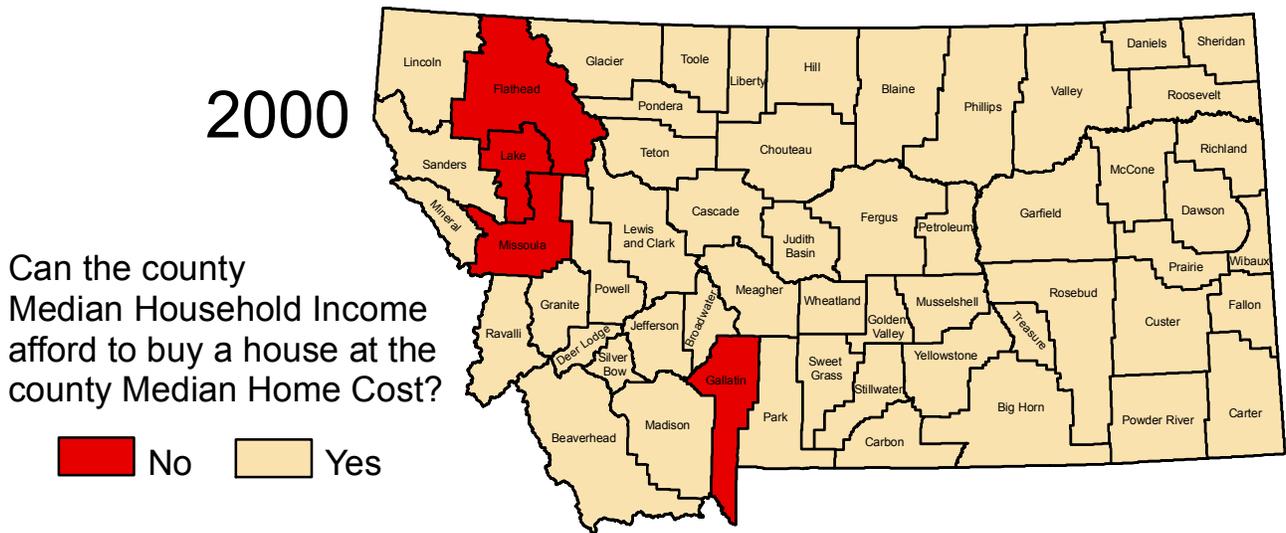
To find a copy of this 2010 Montana Housing White Paper online
OR for
Housing Technical Assistance for your community’s housing needs:

Website: housing.mt.gov
Email: housing@mt.gov
Phone: 406-841-2840



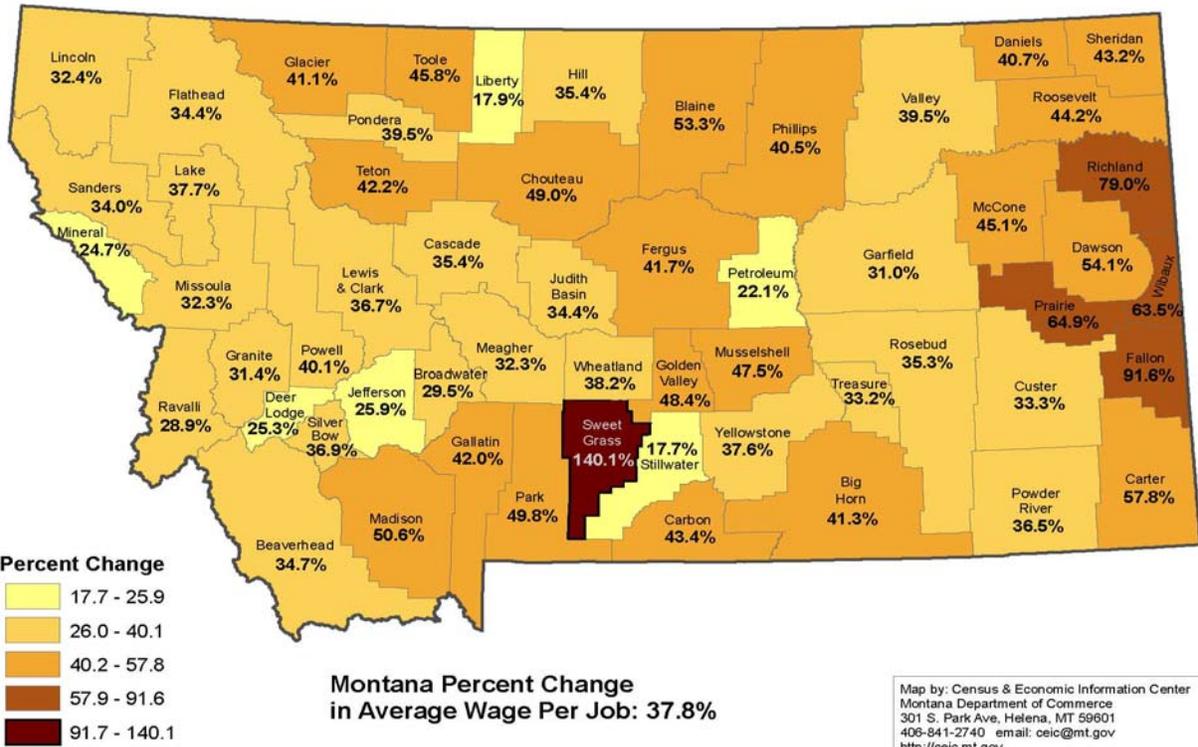
This White Paper was printed only when necessary and on recycled paper. The Housing Division is proud of its efforts to cut its energy usage and waste as we continue to serve the people of Montana.

Housing Affordability - Montana: 2000 to 2008



Source: Median Home Cost: 2000 - "The Price of Housing in Montana 2000", The Center for Applied Economic Research, Montana State University, Billings; 2006 - "Average Advertised For-Sale Price Throughout Montana - 2006", The Center for Applied Economic Research, Montana State University, Billings; 2008 - Montana Department of Revenue data. Median Household Income: U.S. Census Bureau

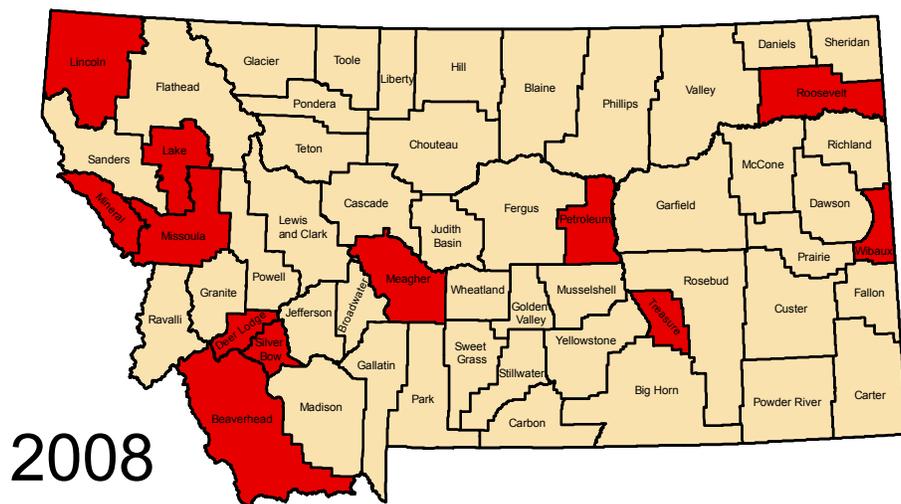
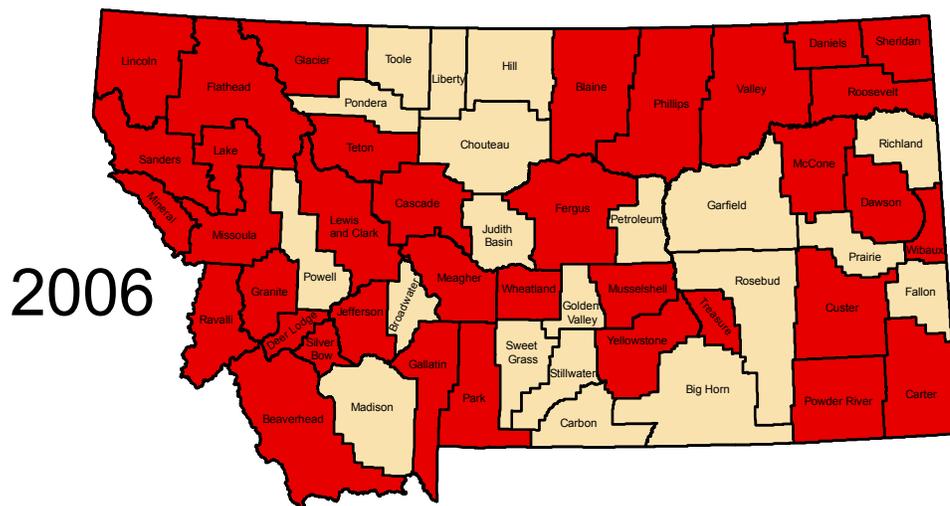
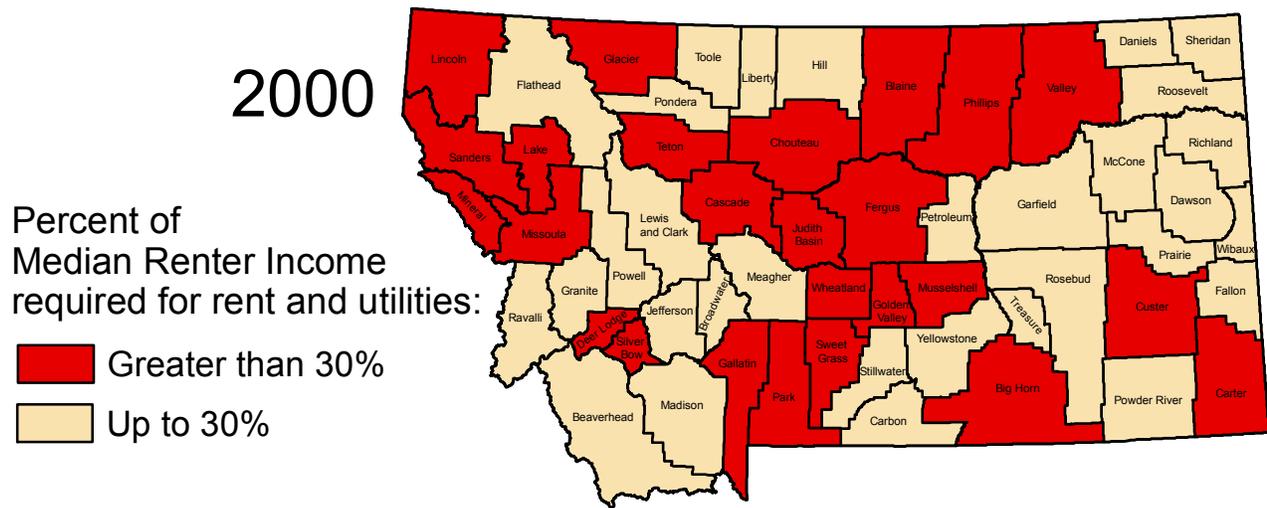
Percent Change in Average Wage Per Job - Montana 2000 to 2008



Source: Regional Economic Information System, Bureau of Economic Analysis, U.S. Department of Commerce

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Affordability of Renting a Two Bedroom Apartment Montana: 2000 to 2008

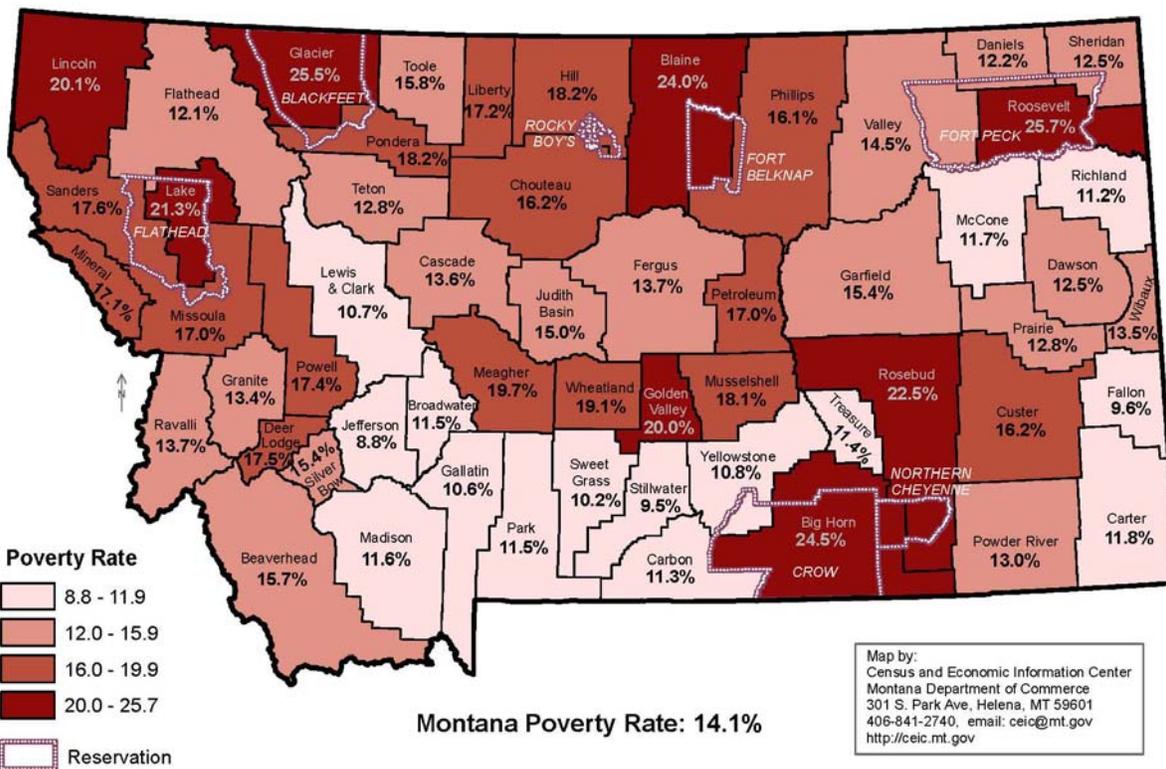


The generally accepted standard definition of Affordable Housing is that housing costs do not exceed 30% of income.

Source: Median renter incomes for years 2000, 2006 and 2008 from National Low Income Coalition Report "Out of Reach". Percent of Income to rent 2-bedroom apartment for each year calculated using U.S. Department of Housing and Urban Development (HUD) Fair Market rents per county as reported in "Out of Reach 2006" by the National Low Income Coalition; multiplied by 1.15% to include 15% utility allowance for the years 2000, 2006 and 2008, then divided by appropriate year's Median Renter Income.

Poverty in Montana: 2008

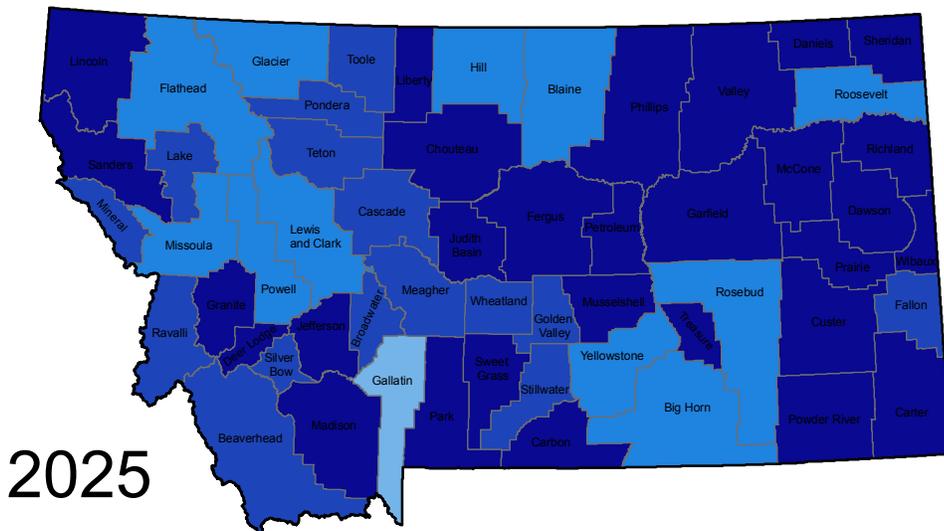
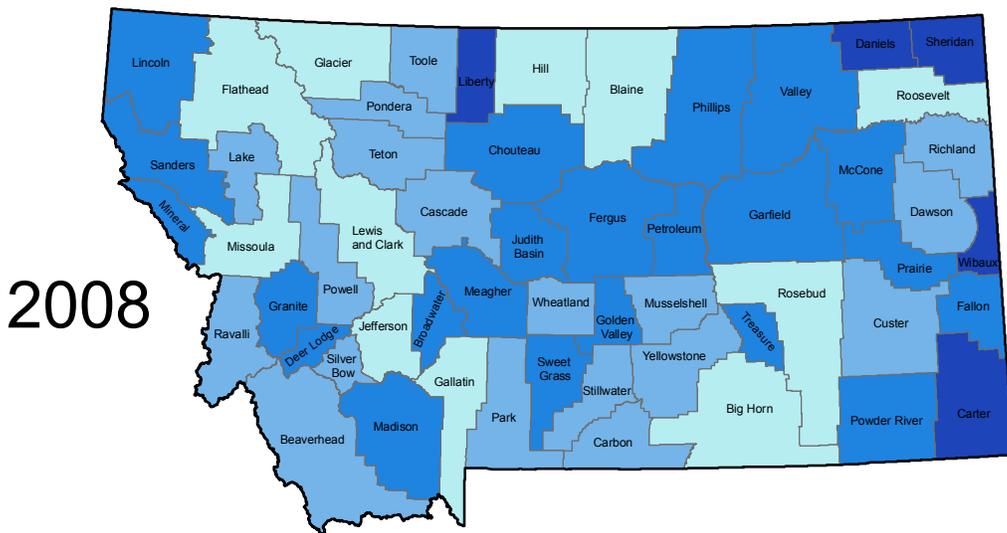
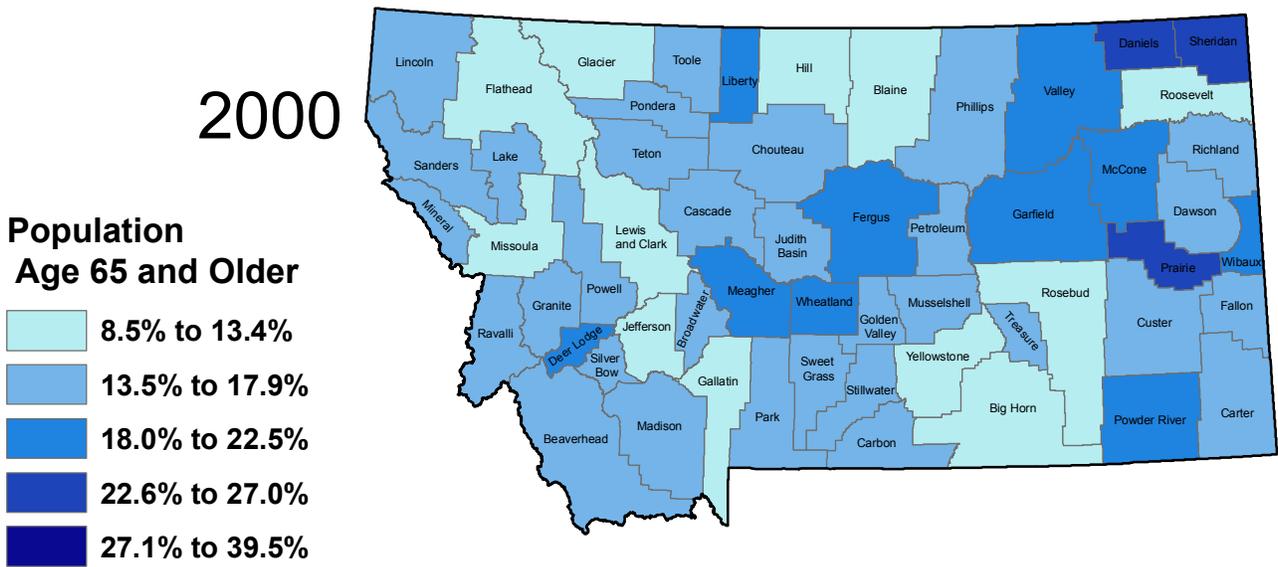
All Ages in Poverty by County



Source: U.S. Census Bureau, Small Area Estimates Branch, 2008 Poverty Estimates, Release Date: December 2009

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65 and Over Population - Montana: 2000 to 2025



Source: NPA Data Service, Inc, 2008.

Data Sources, Calculations and Assumptions for the Housing White Paper

June 2010

Map of Housing Affordability – Montana 2000-2008

Sources of data:

1. 2000 Median Household Income from Census 2000, Regional Economic Information System (REIS), Bureau of Economic Analysis (BEA), U.S. Department of Commerce.
2. 2000 median home cost per county from “The Price of Housing in Montana 2000” by Cheryl Heath, Center for Applied Economic Research, Montana State University, Billings, published May 14, 2001 by the Montana Board of Housing. Counties with missing or less than 5 data points were calculated by using the average of similar counties in the region.
3. 2006 Median Household Income from U.S. Census Bureau
4. 2006 Median Home Cost from “Averaged Advertised For-Sale Price Throughout Montana – 2006,” The Center for Applied Economic Research, Montana State University Billings.
5. 2008 median household income per county from U.S. Census Bureau, Small Area Income and Poverty Estimates, 2008.
6. 2008 Median Home Cost per county for 2008 from Montana Department of Revenue data. Counties with no data or clearly skewed data points were assumed to fit the data of similar nearby counties.

County Data Sheets

For the **Bar Chart of Housing Affordability Gap**

- Median household income, affordable home, and median home cost calculations described above in **Map of Housing Affordability – Montana 2000-2008**

Table of **Select Occupations and the ability to obtain affordable housing**

- **Average Annual Pay for 2000:** Incomes for 2000 Average annual pay for all occupations, except seniors and individuals with disabilities, from data held by the U.S. Department of Labor’s Bureau of Labor Statistics. The data is not available for each county. The data available is statewide average and data from three Metropolitan Statistical Areas (MSA). We used the statewide average for police; statewide and MSA data for all others.

- **Median Home Cost for 2000:** See Map of Housing Affordability – Montana 2000-2008 above.
- **Home Affordability Excess or Shortfall for 2000** See Map of Housing Affordability – Montana 2000-2008 above.
Percent of income to rent 2 bedroom apartment 2000 Percent of Income to rent 2-bedroom apartment for 2000 calculated using U.S. Department of Housing and Urban Development (HUD) Fair Market rents per county as reported in “Out of Reach 2000” by the National Low Income Coalition; multiplied by 1.15% to include 15% utility allowance, then divided by appropriate income from Average Annual Pay column.
- **Ave Annual Pay for 2008:** Incomes for 2008 Average annual pay, elementary school teachers, police officers, retail sales persons except seniors and individuals with disabilities, from data held by the U.S. Department of Labor’s Bureau of Labor Statistics. The data is not available for each county. The data available is statewide average and data from three Metropolitan Statistical Areas (MSA). Income data for individuals with disabilities was obtained from the Social Security Administration on a county average, no individual data.
- **2008 Senior on median Social Security Income:** calculated from 2000 actual median income from U.S. Census Bureau Census 2000, increased by actual Cost of Living adjustments for each year.
- **Median Home Cost for 2008:** see Map of Housing Affordability – Montana 2000-2008 above.
- **Home Affordability Excess/Shortfall for 2008:** Affordability Excess/Shortfall for 2008 calculated using same method as used in Map of Housing Affordability – Montana 2000-2008 using median incomes from the Average Annual Pay for 2008 column.
- **Percent of income to rent 2-bedroom apartment for 2008:** Percent of Income to rent 2-bedroom apartment for 2008 calculated using U.S. Department of Housing and Urban Development (HUD) Fair Market rents per county as reported in “Out of Reach 2008” by the National Low Income Coalition; multiplied by 1.15% to include 15% utility allowance, then divided by appropriate income from Average Annual Pay column.
- **Median Home Cost and Home Affordability Excess/Shortfall:** Median Home Cost and Affordable Home Excess/Shortfall calculated as in Map of Housing Affordability – Montana 2000-2008

Housing Units and Structure-Type

- **Homeownership rate and total households** by county in 2000 from U.S. Census Bureau Census 2000 data.
- **Households in county in 2008** from NPA Data Services, Inc., November, 2007.
- **Percent change in population, 2000 to 2008**, calculated using data from NPA Data Services, Inc., November, 2007.

- **Percent change in households**, calculated by using data from NPA Data Services, Inc., November, 2007.
- **Percent of population aged 65+ in 2025** NPDA Data Service, Inc. 2008

Table of Estimated Housing Units Needed

- **Units in Poor Condition Lost by 2025:** Units in poor condition lost by 2025 calculated from Department of Revenue property appraisal data for 2008. identified as units being in below average condition
- **Units in Good Condition Available in 2025:** Units in good condition available in 2025 calculated from Department of Revenue property appraisal data for 2008. identified as units being in average condition or better.
- **Total Housing Units Needed by 2025:** Total Housing Units needed by 2025 calculated by using total households per county in 2025 from NPA Data Services, Inc., November, 2007, times the vacancy rate per county from U.S. Census Bureau Census 2000 data as noted above.
- **New Housing Units that must be created by 2025:** calculated by subtracting Units in Good Condition Available in 2008 from Total Housing Units Needed by 2025.

Pie Charts of the Percent of Income Needed to Rent an Apartment

- Median renter income 2008 from National Low Income Coalition Report "Out of Reach 2008"
- Percent of income needed for rent for two bedroom apartment calculated as above in Percent of income to rent 2-bedroom apartment column in Select Occupation Table.
- Senior on fixed income median income calculated as in Select Occupation Table.
- Percent of income to rent one bedroom apartment calculated as in Select Occupation Table column Percent of income to rent 2-bedroom apartment, however using one-bedroom Fair Market rents.

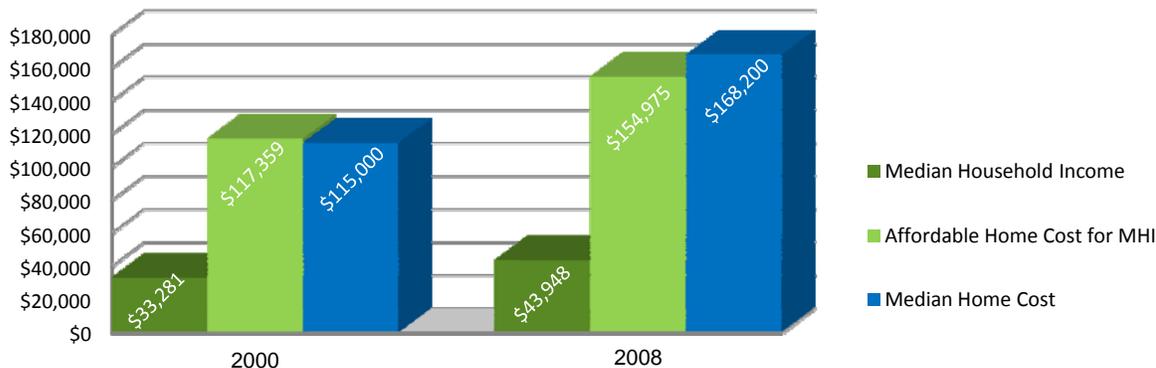
Housing Data and Statistics for Montana

Data was collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans across the entire state. Our only goal is that this illumination of problems can help lead to solutions for the future.

State:
Montana



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,919 | \$115,000 | (\$9,496) | 21.3% | \$34,190 | \$168,200 | (\$47,635) | 25.3% |
| Licensed Practical Nurse | \$37,740 | \$115,000 | \$18,083 | 16.9% | \$55,060 | \$168,200 | \$25,959 | 15.7% |
| Police Officer | \$30,980 | \$115,000 | (\$5,755) | 20.6% | \$41,310 | \$168,200 | (\$22,528) | 20.9% |
| Elementary School Teacher | \$31,510 | \$115,000 | (\$3,886) | 20.2% | \$39,740 | \$168,200 | (\$28,064) | 21.8% |
| Retail Salesperson | \$17,980 | \$115,000 | (\$51,597) | 35.4% | \$25,040 | \$168,200 | (\$79,901) | 34.6% |
| Individual with Disability, sole income = SSD + SSI | \$12,209 | \$115,000 | (\$71,948) | 52.2% | \$16,310 | \$168,200 | (\$110,687) | 53.1% |
| Senior on fixed-income | \$11,074 | \$115,000 | (\$75,950) | 57.5% | \$13,755 | \$168,200 | (\$119,696) | 62.9% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$115,000 | \$127,329 | 9.3% | \$96,370 | \$168,200 | \$171,631 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$115,000 | \$107,229 | 10.1% | \$79,480 | \$168,200 | \$112,072 | 10.9% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 69.1%
 Households in 2000 = 358,667
 Households in 2008 = 398,121
 % change in population, 2008 to 2025 = 24.7%
 % change in households, 2008 to 2025 = 31.7%
 % of population aged 65+ in 2025 = 22.1%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|----------------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 100,027 | 364,351 | 593,027 | 228,676 |
| Single-family | 58,921 | 268,714 | | ? |
| Multi-family | 11,857 | 56,769 | | ? |
| Mobile Home | 29,249 | 38,868 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment

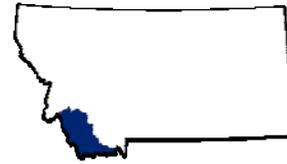


The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

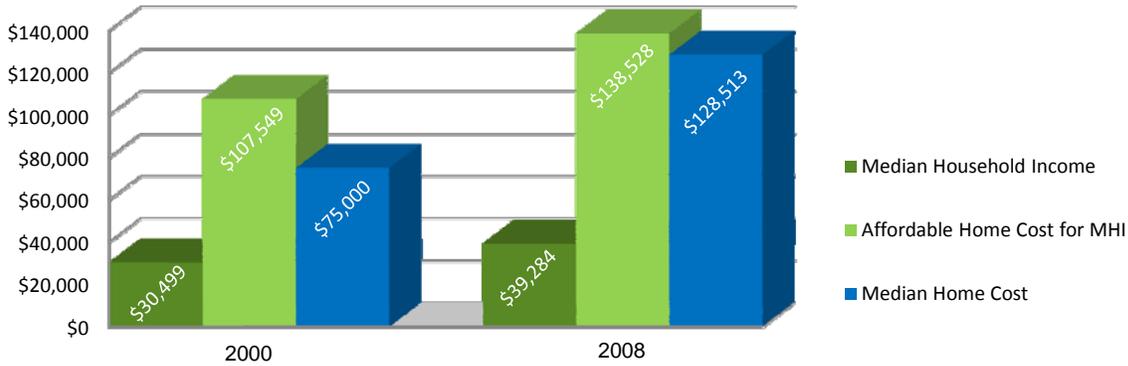
Housing Data and Statistics for Montana

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County:
Beaverhead



Housing Affordability Gap



| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$75,000 | \$27,923 | 21.5% | \$34,890 | \$128,513 | (\$5,480) | 27.6% |
| Licensed Practical Nurse | \$37,740 | \$75,000 | \$58,083 | 16.6% | \$53,240 | \$128,513 | \$59,228 | 18.1% |
| Police Officer | \$30,980 | \$75,000 | \$34,245 | 20.2% | \$40,420 | \$128,513 | \$14,021 | 23.8% |
| Elementary School Teacher | \$31,510 | \$75,000 | \$36,114 | 19.9% | \$43,780 | \$128,513 | \$25,869 | 22.0% |
| Retail Salesperson | \$17,980 | \$75,000 | (\$11,597) | 34.8% | \$26,670 | \$128,513 | (\$34,466) | 36.1% |
| Individual with Disability, sole income = SSD + SSI | \$11,510 | \$75,000 | (\$34,414) | 54.4% | \$17,759 | \$128,513 | (\$65,891) | 54.2% |
| Senior on fixed-income | \$11,200 | \$75,000 | (\$35,504) | 55.9% | \$13,912 | \$128,513 | (\$79,456) | 69.2% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$75,000 | \$167,329 | 9.1% | \$93,660 | \$128,513 | \$201,762 | 10.3% |
| Two incomes: Two Teachers | \$63,020 | \$75,000 | \$147,229 | 9.9% | \$87,560 | \$128,513 | \$180,252 | 11.0% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 63.7%
 Households in 2000 = 3,684
 Households in 2008 = 3,718
 % change in population, 2008 to 2025 = 9.5%
 % change in households, 2008 to 2025 = 19.7%
 % of population aged 65+ in 2025 = 26.2%

Estimated Housing Units needed by 2025

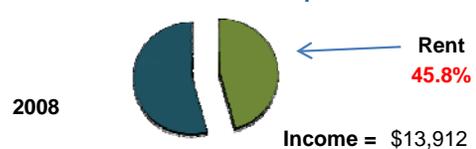
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 1,432 | 3,510 | 5,314 | 1,804 |
| Single-family | 803 | 2,746 | | ? |
| Multi-family | 25 | 303 | | ? |
| Mobile Home | 604 | 461 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

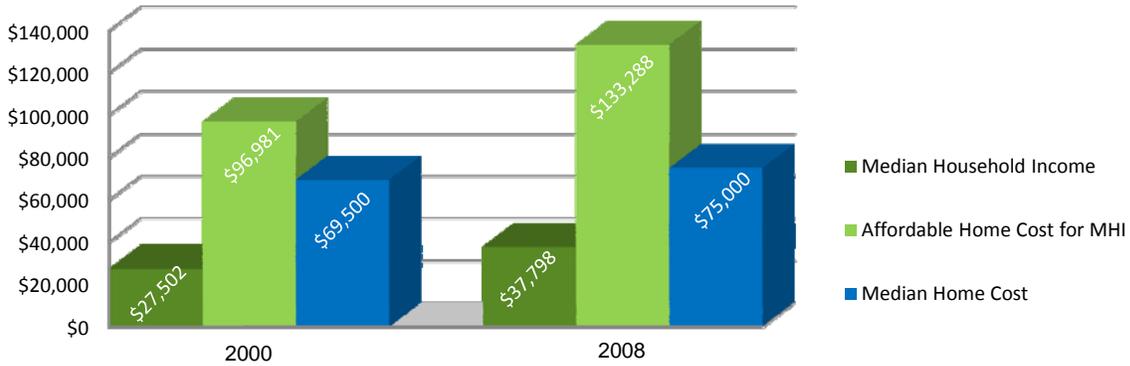
Housing Data and Statistics for Montana

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County:
Big Horn



Housing Affordability Gap

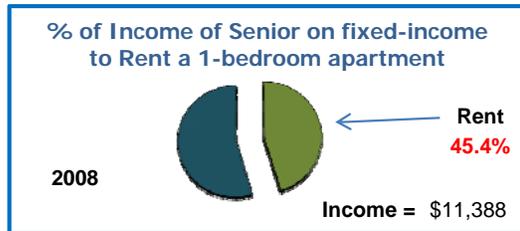
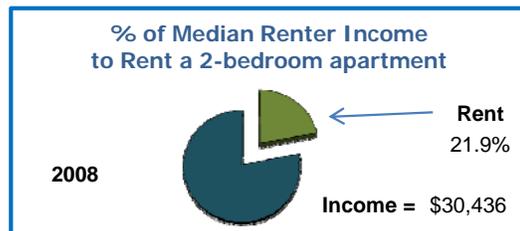


| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$69,500 | \$33,423 | 21.5% | \$32,910 | \$75,000 | \$41,051 | 23.3% |
| Licensed Practical Nurse | \$37,740 | \$69,500 | \$63,583 | 16.6% | \$49,320 | \$75,000 | \$98,918 | 15.5% |
| Police Officer | \$30,980 | \$69,500 | \$39,745 | 20.2% | \$44,320 | \$75,000 | \$81,286 | 17.3% |
| Elementary School Teacher | \$31,510 | \$69,500 | \$41,614 | 19.9% | \$37,980 | \$75,000 | \$58,930 | 20.2% |
| Retail Salesperson | \$17,980 | \$69,500 | (\$6,097) | 34.8% | \$24,640 | \$75,000 | \$11,889 | 31.1% |
| Individual with Disability, sole income = SSD + SSI | \$10,734 | \$69,500 | (\$31,647) | 58.4% | \$16,157 | \$75,000 | (\$18,025) | 47.4% |
| Senior on fixed-income | \$9,168 | \$69,500 | (\$37,169) | 68.3% | \$11,388 | \$75,000 | (\$34,843) | 67.3% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$69,500 | \$172,829 | 9.1% | \$93,640 | \$75,000 | \$255,205 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$69,500 | \$152,729 | 9.9% | \$75,960 | \$75,000 | \$192,859 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 64.9% | | | | |
| Households in 2000 = 3,924 | | | | |
| Households in 2008 = 4,055 | | | | |
| % change in population, 2008 to 2025 = 10.6% | | | | |
| % change in households, 2008 to 2025 = 12.7% | | | | |
| % of population aged 65+ in 2025 = 18.2% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 2,060 | 1,687 | 5,290 | 3,603 |
| Single-family | 1,182 | 920 | | ? |
| Multi-family | 59 | 230 | | ? |
| Mobile Home | 819 | 537 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

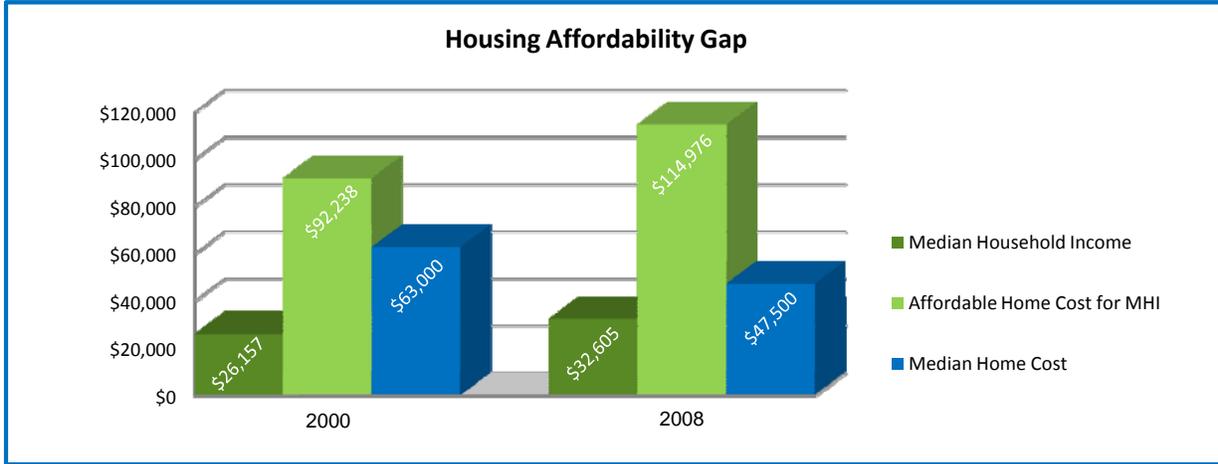
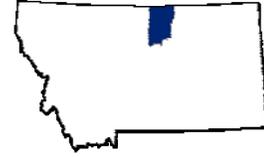


The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Data and Statistics for Montana

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County:
Blaine



| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$63,000 | \$39,923 | 21.5% | \$32,910 | \$47,500 | \$68,551 | 23.4% |
| Licensed Practical Nurse | \$37,740 | \$63,000 | \$70,083 | 16.6% | \$49,320 | \$47,500 | \$126,418 | 15.6% |
| Police Officer | \$30,980 | \$63,000 | \$46,245 | 20.2% | \$44,320 | \$47,500 | \$108,786 | 17.3% |
| Elementary School Teacher | \$31,510 | \$63,000 | \$48,114 | 19.9% | \$37,980 | \$47,500 | \$86,430 | 20.2% |
| Retail Salesperson | \$17,980 | \$63,000 | \$403 | 34.8% | \$24,640 | \$47,500 | \$39,389 | 31.2% |
| Individual with Disability, sole income = SSD + SSI | \$10,933 | \$63,000 | (\$24,446) | 57.3% | \$13,743 | \$47,500 | \$962 | 55.9% |
| Senior on fixed-income | \$10,143 | \$63,000 | (\$27,233) | 61.8% | \$12,598 | \$47,500 | (\$3,075) | 61.0% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$63,000 | \$179,329 | 9.1% | \$93,640 | \$47,500 | \$282,705 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$63,000 | \$159,229 | 9.9% | \$75,960 | \$47,500 | \$220,359 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

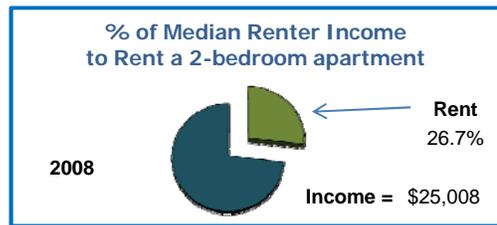
Housing Units and Structure-type data

Homeownership rate in 2000 = 61.0%
Households in 2000 = 2,501
Households in 2008 = 2,362
% change in population, 2008 to 2025 = 6.9%
% change in households, 2008 to 2025 = 9.2%
% of population aged 65+ in 2025 = 19.7%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 763 | 1,388 | 2,969 | 1,581 |
| Single-family | 599 | 1,000 | | ? |
| Multi-family | 67 | 114 | | ? |
| Mobile Home | 97 | 274 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?



The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

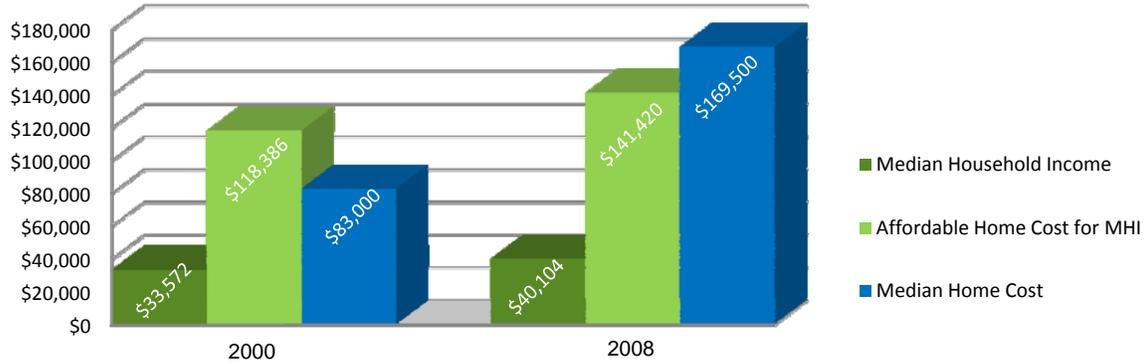
Housing Data and Statistics for Montana

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County:
Broadwater



Housing Affordability Gap

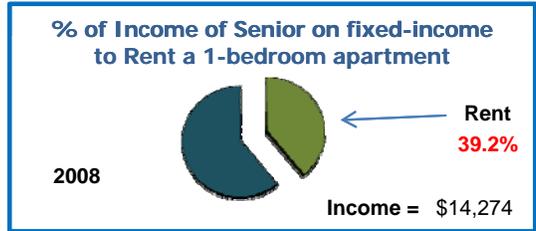


| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$83,000 | \$19,923 | 21.5% | \$34,890 | \$169,500 | (\$46,467) | 23.4% |
| Licensed Practical Nurse | \$37,740 | \$83,000 | \$50,083 | 16.6% | \$53,240 | \$169,500 | \$18,241 | 15.3% |
| Police Officer | \$30,980 | \$83,000 | \$26,245 | 20.2% | \$40,420 | \$169,500 | (\$26,966) | 20.2% |
| Elementary School Teacher | \$31,510 | \$83,000 | \$28,114 | 19.9% | \$43,780 | \$169,500 | (\$15,118) | 18.7% |
| Retail Salesperson | \$17,980 | \$83,000 | (\$19,597) | 34.8% | \$26,670 | \$169,500 | (\$75,453) | 30.6% |
| Individual with Disability, sole income = SSD + SSI | \$11,425 | \$83,000 | (\$42,713) | 54.8% | \$16,348 | \$169,500 | (\$111,850) | 50.0% |
| Senior on fixed-income | \$11,492 | \$83,000 | (\$42,477) | 54.5% | \$14,274 | \$169,500 | (\$119,167) | 57.2% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$83,000 | \$159,329 | 9.1% | \$93,660 | \$169,500 | \$160,775 | 8.7% |
| Two incomes: Two Teachers | \$63,020 | \$83,000 | \$139,229 | 9.9% | \$87,560 | \$169,500 | \$139,265 | 9.3% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 79.3% | | | | |
| Households in 2000 = 1,752 | | | | |
| Households in 2008 = 1,963 | | | | |
| % change in population, 2008 to 2025 = 22.3% | | | | |
| % change in households, 2008 to 2025 = 31.2% | | | | |
| % of population aged 65+ in 2025 = 25.4% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 540 | 2,023 | 2,898 | 875 |
| Single-family | 272 | 1,409 | | ? |
| Multi-family | 73 | 37 | | ? |
| Mobile Home | 195 | 577 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

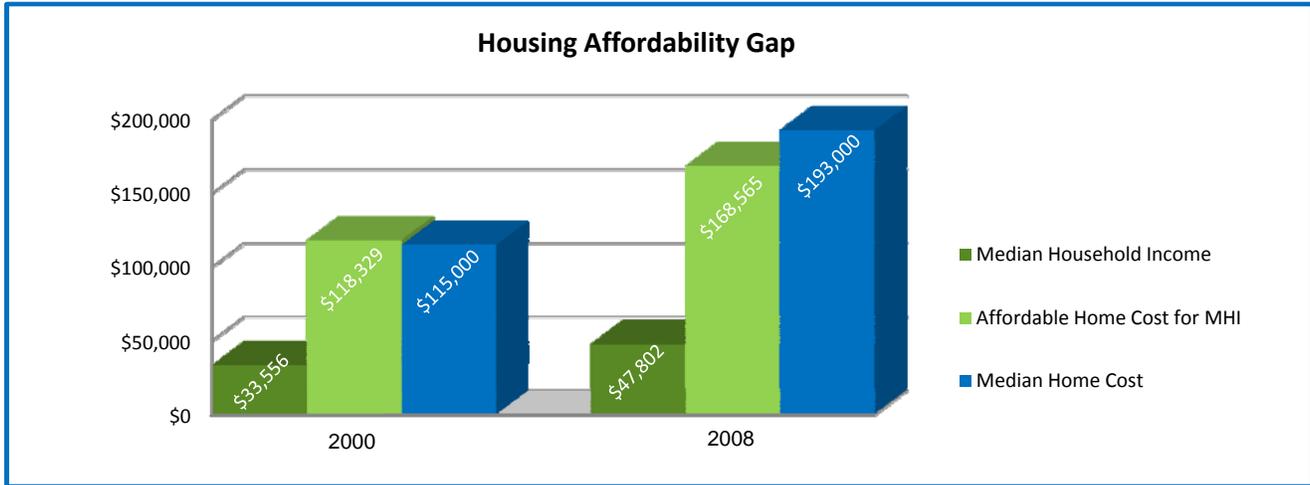


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Housing Data and Statistics for Montana

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County:
Carbon



| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$115,000 | (\$12,077) | 24.4% | \$35,560 | \$193,000 | (\$67,604) | 24.6% |
| Licensed Practical Nurse | \$34,690 | \$115,000 | \$7,328 | 20.6% | \$56,600 | \$193,000 | \$6,590 | 15.5% |
| Police Officer | \$30,980 | \$115,000 | (\$5,755) | 23.0% | \$46,150 | \$193,000 | (\$30,260) | 19.0% |
| Elementary School Teacher | \$33,540 | \$115,000 | \$3,273 | 21.3% | \$43,940 | \$193,000 | (\$38,054) | 19.9% |
| Retail Salesperson | \$20,900 | \$115,000 | (\$41,300) | 34.1% | \$25,050 | \$193,000 | (\$104,666) | 34.9% |
| Individual with Disability, sole income = SSD + SSI | \$12,996 | \$115,000 | (\$69,172) | 54.9% | \$16,428 | \$193,000 | (\$135,070) | 53.3% |
| Senior on fixed-income | \$10,552 | \$115,000 | (\$77,792) | 67.6% | \$13,106 | \$193,000 | (\$146,784) | 66.8% |
| Police Officer and Licensed Practical Nurse | \$65,670 | \$115,000 | \$116,573 | 10.9% | \$102,750 | \$193,000 | \$169,329 | 8.5% |
| Two incomes: Two Teachers | \$67,080 | \$115,000 | \$121,546 | 10.6% | \$87,880 | \$193,000 | \$116,893 | 10.0% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 74.2%

Households in 2000 = 4,065

Households in 2008 = 4,281

% change in population, 2008 to 2025 = 15.3%

% change in households, 2008 to 2025 = 21.5%

% of population aged 65+ in 2025 = 29.1%

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 2,459 | 3,906 | 6,553 | 2,647 |
| Single-family | 1,849 | 3,283 | | ? |
| Multi-family | 30 | 223 | | ? |
| Mobile Home | 580 | 400 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?



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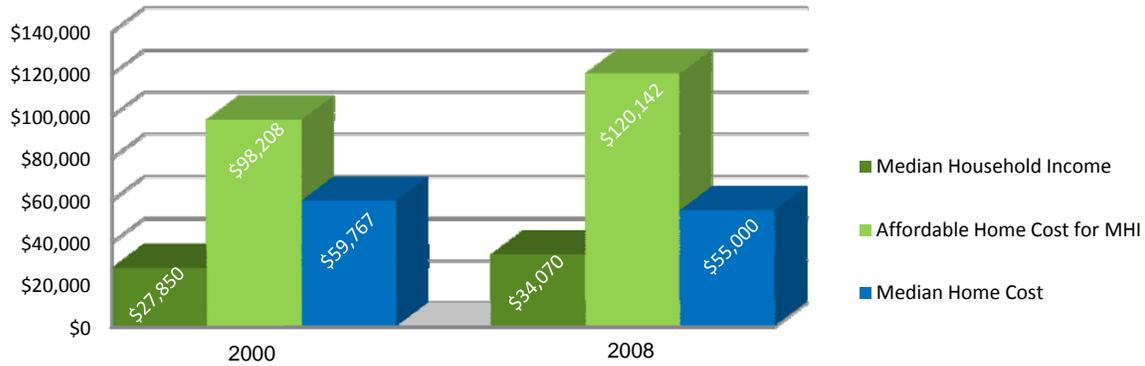
Housing Data and Statistics for Montana

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County:
Carter



Housing Affordability Gap



| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$55,000 | \$59,464 | 23.7% |
| Licensed Practical Nurse | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$55,000 | \$127,558 | 14.8% |
| Police Officer | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$55,000 | \$63,590 | 22.9% |
| Elementary School Teacher | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$55,000 | \$65,353 | 22.5% |
| Retail Salesperson | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$55,000 | \$18,418 | 36.9% |
| Individual with Disability, sole income = SSD + SSI | \$10,929 | \$59,767 | (\$21,227) | 57.3% | \$15,816 | \$55,000 | \$773 | 48.6% |
| Senior on fixed-income | \$8,917 | \$59,767 | (\$28,323) | 70.3% | \$11,076 | \$55,000 | (\$15,944) | 69.4% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$59,767 | \$182,562 | 9.1% | \$85,400 | \$55,000 | \$246,148 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$59,767 | \$162,462 | 9.9% | \$68,260 | \$55,000 | \$185,707 | 11.3% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 74.6% | | | | |
| Households in 2000 = 543 | | | | |
| Households in 2008 = 496 | | | | |
| % change in population, 2008 to 2025 = -3.6% | | | | |
| % change in households, 2008 to 2025 = -2.2% | | | | |
| % of population aged 65+ in 2025 = 31.7% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 744 | 92 | 645 | 553 |
| Single-family | 527 | 39 | | ? |
| Multi-family | 1 | 11 | | ? |
| Mobile Home | 216 | 42 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?



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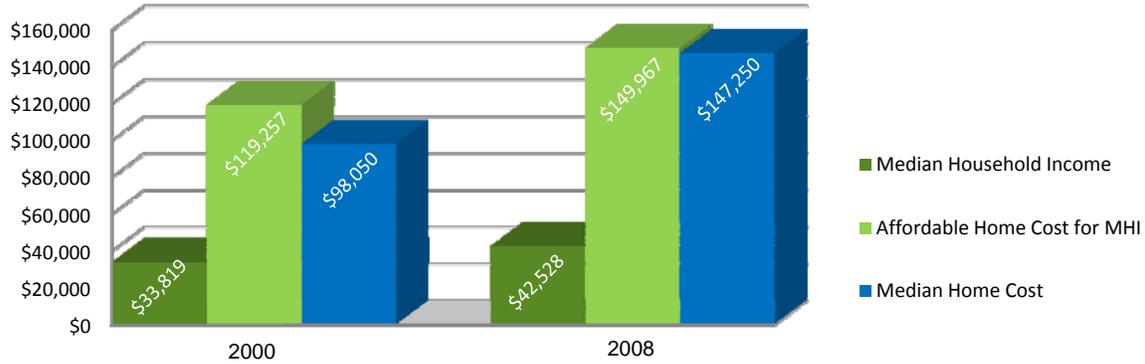
Housing Data and Statistics for Montana

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County:
Cascade



Housing Affordability Gap

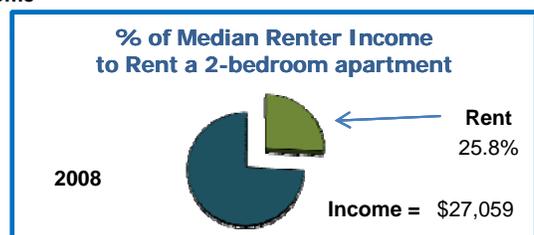


| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$23,733 | \$98,050 | (\$14,360) | 29.1% | \$32,780 | \$147,250 | (\$31,657) | 24.5% |
| Licensed Practical Nurse | \$24,790 | \$98,050 | (\$10,633) | 27.8% | \$56,380 | \$147,250 | \$51,564 | 14.2% |
| Police Officer | \$30,980 | \$98,050 | \$11,195 | 22.3% | \$46,120 | \$147,250 | \$15,384 | 17.4% |
| Elementary School Teacher | \$26,810 | \$98,050 | (\$3,509) | 25.7% | \$41,780 | \$147,250 | \$80 | 19.2% |
| Retail Salesperson | \$19,410 | \$98,050 | (\$29,604) | 35.5% | \$25,910 | \$147,250 | (\$55,883) | 30.9% |
| Individual with Disability, sole income = SSD + SSI | \$12,144 | \$98,050 | (\$55,225) | 56.8% | \$15,719 | \$147,250 | (\$91,820) | 51.0% |
| Senior on fixed-income | \$10,981 | \$98,050 | (\$59,329) | 62.8% | \$13,639 | \$147,250 | (\$99,155) | 58.8% |
| Police Officer and Licensed Practical Nurse | \$55,770 | \$98,050 | \$98,613 | 12.4% | \$102,500 | \$147,250 | \$214,198 | 7.8% |
| Two incomes: Two Teachers | \$53,620 | \$98,050 | \$91,031 | 12.9% | \$83,560 | \$147,250 | \$147,409 | 9.6% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 64.9% | | | | |
| Households in 2000 = 32,547 | | | | |
| Households in 2008 = 34,658 | | | | |
| % change in population, 2008 to 2025 = 3.7% | | | | |
| % change in households, 2008 to 2025 = 10.9% | | | | |
| % of population aged 65+ in 2025 = 22.6% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 7,554 | 26,875 | 41,712 | 14,837 |
| Single-family | 4,983 | 19,591 | | ? |
| Multi-family | 648 | 5,327 | | ? |
| Mobile Home | 1,923 | 1,957 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?



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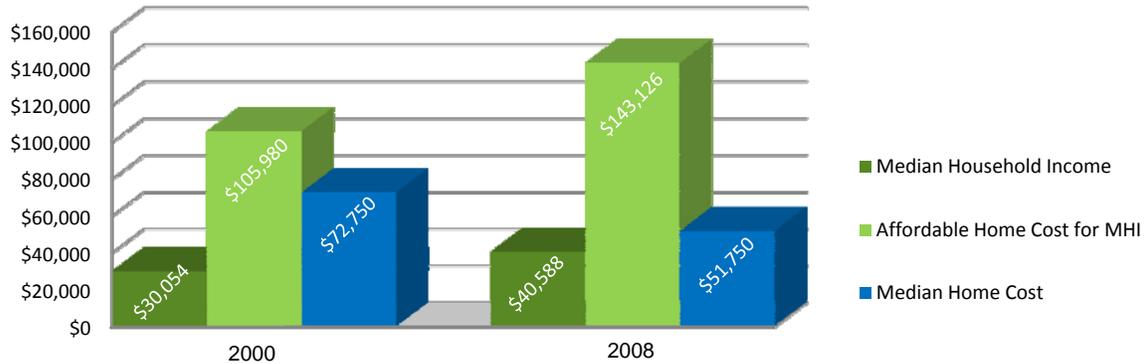
Housing Data and Statistics for Montana

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County:
Chouteau



Housing Affordability Gap



| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$72,750 | \$30,173 | 21.5% | \$32,910 | \$51,750 | \$64,301 | 23.4% |
| Licensed Practical Nurse | \$37,740 | \$72,750 | \$60,333 | 16.6% | \$49,320 | \$51,750 | \$122,168 | 15.6% |
| Police Officer | \$30,980 | \$72,750 | \$36,495 | 20.2% | \$44,320 | \$51,750 | \$104,536 | 17.3% |
| Elementary School Teacher | \$31,510 | \$72,750 | \$38,364 | 19.9% | \$37,980 | \$51,750 | \$82,180 | 20.2% |
| Retail Salesperson | \$17,980 | \$72,750 | (\$9,347) | 34.8% | \$24,640 | \$51,750 | \$35,139 | 31.2% |
| Individual with Disability, sole income = SSD + SSI | \$11,307 | \$72,750 | (\$32,879) | 55.4% | \$15,356 | \$51,750 | \$2,399 | 50.1% |
| Senior on fixed-income | \$11,383 | \$72,750 | (\$32,610) | 55.0% | \$14,139 | \$51,750 | (\$1,893) | 54.4% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$72,750 | \$169,579 | 9.1% | \$93,640 | \$51,750 | \$278,455 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$72,750 | \$149,479 | 9.9% | \$75,960 | \$51,750 | \$216,109 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 68.6% | | | | |
| Households in 2000 = 2,226 | | | | |
| Households in 2008 = 1,999 | | | | |
| % change in population, 2008 to 2025 = -1.7% | | | | |
| % change in households, 2008 to 2025 = -0.2% | | | | |
| % of population aged 65+ in 2025 = 29.1% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 1,469 | 1,308 | 2,391 | 1,083 |
| Single-family | 1,147 | 1,033 | | ? |
| Multi-family | 105 | 28 | | ? |
| Mobile Home | 217 | 247 | | ? |

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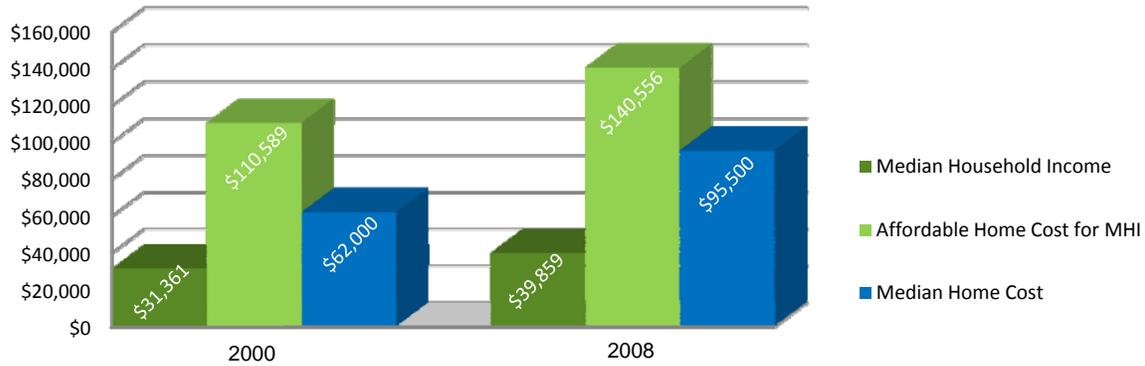
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County:
Custer



Housing Affordability Gap



| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$62,000 | \$40,923 | 21.5% | \$32,460 | \$95,500 | \$18,964 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$62,000 | \$71,083 | 16.6% | \$51,770 | \$95,500 | \$87,058 | 14.8% |
| Police Officer | \$30,980 | \$62,000 | \$47,245 | 20.2% | \$33,630 | \$95,500 | \$23,090 | 22.8% |
| Elementary School Teacher | \$31,510 | \$62,000 | \$49,114 | 19.9% | \$34,130 | \$95,500 | \$24,853 | 22.4% |
| Retail Salesperson | \$17,980 | \$62,000 | \$1,403 | 34.8% | \$20,820 | \$95,500 | (\$22,082) | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$11,764 | \$62,000 | (\$20,518) | 53.3% | \$14,636 | \$95,500 | (\$43,890) | 52.3% |
| Senior on fixed-income | \$11,010 | \$62,000 | (\$23,174) | 56.9% | \$13,676 | \$95,500 | (\$47,276) | 56.0% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$62,000 | \$180,329 | 9.1% | \$85,400 | \$95,500 | \$205,648 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$62,000 | \$160,229 | 9.9% | \$68,260 | \$95,500 | \$145,207 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 70.1% | | | | |
| Households in 2000 = 4,768 | | | | |
| Households in 2008 = 4,666 | | | | |
| % change in population, 2008 to 2025 = -2.5% | | | | |
| % change in households, 2008 to 2025 = 0.3% | | | | |
| % of population aged 65+ in 2025 = 27.1% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 2,655 | 2,715 | 5,197 | 2,482 |
| Single-family | 1,889 | 2,010 | | ? |
| Multi-family | 262 | 461 | | ? |
| Mobile Home | 504 | 244 | | ? |

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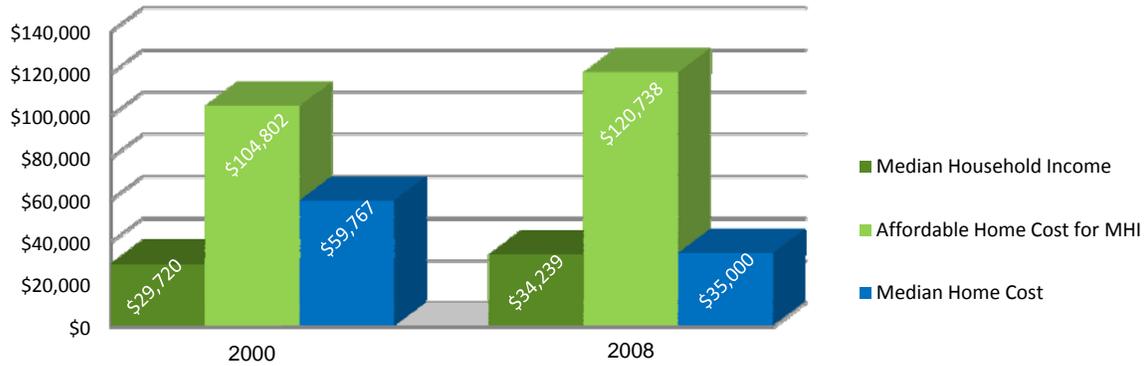
Housing Data and Statistics for Montana

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County:
Daniels



Housing Affordability Gap

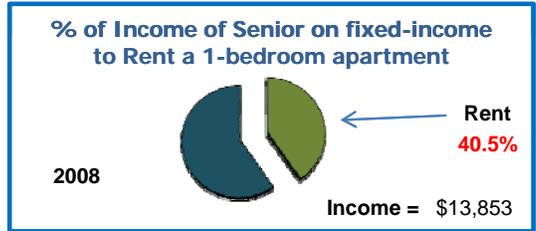


| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$35,000 | \$79,464 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$35,000 | \$147,558 | 14.8% |
| Police Officer | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$35,000 | \$83,590 | 22.8% |
| Elementary School Teacher | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$35,000 | \$85,353 | 22.4% |
| Retail Salesperson | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$35,000 | \$38,418 | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$11,361 | \$59,767 | (\$19,704) | 55.1% | \$14,080 | \$35,000 | \$14,651 | 54.4% |
| Senior on fixed-income | \$11,153 | \$59,767 | (\$20,437) | 56.2% | \$13,853 | \$35,000 | \$13,851 | 55.3% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$59,767 | \$182,562 | 9.1% | \$85,400 | \$35,000 | \$266,148 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$59,767 | \$162,462 | 9.9% | \$68,260 | \$35,000 | \$205,707 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 77.9% | | | | |
| Households in 2000 = 892 | | | | |
| Households in 2008 = 760 | | | | |
| % change in population, 2008 to 2025 = 2.9% | | | | |
| % change in households, 2008 to 2025 = 10.7% | | | | |
| % of population aged 65+ in 2025 = 37.3% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 585 | 521 | 1,032 | 511 |
| Single-family | 525 | 405 | | ? |
| Multi-family | 33 | 46 | | ? |
| Mobile Home | 27 | 70 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?



The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

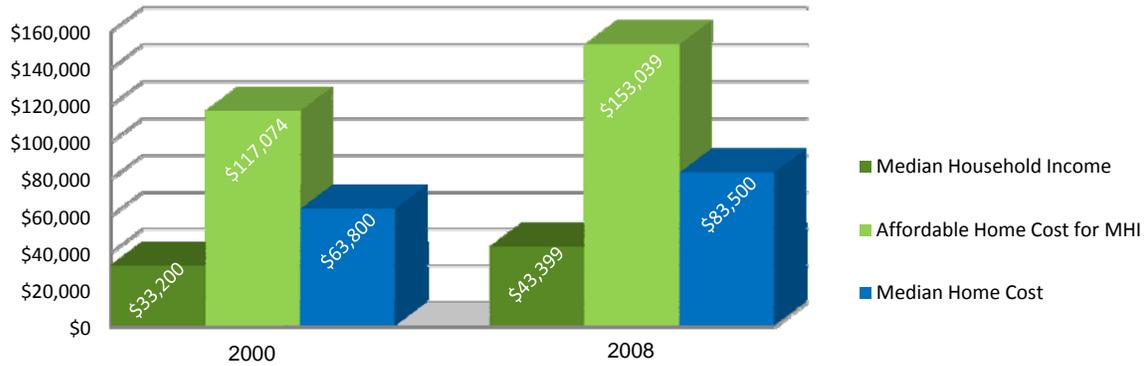
Housing Data and Statistics for Montana

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County:
Dawson



Housing Affordability Gap



| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$63,800 | \$39,123 | 21.5% | \$32,460 | \$83,500 | \$30,964 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$63,800 | \$69,283 | 16.6% | \$51,770 | \$83,500 | \$99,058 | 14.8% |
| Police Officer | \$30,980 | \$63,800 | \$45,445 | 20.2% | \$33,630 | \$83,500 | \$35,090 | 22.8% |
| Elementary School Teacher | \$31,510 | \$63,800 | \$47,314 | 19.9% | \$34,130 | \$83,500 | \$36,853 | 22.4% |
| Retail Salesperson | \$17,980 | \$63,800 | (\$397) | 34.8% | \$20,820 | \$83,500 | (\$10,082) | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$10,768 | \$63,800 | (\$25,828) | 58.2% | \$15,567 | \$83,500 | (\$28,606) | 49.2% |
| Senior on fixed-income | \$11,167 | \$63,800 | (\$24,421) | 56.1% | \$13,870 | \$83,500 | (\$34,589) | 55.2% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$63,800 | \$178,529 | 9.1% | \$85,400 | \$83,500 | \$217,648 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$63,800 | \$158,429 | 9.9% | \$68,260 | \$83,500 | \$157,207 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 74.0% | | | | |
| Households in 2000 = 3,625 | | | | |
| Households in 2008 = 3,499 | | | | |
| % change in population, 2008 to 2025 = -6.4% | | | | |
| % change in households, 2008 to 2025 = -3.2% | | | | |
| % of population aged 65+ in 2025 = 27.4% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 2,143 | 1,931 | 3,827 | 1,896 |
| Single-family | 1,698 | 1,497 | | ? |
| Multi-family | 230 | 110 | | ? |
| Mobile Home | 215 | 324 | | ? |

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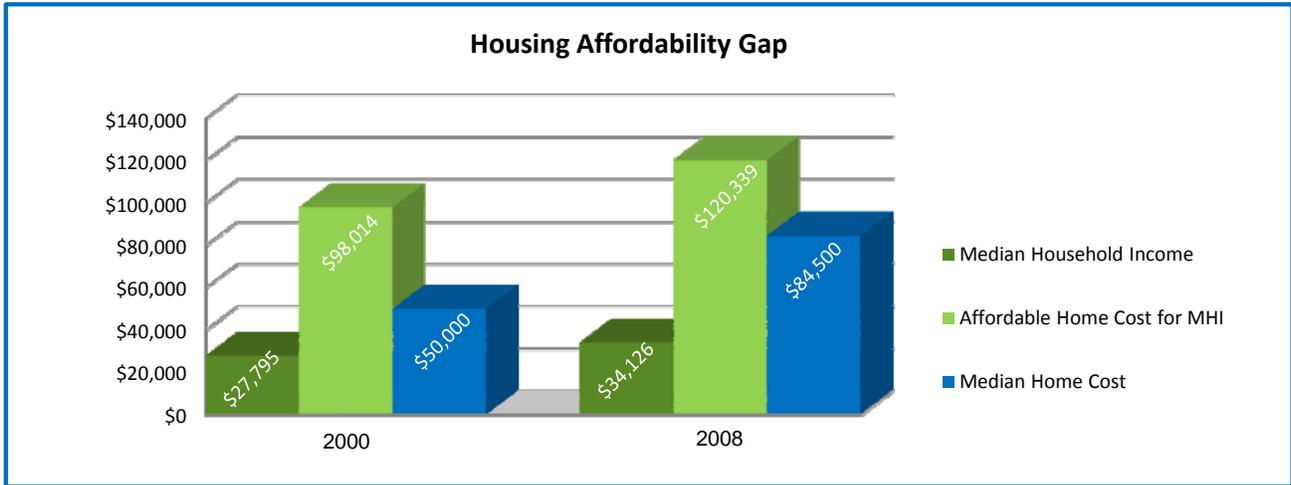


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Housing Data and Statistics for Montana

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County:
Deer Lodge

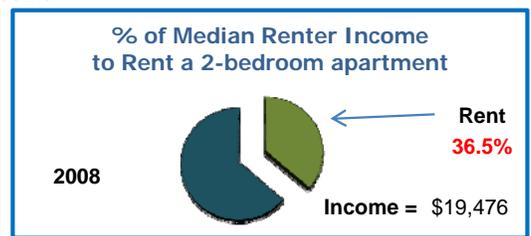


| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$50,000 | \$52,923 | 21.5% | \$34,890 | \$84,500 | \$38,533 | 23.4% |
| Licensed Practical Nurse | \$37,740 | \$50,000 | \$83,083 | 16.6% | \$53,240 | \$84,500 | \$103,241 | 15.3% |
| Police Officer | \$30,980 | \$50,000 | \$59,245 | 20.2% | \$40,420 | \$84,500 | \$58,034 | 20.2% |
| Elementary School Teacher | \$31,510 | \$50,000 | \$61,114 | 19.9% | \$43,780 | \$84,500 | \$69,882 | 18.7% |
| Retail Salesperson | \$17,980 | \$50,000 | \$13,403 | 34.8% | \$26,670 | \$84,500 | \$9,547 | 30.6% |
| Individual with Disability, sole income = SSD + SSI | \$13,703 | \$50,000 | (\$1,677) | 45.7% | \$17,480 | \$84,500 | (\$22,860) | 46.7% |
| Senior on fixed-income | \$10,827 | \$50,000 | (\$11,820) | 57.9% | \$13,448 | \$84,500 | (\$37,078) | 60.7% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$50,000 | \$192,329 | 9.1% | \$93,660 | \$84,500 | \$245,775 | 8.7% |
| Two incomes: Two Teachers | \$63,020 | \$50,000 | \$172,229 | 9.9% | \$87,560 | \$84,500 | \$224,265 | 9.3% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 73.9% | | | | |
| Households in 2000 = 3,995 | | | | |
| Households in 2008 = 3,850 | | | | |
| % change in population, 2008 to 2025 = -3.0% | | | | |
| % change in households, 2008 to 2025 = 1.8% | | | | |
| % of population aged 65+ in 2025 = 28.2% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 2,032 | 2,866 | 4,680 | 1,814 |
| Single-family | 1,762 | 2,338 | | ? |
| Multi-family | 52 | 270 | | ? |
| Mobile Home | 218 | 258 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?



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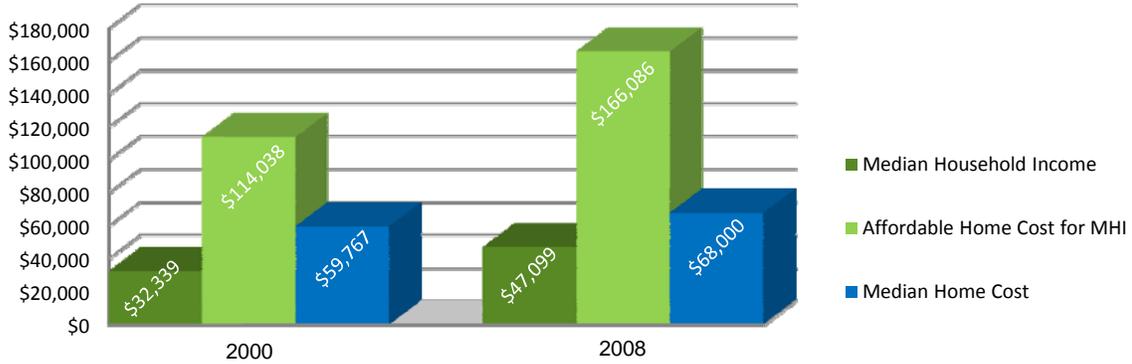
Housing Data and Statistics for Montana

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County:
Fallon



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$68,000 | \$46,464 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$68,000 | \$114,558 | 14.8% |
| Police Officer | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$68,000 | \$50,590 | 22.8% |
| Elementary School Teacher | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$68,000 | \$52,353 | 22.4% |
| Retail Salesperson | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$68,000 | \$5,418 | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$13,364 | \$59,767 | (\$12,641) | 46.9% | \$16,500 | \$68,000 | (\$9,816) | 46.4% |
| Senior on fixed-income | \$10,426 | \$59,767 | (\$23,001) | 60.1% | \$12,950 | \$68,000 | (\$22,334) | 59.1% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$59,767 | \$182,562 | 9.1% | \$85,400 | \$68,000 | \$233,148 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$59,767 | \$162,462 | 9.9% | \$68,260 | \$68,000 | \$172,707 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 77.3%
 Households in 2000 = 1,140
 Households in 2008 = 1,126
 % change in population, 2008 to 2025 = 4.6%
 % change in households, 2008 to 2025 = 9.9%
 % of population aged 65+ in 2025 = 26.4%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 895 | 526 | 1,474 | 948 |
| Single-family | 652 | 374 | | ? |
| Multi-family | 7 | 53 | | ? |
| Mobile Home | 236 | 99 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment

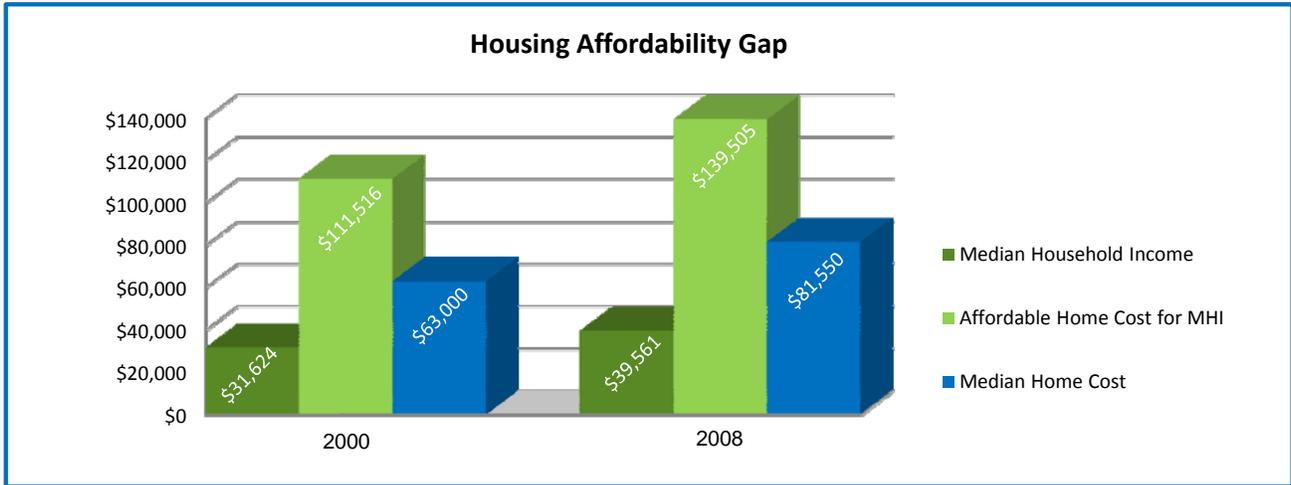


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Housing Data and Statistics for Montana

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County:
Fergus



| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$63,000 | \$39,923 | 21.5% | \$32,910 | \$81,550 | \$34,501 | 23.3% |
| Licensed Practical Nurse | \$37,740 | \$63,000 | \$70,083 | 16.6% | \$49,320 | \$81,550 | \$92,368 | 15.5% |
| Police Officer | \$30,980 | \$63,000 | \$46,245 | 20.2% | \$44,320 | \$81,550 | \$74,736 | 17.3% |
| Elementary School Teacher | \$31,510 | \$63,000 | \$48,114 | 19.9% | \$37,980 | \$81,550 | \$52,380 | 20.2% |
| Retail Salesperson | \$17,980 | \$63,000 | \$403 | 34.8% | \$24,640 | \$81,550 | \$5,339 | 31.1% |
| Individual with Disability, sole income = SSD + SSI | \$11,814 | \$63,000 | (\$21,340) | 53.0% | \$15,430 | \$81,550 | (\$27,139) | 49.6% |
| Senior on fixed-income | \$10,942 | \$63,000 | (\$24,416) | 57.3% | \$13,590 | \$81,550 | (\$33,626) | 56.4% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$63,000 | \$179,329 | 9.1% | \$93,640 | \$81,550 | \$248,655 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$63,000 | \$159,229 | 9.9% | \$75,960 | \$81,550 | \$186,309 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 73.7%

Households in 2000 = 4,860

Households in 2008 = 4,785

% change in population, 2008 to 2025 = -3.3%

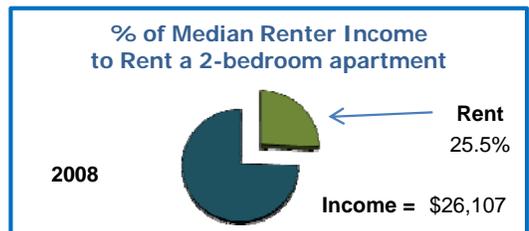
% change in households, 2008 to 2025 = 3.1%

% of population aged 65+ in 2025 = 28.6%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 2,174 | 3,877 | 5,555 | 1,678 |
| Single-family | 1,515 | 3,078 | | ? |
| Multi-family | 248 | 151 | | ? |
| Mobile Home | 411 | 648 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

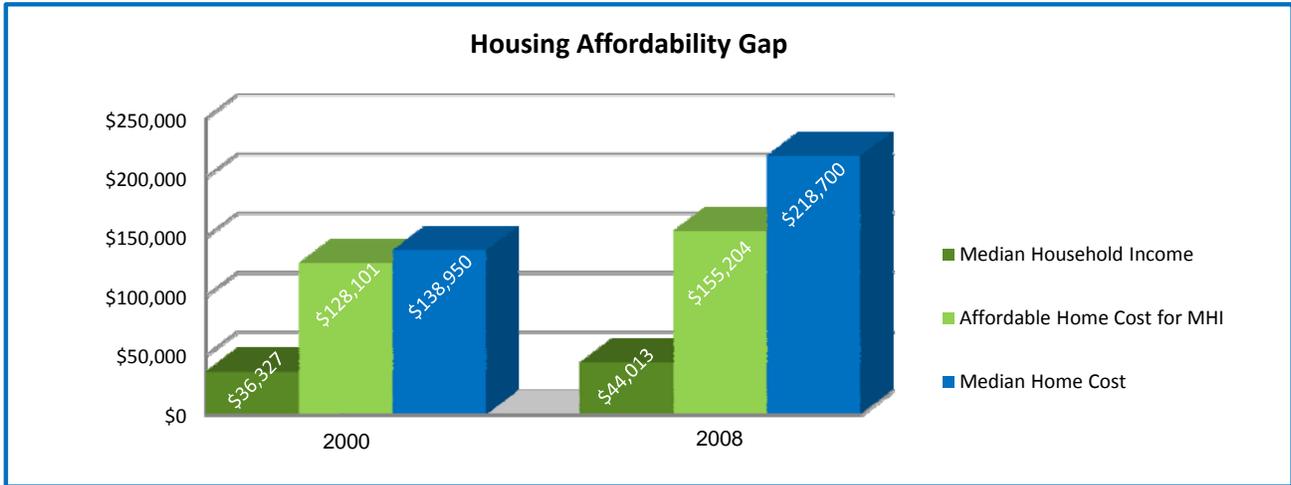


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Housing Data and Statistics for Montana

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County:
Flathead



| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$138,950 | (\$36,027) | 21.8% | \$32,550 | \$218,700 | (\$103,918) | 26.9% |
| Licensed Practical Nurse | \$37,740 | \$138,950 | (\$5,867) | 16.9% | \$53,920 | \$218,700 | (\$28,561) | 16.2% |
| Police Officer | \$30,980 | \$138,950 | (\$29,705) | 20.5% | \$38,750 | \$218,700 | (\$82,055) | 22.6% |
| Elementary School Teacher | \$31,510 | \$138,950 | (\$27,836) | 20.2% | \$37,100 | \$218,700 | (\$87,874) | 23.6% |
| Retail Salesperson | \$17,980 | \$138,950 | (\$75,547) | 35.4% | \$23,480 | \$218,700 | (\$135,902) | 37.3% |
| Individual with Disability, sole income = SSD + SSI | \$11,939 | \$138,950 | (\$96,849) | 53.3% | \$16,115 | \$218,700 | (\$161,875) | 54.3% |
| Senior on fixed-income | \$11,471 | \$138,950 | (\$98,500) | 55.5% | \$14,248 | \$218,700 | (\$168,458) | 61.4% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$138,950 | \$103,379 | 9.3% | \$92,670 | \$218,700 | \$108,084 | 9.4% |
| Two incomes: Two Teachers | \$63,020 | \$138,950 | \$83,279 | 10.1% | \$74,200 | \$218,700 | \$42,953 | 11.8% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 73.3%

Households in 2000 = 29,588

Households in 2008 = 36,489

% change in population, 2008 to 2025 = 52.4%

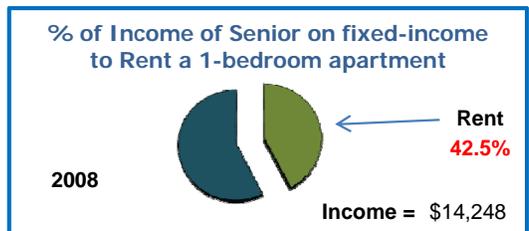
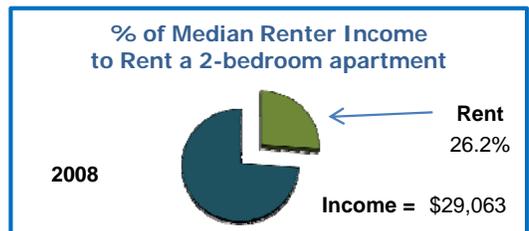
% change in households, 2008 to 2025 = 62.0%

% of population aged 65+ in 2025 = 21.0%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 4,978 | 40,348 | 69,921 | 29,573 |
| Single-family | 1,091 | 31,947 | | ? |
| Multi-family | 1,043 | 4,861 | | ? |
| Mobile Home | 2,844 | 3,540 | | ? |

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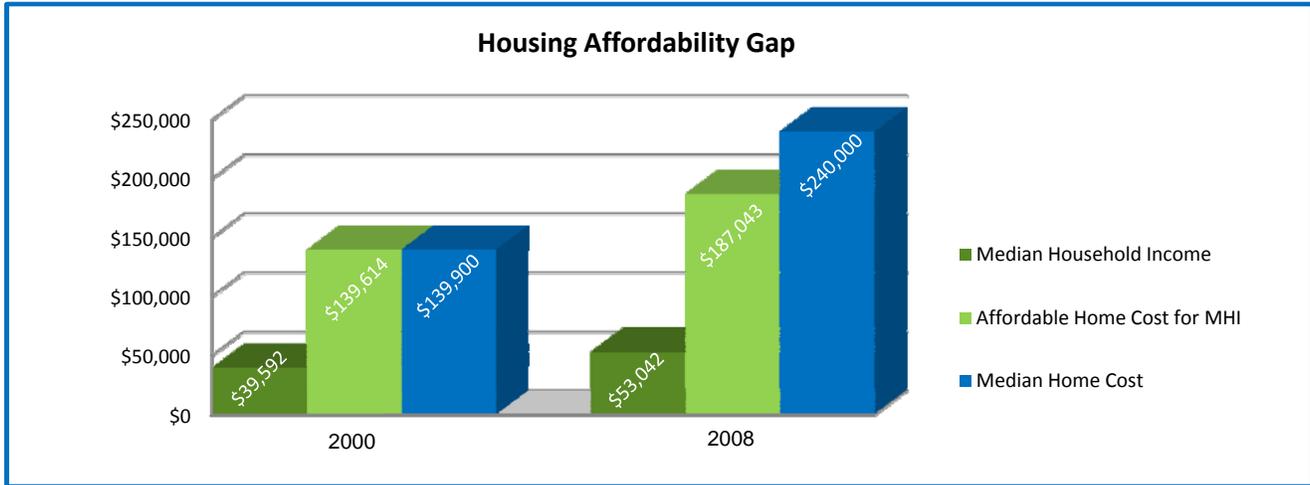


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Housing Data and Statistics for Montana

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County:
Gallatin



| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$139,900 | (\$36,977) | 27.1% | \$34,890 | \$240,000 | (\$116,967) | 28.4% |
| Licensed Practical Nurse | \$37,740 | \$139,900 | (\$6,817) | 21.0% | \$53,240 | \$240,000 | (\$52,259) | 18.6% |
| Police Officer | \$30,980 | \$139,900 | (\$30,655) | 25.6% | \$40,420 | \$240,000 | (\$97,466) | 24.5% |
| Elementary School Teacher | \$31,510 | \$139,900 | (\$28,786) | 25.1% | \$43,780 | \$240,000 | (\$85,618) | 22.6% |
| Retail Salesperson | \$17,980 | \$139,900 | (\$76,497) | 44.1% | \$26,670 | \$240,000 | (\$145,953) | 37.2% |
| Individual with Disability, sole income = SSD + SSI | \$12,964 | \$139,900 | (\$94,185) | 61.1% | \$16,095 | \$240,000 | (\$183,243) | 61.6% |
| Senior on fixed-income | \$11,717 | \$139,900 | (\$98,582) | 67.6% | \$14,553 | \$240,000 | (\$188,680) | 68.1% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$139,900 | \$102,429 | 11.5% | \$93,660 | \$240,000 | \$90,275 | 10.6% |
| Two incomes: Two Teachers | \$63,020 | \$139,900 | \$82,329 | 12.6% | \$87,560 | \$240,000 | \$68,765 | 11.3% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 62.4% | | | | |
| Households in 2000 = 26,323 | | | | |
| Households in 2008 = 36,170 | | | | |
| % change in population, 2008 to 2025 = 66.1% | | | | |
| % change in households, 2008 to 2025 = 76.9% | | | | |
| % of population aged 65+ in 2025 = 15.4% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 3,294 | 41,422 | 72,349 | 30,927 |
| Single-family | 880 | 27,818 | | ? |
| Multi-family | 1,105 | 10,408 | | ? |
| Mobile Home | 1,309 | 3,196 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?



The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

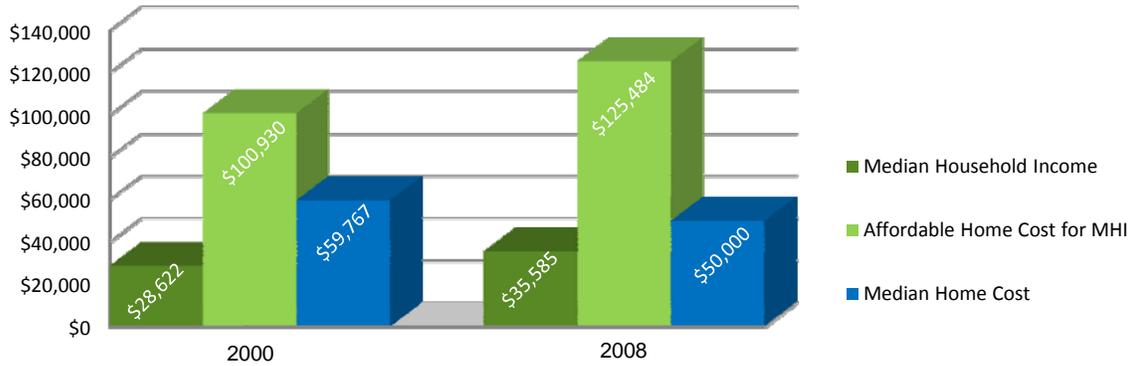
Housing Data and Statistics for Montana

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County:
Garfield



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$50,000 | \$64,464 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$50,000 | \$132,558 | 14.8% |
| Police Officer | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$50,000 | \$68,590 | 22.8% |
| Elementary School Teacher | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$50,000 | \$70,353 | 22.4% |
| Retail Salesperson | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$50,000 | \$23,418 | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$7,314 | \$59,767 | (\$33,974) | 85.7% | \$15,216 | \$50,000 | \$3,657 | 50.3% |
| Senior on fixed-income | \$9,230 | \$59,767 | (\$27,220) | 67.9% | \$11,464 | \$50,000 | (\$9,575) | 66.8% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$59,767 | \$182,562 | 9.1% | \$85,400 | \$50,000 | \$251,148 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$59,767 | \$162,462 | 9.9% | \$68,260 | \$50,000 | \$190,707 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 73.3%
 Households in 2000 = 532
 Households in 2008 = 503
 % change in population, 2008 to 2025 = -2.4%
 % change in households, 2008 to 2025 = 1.6%
 % of population aged 65+ in 2025 = 27.6%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 691 | 238 | 739 | 501 |
| Single-family | 533 | 141 | | ? |
| Multi-family | 12 | 2 | | ? |
| Mobile Home | 146 | 95 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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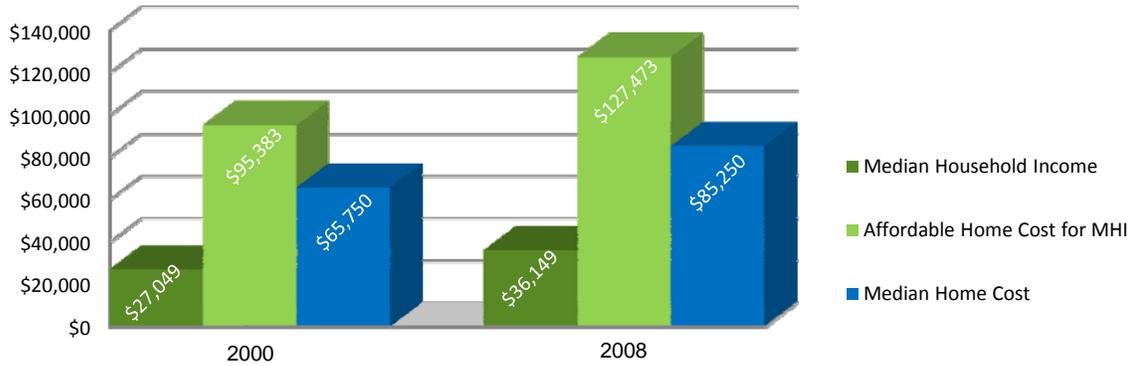
Housing Data and Statistics for Montana

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County:
Glacier



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| | All single-income Wage Earners | \$29,187 | \$65,750 | \$37,173 | 21.5% | \$32,910 | \$85,250 | \$30,801 |
| Licensed Practical Nurse | \$37,740 | \$65,750 | \$67,333 | 16.6% | \$49,320 | \$85,250 | \$88,668 | 15.6% |
| Police Officer | \$30,980 | \$65,750 | \$43,495 | 20.2% | \$44,320 | \$85,250 | \$71,036 | 17.3% |
| Elementary School Teacher | \$31,510 | \$65,750 | \$45,364 | 19.9% | \$37,980 | \$85,250 | \$48,680 | 20.2% |
| Retail Salesperson | \$17,980 | \$65,750 | (\$2,347) | 34.8% | \$24,640 | \$85,250 | \$1,639 | 31.2% |
| Individual with Disability, sole income = SSD + SSI | \$10,803 | \$65,750 | (\$27,655) | 58.0% | \$14,594 | \$85,250 | (\$33,786) | 52.7% |
| Senior on fixed-income | \$9,349 | \$65,750 | (\$32,783) | 67.0% | \$11,612 | \$85,250 | (\$44,302) | 66.2% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$65,750 | \$176,579 | 9.1% | \$93,640 | \$85,250 | \$244,955 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$65,750 | \$156,479 | 9.9% | \$75,960 | \$85,250 | \$182,609 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 62.0%
 Households in 2000 = 4,304
 Households in 2008 = 4,434
 % change in population, 2008 to 2025 = 7.0%
 % change in households, 2008 to 2025 = 10.7%
 % of population aged 65+ in 2025 = 18.6%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 1,925 | 2,058 | 5,787 | 3,729 |
| Single-family | 833 | 1,342 | | ? |
| Multi-family | 934 | 397 | | ? |
| Mobile Home | 158 | 319 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment

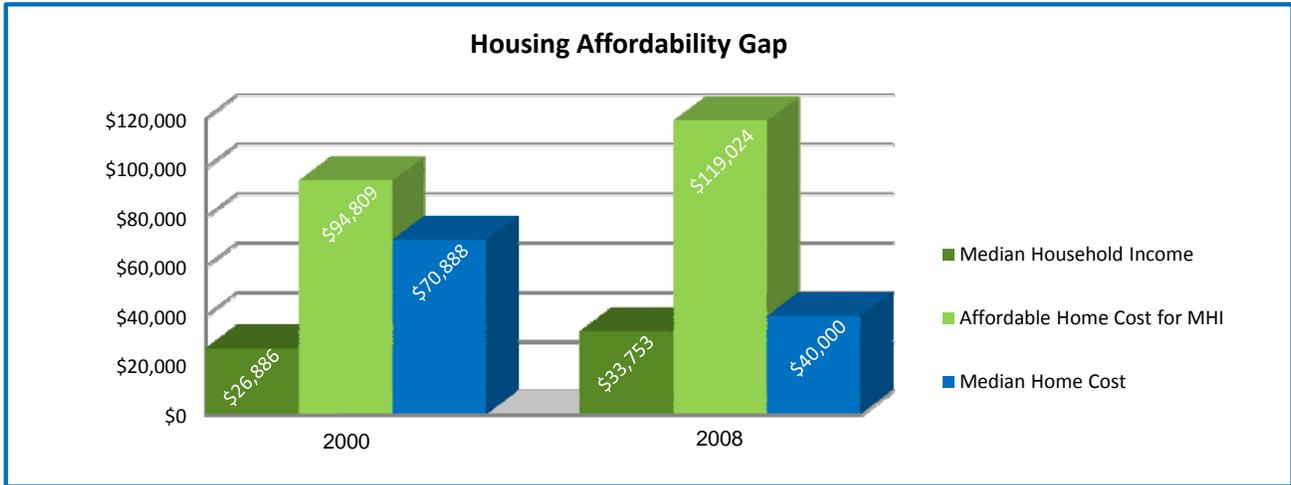


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Housing Data and Statistics for Montana

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County:
Golden Valley



| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$70,888 | \$32,035 | 21.5% | \$32,910 | \$40,000 | \$76,051 | 23.3% |
| Licensed Practical Nurse | \$37,740 | \$70,888 | \$62,195 | 16.6% | \$49,320 | \$40,000 | \$133,918 | 15.5% |
| Police Officer | \$30,980 | \$70,888 | \$38,357 | 20.2% | \$44,320 | \$40,000 | \$116,286 | 17.3% |
| Elementary School Teacher | \$31,510 | \$70,888 | \$40,226 | 19.9% | \$37,980 | \$40,000 | \$93,930 | 20.2% |
| Retail Salesperson | \$17,980 | \$70,888 | (\$7,485) | 34.8% | \$24,640 | \$40,000 | \$46,889 | 31.1% |
| Individual with Disability, sole income = SSD + SSI | \$12,000 | \$70,888 | (\$28,572) | 52.2% | \$13,532 | \$40,000 | \$7,719 | 56.6% |
| Senior on fixed-income | \$11,245 | \$70,888 | (\$31,234) | 55.7% | \$13,967 | \$40,000 | \$9,253 | 54.8% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$70,888 | \$171,441 | 9.1% | \$93,640 | \$40,000 | \$290,205 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$70,888 | \$151,341 | 9.9% | \$75,960 | \$40,000 | \$227,859 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 77.5%

Households in 2000 = 365

Households in 2008 = 377

% change in population, 2008 to 2025 = 13.1%

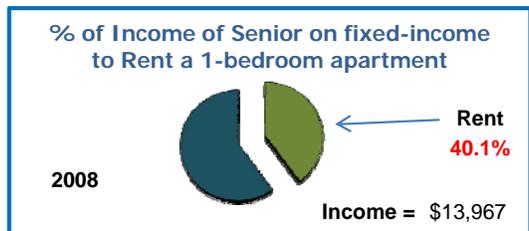
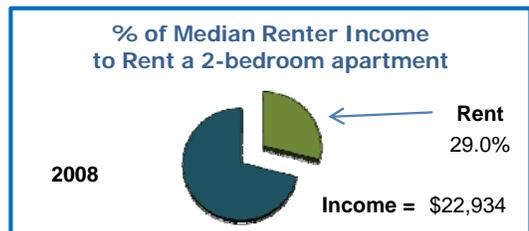
% change in households, 2008 to 2025 = 14.1%

% of population aged 65+ in 2025 = 24.2%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 415 | 166 | 511 | 345 |
| Single-family | 331 | 126 | | ? |
| Multi-family | 1 | 0 | | ? |
| Mobile Home | 83 | 40 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?



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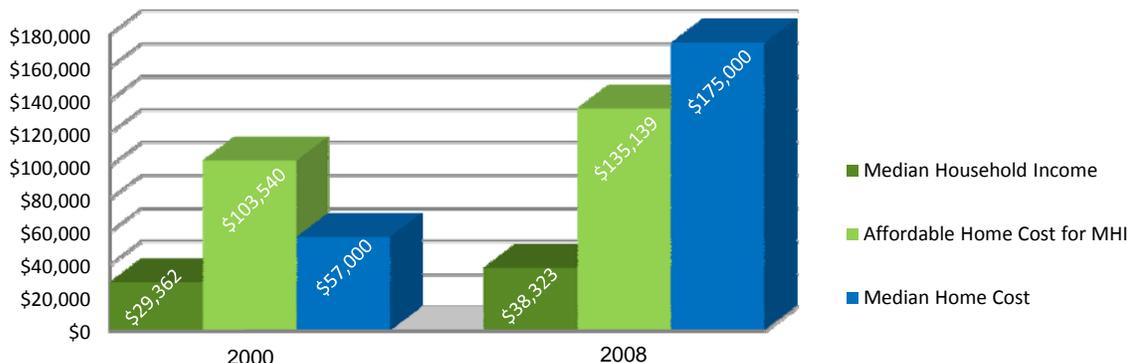
Housing Data and Statistics for Montana

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County:
Granite



Housing Affordability Gap



| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$57,000 | \$45,923 | 21.5% | \$34,890 | \$175,000 | (\$51,967) | 23.4% |
| Licensed Practical Nurse | \$37,740 | \$57,000 | \$76,083 | 16.6% | \$53,240 | \$175,000 | \$12,741 | 15.3% |
| Police Officer | \$30,980 | \$57,000 | \$52,245 | 20.2% | \$40,420 | \$175,000 | (\$32,466) | 20.2% |
| Elementary School Teacher | \$31,510 | \$57,000 | \$54,114 | 19.9% | \$43,780 | \$175,000 | (\$20,618) | 18.7% |
| Retail Salesperson | \$17,980 | \$57,000 | \$6,403 | 34.8% | \$26,670 | \$175,000 | (\$80,953) | 30.6% |
| Individual with Disability, sole income = SSD + SSI | \$11,600 | \$57,000 | (\$16,095) | 54.0% | \$17,427 | \$175,000 | (\$113,548) | 46.9% |
| Senior on fixed-income | \$11,456 | \$57,000 | (\$16,604) | 54.7% | \$14,229 | \$175,000 | (\$124,825) | 57.4% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$57,000 | \$185,329 | 9.1% | \$93,660 | \$175,000 | \$155,275 | 8.7% |
| Two incomes: Two Teachers | \$63,020 | \$57,000 | \$165,229 | 9.9% | \$87,560 | \$175,000 | \$133,765 | 9.3% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 74.0%
 Households in 2000 = 1,200
 Households in 2008 = 1,234
 % change in population, 2008 to 2025 = 1.7%
 % change in households, 2008 to 2025 = 6.9%
 % of population aged 65+ in 2025 = 28.2%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 515 | 1,891 | 1,875 | 0 |
| Single-family | 307 | 1,518 | ? | ? |
| Multi-family | 30 | 28 | ? | ? |
| Mobile Home | 178 | 345 | ? | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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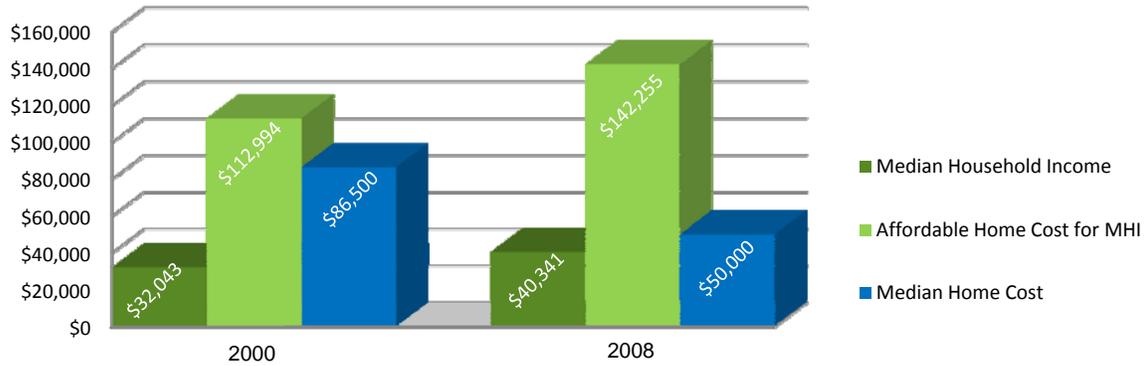
Housing Data and Statistics for Montana

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County:
Hill



Housing Affordability Gap

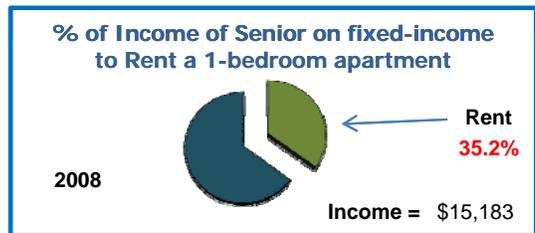
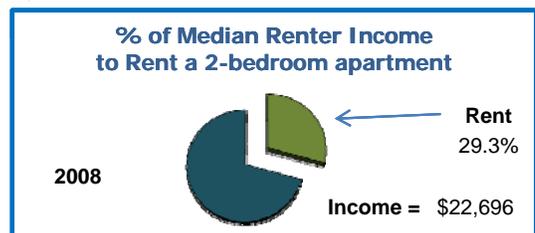


| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$86,500 | \$16,423 | 21.5% | \$32,910 | \$50,000 | \$66,051 | 23.3% |
| Licensed Practical Nurse | \$37,740 | \$86,500 | \$46,583 | 16.6% | \$49,320 | \$50,000 | \$123,918 | 15.5% |
| Police Officer | \$30,980 | \$86,500 | \$22,745 | 20.2% | \$44,320 | \$50,000 | \$106,286 | 17.3% |
| Elementary School Teacher | \$31,510 | \$86,500 | \$24,614 | 19.9% | \$37,980 | \$50,000 | \$83,930 | 20.2% |
| Retail Salesperson | \$17,980 | \$86,500 | (\$23,097) | 34.8% | \$24,640 | \$50,000 | \$36,889 | 31.1% |
| Individual with Disability, sole income = SSD + SSI | \$11,186 | \$86,500 | (\$47,054) | 56.0% | \$15,128 | \$50,000 | \$3,345 | 50.6% |
| Senior on fixed-income | \$12,224 | \$86,500 | (\$43,395) | 51.3% | \$15,183 | \$50,000 | \$3,540 | 50.4% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$86,500 | \$155,829 | 9.1% | \$93,640 | \$50,000 | \$280,205 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$86,500 | \$135,729 | 9.9% | \$75,960 | \$50,000 | \$217,859 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 64.4% | | | | |
| Households in 2000 = 6,457 | | | | |
| Households in 2008 = 6,656 | | | | |
| % change in population, 2008 to 2025 = 6.4% | | | | |
| % change in households, 2008 to 2025 = 15.1% | | | | |
| % of population aged 65+ in 2025 = 21.9% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 1,892 | 4,865 | 8,686 | 3,821 |
| Single-family | 1,254 | 3,416 | | ? |
| Multi-family | 400 | 627 | | ? |
| Mobile Home | 238 | 822 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

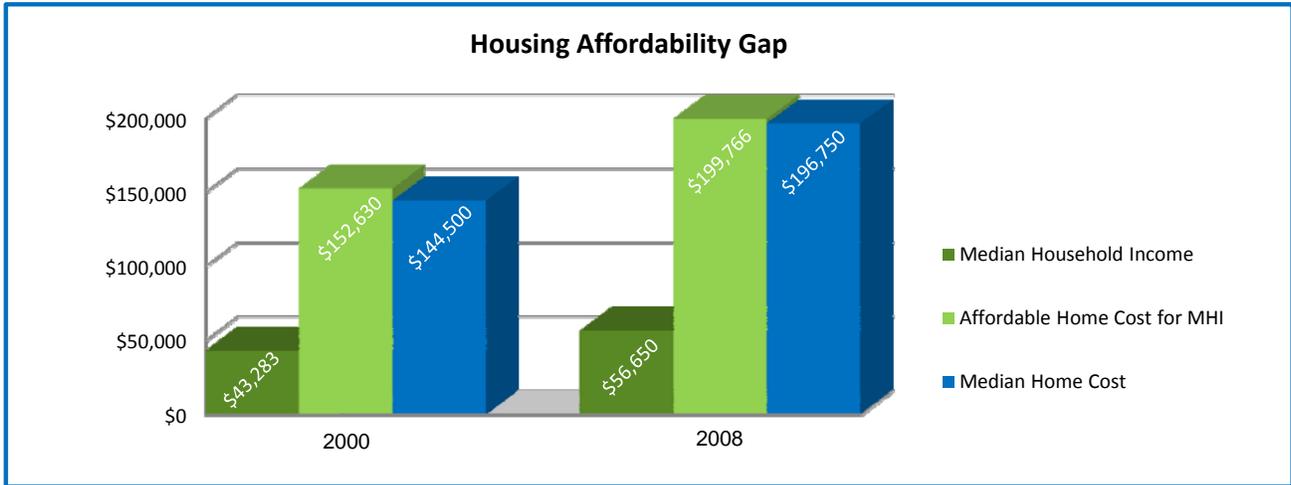


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Housing Data and Statistics for Montana

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County:
Jefferson



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$144,500 | (\$41,577) | 21.5% | \$34,890 | \$196,750 | (\$73,717) | 23.4% |
| Licensed Practical Nurse | \$37,740 | \$144,500 | (\$11,417) | 16.6% | \$53,240 | \$196,750 | (\$9,009) | 15.3% |
| Police Officer | \$30,980 | \$144,500 | (\$35,255) | 20.2% | \$40,420 | \$196,750 | (\$54,216) | 20.2% |
| Elementary School Teacher | \$31,510 | \$144,500 | (\$33,386) | 19.9% | \$43,780 | \$196,750 | (\$42,368) | 18.7% |
| Retail Salesperson | \$17,980 | \$144,500 | (\$81,097) | 34.8% | \$26,670 | \$196,750 | (\$102,703) | 30.6% |
| Individual with Disability, sole income = SSD + SSI | \$11,359 | \$144,500 | (\$104,445) | 55.2% | \$16,102 | \$196,750 | (\$139,970) | 50.7% |
| Senior on fixed-income | \$11,228 | \$144,500 | (\$104,906) | 55.8% | \$13,946 | \$196,750 | (\$147,571) | 58.6% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$144,500 | \$97,829 | 9.1% | \$93,660 | \$196,750 | \$133,525 | 8.7% |
| Two incomes: Two Teachers | \$63,020 | \$144,500 | \$77,729 | 9.9% | \$87,560 | \$196,750 | \$112,015 | 9.3% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

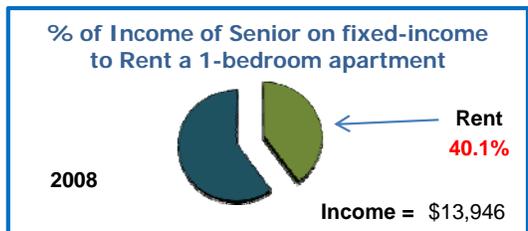
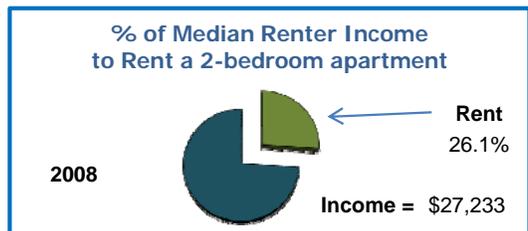
Housing Units and Structure-type data

Homeownership rate in 2000 = 83.2%
 Households in 2000 = 3,747
 Households in 2008 = 4,377
 % change in population, 2008 to 2025 = 34.9%
 % change in households, 2008 to 2025 = 43.8%
 % of population aged 65+ in 2025 = 27.8%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 1,091 | 4,145 | 6,969 | 2,824 |
| Single-family | 582 | 3,361 | | ? |
| Multi-family | 30 | 207 | | ? |
| Mobile Home | 479 | 577 | | ? |

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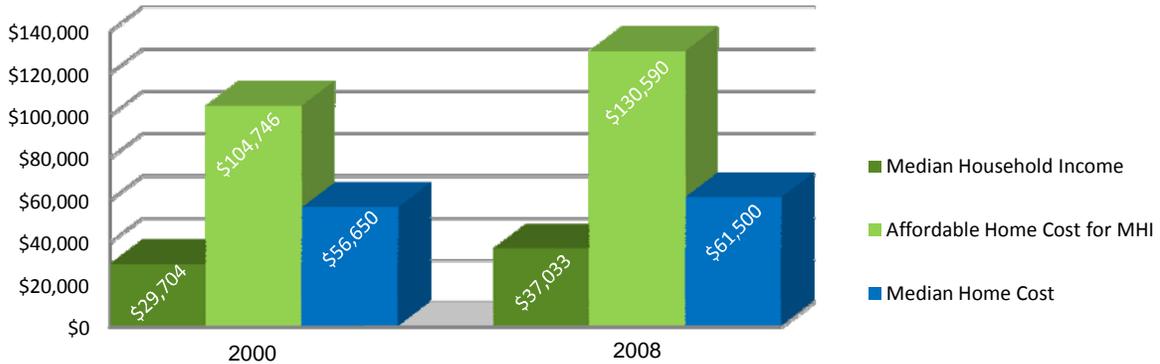
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County:
Judith Basin



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$56,650 | \$46,273 | 21.5% | \$32,910 | \$61,500 | \$54,551 | 23.4% |
| Licensed Practical Nurse | \$37,740 | \$56,650 | \$76,433 | 16.6% | \$49,320 | \$61,500 | \$112,418 | 15.6% |
| Police Officer | \$30,980 | \$56,650 | \$52,595 | 20.2% | \$44,320 | \$61,500 | \$94,786 | 17.3% |
| Elementary School Teacher | \$31,510 | \$56,650 | \$54,464 | 19.9% | \$37,980 | \$61,500 | \$72,430 | 20.2% |
| Retail Salesperson | \$17,980 | \$56,650 | \$6,753 | 34.8% | \$24,640 | \$61,500 | \$25,389 | 31.2% |
| Individual with Disability, sole income = SSD + SSI | \$12,686 | \$56,650 | (\$11,916) | 49.4% | \$16,514 | \$61,500 | (\$3,265) | 46.5% |
| Senior on fixed-income | \$10,877 | \$56,650 | (\$18,295) | 57.6% | \$13,510 | \$61,500 | (\$13,860) | 56.9% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$56,650 | \$185,679 | 9.1% | \$93,640 | \$61,500 | \$268,705 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$56,650 | \$165,579 | 9.9% | \$75,960 | \$61,500 | \$206,359 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 77.2%
 Households in 2000 = 951
 Households in 2008 = 843
 % change in population, 2008 to 2025 = -6.3%
 % change in households, 2008 to 2025 = -6.3%
 % of population aged 65+ in 2025 = 33.9%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 800 | 662 | 1,013 | 351 |
| Single-family | 704 | 427 | | ? |
| Multi-family | 13 | 24 | | ? |
| Mobile Home | 83 | 211 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment

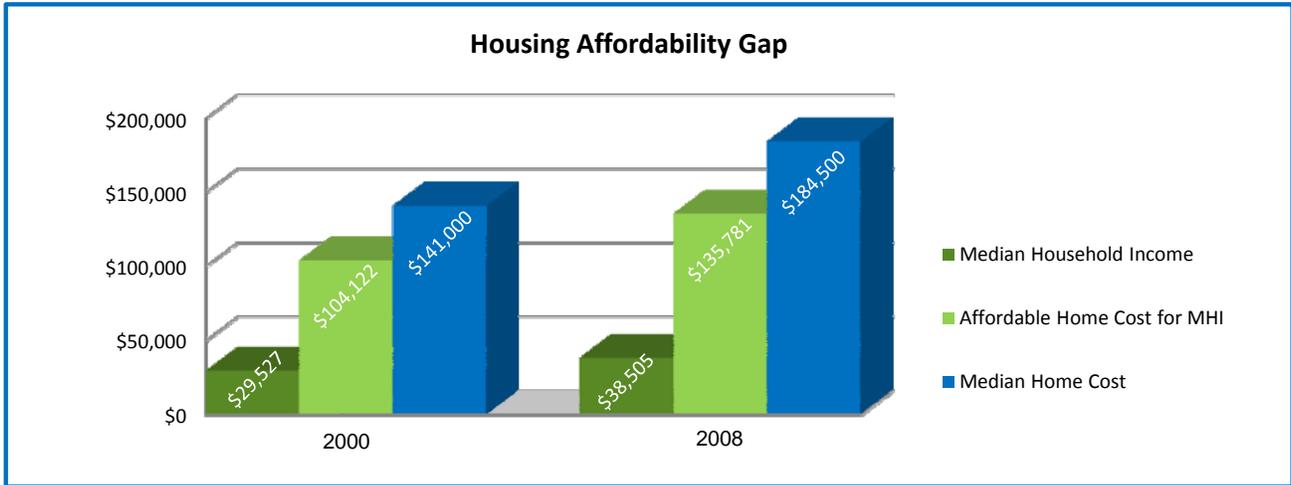


The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Housing Data and Statistics for Montana

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County:
Lake



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$141,000 | (\$38,077) | 21.5% | \$32,550 | \$184,500 | (\$69,718) | 25.0% |
| Licensed Practical Nurse | \$37,740 | \$141,000 | (\$7,917) | 16.6% | \$53,920 | \$184,500 | \$5,639 | 15.1% |
| Police Officer | \$30,980 | \$141,000 | (\$31,755) | 20.2% | \$38,750 | \$184,500 | (\$47,855) | 21.0% |
| Elementary School Teacher | \$31,510 | \$141,000 | (\$29,886) | 19.9% | \$37,100 | \$184,500 | (\$53,674) | 21.9% |
| Retail Salesperson | \$17,980 | \$141,000 | (\$77,597) | 34.8% | \$23,480 | \$184,500 | (\$101,702) | 34.6% |
| Individual with Disability, sole income = SSD + SSI | \$11,592 | \$141,000 | (\$100,122) | 54.0% | \$16,055 | \$184,500 | (\$127,886) | 50.6% |
| Senior on fixed-income | \$10,967 | \$141,000 | (\$102,326) | 57.1% | \$13,622 | \$184,500 | (\$136,464) | 59.7% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$141,000 | \$101,329 | 9.1% | \$92,670 | \$184,500 | \$142,284 | 8.8% |
| Two incomes: Two Teachers | \$63,020 | \$141,000 | \$81,229 | 9.9% | \$74,200 | \$184,500 | \$77,153 | 11.0% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

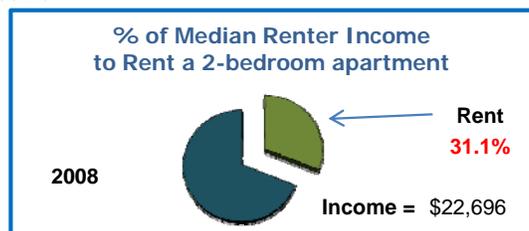
Housing Units and Structure-type data

Homeownership rate in 2000 = 71.5%
 Households in 2000 = 10,192
 Households in 2008 = 11,475
 % change in population, 2008 to 2025 = 24.0%
 % change in households, 2008 to 2025 = 31.4%
 % of population aged 65+ in 2025 = 24.3%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 2,299 | 11,876 | 18,854 | 6,978 |
| Single-family | 505 | 10,197 | | ? |
| Multi-family | 336 | 537 | | ? |
| Mobile Home | 1,458 | 1,142 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?



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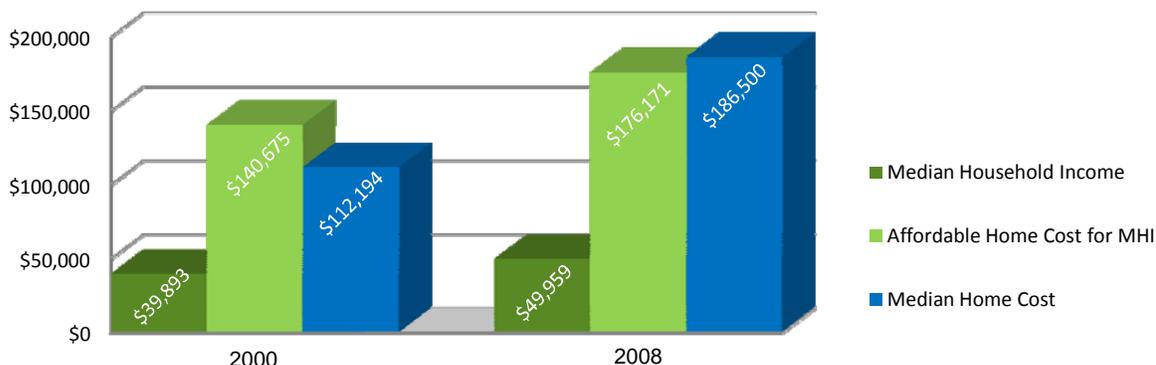
Housing Data and Statistics for Montana

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County:
Lewis and Clark



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$112,194 | (\$9,271) | 24.4% | \$34,890 | \$186,500 | (\$63,467) | 24.8% |
| Licensed Practical Nurse | \$37,740 | \$112,194 | \$20,889 | 18.9% | \$53,240 | \$186,500 | \$1,241 | 16.2% |
| Police Officer | \$30,980 | \$112,194 | (\$2,949) | 23.0% | \$40,420 | \$186,500 | (\$43,966) | 21.4% |
| Elementary School Teacher | \$31,510 | \$112,194 | (\$1,080) | 22.6% | \$43,780 | \$186,500 | (\$32,118) | 19.7% |
| Retail Salesperson | \$17,980 | \$112,194 | (\$48,791) | 39.6% | \$26,670 | \$186,500 | (\$92,453) | 32.4% |
| Individual with Disability, sole income = SSD + SSI | \$11,981 | \$112,194 | (\$69,946) | 59.4% | \$16,478 | \$186,500 | (\$128,392) | 52.4% |
| Senior on fixed-income | \$11,073 | \$112,194 | (\$73,149) | 64.3% | \$13,753 | \$186,500 | (\$138,003) | 62.8% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$112,194 | \$130,135 | 10.4% | \$93,660 | \$186,500 | \$143,775 | 9.2% |
| Two incomes: Two Teachers | \$63,020 | \$112,194 | \$110,035 | 11.3% | \$87,560 | \$186,500 | \$122,265 | 9.9% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 70.0%
 Households in 2000 = 22,850
 Households in 2008 = 26,045
 % change in population, 2008 to 2025 = 21.2%
 % change in households, 2008 to 2025 = 29.7%
 % of population aged 65+ in 2025 = 22.4%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 2,651 | 26,476 | 37,494 | 11,018 |
| Single-family | 1,228 | 18,091 | | ? |
| Multi-family | 839 | 3,983 | | ? |
| Mobile Home | 584 | 4,402 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

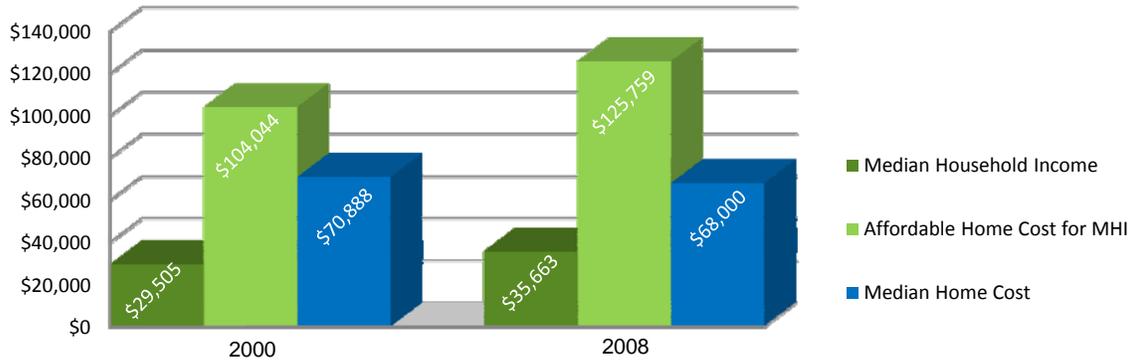
Housing Data and Statistics for Montana

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County:
Liberty



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$70,888 | \$32,035 | 21.5% | \$32,910 | \$68,000 | \$48,051 | 23.4% |
| Licensed Practical Nurse | \$37,740 | \$70,888 | \$62,195 | 16.6% | \$49,320 | \$68,000 | \$105,918 | 15.6% |
| Police Officer | \$30,980 | \$70,888 | \$38,357 | 20.2% | \$44,320 | \$68,000 | \$88,286 | 17.3% |
| Elementary School Teacher | \$31,510 | \$70,888 | \$40,226 | 19.9% | \$37,980 | \$68,000 | \$65,930 | 20.2% |
| Retail Salesperson | \$17,980 | \$70,888 | (\$7,485) | 34.8% | \$24,640 | \$68,000 | \$18,889 | 31.2% |
| Individual with Disability, sole income = SSD + SSI | \$13,829 | \$70,888 | (\$22,124) | 45.3% | \$17,114 | \$68,000 | (\$7,652) | 44.9% |
| Senior on fixed-income | \$11,562 | \$70,888 | (\$30,117) | 54.2% | \$14,361 | \$68,000 | (\$17,359) | 53.5% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$70,888 | \$171,441 | 9.1% | \$93,640 | \$68,000 | \$262,205 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$70,888 | \$151,341 | 9.9% | \$75,960 | \$68,000 | \$199,859 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 71.9%
 Households in 2000 = 833
 Households in 2008 = 697
 % change in population, 2008 to 2025 = -3.0%
 % change in households, 2008 to 2025 = 2.7%
 % of population aged 65+ in 2025 = 35.9%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 392 | 621 | 875 | 254 |
| Single-family | 274 | 438 | | ? |
| Multi-family | 58 | 71 | | ? |
| Mobile Home | 60 | 112 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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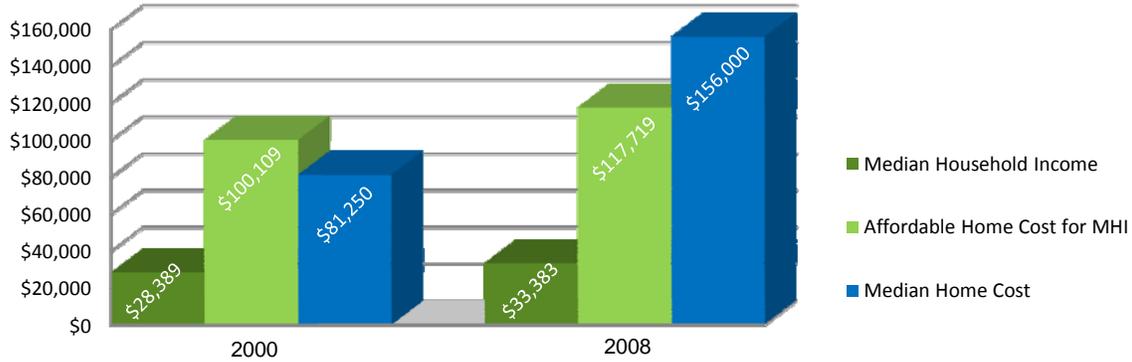
Housing Data and Statistics for Montana

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County:
Lincoln



Housing Affordability Gap



| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$81,250 | \$21,673 | 21.5% | \$32,550 | \$156,000 | (\$41,218) | 25.6% |
| Licensed Practical Nurse | \$37,740 | \$81,250 | \$51,833 | 16.6% | \$53,920 | \$156,000 | \$34,139 | 15.4% |
| Police Officer | \$30,980 | \$81,250 | \$27,995 | 20.2% | \$38,750 | \$156,000 | (\$19,355) | 21.5% |
| Elementary School Teacher | \$31,510 | \$81,250 | \$29,864 | 19.9% | \$37,100 | \$156,000 | (\$25,174) | 22.4% |
| Retail Salesperson | \$17,980 | \$81,250 | (\$17,847) | 34.8% | \$23,480 | \$156,000 | (\$73,202) | 35.4% |
| Individual with Disability, sole income = SSD + SSI | \$12,791 | \$81,250 | (\$36,143) | 49.0% | \$17,534 | \$156,000 | (\$94,169) | 47.5% |
| Senior on fixed-income | \$11,018 | \$81,250 | (\$42,397) | 56.9% | \$13,685 | \$156,000 | (\$107,741) | 60.8% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$81,250 | \$161,079 | 9.1% | \$92,670 | \$156,000 | \$170,784 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$81,250 | \$140,979 | 9.9% | \$74,200 | \$156,000 | \$105,653 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 76.5%
 Households in 2000 = 7,764
 Households in 2008 = 8,183
 % change in population, 2008 to 2025 = 4.9%
 % change in households, 2008 to 2025 = 15.4%
 % of population aged 65+ in 2025 = 33.3%

Estimated Housing Units needed by 2025

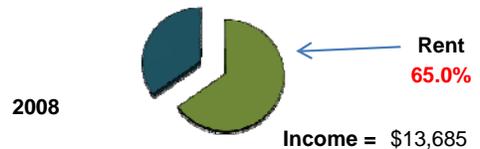
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 2,808 | 7,682 | 11,022 | 3,340 |
| Single-family | 849 | 6,853 | | ? |
| Multi-family | 364 | 116 | | ? |
| Mobile Home | 1,595 | 713 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment

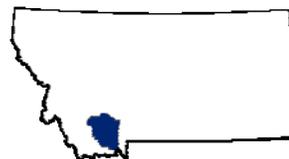


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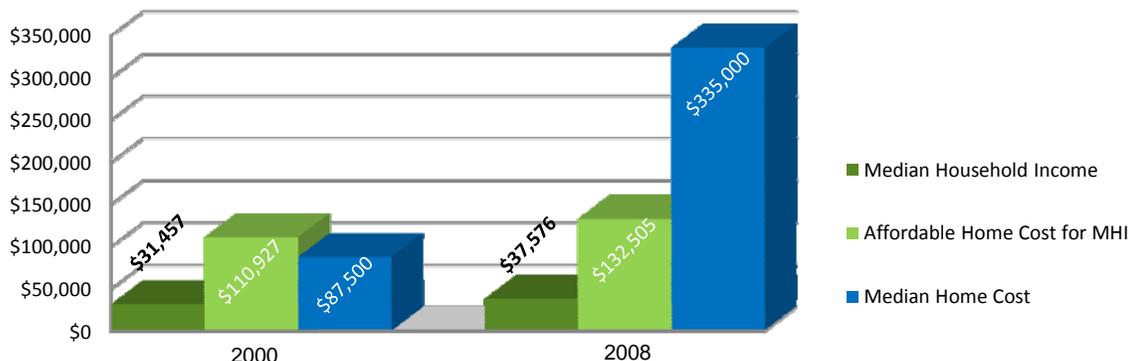
Housing Data and Statistics for Montana

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County:
Madison



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| | All single-income Wage Earners | \$29,187 | \$87,500 | \$15,423 | 21.5% | \$34,890 | \$335,000 | (\$211,967) |
| Licensed Practical Nurse | \$37,740 | \$87,500 | \$45,583 | 16.6% | \$53,240 | \$335,000 | (\$147,259) | 18.1% |
| Police Officer | \$30,980 | \$87,500 | \$21,745 | 20.2% | \$40,420 | \$335,000 | (\$192,466) | 23.8% |
| Elementary School Teacher | \$31,510 | \$87,500 | \$23,614 | 19.9% | \$43,780 | \$335,000 | (\$180,618) | 22.0% |
| Retail Salesperson | \$17,980 | \$87,500 | (\$24,097) | 34.8% | \$26,670 | \$335,000 | (\$240,953) | 36.1% |
| Individual with Disability, sole income = SSD + SSI | \$10,827 | \$87,500 | (\$49,322) | 57.9% | \$16,429 | \$335,000 | (\$277,065) | 58.6% |
| Senior on fixed-income | \$10,509 | \$87,500 | (\$50,443) | 59.6% | \$13,053 | \$335,000 | (\$288,972) | 73.8% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$87,500 | \$154,829 | 9.1% | \$93,660 | \$335,000 | (\$4,725) | 10.3% |
| Two incomes: Two Teachers | \$63,020 | \$87,500 | \$134,729 | 9.9% | \$87,560 | \$335,000 | (\$26,235) | 11.0% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 70.4%
 Households in 2000 = 2,956
 Households in 2008 = 3,390
 % change in population, 2008 to 2025 = 35.2%
 % change in households, 2008 to 2025 = 47.4%
 % of population aged 65+ in 2025 = 32.6%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 869 | 5,458 | 6,832 | 1,374 |
| Single-family | 488 | 3,986 | | ? |
| Multi-family | 65 | 942 | | ? |
| Mobile Home | 316 | 530 | | ? |

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% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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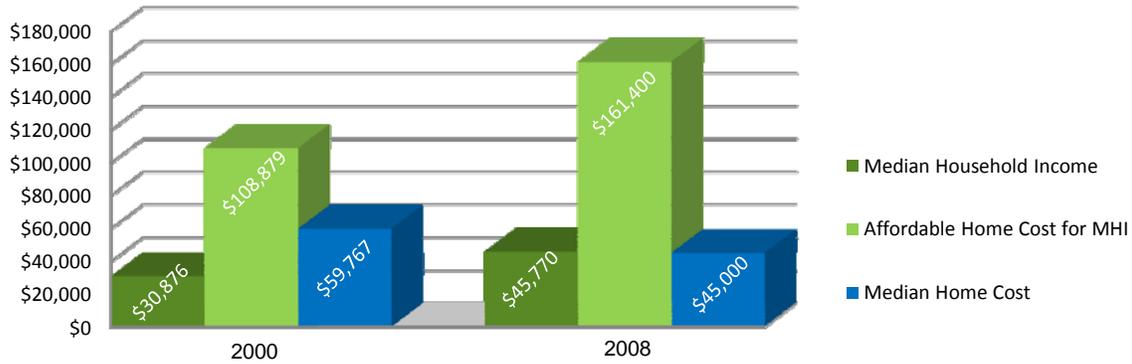
Housing Data and Statistics for Montana

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County:
McCone



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$45,000 | \$69,464 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$45,000 | \$137,558 | 14.8% |
| Police Officer | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$45,000 | \$73,590 | 22.8% |
| Elementary School Teacher | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$45,000 | \$75,353 | 22.4% |
| Retail Salesperson | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$45,000 | \$28,418 | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$13,292 | \$59,767 | (\$12,894) | 47.1% | \$13,200 | \$45,000 | \$1,547 | 58.0% |
| Senior on fixed-income | \$10,447 | \$59,767 | (\$22,927) | 60.0% | \$12,976 | \$45,000 | \$758 | 59.0% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$59,767 | \$182,562 | 9.1% | \$85,400 | \$45,000 | \$256,148 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$59,767 | \$162,462 | 9.9% | \$68,260 | \$45,000 | \$195,707 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 77.7%
 Households in 2000 = 810
 Households in 2008 = 711
 % change in population, 2008 to 2025 = -3.1%
 % change in households, 2008 to 2025 = 3.7%
 % of population aged 65+ in 2025 = 29.6%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 675 | 395 | 925 | 530 |
| Single-family | 589 | 263 | | ? |
| Multi-family | 17 | 12 | | ? |
| Mobile Home | 69 | 120 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

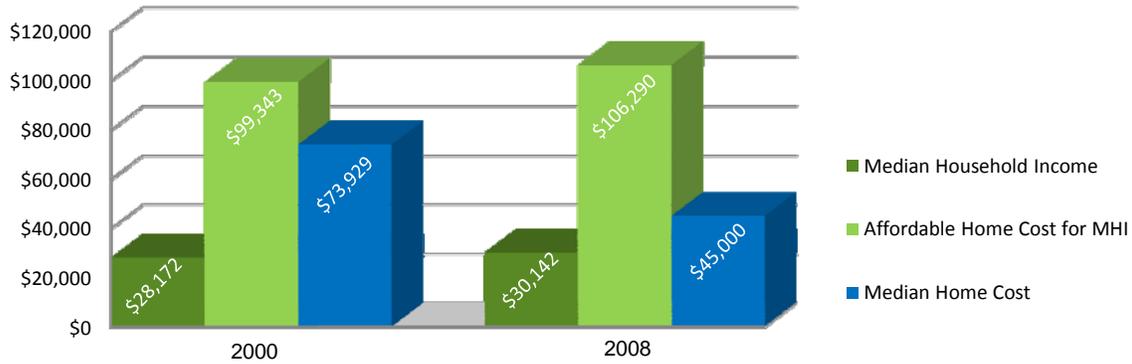
Housing Data and Statistics for Montana

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County:
Meagher



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$73,929 | \$28,994 | 21.5% | \$34,890 | \$45,000 | \$78,033 | 27.6% |
| Licensed Practical Nurse | \$37,740 | \$73,929 | \$59,154 | 16.6% | \$53,240 | \$45,000 | \$142,741 | 18.1% |
| Police Officer | \$30,980 | \$73,929 | \$35,316 | 20.2% | \$40,420 | \$45,000 | \$97,534 | 23.8% |
| Elementary School Teacher | \$31,510 | \$73,929 | \$37,185 | 19.9% | \$43,780 | \$45,000 | \$109,382 | 22.0% |
| Retail Salesperson | \$17,980 | \$73,929 | (\$10,526) | 34.8% | \$26,670 | \$45,000 | \$49,047 | 36.1% |
| Individual with Disability, sole income = SSD + SSI | \$15,829 | \$73,929 | (\$18,112) | 39.6% | \$16,693 | \$45,000 | \$13,866 | 57.7% |
| Senior on fixed-income | \$9,788 | \$73,929 | (\$39,413) | 64.0% | \$12,158 | \$45,000 | (\$2,128) | 79.2% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$73,929 | \$168,400 | 9.1% | \$93,660 | \$45,000 | \$285,275 | 10.3% |
| Two incomes: Two Teachers | \$63,020 | \$73,929 | \$148,300 | 9.9% | \$87,560 | \$45,000 | \$263,765 | 11.0% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 73.2%
 Households in 2000 = 803
 Households in 2008 = 804
 % change in population, 2008 to 2025 = 8.2%
 % change in households, 2008 to 2025 = 12.6%
 % of population aged 65+ in 2025 = 25.1%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 406 | 1,132 | 1,277 | 145 |
| Single-family | 291 | 879 | | ? |
| Multi-family | 83 | 19 | | ? |
| Mobile Home | 32 | 234 | | ? |

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% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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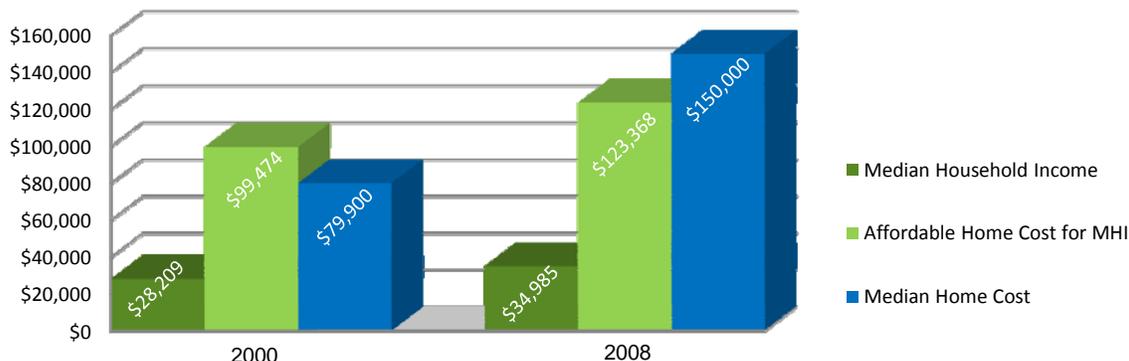
Housing Data and Statistics for Montana

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County:
Mineral



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| | All single-income Wage Earners | \$29,187 | \$79,900 | \$23,023 | 21.5% | \$32,550 | \$150,000 | (\$35,218) |
| Licensed Practical Nurse | \$37,740 | \$79,900 | \$53,183 | 16.6% | \$53,920 | \$150,000 | \$40,139 | 17.7% |
| Police Officer | \$30,980 | \$79,900 | \$29,345 | 20.2% | \$38,750 | \$150,000 | (\$13,355) | 24.6% |
| Elementary School Teacher | \$31,510 | \$79,900 | \$31,214 | 19.9% | \$37,100 | \$150,000 | (\$19,174) | 25.7% |
| Retail Salesperson | \$17,980 | \$79,900 | (\$16,497) | 34.8% | \$23,480 | \$150,000 | (\$67,202) | 40.7% |
| Individual with Disability, sole income = SSD + SSI | \$14,343 | \$79,900 | (\$29,323) | 43.7% | \$17,330 | \$150,000 | (\$88,888) | 55.1% |
| Senior on fixed-income | \$11,184 | \$79,900 | (\$40,463) | 56.0% | \$13,891 | \$150,000 | (\$101,016) | 68.7% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$79,900 | \$162,429 | 9.1% | \$92,670 | \$150,000 | \$176,784 | 10.3% |
| Two incomes: Two Teachers | \$63,020 | \$79,900 | \$142,329 | 9.9% | \$74,200 | \$150,000 | \$111,653 | 12.9% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 73.0%
 Households in 2000 = 1,584
 Households in 2008 = 1,654
 % change in population, 2008 to 2025 = 19.8%
 % change in households, 2008 to 2025 = 29.9%
 % of population aged 65+ in 2025 = 26.1%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 367 | 1,931 | 2,561 | 630 |
| Single-family | 237 | 1,169 | ? | ? |
| Multi-family | 38 | 112 | ? | ? |
| Mobile Home | 92 | 650 | ? | ? |

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% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment

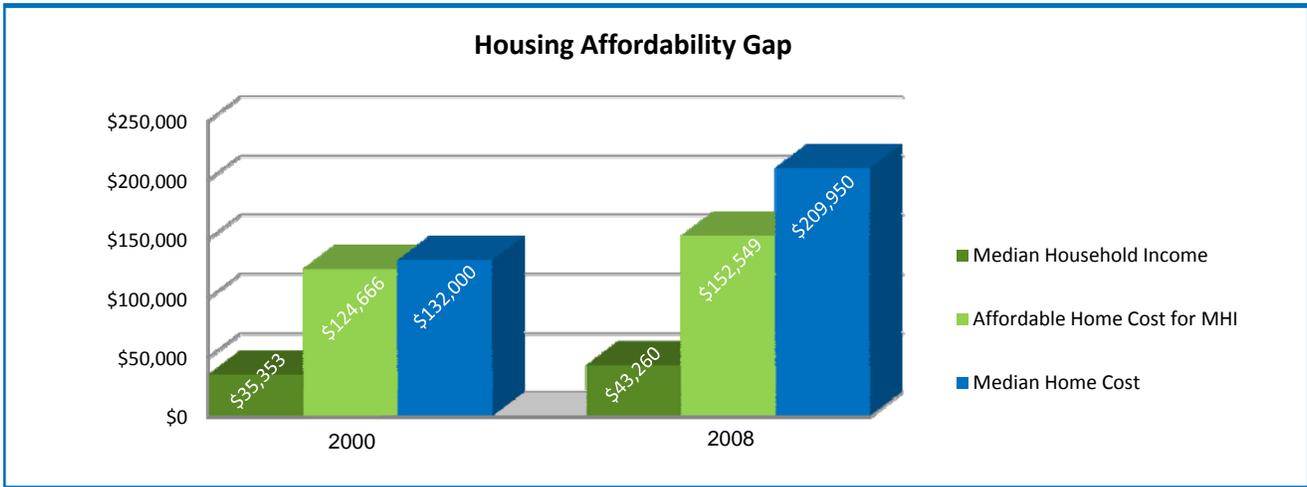


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Housing Data and Statistics for Montana

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County:
Missoula



| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$31,370 | \$132,000 | (\$21,379) | 22.6% | \$34,270 | \$209,950 | (\$89,103) | 28.5% |
| Licensed Practical Nurse | \$43,870 | \$132,000 | \$22,700 | 16.1% | \$56,600 | \$209,950 | (\$10,360) | 17.3% |
| Police Officer | \$30,980 | \$132,000 | (\$22,755) | 22.9% | \$41,330 | \$209,950 | (\$64,207) | 23.6% |
| Elementary School Teacher | \$31,220 | \$132,000 | (\$21,908) | 22.7% | \$35,980 | \$209,950 | (\$83,073) | 27.2% |
| Retail Salesperson | \$18,470 | \$132,000 | (\$66,869) | 38.3% | \$25,030 | \$209,950 | (\$121,686) | 39.0% |
| Individual with Disability, sole income = SSD + SSI | \$12,129 | \$132,000 | (\$89,228) | 58.4% | \$16,716 | \$209,950 | (\$151,004) | 58.4% |
| Senior on fixed-income | \$11,226 | \$132,000 | (\$92,412) | 63.1% | \$13,944 | \$209,950 | (\$160,779) | 70.1% |
| Police Officer and Licensed Practical Nurse | \$74,850 | \$132,000 | \$131,945 | 9.5% | \$97,930 | \$209,950 | \$135,382 | 10.0% |
| Two incomes: Two Teachers | \$62,440 | \$132,000 | \$88,183 | 11.3% | \$71,960 | \$209,950 | \$43,804 | 13.6% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 61.9%

Households in 2000 = 38,439

Households in 2008 = 44,568

% change in population, 2008 to 2025 = 34.8%

% change in households, 2008 to 2025 = 42.7%

% of population aged 65+ in 2025 = 18.2%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|----------------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 1,826 | 46,395 | 67,079 | 20,684 |
| Single-family | 556 | 29,660 | | ? |
| Multi-family | 69 | 11,853 | | ? |
| Mobile Home | 1,201 | 4,882 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

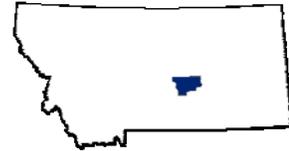


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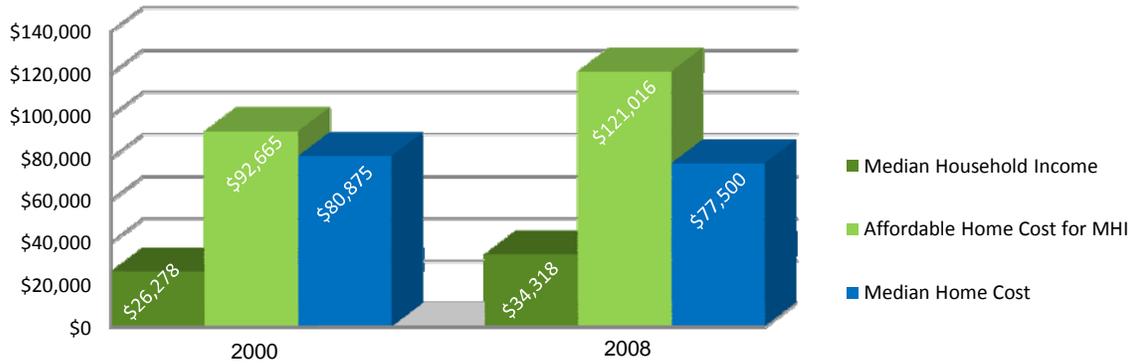
Housing Data and Statistics for Montana

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County:
Musselshell



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$80,875 | \$22,048 | 21.5% | \$32,910 | \$77,500 | \$38,551 | 23.3% |
| Licensed Practical Nurse | \$37,740 | \$80,875 | \$52,208 | 16.6% | \$49,320 | \$77,500 | \$96,418 | 15.5% |
| Police Officer | \$30,980 | \$80,875 | \$28,370 | 20.2% | \$44,320 | \$77,500 | \$78,786 | 17.3% |
| Elementary School Teacher | \$31,510 | \$80,875 | \$30,239 | 19.9% | \$37,980 | \$77,500 | \$56,430 | 20.2% |
| Retail Salesperson | \$17,980 | \$80,875 | (\$17,472) | 34.8% | \$24,640 | \$77,500 | \$9,389 | 31.1% |
| Individual with Disability, sole income = SSD + SSI | \$11,483 | \$80,875 | (\$40,383) | 54.6% | \$16,482 | \$77,500 | (\$19,380) | 46.5% |
| Senior on fixed-income | \$10,470 | \$80,875 | (\$43,955) | 59.8% | \$13,004 | \$77,500 | (\$31,643) | 58.9% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$80,875 | \$161,454 | 9.1% | \$93,640 | \$77,500 | \$252,705 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$80,875 | \$141,354 | 9.9% | \$75,960 | \$77,500 | \$190,359 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 76.9%
 Households in 2000 = 1,878
 Households in 2008 = 1,947
 % change in population, 2008 to 2025 = 7.3%
 % change in households, 2008 to 2025 = 11.0%
 % of population aged 65+ in 2025 = 31.4%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 1,714 | 909 | 2,570 | 1,661 |
| Single-family | 1,217 | 584 | | ? |
| Multi-family | 29 | 25 | | ? |
| Mobile Home | 468 | 300 | | ? |

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% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment

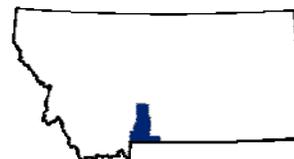


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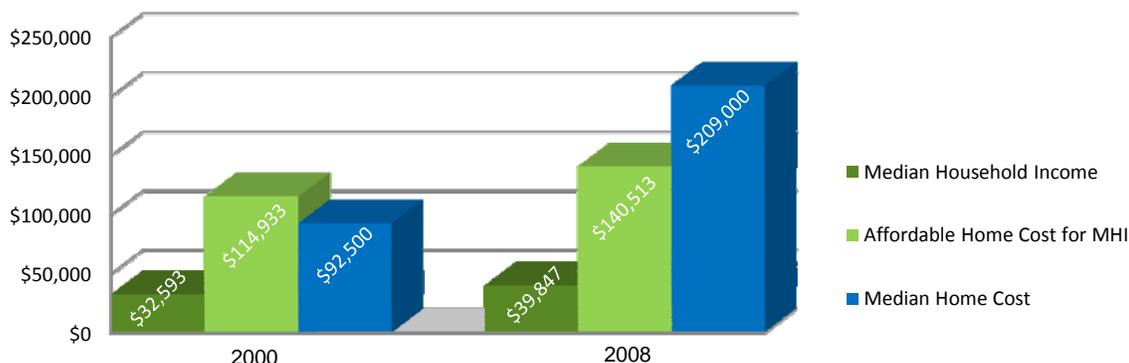
Housing Data and Statistics for Montana

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County:
Park



Housing Affordability Gap

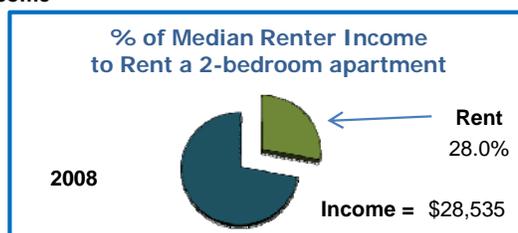


| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$92,500 | \$10,423 | 21.5% | \$34,890 | \$209,000 | (\$85,967) | 26.3% |
| Licensed Practical Nurse | \$37,740 | \$92,500 | \$40,583 | 16.6% | \$53,240 | \$209,000 | (\$21,259) | 17.2% |
| Police Officer | \$30,980 | \$92,500 | \$16,745 | 20.2% | \$40,420 | \$209,000 | (\$66,466) | 22.7% |
| Elementary School Teacher | \$31,510 | \$92,500 | \$18,614 | 19.9% | \$43,780 | \$209,000 | (\$54,618) | 21.0% |
| Retail Salesperson | \$17,980 | \$92,500 | (\$29,097) | 34.8% | \$26,670 | \$209,000 | (\$114,953) | 34.4% |
| Individual with Disability, sole income = SSD + SSI | \$11,743 | \$92,500 | (\$51,091) | 53.4% | \$16,033 | \$209,000 | (\$152,461) | 57.2% |
| Senior on fixed-income | \$11,301 | \$92,500 | (\$52,650) | 55.4% | \$14,037 | \$209,000 | (\$159,503) | 65.4% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$92,500 | \$149,829 | 9.1% | \$93,660 | \$209,000 | \$121,275 | 9.8% |
| Two incomes: Two Teachers | \$63,020 | \$92,500 | \$129,729 | 9.9% | \$87,560 | \$209,000 | \$99,765 | 10.5% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 66.4% | | | | |
| Households in 2000 = 6,828 | | | | |
| Households in 2008 = 7,355 | | | | |
| % change in population, 2008 to 2025 = 27.1% | | | | |
| % change in households, 2008 to 2025 = 42.0% | | | | |
| % of population aged 65+ in 2025 = 28.1% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 2,632 | 7,297 | 12,245 | 4,948 |
| Single-family | 1,829 | 5,401 | | ? |
| Multi-family | 299 | 905 | | ? |
| Mobile Home | 504 | 991 | | ? |

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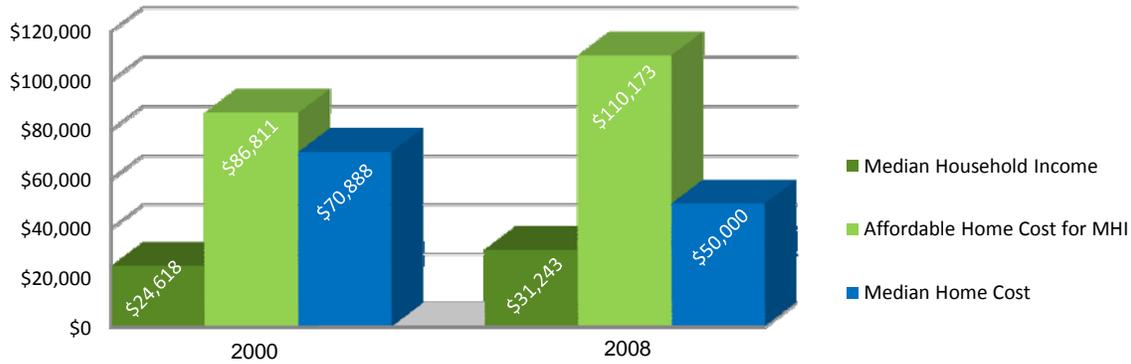
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County:
Petroleum



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$70,888 | \$32,035 | 21.5% | \$32,910 | \$50,000 | \$66,051 | 23.3% |
| Licensed Practical Nurse | \$37,740 | \$70,888 | \$62,195 | 16.6% | \$49,320 | \$50,000 | \$123,918 | 15.5% |
| Police Officer | \$30,980 | \$70,888 | \$38,357 | 20.2% | \$44,320 | \$50,000 | \$106,286 | 17.3% |
| Elementary School Teacher | \$31,510 | \$70,888 | \$40,226 | 19.9% | \$37,980 | \$50,000 | \$83,930 | 20.2% |
| Retail Salesperson | \$17,980 | \$70,888 | (\$7,485) | 34.8% | \$24,640 | \$50,000 | \$36,889 | 31.1% |
| Individual with Disability, sole income = SSD + SSI | \$16,499 | \$70,888 | (\$12,706) | 38.0% | \$29,616 | \$50,000 | \$54,436 | 25.9% |
| Senior on fixed-income | \$8,701 | \$70,888 | (\$40,204) | 72.0% | \$10,808 | \$50,000 | (\$11,888) | 70.9% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$70,888 | \$171,441 | 9.1% | \$93,640 | \$50,000 | \$280,205 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$70,888 | \$151,341 | 9.9% | \$75,960 | \$50,000 | \$217,859 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 74.4%
 Households in 2000 = 211
 Households in 2008 = 178
 % change in population, 2008 to 2025 = 2.3%
 % change in households, 2008 to 2025 = 8.4%
 % of population aged 65+ in 2025 = 29.4%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 183 | 167 | 247 | 80 |
| Single-family | 130 | 108 | ? | ? |
| Multi-family | 2 | 6 | ? | ? |
| Mobile Home | 51 | 53 | ? | ? |

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% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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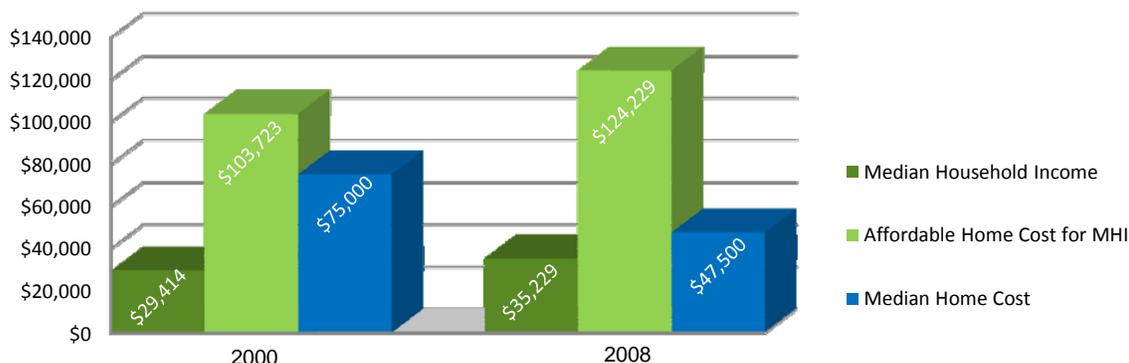
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County:
Phillips



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$75,000 | \$27,923 | 21.5% | \$32,460 | \$47,500 | \$66,964 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$75,000 | \$58,083 | 16.6% | \$51,770 | \$47,500 | \$135,058 | 14.8% |
| Police Officer | \$30,980 | \$75,000 | \$34,245 | 20.2% | \$33,630 | \$47,500 | \$71,090 | 22.8% |
| Elementary School Teacher | \$31,510 | \$75,000 | \$36,114 | 19.9% | \$34,130 | \$47,500 | \$72,853 | 22.4% |
| Retail Salesperson | \$17,980 | \$75,000 | (\$11,597) | 34.8% | \$20,820 | \$47,500 | \$25,918 | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$11,131 | \$75,000 | (\$35,748) | 56.3% | \$15,532 | \$47,500 | \$7,270 | 49.3% |
| Senior on fixed-income | \$10,260 | \$75,000 | (\$38,820) | 61.1% | \$12,744 | \$47,500 | (\$2,562) | 60.1% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$75,000 | \$167,329 | 9.1% | \$85,400 | \$47,500 | \$253,648 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$75,000 | \$147,229 | 9.9% | \$68,260 | \$47,500 | \$193,207 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 70.5%
 Households in 2000 = 1,848
 Households in 2008 = 1,635
 % change in population, 2008 to 2025 = -3.9%
 % change in households, 2008 to 2025 = 4.2%
 % of population aged 65+ in 2025 = 30.9%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 913 | 1,391 | 2,149 | 758 |
| Single-family | 605 | 1,122 | | ? |
| Multi-family | 84 | 93 | | ? |
| Mobile Home | 224 | 176 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment

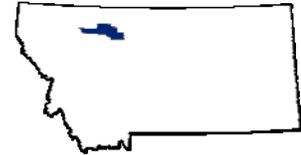


The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

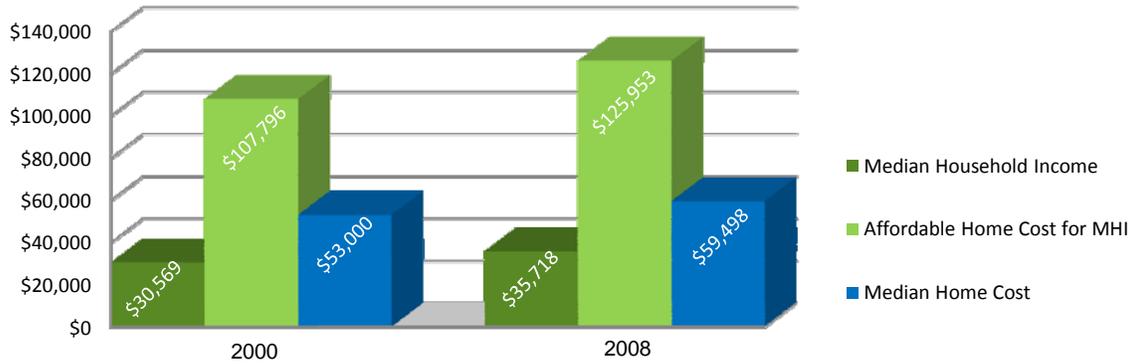
Housing Data and Statistics for Montana

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County:
Pondera



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$53,000 | \$49,923 | 21.5% | \$32,910 | \$59,498 | \$56,553 | 23.4% |
| Licensed Practical Nurse | \$37,740 | \$53,000 | \$80,083 | 16.6% | \$49,320 | \$59,498 | \$114,420 | 15.6% |
| Police Officer | \$30,980 | \$53,000 | \$56,245 | 20.2% | \$44,320 | \$59,498 | \$96,788 | 17.3% |
| Elementary School Teacher | \$31,510 | \$53,000 | \$58,114 | 19.9% | \$37,980 | \$59,498 | \$74,432 | 20.2% |
| Retail Salesperson | \$17,980 | \$53,000 | \$10,403 | 34.8% | \$24,640 | \$59,498 | \$27,391 | 31.2% |
| Individual with Disability, sole income = SSD + SSI | \$10,630 | \$53,000 | (\$15,514) | 58.9% | \$16,512 | \$59,498 | (\$1,272) | 46.6% |
| Senior on fixed-income | \$11,079 | \$53,000 | (\$13,930) | 56.5% | \$13,762 | \$59,498 | (\$10,970) | 55.9% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$53,000 | \$189,329 | 9.1% | \$93,640 | \$59,498 | \$270,707 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$53,000 | \$169,229 | 9.9% | \$75,960 | \$59,498 | \$208,361 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 70.2%
 Households in 2000 = 2,410
 Households in 2008 = 2,251
 % change in population, 2008 to 2025 = 0.5%
 % change in households, 2008 to 2025 = 3.6%
 % of population aged 65+ in 2025 = 24.1%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 1,005 | 1,518 | 2,682 | 1,164 |
| Single-family | 691 | 1,170 | | ? |
| Multi-family | 138 | 191 | | ? |
| Mobile Home | 176 | 157 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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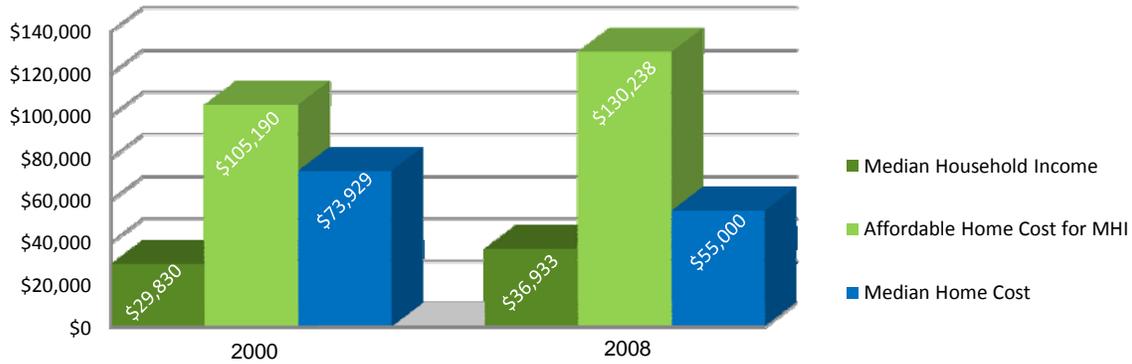
Housing Data and Statistics for Montana

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County:
Powder River



Housing Affordability Gap

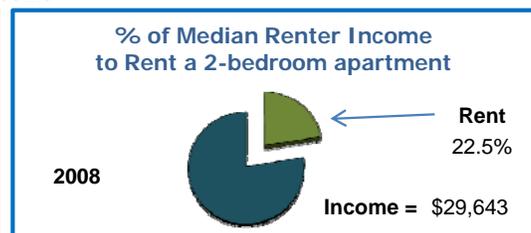


| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$73,929 | \$28,994 | 21.5% | \$32,460 | \$55,000 | \$59,464 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$73,929 | \$59,154 | 16.6% | \$51,770 | \$55,000 | \$127,558 | 14.8% |
| Police Officer | \$30,980 | \$73,929 | \$35,316 | 20.2% | \$33,630 | \$55,000 | \$63,590 | 22.8% |
| Elementary School Teacher | \$31,510 | \$73,929 | \$37,185 | 19.9% | \$34,130 | \$55,000 | \$65,353 | 22.4% |
| Retail Salesperson | \$17,980 | \$73,929 | (\$10,526) | 34.8% | \$20,820 | \$55,000 | \$18,418 | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$10,235 | \$73,929 | (\$37,836) | 61.2% | \$14,416 | \$55,000 | (\$4,164) | 53.1% |
| Senior on fixed-income | \$11,526 | \$73,929 | (\$33,283) | 54.4% | \$14,317 | \$55,000 | (\$4,515) | 53.5% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$73,929 | \$168,400 | 9.1% | \$85,400 | \$55,000 | \$246,148 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$73,929 | \$148,300 | 9.9% | \$68,260 | \$55,000 | \$185,707 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 72.9% | | | | |
| Households in 2000 = 737 | | | | |
| Households in 2008 = 675 | | | | |
| % change in population, 2008 to 2025 = -4.4% | | | | |
| % change in households, 2008 to 2025 = -2.2% | | | | |
| % of population aged 65+ in 2025 = 34.4% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 838 | 287 | 837 | 550 |
| Single-family | 634 | 126 | | ? |
| Multi-family | 11 | 16 | | ? |
| Mobile Home | 193 | 145 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?



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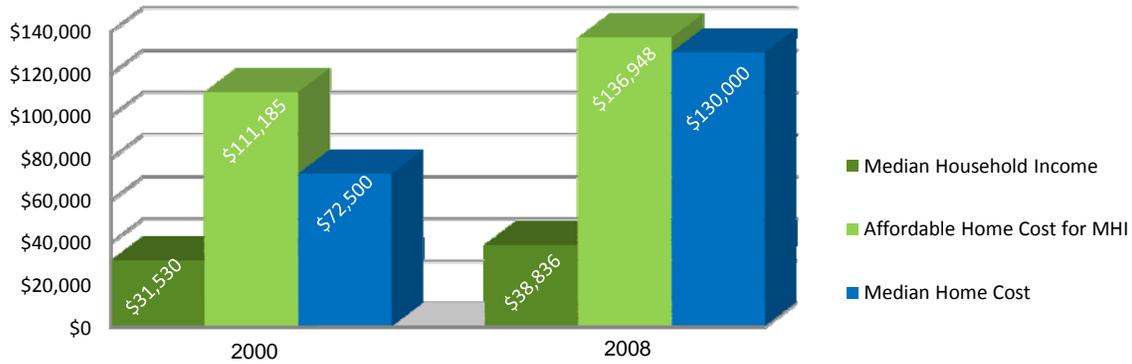
Housing Data and Statistics for Montana

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County:
Powell



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$72,500 | \$30,423 | 21.5% | \$34,890 | \$130,000 | (\$6,967) | 23.4% |
| Licensed Practical Nurse | \$37,740 | \$72,500 | \$60,583 | 16.6% | \$53,240 | \$130,000 | \$57,741 | 15.3% |
| Police Officer | \$30,980 | \$72,500 | \$36,745 | 20.2% | \$40,420 | \$130,000 | \$12,534 | 20.2% |
| Elementary School Teacher | \$31,510 | \$72,500 | \$38,614 | 19.9% | \$43,780 | \$130,000 | \$24,382 | 18.7% |
| Retail Salesperson | \$17,980 | \$72,500 | (\$9,097) | 34.8% | \$26,670 | \$130,000 | (\$35,953) | 30.6% |
| Individual with Disability, sole income = SSD + SSI | \$11,954 | \$72,500 | (\$30,345) | 52.4% | \$16,260 | \$130,000 | (\$72,662) | 50.2% |
| Senior on fixed-income | \$11,159 | \$72,500 | (\$33,149) | 56.1% | \$13,861 | \$130,000 | (\$81,123) | 58.9% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$72,500 | \$169,829 | 9.1% | \$93,660 | \$130,000 | \$200,275 | 8.7% |
| Two incomes: Two Teachers | \$63,020 | \$72,500 | \$149,729 | 9.9% | \$87,560 | \$130,000 | \$178,765 | 9.3% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

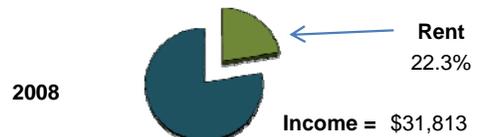
Homeownership rate in 2000 = 71.3%
 Households in 2000 = 2,422
 Households in 2008 = 2,449
 % change in population, 2008 to 2025 = 2.9%
 % change in households, 2008 to 2025 = 9.8%
 % of population aged 65+ in 2025 = 22.4%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 1,016 | 2,237 | 3,155 | 918 |
| Single-family | 671 | 1,772 | | ? |
| Multi-family | 135 | 84 | | ? |
| Mobile Home | 210 | 381 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

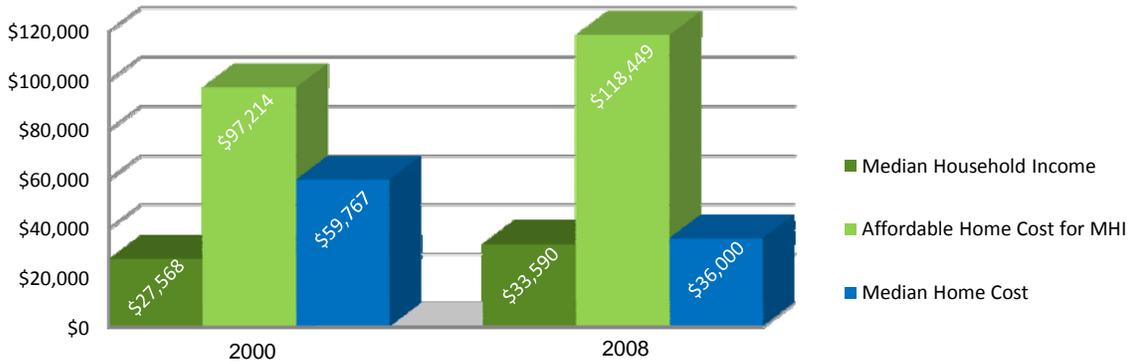
Housing Data and Statistics for Montana

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County:
Prairie



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$36,000 | \$78,464 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$49,320 | \$36,000 | \$137,918 | 15.5% |
| Police Officer | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$36,000 | \$82,590 | 22.8% |
| Elementary School Teacher | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$36,000 | \$84,353 | 22.4% |
| Retail Salesperson | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$36,000 | \$37,418 | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$14,142 | \$59,767 | (\$9,899) | 44.3% | \$15,335 | \$36,000 | \$18,076 | 49.9% |
| Senior on fixed-income | \$10,692 | \$59,767 | (\$22,063) | 58.6% | \$13,281 | \$36,000 | \$10,831 | 57.7% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$59,767 | \$182,562 | 9.1% | \$82,950 | \$36,000 | \$256,508 | 9.2% |
| Two incomes: Two Teachers | \$63,020 | \$59,767 | \$162,462 | 9.9% | \$68,260 | \$36,000 | \$204,707 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 77.7%
 Households in 2000 = 537
 Households in 2008 = 482
 % change in population, 2008 to 2025 = -5.3%
 % change in households, 2008 to 2025 = -2.5%
 % of population aged 65+ in 2025 = 38.6%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 568 | 149 | 588 | 439 |
| Single-family | 482 | 92 | | ? |
| Multi-family | 25 | 10 | | ? |
| Mobile Home | 61 | 47 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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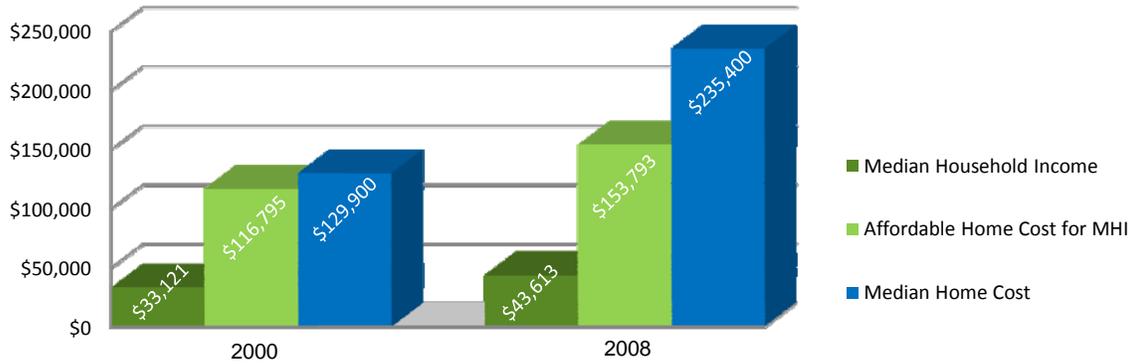
Housing Data and Statistics for Montana

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County:
Ravalli



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| | All single-income Wage Earners | \$29,187 | \$129,900 | (\$26,977) | 21.5% | \$32,550 | \$235,400 | (\$120,618) |
| Licensed Practical Nurse | \$37,740 | \$129,900 | \$3,183 | 16.6% | \$53,920 | \$235,400 | (\$45,261) | 16.5% |
| Police Officer | \$30,980 | \$129,900 | (\$20,655) | 20.2% | \$38,750 | \$235,400 | (\$98,755) | 23.0% |
| Elementary School Teacher | \$31,510 | \$129,900 | (\$18,786) | 19.9% | \$37,100 | \$235,400 | (\$104,574) | 24.0% |
| Retail Salesperson | \$17,980 | \$129,900 | (\$66,497) | 34.8% | \$23,480 | \$235,400 | (\$152,602) | 38.0% |
| Individual with Disability, sole income = SSD + SSI | \$13,010 | \$129,900 | (\$84,021) | 48.2% | \$16,682 | \$235,400 | (\$176,575) | 53.4% |
| Senior on fixed-income | \$10,486 | \$129,900 | (\$92,922) | 59.7% | \$13,025 | \$235,400 | (\$189,471) | 68.4% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$129,900 | \$112,429 | 9.1% | \$92,670 | \$235,400 | \$91,384 | 9.6% |
| Two incomes: Two Teachers | \$63,020 | \$129,900 | \$92,329 | 9.9% | \$74,200 | \$235,400 | \$26,253 | 12.0% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 75.7%
 Households in 2000 = 14,289
 Households in 2008 = 16,634
 % change in population, 2008 to 2025 = 49.5%
 % change in households, 2008 to 2025 = 57.1%
 % of population aged 65+ in 2025 = 26.6%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 3,406 | 16,044 | 28,853 | 12,809 |
| Single-family | 1,180 | 13,387 | | ? |
| Multi-family | 693 | 914 | | ? |
| Mobile Home | 1,533 | 1,743 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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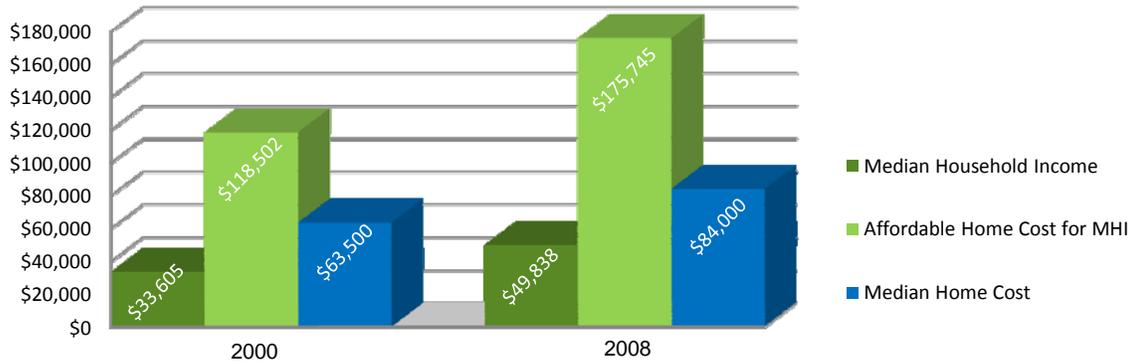
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County:
Richland



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$63,500 | \$39,423 | 21.5% | \$32,460 | \$84,000 | \$30,464 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$63,500 | \$69,583 | 16.6% | \$51,770 | \$84,000 | \$98,558 | 14.8% |
| Police Officer | \$30,980 | \$63,500 | \$45,745 | 20.2% | \$33,630 | \$84,000 | \$34,590 | 22.8% |
| Elementary School Teacher | \$31,510 | \$63,500 | \$47,614 | 19.9% | \$34,130 | \$84,000 | \$36,353 | 22.4% |
| Retail Salesperson | \$17,980 | \$63,500 | (\$97) | 34.8% | \$20,820 | \$84,000 | (\$10,582) | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$11,309 | \$63,500 | (\$23,620) | 55.4% | \$16,556 | \$84,000 | (\$25,619) | 46.3% |
| Senior on fixed-income | \$10,954 | \$63,500 | (\$24,874) | 57.2% | \$13,605 | \$84,000 | (\$36,024) | 56.3% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$63,500 | \$178,829 | 9.1% | \$85,400 | \$84,000 | \$217,148 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$63,500 | \$158,729 | 9.9% | \$68,260 | \$84,000 | \$156,707 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 72.3%
 Households in 2000 = 3,878
 Households in 2008 = 3,867
 % change in population, 2008 to 2025 = 6.5%
 % change in households, 2008 to 2025 = 14.4%
 % of population aged 65+ in 2025 = 29.8%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 2,206 | 2,316 | 5,083 | 2,767 |
| Single-family | 1,666 | 1,576 | | ? |
| Multi-family | 149 | 440 | | ? |
| Mobile Home | 391 | 300 | | ? |

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% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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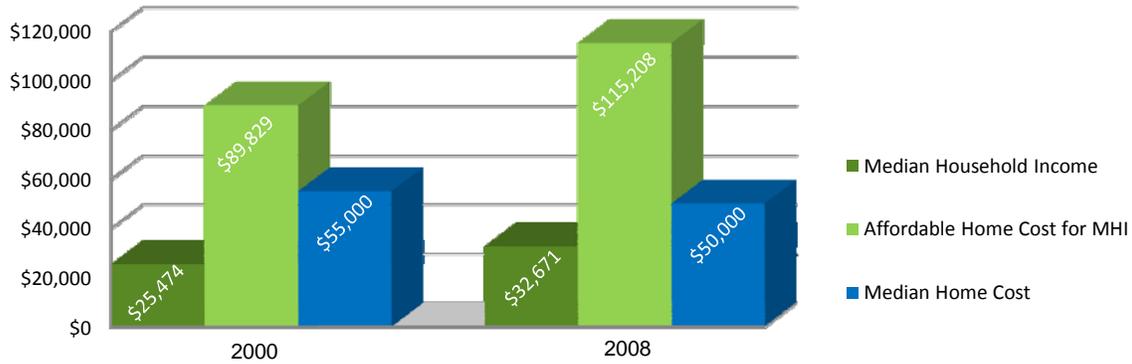
Housing Data and Statistics for Montana

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County:
Roosevelt



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$55,000 | \$47,923 | 21.5% | \$32,460 | \$50,000 | \$64,464 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$55,000 | \$78,083 | 16.6% | \$51,770 | \$50,000 | \$132,558 | 14.8% |
| Police Officer | \$30,980 | \$55,000 | \$54,245 | 20.2% | \$33,630 | \$50,000 | \$68,590 | 22.8% |
| Elementary School Teacher | \$31,510 | \$55,000 | \$56,114 | 19.9% | \$34,130 | \$50,000 | \$70,353 | 22.4% |
| Retail Salesperson | \$17,980 | \$55,000 | \$8,403 | 34.8% | \$20,820 | \$50,000 | \$23,418 | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$11,317 | \$55,000 | (\$15,094) | 55.4% | \$15,137 | \$50,000 | \$3,378 | 50.6% |
| Senior on fixed-income | \$9,840 | \$55,000 | (\$20,303) | 63.7% | \$12,221 | \$50,000 | (\$6,903) | 62.7% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$55,000 | \$187,329 | 9.1% | \$85,400 | \$50,000 | \$251,148 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$55,000 | \$167,229 | 9.9% | \$68,260 | \$50,000 | \$190,707 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 65.3%
 Households in 2000 = 3,581
 Households in 2008 = 3,456
 % change in population, 2008 to 2025 = 2.4%
 % change in households, 2008 to 2025 = 2.2%
 % of population aged 65+ in 2025 = 19.3%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 1,679 | 1,200 | 3,937 | 2,737 |
| Single-family | 1,301 | 807 | | ? |
| Multi-family | 78 | 175 | | ? |
| Mobile Home | 300 | 218 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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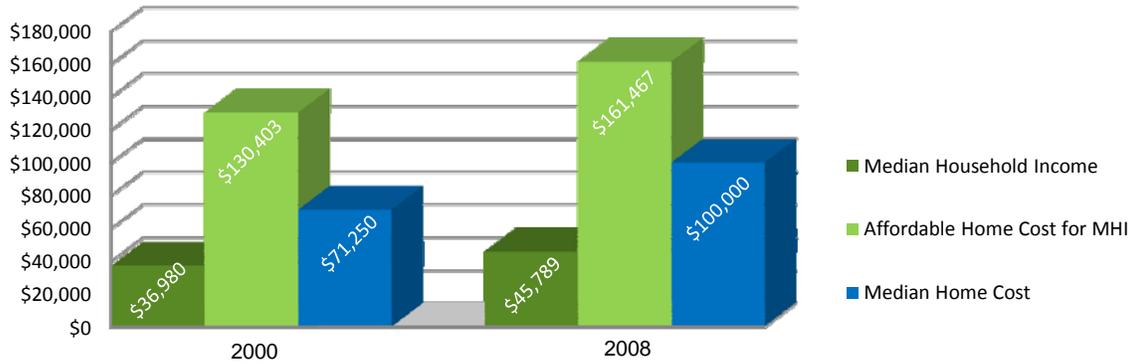
Housing Data and Statistics for Montana

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County:
Rosebud



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$71,250 | \$31,673 | 21.5% | \$32,460 | \$100,000 | \$14,464 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$71,250 | \$61,833 | 16.6% | \$51,770 | \$100,000 | \$82,558 | 14.8% |
| Police Officer | \$30,980 | \$71,250 | \$37,995 | 20.2% | \$33,630 | \$100,000 | \$18,590 | 22.8% |
| Elementary School Teacher | \$31,510 | \$71,250 | \$39,864 | 19.9% | \$34,130 | \$100,000 | \$20,353 | 22.4% |
| Retail Salesperson | \$17,980 | \$71,250 | (\$7,847) | 34.8% | \$20,820 | \$100,000 | (\$26,582) | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$12,633 | \$71,250 | (\$26,701) | 49.6% | \$18,471 | \$100,000 | (\$34,865) | 41.5% |
| Senior on fixed-income | \$10,036 | \$71,250 | (\$35,859) | 62.4% | \$12,466 | \$100,000 | (\$56,042) | 61.4% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$71,250 | \$171,079 | 9.1% | \$85,400 | \$100,000 | \$201,148 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$71,250 | \$150,979 | 9.9% | \$68,260 | \$100,000 | \$140,707 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

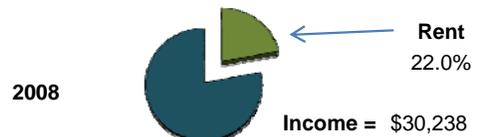
Homeownership rate in 2000 = 67.2%
 Households in 2000 = 3,307
 Households in 2008 = 3,361
 % change in population, 2008 to 2025 = 3.7%
 % change in households, 2008 to 2025 = 9.6%
 % of population aged 65+ in 2025 = 20.8%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 1,992 | 1,103 | 4,255 | 3,152 |
| Single-family | 1,161 | 774 | | ? |
| Multi-family | 140 | 142 | | ? |
| Mobile Home | 691 | 187 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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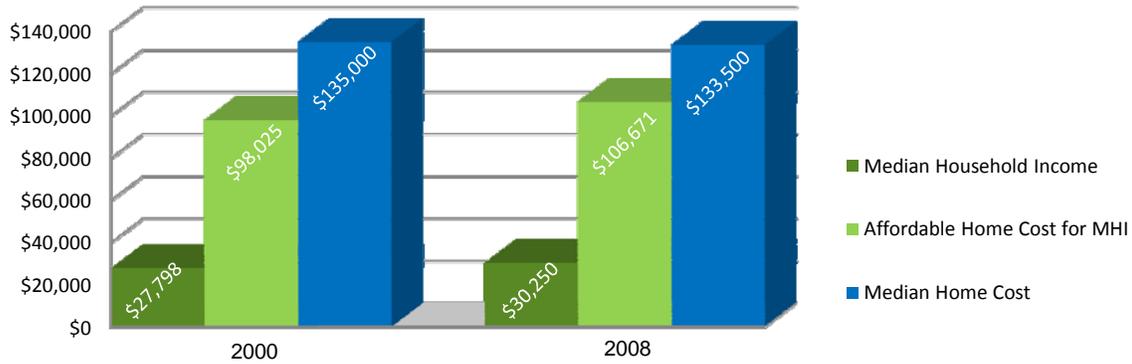
Housing Data and Statistics for Montana

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County:
Sanders



Housing Affordability Gap

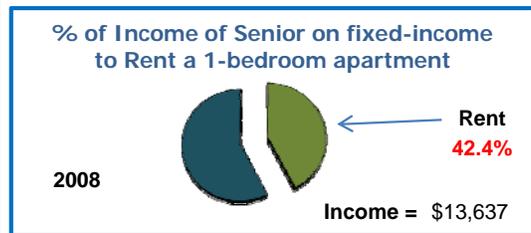
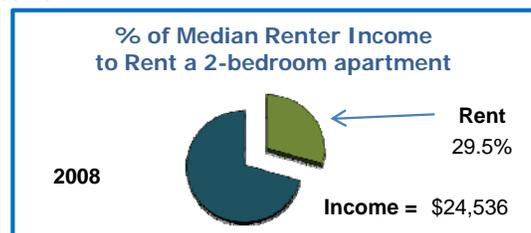


| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$135,000 | (\$32,077) | 21.5% | \$32,550 | \$133,500 | (\$18,718) | 25.6% |
| Licensed Practical Nurse | \$37,740 | \$135,000 | (\$1,917) | 16.6% | \$53,920 | \$133,500 | \$56,639 | 15.4% |
| Police Officer | \$30,980 | \$135,000 | (\$25,755) | 20.2% | \$38,750 | \$133,500 | \$3,145 | 21.5% |
| Elementary School Teacher | \$31,510 | \$135,000 | (\$23,886) | 19.9% | \$37,100 | \$133,500 | (\$2,674) | 22.4% |
| Retail Salesperson | \$17,980 | \$135,000 | (\$71,597) | 34.8% | \$23,480 | \$133,500 | (\$50,702) | 35.4% |
| Individual with Disability, sole income = SSD + SSI | \$12,934 | \$135,000 | (\$89,390) | 48.4% | \$18,534 | \$133,500 | (\$68,145) | 44.9% |
| Senior on fixed-income | \$10,979 | \$135,000 | (\$96,284) | 57.1% | \$13,637 | \$133,500 | (\$85,412) | 61.0% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$135,000 | \$107,329 | 9.1% | \$92,670 | \$133,500 | \$193,284 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$135,000 | \$87,229 | 9.9% | \$74,200 | \$133,500 | \$128,153 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 76.5% | | | | |
| Households in 2000 = 4,273 | | | | |
| Households in 2008 = 4,841 | | | | |
| % change in population, 2008 to 2025 = 22.7% | | | | |
| % change in households, 2008 to 2025 = 33.1% | | | | |
| % of population aged 65+ in 2025 = 29.3% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 1,794 | 4,400 | 7,661 | 3,261 |
| Single-family | 734 | 3,817 | | ? |
| Multi-family | 168 | 158 | | ? |
| Mobile Home | 892 | 425 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?



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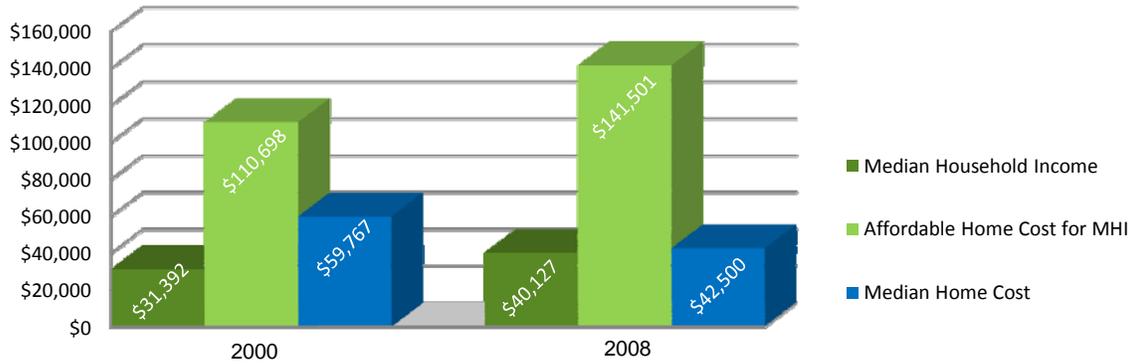
Housing Data and Statistics for Montana

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County:
Sheridan



Housing Affordability Gap

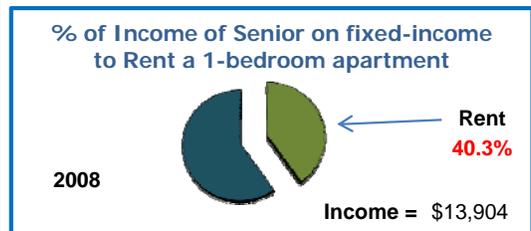
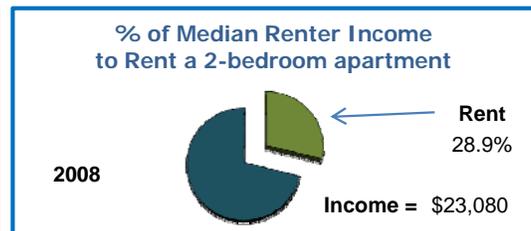


| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$42,500 | \$71,964 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$42,500 | \$140,058 | 14.8% |
| Police Officer | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$42,500 | \$76,090 | 22.8% |
| Elementary School Teacher | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$42,500 | \$77,853 | 22.4% |
| Retail Salesperson | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$42,500 | \$30,918 | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$13,455 | \$59,767 | (\$12,322) | 46.6% | \$17,499 | \$42,500 | \$19,207 | 43.8% |
| Senior on fixed-income | \$11,194 | \$59,767 | (\$20,293) | 56.0% | \$13,904 | \$42,500 | \$6,530 | 55.1% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$59,767 | \$182,562 | 9.1% | \$85,400 | \$42,500 | \$258,648 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$59,767 | \$162,462 | 9.9% | \$68,260 | \$42,500 | \$198,207 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 80.1% | | | | |
| Households in 2000 = 1,741 | | | | |
| Households in 2008 = 1,442 | | | | |
| % change in population, 2008 to 2025 = -3.6% | | | | |
| % change in households, 2008 to 2025 = 0.4% | | | | |
| % of population aged 65+ in 2025 = 39.5% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 1,663 | 443 | 1,733 | 1,290 |
| Single-family | 1,336 | 348 | | ? |
| Multi-family | 138 | 51 | | ? |
| Mobile Home | 189 | 44 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?



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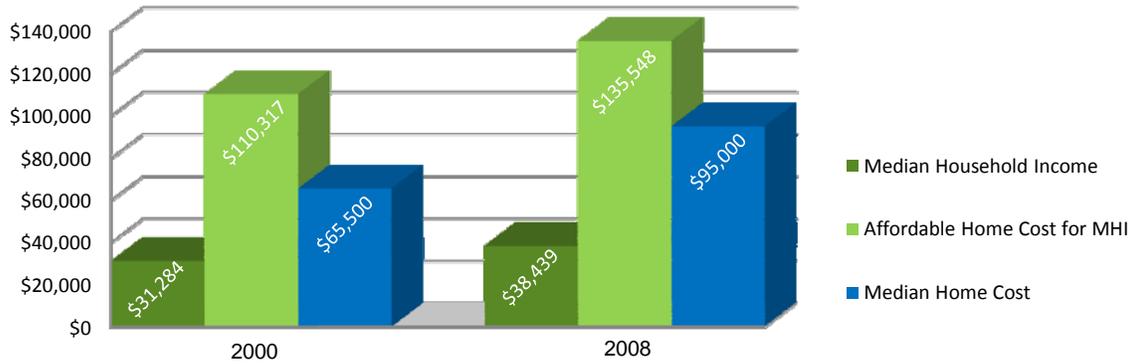
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County:
Silver Bow



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$65,500 | \$37,423 | 21.5% | \$34,890 | \$95,000 | \$28,033 | 22.0% |
| Licensed Practical Nurse | \$37,740 | \$65,500 | \$67,583 | 16.6% | \$53,240 | \$95,000 | \$92,741 | 14.4% |
| Police Officer | \$30,980 | \$65,500 | \$43,745 | 20.2% | \$40,420 | \$95,000 | \$47,534 | 18.9% |
| Elementary School Teacher | \$31,510 | \$65,500 | \$45,614 | 19.9% | \$43,780 | \$95,000 | \$59,382 | 17.5% |
| Retail Salesperson | \$17,980 | \$65,500 | (\$2,097) | 34.8% | \$26,670 | \$95,000 | (\$953) | 28.7% |
| Individual with Disability, sole income = SSD + SSI | \$12,889 | \$65,500 | (\$20,048) | 48.6% | \$16,522 | \$95,000 | (\$36,737) | 46.4% |
| Senior on fixed-income | \$10,724 | \$65,500 | (\$27,682) | 58.4% | \$13,321 | \$95,000 | (\$48,028) | 57.5% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$65,500 | \$176,829 | 9.1% | \$93,660 | \$95,000 | \$235,275 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$65,500 | \$156,729 | 9.9% | \$87,560 | \$95,000 | \$213,765 | 8.7% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 70.4%
 Households in 2000 = 14,432
 Households in 2008 = 14,081
 % change in population, 2008 to 2025 = 2.3%
 % change in households, 2008 to 2025 = 8.1%
 % of population aged 65+ in 2025 = 22.9%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 3,821 | 12,172 | 16,863 | 4,691 |
| Single-family | 3,294 | 8,468 | | ? |
| Multi-family | 326 | 2,289 | | ? |
| Mobile Home | 201 | 1,415 | | ? |

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% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment

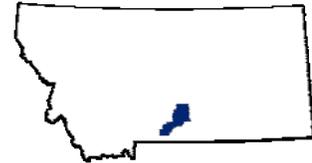


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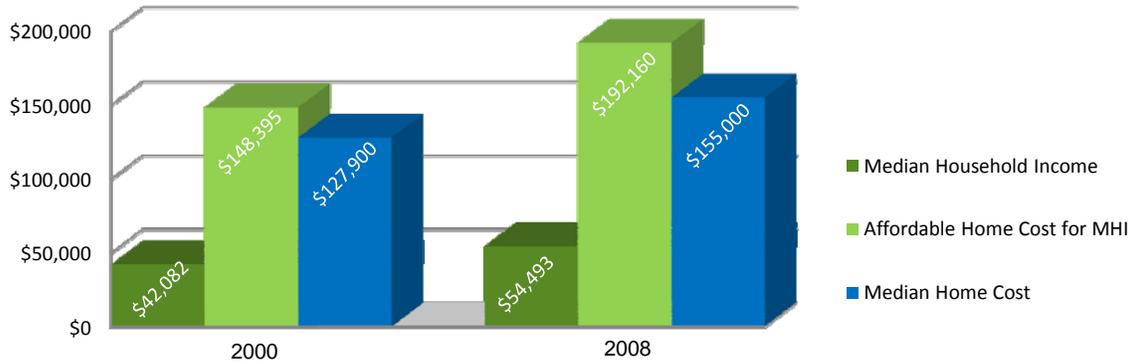
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County:
Stillwater



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$127,900 | (\$24,977) | 21.5% | \$32,910 | \$155,000 | (\$38,949) | 23.3% |
| Licensed Practical Nurse | \$37,740 | \$127,900 | \$5,183 | 16.6% | \$49,320 | \$155,000 | \$18,918 | 15.5% |
| Police Officer | \$30,980 | \$127,900 | (\$18,655) | 20.2% | \$44,320 | \$155,000 | \$1,286 | 17.3% |
| Elementary School Teacher | \$31,510 | \$127,900 | (\$16,786) | 19.9% | \$37,980 | \$155,000 | (\$21,070) | 20.2% |
| Retail Salesperson | \$17,980 | \$127,900 | (\$64,497) | 34.8% | \$24,640 | \$155,000 | (\$68,111) | 31.1% |
| Individual with Disability, sole income = SSD + SSI | \$13,211 | \$127,900 | (\$81,314) | 47.4% | \$16,859 | \$155,000 | (\$95,551) | 45.4% |
| Senior on fixed-income | \$10,901 | \$127,900 | (\$89,459) | 57.5% | \$13,540 | \$155,000 | (\$107,253) | 56.6% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$127,900 | \$114,429 | 9.1% | \$93,640 | \$155,000 | \$175,205 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$127,900 | \$94,329 | 9.9% | \$75,960 | \$155,000 | \$112,859 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 76.0%
 Households in 2000 = 3,234
 Households in 2008 = 3,556
 % change in population, 2008 to 2025 = 10.9%
 % change in households, 2008 to 2025 = 14.0%
 % of population aged 65+ in 2025 = 25.8%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 1,062 | 3,365 | 4,785 | 1,420 |
| Single-family | 616 | 2,891 | | ? |
| Multi-family | 82 | 120 | | ? |
| Mobile Home | 364 | 354 | | ? |

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% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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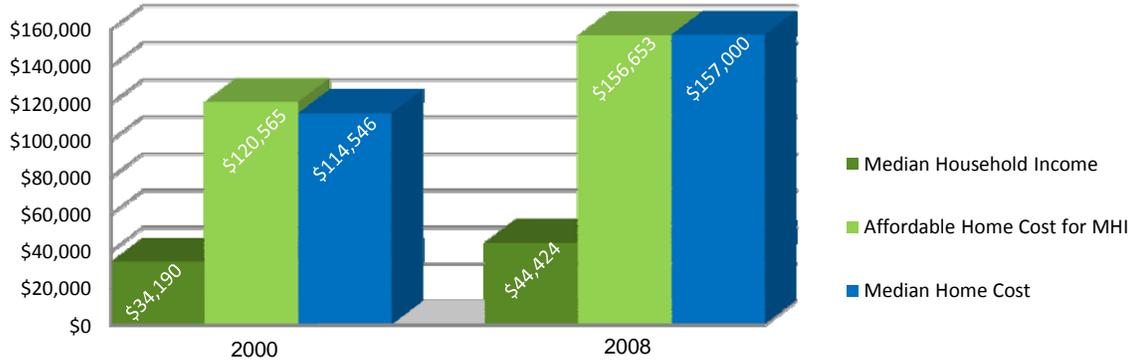
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County:
Sweet Grass



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$114,546 | (\$11,623) | 21.5% | \$32,910 | \$157,000 | (\$40,949) | 23.3% |
| Licensed Practical Nurse | \$37,740 | \$114,546 | \$18,537 | 16.6% | \$49,320 | \$157,000 | \$16,918 | 15.5% |
| Police Officer | \$30,980 | \$114,546 | (\$5,301) | 20.2% | \$44,320 | \$157,000 | (\$714) | 17.3% |
| Elementary School Teacher | \$31,510 | \$114,546 | (\$3,432) | 19.9% | \$37,980 | \$157,000 | (\$23,070) | 20.2% |
| Retail Salesperson | \$17,980 | \$114,546 | (\$51,143) | 34.8% | \$24,640 | \$157,000 | (\$70,111) | 31.1% |
| Individual with Disability, sole income = SSD + SSI | \$9,371 | \$114,546 | (\$81,499) | 66.9% | \$15,741 | \$157,000 | (\$101,492) | 48.7% |
| Senior on fixed-income | \$9,920 | \$114,546 | (\$79,566) | 63.2% | \$12,321 | \$157,000 | (\$113,552) | 62.2% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$114,546 | \$127,783 | 9.1% | \$93,640 | \$157,000 | \$173,205 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$114,546 | \$107,683 | 9.9% | \$75,960 | \$157,000 | \$110,859 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 74.1%
 Households in 2000 = 1,476
 Households in 2008 = 1,594
 % change in population, 2008 to 2025 = 7.1%
 % change in households, 2008 to 2025 = 8.3%
 % of population aged 65+ in 2025 = 27.9%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 346 | 1,793 | 2,082 | 289 |
| Single-family | 164 | 1,591 | | ? |
| Multi-family | 28 | 68 | | ? |
| Mobile Home | 154 | 134 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

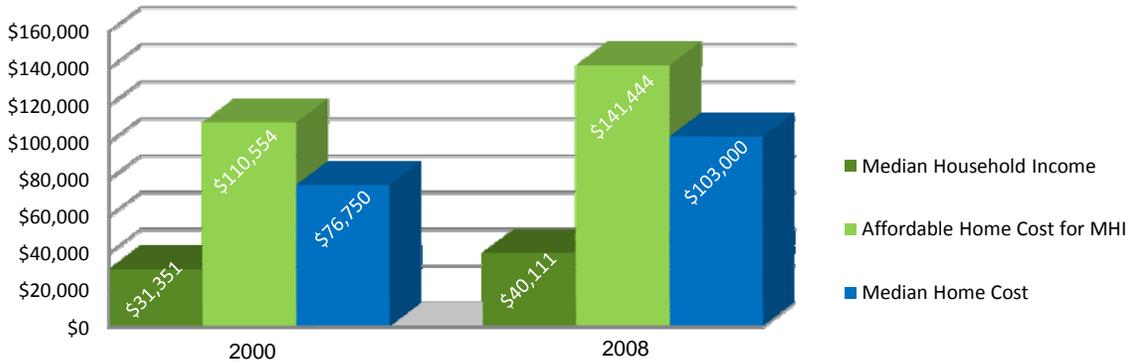
Housing Data and Statistics for Montana

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County:
Teton



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$76,750 | \$26,173 | 21.5% | \$32,910 | \$103,000 | \$13,051 | 23.4% |
| Licensed Practical Nurse | \$37,740 | \$76,750 | \$56,333 | 16.6% | \$49,320 | \$103,000 | \$70,918 | 15.6% |
| Police Officer | \$30,980 | \$76,750 | \$32,495 | 20.2% | \$44,320 | \$103,000 | \$53,286 | 17.3% |
| Elementary School Teacher | \$31,510 | \$76,750 | \$34,364 | 19.9% | \$37,980 | \$103,000 | \$30,930 | 20.2% |
| Retail Salesperson | \$17,980 | \$76,750 | (\$13,347) | 34.8% | \$24,640 | \$103,000 | (\$16,111) | 31.2% |
| Individual with Disability, sole income = SSD + SSI | \$12,458 | \$76,750 | (\$32,819) | 50.3% | \$15,549 | \$103,000 | (\$48,170) | 49.4% |
| Senior on fixed-income | \$11,026 | \$76,750 | (\$37,870) | 56.8% | \$13,695 | \$103,000 | (\$54,708) | 56.1% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$76,750 | \$165,579 | 9.1% | \$93,640 | \$103,000 | \$227,205 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$76,750 | \$145,479 | 9.9% | \$75,960 | \$103,000 | \$164,859 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 75.7%
 Households in 2000 = 2,538
 Households in 2008 = 2,431
 % change in population, 2008 to 2025 = 5.0%
 % change in households, 2008 to 2025 = 9.1%
 % of population aged 65+ in 2025 = 26.6%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 1,283 | 1,772 | 2,992 | 1,220 |
| Single-family | 896 | 1,545 | | ? |
| Multi-family | 190 | 35 | | ? |
| Mobile Home | 197 | 192 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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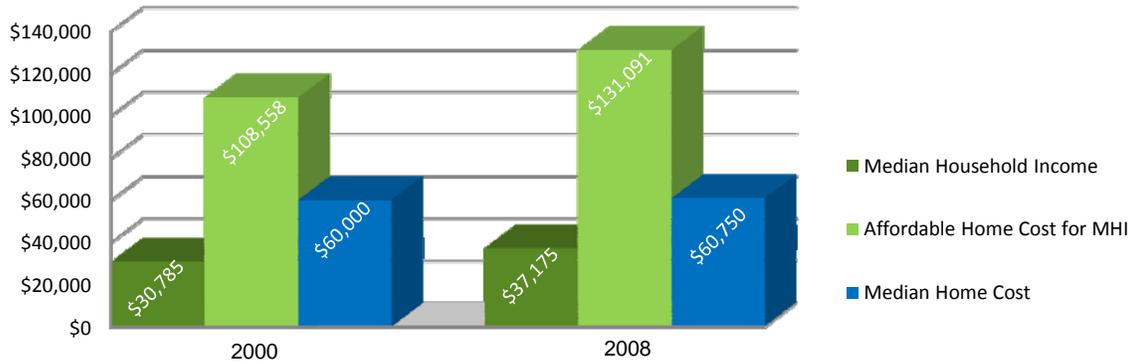
Housing Data and Statistics for Montana

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County:
Toole



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$60,000 | \$42,923 | 21.5% | \$32,910 | \$60,750 | \$55,301 | 23.4% |
| Licensed Practical Nurse | \$37,740 | \$60,000 | \$73,083 | 16.6% | \$49,320 | \$60,750 | \$113,168 | 15.6% |
| Police Officer | \$30,980 | \$60,000 | \$49,245 | 20.2% | \$44,320 | \$60,750 | \$95,536 | 17.3% |
| Elementary School Teacher | \$31,510 | \$60,000 | \$51,114 | 19.9% | \$37,980 | \$60,750 | \$73,180 | 20.2% |
| Retail Salesperson | \$17,980 | \$60,000 | \$3,403 | 34.8% | \$24,640 | \$60,750 | \$26,139 | 31.2% |
| Individual with Disability, sole income = SSD + SSI | \$11,295 | \$60,000 | (\$20,171) | 55.5% | \$15,597 | \$60,750 | (\$5,749) | 49.3% |
| Senior on fixed-income | \$10,954 | \$60,000 | (\$21,373) | 57.2% | \$13,606 | \$60,750 | (\$12,772) | 56.5% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$60,000 | \$182,329 | 9.1% | \$93,640 | \$60,750 | \$269,455 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$60,000 | \$162,229 | 9.9% | \$75,960 | \$60,750 | \$207,109 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 71.5%
 Households in 2000 = 1,962
 Households in 2008 = 1,954
 % change in population, 2008 to 2025 = -0.3%
 % change in households, 2008 to 2025 = 1.4%
 % of population aged 65+ in 2025 = 26.7%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 1,355 | 1,062 | 2,273 | 1,211 |
| Single-family | 930 | 763 | | ? |
| Multi-family | 261 | 115 | | ? |
| Mobile Home | 164 | 184 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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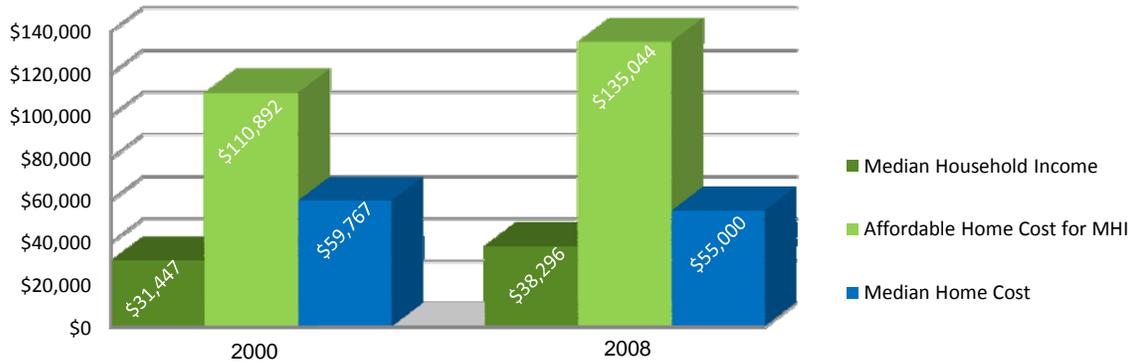
Housing Data and Statistics for Montana

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County:
Treasure



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$55,000 | \$59,464 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$55,000 | \$127,558 | 14.8% |
| Police Officer | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$55,000 | \$63,590 | 22.8% |
| Elementary School Teacher | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$55,000 | \$65,353 | 22.4% |
| Retail Salesperson | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$55,000 | \$18,418 | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$9,900 | \$59,767 | (\$24,856) | 63.3% | \$15,816 | \$55,000 | \$773 | 48.4% |
| Senior on fixed-income | \$9,975 | \$59,767 | (\$24,591) | 62.8% | \$12,390 | \$55,000 | (\$11,309) | 61.8% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$59,767 | \$182,562 | 9.1% | \$85,400 | \$55,000 | \$246,148 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$59,767 | \$162,462 | 9.9% | \$68,260 | \$55,000 | \$185,707 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 71.4%
 Households in 2000 = 357
 Households in 2008 = 260
 % change in population, 2008 to 2025 = -1.7%
 % change in households, 2008 to 2025 = 3.8%
 % of population aged 65+ in 2025 = 32.9%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 280 | 164 | 312 | 148 |
| Single-family | 214 | 99 | | ? |
| Multi-family | 3 | 12 | | ? |
| Mobile Home | 63 | 53 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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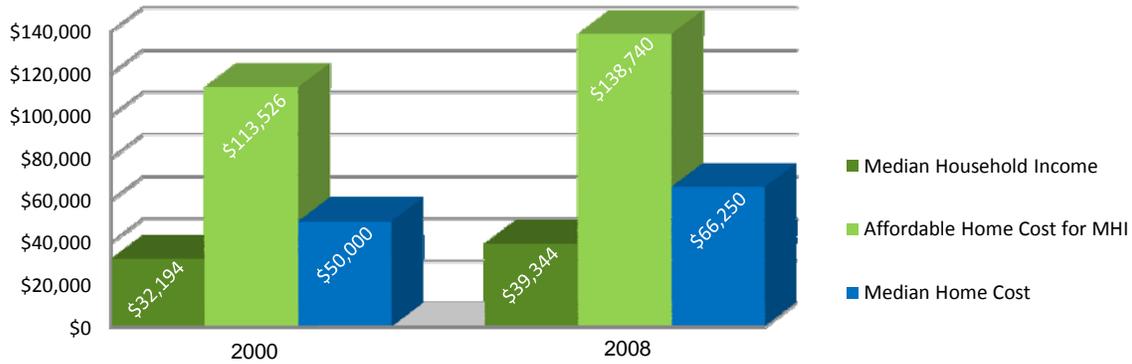
Housing Data and Statistics for Montana

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County:
Valley



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$50,000 | \$52,923 | 21.5% | \$32,460 | \$66,250 | \$48,214 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$50,000 | \$83,083 | 16.6% | \$51,770 | \$66,250 | \$116,308 | 14.8% |
| Police Officer | \$30,980 | \$50,000 | \$59,245 | 20.2% | \$33,630 | \$66,250 | \$52,340 | 22.8% |
| Elementary School Teacher | \$31,510 | \$50,000 | \$61,114 | 19.9% | \$34,130 | \$66,250 | \$54,103 | 22.4% |
| Retail Salesperson | \$17,980 | \$50,000 | \$13,403 | 34.8% | \$20,820 | \$66,250 | \$7,168 | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$11,624 | \$50,000 | (\$9,012) | 53.9% | \$14,900 | \$66,250 | (\$13,709) | 51.4% |
| Senior on fixed-income | \$11,091 | \$50,000 | (\$10,889) | 56.5% | \$13,776 | \$66,250 | (\$17,671) | 55.6% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$50,000 | \$192,329 | 9.1% | \$85,400 | \$66,250 | \$234,898 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$50,000 | \$172,229 | 9.9% | \$68,260 | \$66,250 | \$174,457 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

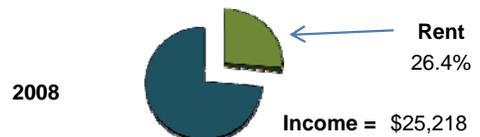
Homeownership rate in 2000 = 75.9%
 Households in 2000 = 3,150
 Households in 2008 = 2,884
 % change in population, 2008 to 2025 = -4.4%
 % change in households, 2008 to 2025 = -2.6%
 % of population aged 65+ in 2025 = 28.5%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 3,031 | 2,256 | 3,792 | 1,536 |
| Single-family | 2,732 | 1,508 | | ? |
| Multi-family | 83 | 582 | | ? |
| Mobile Home | 216 | 166 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment

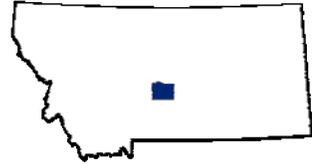


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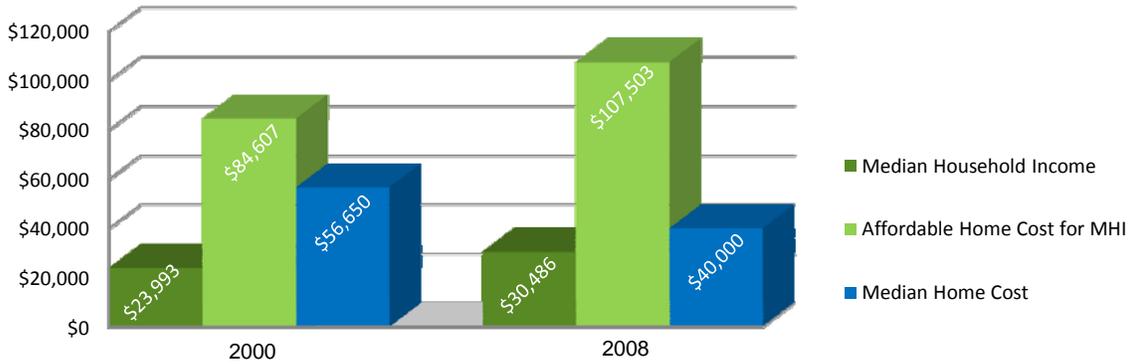
Housing Data and Statistics for Montana

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County:
Wheatland



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| | All single-income Wage Earners | \$29,187 | \$56,650 | \$46,273 | 21.5% | \$32,910 | \$40,000 | \$76,051 |
| Licensed Practical Nurse | \$37,740 | \$56,650 | \$76,433 | 16.6% | \$49,320 | \$40,000 | \$133,918 | 15.5% |
| Police Officer | \$30,980 | \$56,650 | \$52,595 | 20.2% | \$44,320 | \$40,000 | \$116,286 | 17.3% |
| Elementary School Teacher | \$31,510 | \$56,650 | \$54,464 | 19.9% | \$37,980 | \$40,000 | \$93,930 | 20.2% |
| Retail Salesperson | \$17,980 | \$56,650 | \$6,753 | 34.8% | \$24,640 | \$40,000 | \$46,889 | 31.1% |
| Individual with Disability, sole income = SSD + SSI | \$10,680 | \$56,650 | (\$18,988) | 58.7% | \$14,776 | \$40,000 | \$12,104 | 51.8% |
| Senior on fixed-income | \$10,864 | \$56,650 | (\$18,340) | 57.7% | \$13,494 | \$40,000 | \$7,584 | 56.8% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$56,650 | \$185,679 | 9.1% | \$93,640 | \$40,000 | \$290,205 | 8.2% |
| Two incomes: Two Teachers | \$63,020 | \$56,650 | \$165,579 | 9.9% | \$75,960 | \$40,000 | \$227,859 | 10.1% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 72.2%
 Households in 2000 = 853
 Households in 2008 = 778
 % change in population, 2008 to 2025 = -5.2%
 % change in households, 2008 to 2025 = 0.4%
 % of population aged 65+ in 2025 = 24.0%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 726 | 447 | 985 | 538 |
| Single-family | 531 | 372 | | ? |
| Multi-family | 28 | 24 | | ? |
| Mobile Home | 167 | 51 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment



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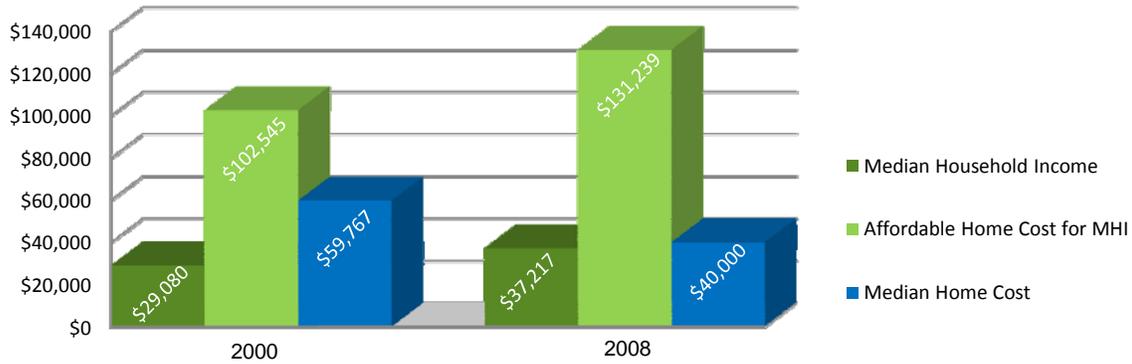
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County:
Wibaux



Housing Affordability Gap



The Ability to Obtain Affordable Housing with their Income

| Select Occupations | 2000 | | | | 2008 | | | |
|---|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$40,000 | \$74,464 | 23.6% |
| Licensed Practical Nurse | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$40,000 | \$142,558 | 14.8% |
| Police Officer | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$40,000 | \$78,590 | 22.8% |
| Elementary School Teacher | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$40,000 | \$80,353 | 22.4% |
| Retail Salesperson | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$40,000 | \$33,418 | 36.8% |
| Individual with Disability, sole income = SSD + SSI | \$9,669 | \$59,767 | (\$25,673) | 64.8% | \$21,800 | \$40,000 | \$36,874 | 35.1% |
| Senior on fixed-income | \$11,128 | \$59,767 | (\$20,526) | 56.3% | \$13,822 | \$40,000 | \$8,740 | 55.4% |
| Police Officer and Licensed Practical Nurse | \$68,720 | \$59,767 | \$182,562 | 9.1% | \$85,400 | \$40,000 | \$261,148 | 9.0% |
| Two incomes: Two Teachers | \$63,020 | \$59,767 | \$162,462 | 9.9% | \$68,260 | \$40,000 | \$200,707 | 11.2% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

Housing Units and Structure-type data

Homeownership rate in 2000 = 73.2%
 Households in 2000 = 421
 Households in 2008 = 332
 % change in population, 2008 to 2025 = -2.9%
 % change in households, 2008 to 2025 = 0.3%
 % of population aged 65+ in 2025 = 33.2%

Estimated Housing Units needed by 2025

| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
|---------------|--------------------------------------|---|------------------------------------|--|
| TOTAL | 346 | 191 | 427 | 236 |
| Single-family | 298 | 108 | | ? |
| Multi-family | 15 | 22 | | ? |
| Mobile Home | 33 | 61 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?

% of Median Renter Income to Rent a 2-bedroom apartment



% of Income of Senior on fixed-income to Rent a 1-bedroom apartment

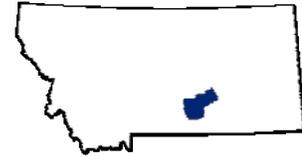


The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

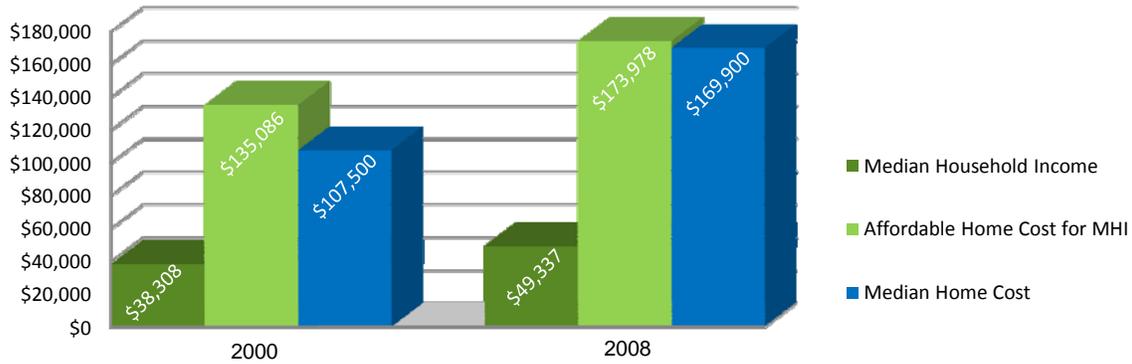
Housing Data and Statistics for Montana

Data was collected by the Housing Coordinating Team for this White Paper in an effort to document the housing affordability problems experienced by Montanans across the entire state. Our only goal is that this illumination of problems can help lead to solutions for the future.

County:
Yellowstone



Housing Affordability Gap

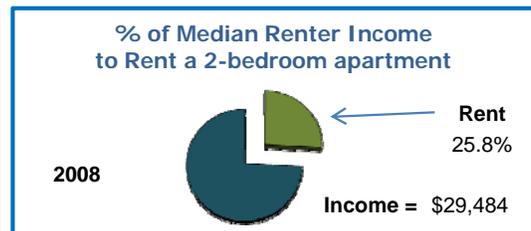


| Select Occupations | The Ability to Obtain Affordable Housing with their Income | | | | | | | |
|---|--|------------------|--|---|--------------------|------------------|--|---|
| | 2000 | | | | 2008 | | | |
| | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment | Average Annual Pay | Median Home Cost | * Home Affordability Excess or Shortfall | % of income to rent 2-bedroom apartment |
| All single-income Wage Earners | \$29,187 | \$107,500 | (\$4,577) | 24.1% | \$35,560 | \$169,900 | (\$44,504) | 24.6% |
| Licensed Practical Nurse | \$34,690 | \$107,500 | \$14,828 | 20.3% | \$56,600 | \$169,900 | \$29,690 | 15.5% |
| Police Officer | \$30,980 | \$107,500 | \$1,745 | 22.7% | \$46,150 | \$169,900 | (\$7,160) | 19.0% |
| Elementary School Teacher | \$33,540 | \$107,500 | \$10,773 | 21.0% | \$43,940 | \$169,900 | (\$14,954) | 19.9% |
| Retail Salesperson | \$20,900 | \$107,500 | (\$33,800) | 33.7% | \$25,050 | \$169,900 | (\$81,566) | 34.9% |
| Individual with Disability, sole income = SSD + SSI | \$12,232 | \$107,500 | (\$64,365) | 57.5% | \$15,906 | \$169,900 | (\$113,811) | 55.0% |
| Senior on fixed-income | \$11,547 | \$107,500 | (\$66,783) | 61.0% | \$14,342 | \$169,900 | (\$119,326) | 61.0% |
| Police Officer and Licensed Practical Nurse | \$65,670 | \$107,500 | \$124,073 | 10.7% | \$102,750 | \$169,900 | \$192,429 | 8.5% |
| Two incomes: Two Teachers | \$67,080 | \$107,500 | \$129,046 | 10.5% | \$87,880 | \$169,900 | \$139,993 | 10.0% |

* (red) indicates homebuyer shortfall and/or rent which exceeds 30% of income

| Housing Units and Structure-type data | | | | |
|--|--------------------------------------|---|------------------------------------|--|
| Homeownership rate in 2000 = 69.2% | | | | |
| Households in 2000 = 52,084 | | | | |
| Households in 2008 = 58,850 | | | | |
| % change in population, 2008 to 2025 = 20.3% | | | | |
| % change in households, 2008 to 2025 = 23.4% | | | | |
| % of population aged 65+ in 2025 = 21.1% | | | | |
| Estimated Housing Units needed by 2025 | | | | |
| Housing Units | Units in Poor Condition Lost by 2025 | Units in Good Condition Available in 2025 | Total Housing Units Needed by 2025 | New Housing Units that must be created by 2025 |
| TOTAL | 10,769 | 49,471 | 75,809 | 26,338 |
| Single-family | 4,674 | 37,719 | | ? |
| Multi-family | 1,475 | 8,729 | | ? |
| Mobile Home | 4,620 | 3,023 | | ? |

The data in the table gives a rough estimate of housing needs and some suggested options for the county in meeting those needs in the future. One option is to focus on rehabilitating the units in poor condition. This will reduce the number of new units needed. The type of new units will be determined entirely by whether they will be owned or rented. The higher the housing costs relative to incomes, the more expensive both rental and homeownership housing will be and the fewer new homeowners will be created between the years 2008 and 2025. What types of housing structures best fit the county's needs for homeowner and renter households in the future, given the costs of homeownership and rental units projected in charts above?



The generally accepted standard definition of **Affordable Housing** is that housing costs do not exceed 30% of income.

Appendix A
Comparison of Housing Affordability Gap data

| Geographic Area | 2000 | | | 2006 | | | 2008 | | |
|-----------------|-------------------------|------------------------|------------------|-------------------------|------------------------|------------------|-------------------------|------------------------|------------------|
| | Median Household Income | Home Affordable to MHI | Median Home Cost | Median Household Income | Home Affordable to MHI | Median Home Cost | Median Household Income | Home Affordable to MHI | Median Home Cost |
| Montana | \$ 33,281 | \$117,359 | \$115,000 | \$ 40,082 | \$141,341 | \$ 172,180 | \$43,948 | \$154,975 | \$168,200 |
| Beaverhead | \$ 30,499 | \$107,549 | \$75,000 | \$ 34,774 | \$122,623 | \$ 103,450 | \$39,284 | \$138,528 | \$128,513 |
| Big Horn | \$ 27,502 | \$96,981 | \$69,500 | \$ 31,938 | \$112,623 | \$ 138,202 | \$37,798 | \$133,288 | \$75,000 |
| Blaine | \$ 26,157 | \$92,238 | \$63,000 | \$ 29,654 | \$104,569 | \$ 92,784 | \$32,605 | \$114,976 | \$47,500 |
| Broadwater | \$ 33,572 | \$118,386 | \$83,000 | \$ 37,104 | \$130,842 | \$ 182,218 | \$40,104 | \$141,420 | \$169,500 |
| Carbon | \$ 33,556 | \$118,329 | \$115,000 | \$ 37,855 | \$133,489 | \$ 243,770 | \$47,802 | \$168,565 | \$193,000 |
| Carter | \$ 27,850 | \$98,208 | \$59,767 | \$ 30,705 | \$108,277 | \$ 95,000 | \$34,070 | \$120,142 | \$55,000 |
| Cascade | \$ 33,819 | \$119,257 | \$98,050 | \$ 39,430 | \$139,043 | \$ 189,404 | \$42,528 | \$149,967 | \$147,250 |
| Chouteau | \$ 30,054 | \$105,980 | \$72,750 | \$ 33,724 | \$118,922 | \$ 96,231 | \$40,588 | \$143,126 | \$51,750 |
| Custer | \$ 31,361 | \$110,589 | \$62,000 | \$ 35,223 | \$124,209 | \$ 96,592 | \$39,859 | \$140,556 | \$95,500 |
| Daniels | \$ 29,720 | \$104,802 | \$59,767 | \$ 31,832 | \$112,249 | \$ 61,604 | \$34,239 | \$120,738 | \$35,000 |
| Dawson | \$ 33,200 | \$117,074 | \$63,800 | \$ 37,559 | \$132,446 | \$ 159,333 | \$43,399 | \$153,039 | \$83,500 |
| Deer Lodge | \$ 27,795 | \$98,014 | \$50,000 | \$ 31,833 | \$112,252 | \$ 110,045 | \$34,126 | \$120,339 | \$84,500 |
| Fallon | \$ 32,339 | \$114,038 | \$59,767 | \$ 38,634 | \$136,234 | \$ 52,542 | \$47,099 | \$166,086 | \$68,000 |
| Fergus | \$ 31,624 | \$111,516 | \$63,000 | \$ 35,655 | \$125,732 | \$ 160,277 | \$39,561 | \$139,505 | \$81,550 |
| Flathead | \$ 36,327 | \$128,101 | \$138,950 | \$ 41,554 | \$146,531 | \$ 263,033 | \$44,013 | \$155,204 | \$218,700 |
| Gallatin | \$ 39,592 | \$139,614 | \$139,900 | \$ 47,170 | \$166,336 | \$ 254,738 | \$53,042 | \$187,043 | \$240,000 |
| Garfield | \$ 28,622 | \$100,930 | \$59,767 | \$ 29,487 | \$103,982 | \$ 108,722 | \$35,585 | \$125,484 | \$50,000 |
| Glacier | \$ 27,049 | \$95,383 | \$65,750 | \$ 31,527 | \$111,173 | \$ 83,213 | \$36,149 | \$127,473 | \$85,250 |
| Golden Valley | \$ 26,886 | \$94,809 | \$70,888 | \$ 28,581 | \$100,785 | \$ 73,680 | \$33,753 | \$119,024 | \$40,000 |
| Granite | \$ 29,362 | \$103,540 | \$57,000 | \$ 33,378 | \$117,700 | \$ 239,025 | \$38,323 | \$135,139 | \$175,000 |
| Hill | \$ 32,043 | \$112,994 | \$86,500 | \$ 37,339 | \$131,668 | \$ 160,163 | \$40,341 | \$142,255 | \$50,000 |
| Jefferson | \$ 43,283 | \$152,630 | \$144,500 | \$ 51,167 | \$180,432 | \$ 160,000 | \$56,650 | \$199,766 | \$196,750 |
| Judith Basin | \$ 29,704 | \$104,746 | \$56,650 | \$ 32,361 | \$114,114 | \$ 50,230 | \$37,033 | \$130,590 | \$61,500 |
| Lake | \$ 29,527 | \$104,122 | \$141,000 | \$ 37,217 | \$131,238 | \$ 208,500 | \$38,505 | \$135,781 | \$184,500 |
| Lewis & Clark | \$ 39,893 | \$140,675 | \$112,194 | \$ 47,156 | \$166,288 | \$ 193,523 | \$49,959 | \$176,171 | \$186,500 |
| Liberty | \$ 29,505 | \$104,044 | \$70,888 | \$ 33,092 | \$116,694 | \$ 71,286 | \$35,663 | \$125,759 | \$68,000 |
| Lincoln | \$ 28,389 | \$100,109 | \$81,250 | \$ 31,654 | \$111,621 | \$ 146,934 | \$33,383 | \$117,719 | \$156,000 |
| McCone | \$ 30,876 | \$108,879 | \$59,767 | \$ 32,291 | \$113,868 | \$ 98,471 | \$45,770 | \$161,400 | \$45,000 |
| Madison | \$ 31,457 | \$110,927 | \$87,500 | \$ 35,879 | \$126,521 | \$ 275,138 | \$37,576 | \$132,505 | \$335,000 |
| Meagher | \$ 28,172 | \$99,343 | \$73,929 | \$ 30,292 | \$106,819 | \$ 111,394 | \$30,142 | \$106,290 | \$45,000 |
| Mineral | \$ 28,209 | \$99,474 | \$79,900 | \$ 32,833 | \$115,780 | \$ 232,800 | \$34,985 | \$123,368 | \$150,000 |
| Missoula | \$ 35,353 | \$124,666 | \$132,000 | \$ 42,976 | \$151,546 | \$ 261,700 | \$43,260 | \$152,549 | \$209,950 |
| Musselshell | \$ 26,278 | \$92,665 | \$80,875 | \$ 31,632 | \$111,544 | \$ 111,394 | \$34,318 | \$121,016 | \$77,500 |
| Park | \$ 32,593 | \$114,933 | \$92,500 | \$ 37,227 | \$131,275 | \$ 184,806 | \$39,847 | \$140,513 | \$209,000 |
| Petroleum | \$ 24,618 | \$86,811 | \$70,888 | \$ 26,626 | \$93,891 | \$ 111,394 | \$31,243 | \$110,173 | \$50,000 |
| Phillips | \$ 29,414 | \$103,723 | \$75,000 | \$ 33,634 | \$118,603 | \$ 76,696 | \$35,229 | \$124,229 | \$47,500 |
| Pondera | \$ 30,569 | \$107,796 | \$53,000 | \$ 32,482 | \$114,543 | \$ 111,394 | \$35,718 | \$125,953 | \$59,498 |
| Powder River | \$ 29,830 | \$105,190 | \$73,929 | \$ 34,947 | \$123,236 | \$ 98,471 | \$36,933 | \$130,238 | \$55,000 |
| Powell | \$ 31,530 | \$111,185 | \$72,500 | \$ 38,523 | \$135,845 | \$ 194,206 | \$38,836 | \$136,948 | \$130,000 |
| Prairie | \$ 27,568 | \$97,214 | \$59,767 | \$ 31,881 | \$112,421 | \$ 113,500 | \$33,590 | \$118,449 | \$36,000 |
| Ravalli | \$ 33,121 | \$116,795 | \$129,900 | \$ 38,427 | \$135,508 | \$ 235,963 | \$43,613 | \$153,793 | \$235,400 |
| Richland | \$ 33,605 | \$118,502 | \$63,500 | \$ 37,985 | \$133,947 | \$ 131,353 | \$49,838 | \$175,745 | \$84,000 |
| Roosevelt | \$ 25,474 | \$89,829 | \$55,000 | \$ 28,543 | \$100,652 | \$ 98,471 | \$32,671 | \$115,208 | \$50,000 |
| Rosebud | \$ 36,980 | \$130,403 | \$71,250 | \$ 42,874 | \$151,186 | \$ 119,490 | \$45,789 | \$161,467 | \$100,000 |
| Sanders | \$ 27,798 | \$98,025 | \$135,000 | \$ 30,840 | \$108,750 | \$ 221,449 | \$30,250 | \$106,671 | \$133,500 |
| Sheridan | \$ 31,392 | \$110,698 | \$59,767 | \$ 33,709 | \$118,867 | \$ 74,489 | \$40,127 | \$141,501 | \$42,500 |
| Silver Bow | \$ 31,284 | \$110,317 | \$65,500 | \$ 34,784 | \$122,659 | \$ 169,687 | \$38,439 | \$135,548 | \$95,000 |
| Stillwater | \$ 42,082 | \$148,395 | \$127,900 | \$ 48,180 | \$169,897 | \$ 150,000 | \$54,493 | \$192,160 | \$155,000 |
| Sweet Grass | \$ 34,190 | \$120,565 | \$114,546 | \$ 38,497 | \$135,753 | \$ 210,694 | \$44,424 | \$156,653 | \$157,000 |
| Teton | \$ 31,351 | \$110,554 | \$76,750 | \$ 35,387 | \$124,785 | \$ 129,749 | \$40,111 | \$141,444 | \$103,000 |
| Toole | \$ 30,785 | \$108,558 | \$60,000 | \$ 35,313 | \$124,524 | \$ 111,394 | \$37,175 | \$131,091 | \$60,750 |
| Treasure | \$ 31,447 | \$110,892 | \$59,767 | \$ 38,511 | \$135,801 | \$ 98,471 | \$38,296 | \$135,044 | \$55,000 |
| Valley | \$ 32,194 | \$113,526 | \$50,000 | \$ 35,604 | \$125,552 | \$ 92,335 | \$39,344 | \$138,740 | \$66,250 |
| Wheatland | \$ 23,993 | \$84,607 | \$56,650 | \$ 26,677 | \$94,070 | \$ 111,394 | \$30,486 | \$107,503 | \$40,000 |
| Wibaux | \$ 29,080 | \$102,545 | \$59,767 | \$ 31,920 | \$112,561 | \$ 98,471 | \$37,217 | \$131,239 | \$40,000 |
| Yellowstone | \$ 38,308 | \$135,086 | \$107,500 | \$ 42,859 | \$151,135 | \$ 177,038 | \$49,337 | \$173,978 | \$169,900 |

Appendix B

Comparison of All Wage Earners' Average Annual Pay Relative to Affordability of Housing

| Geographic Area | 2000 | | | | 2008 | | | |
|-----------------|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | Home Affordability Excess or Shortfall | % of Income to Rent 2-Bedroom Apartment | Average Annual Pay | Median Home Cost | Home Affordability Excess or Shortfall | % of Income to Rent 2-Bedroom Apartment |
| Montana | \$29,919 | \$115,000 | (\$9,496) | 21.3% | \$34,190 | \$168,200 | (\$47,635) | 25.3% |
| Beaverhead | \$29,187 | \$75,000 | \$27,923 | 21.5% | \$34,890 | \$128,513 | (\$5,480) | 27.6% |
| Big Horn | \$29,187 | \$69,500 | \$33,423 | 21.5% | \$32,910 | \$75,000 | \$41,051 | 23.3% |
| Blaine | \$29,187 | \$63,000 | \$39,923 | 21.5% | \$32,910 | \$47,500 | \$68,551 | 23.4% |
| Broadwater | \$29,187 | \$83,000 | \$19,923 | 21.5% | \$34,890 | \$169,500 | (\$46,467) | 23.4% |
| Carbon | \$29,187 | \$115,000 | (\$12,077) | 24.4% | \$35,560 | \$193,000 | (\$67,604) | 24.6% |
| Carter | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$55,000 | \$59,464 | 23.7% |
| Cascade | \$23,733 | \$98,050 | (\$14,360) | 29.1% | \$32,780 | \$147,250 | (\$31,657) | 24.5% |
| Chouteau | \$29,187 | \$72,750 | \$30,173 | 21.5% | \$32,910 | \$51,750 | \$64,301 | 23.4% |
| Custer | \$29,187 | \$62,000 | \$40,923 | 21.5% | \$32,460 | \$95,500 | \$18,964 | 23.6% |
| Daniels | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$35,000 | \$79,464 | 23.6% |
| Dawson | \$29,187 | \$63,800 | \$39,123 | 21.5% | \$32,460 | \$83,500 | \$30,964 | 23.6% |
| Deer Lodge | \$29,187 | \$50,000 | \$52,923 | 21.5% | \$34,890 | \$84,500 | \$38,533 | 23.4% |
| Fallon | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$68,000 | \$46,464 | 23.6% |
| Fergus | \$29,187 | \$63,000 | \$39,923 | 21.5% | \$32,910 | \$81,550 | \$34,501 | 23.3% |
| Flathead | \$29,187 | \$138,950 | (\$36,027) | 21.8% | \$32,550 | \$218,700 | (\$103,918) | 26.9% |
| Gallatin | \$29,187 | \$139,900 | (\$36,977) | 27.1% | \$34,890 | \$240,000 | (\$116,967) | 28.4% |
| Garfield | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$50,000 | \$64,464 | 23.6% |
| Glacier | \$29,187 | \$65,750 | \$37,173 | 21.5% | \$32,910 | \$85,250 | \$30,801 | 23.4% |
| Golden Valley | \$29,187 | \$70,888 | \$32,035 | 21.5% | \$32,910 | \$40,000 | \$76,051 | 23.3% |
| Granite | \$29,187 | \$57,000 | \$45,923 | 21.5% | \$34,890 | \$175,000 | (\$51,967) | 23.4% |
| Hill | \$29,187 | \$86,500 | \$16,423 | 21.5% | \$32,910 | \$50,000 | \$66,051 | 23.3% |
| Jefferson | \$29,187 | \$144,500 | (\$41,577) | 21.5% | \$34,890 | \$196,750 | (\$73,717) | 23.4% |
| Judith Basin | \$29,187 | \$56,650 | \$46,273 | 21.5% | \$32,910 | \$61,500 | \$54,551 | 23.4% |
| Lake | \$29,187 | \$141,000 | (\$38,077) | 21.5% | \$32,550 | \$184,500 | (\$69,718) | 25.0% |
| Lewis and Clark | \$29,187 | \$112,194 | (\$9,271) | 24.4% | \$34,890 | \$186,500 | (\$63,467) | 24.8% |
| Liberty | \$29,187 | \$70,888 | \$32,035 | 21.5% | \$32,910 | \$68,000 | \$48,051 | 23.4% |
| Lincoln | \$29,187 | \$81,250 | \$21,673 | 21.5% | \$32,550 | \$156,000 | (\$41,218) | 25.6% |
| McCone | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$45,000 | \$69,464 | 23.6% |
| Madison | \$29,187 | \$87,500 | \$15,423 | 21.5% | \$34,890 | \$335,000 | (\$211,967) | 27.6% |
| Meagher | \$29,187 | \$73,929 | \$28,994 | 21.5% | \$34,890 | \$45,000 | \$78,033 | 27.6% |
| Mineral | \$29,187 | \$79,900 | \$23,023 | 21.5% | \$32,550 | \$150,000 | (\$35,218) | 29.3% |
| Missoula | \$31,370 | \$132,000 | (\$21,379) | 22.6% | \$34,270 | \$209,950 | (\$89,103) | 28.5% |
| Musselshell | \$29,187 | \$80,875 | \$22,048 | 21.5% | \$32,910 | \$77,500 | \$38,551 | 23.3% |
| Park | \$29,187 | \$92,500 | \$10,423 | 21.5% | \$34,890 | \$209,000 | (\$85,967) | 26.3% |
| Petroleum | \$29,187 | \$70,888 | \$32,035 | 21.5% | \$32,910 | \$50,000 | \$66,051 | 23.3% |
| Phillips | \$29,187 | \$75,000 | \$27,923 | 21.5% | \$32,460 | \$47,500 | \$66,964 | 23.6% |
| Pondera | \$29,187 | \$53,000 | \$49,923 | 21.5% | \$32,910 | \$59,498 | \$56,553 | 23.4% |
| Powder River | \$29,187 | \$73,929 | \$28,994 | 21.5% | \$32,460 | \$55,000 | \$59,464 | 23.6% |
| Powell | \$29,187 | \$72,500 | \$30,423 | 21.5% | \$34,890 | \$130,000 | (\$6,967) | 23.4% |
| Prairie | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$36,000 | \$78,464 | 23.6% |
| Ravalli | \$29,187 | \$129,900 | (\$26,977) | 21.5% | \$32,550 | \$235,400 | (\$120,618) | 27.4% |
| Richland | \$29,187 | \$63,500 | \$39,423 | 21.5% | \$32,460 | \$84,000 | \$30,464 | 23.6% |
| Roosevelt | \$29,187 | \$55,000 | \$47,923 | 21.5% | \$32,460 | \$50,000 | \$64,464 | 23.6% |
| Rosebud | \$29,187 | \$71,250 | \$31,673 | 21.5% | \$32,460 | \$100,000 | \$14,464 | 23.6% |
| Sanders | \$29,187 | \$135,000 | (\$32,077) | 21.5% | \$32,550 | \$133,500 | (\$18,718) | 25.6% |
| Sheridan | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$42,500 | \$71,964 | 23.6% |
| Silver Bow | \$29,187 | \$65,500 | \$37,423 | 21.5% | \$34,890 | \$95,000 | \$28,033 | 22.0% |
| Stillwater | \$29,187 | \$127,900 | (\$24,977) | 21.5% | \$32,910 | \$155,000 | (\$38,949) | 23.3% |
| Sweet Grass | \$29,187 | \$114,546 | (\$11,623) | 21.5% | \$32,910 | \$157,000 | (\$40,949) | 23.3% |
| Teton | \$29,187 | \$76,750 | \$26,173 | 21.5% | \$32,910 | \$103,000 | \$13,051 | 23.4% |
| Toole | \$29,187 | \$60,000 | \$42,923 | 21.5% | \$32,910 | \$60,750 | \$55,301 | 23.4% |
| Treasure | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$55,000 | \$59,464 | 23.6% |
| Valley | \$29,187 | \$50,000 | \$52,923 | 21.5% | \$32,460 | \$66,250 | \$48,214 | 23.6% |
| Wheatland | \$29,187 | \$56,650 | \$46,273 | 21.5% | \$32,910 | \$40,000 | \$76,051 | 23.3% |
| Wibaux | \$29,187 | \$59,767 | \$43,156 | 21.5% | \$32,460 | \$40,000 | \$74,464 | 23.6% |
| Yellowstone | \$29,187 | \$107,500 | (\$4,577) | 24.1% | \$35,560 | \$169,900 | (\$44,504) | 24.6% |

Appendix C

Comparison of Licensed Practical Nurses' Average Annual Pay Relative to Affordability of Housing

| Geographic Area | 2000 | | | | 2008 | | | |
|-----------------|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | Home Affordability Excess or Shortfall | % of Income to Rent 2-Bedroom Apartment | Average Annual Pay | Median Home Cost | Home Affordability Excess or Shortfall | % of Income to Rent 2-Bedroom Apartment |
| Montana | \$37,740 | \$115,000 | \$18,083 | 16.9% | \$55,060 | \$168,200 | \$25,959 | 15.7% |
| Beaverhead | \$37,740 | \$75,000 | \$58,083 | 16.6% | \$53,240 | \$128,513 | \$59,228 | 18.1% |
| Big Horn | \$37,740 | \$69,500 | \$63,583 | 16.6% | \$49,320 | \$75,000 | \$98,918 | 15.5% |
| Blaine | \$37,740 | \$63,000 | \$70,083 | 16.6% | \$49,320 | \$47,500 | \$126,418 | 15.6% |
| Broadwater | \$37,740 | \$83,000 | \$50,083 | 16.6% | \$53,240 | \$169,500 | \$18,241 | 15.3% |
| Carbon | \$34,690 | \$115,000 | \$7,328 | 20.6% | \$56,600 | \$193,000 | \$6,590 | 15.5% |
| Carter | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$55,000 | \$127,558 | 14.8% |
| Cascade | \$24,790 | \$98,050 | (\$10,633) | 27.8% | \$56,380 | \$147,250 | \$51,564 | 14.2% |
| Chouteau | \$37,740 | \$72,750 | \$60,333 | 16.6% | \$49,320 | \$51,750 | \$122,168 | 15.6% |
| Custer | \$37,740 | \$62,000 | \$71,083 | 16.6% | \$51,770 | \$95,500 | \$87,058 | 14.8% |
| Daniels | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$35,000 | \$147,558 | 14.8% |
| Dawson | \$37,740 | \$63,800 | \$69,283 | 16.6% | \$51,770 | \$83,500 | \$99,058 | 14.8% |
| Deer Lodge | \$37,740 | \$50,000 | \$83,083 | 16.6% | \$53,240 | \$84,500 | \$103,241 | 15.3% |
| Fallon | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$68,000 | \$114,558 | 14.8% |
| Fergus | \$37,740 | \$63,000 | \$70,083 | 16.6% | \$49,320 | \$81,550 | \$92,368 | 15.5% |
| Flathead | \$37,740 | \$138,950 | (\$5,867) | 16.9% | \$53,920 | \$218,700 | (\$28,561) | 16.2% |
| Gallatin | \$37,740 | \$139,900 | (\$6,817) | 21.0% | \$53,240 | \$240,000 | (\$52,259) | 18.6% |
| Garfield | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$50,000 | \$132,558 | 14.8% |
| Glacier | \$37,740 | \$65,750 | \$67,333 | 16.6% | \$49,320 | \$85,250 | \$88,668 | 15.6% |
| Golden Valley | \$37,740 | \$70,888 | \$62,195 | 16.6% | \$49,320 | \$40,000 | \$133,918 | 15.5% |
| Granite | \$37,740 | \$57,000 | \$76,083 | 16.6% | \$53,240 | \$175,000 | \$12,741 | 15.3% |
| Hill | \$37,740 | \$86,500 | \$46,583 | 16.6% | \$49,320 | \$50,000 | \$123,918 | 15.5% |
| Jefferson | \$37,740 | \$144,500 | (\$11,417) | 16.6% | \$53,240 | \$196,750 | (\$9,009) | 15.3% |
| Judith Basin | \$37,740 | \$56,650 | \$76,433 | 16.6% | \$49,320 | \$61,500 | \$112,418 | 15.6% |
| Lake | \$37,740 | \$141,000 | (\$7,917) | 16.6% | \$53,920 | \$184,500 | \$5,639 | 15.1% |
| Lewis and Clark | \$37,740 | \$112,194 | \$20,889 | 18.9% | \$53,240 | \$186,500 | \$1,241 | 16.2% |
| Liberty | \$37,740 | \$70,888 | \$62,195 | 16.6% | \$49,320 | \$68,000 | \$105,918 | 15.6% |
| Lincoln | \$37,740 | \$81,250 | \$51,833 | 16.6% | \$53,920 | \$156,000 | \$34,139 | 15.4% |
| McCone | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$45,000 | \$137,558 | 14.8% |
| Madison | \$37,740 | \$87,500 | \$45,583 | 16.6% | \$53,240 | \$335,000 | (\$147,259) | 18.1% |
| Meagher | \$37,740 | \$73,929 | \$59,154 | 16.6% | \$53,240 | \$45,000 | \$142,741 | 18.1% |
| Mineral | \$37,740 | \$79,900 | \$53,183 | 16.6% | \$53,920 | \$150,000 | \$40,139 | 17.7% |
| Missoula | \$43,870 | \$132,000 | \$22,700 | 16.1% | \$56,600 | \$209,950 | (\$10,360) | 17.3% |
| Musselshell | \$37,740 | \$80,875 | \$52,208 | 16.6% | \$49,320 | \$77,500 | \$96,418 | 15.5% |
| Park | \$37,740 | \$92,500 | \$40,583 | 16.6% | \$53,240 | \$209,000 | (\$21,259) | 17.2% |
| Petroleum | \$37,740 | \$70,888 | \$62,195 | 16.6% | \$49,320 | \$50,000 | \$123,918 | 15.5% |
| Phillips | \$37,740 | \$75,000 | \$58,083 | 16.6% | \$51,770 | \$47,500 | \$135,058 | 14.8% |
| Pondera | \$37,740 | \$53,000 | \$80,083 | 16.6% | \$49,320 | \$59,498 | \$114,420 | 15.6% |
| Powder River | \$37,740 | \$73,929 | \$59,154 | 16.6% | \$51,770 | \$55,000 | \$127,558 | 14.8% |
| Powell | \$37,740 | \$72,500 | \$60,583 | 16.6% | \$53,240 | \$130,000 | \$57,741 | 15.3% |
| Prairie | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$49,320 | \$36,000 | \$137,918 | 15.5% |
| Ravalli | \$37,740 | \$129,900 | \$3,183 | 16.6% | \$53,920 | \$235,400 | (\$45,261) | 16.5% |
| Richland | \$37,740 | \$63,500 | \$69,583 | 16.6% | \$51,770 | \$84,000 | \$98,558 | 14.8% |
| Roosevelt | \$37,740 | \$55,000 | \$78,083 | 16.6% | \$51,770 | \$50,000 | \$132,558 | 14.8% |
| Rosebud | \$37,740 | \$71,250 | \$61,833 | 16.6% | \$51,770 | \$100,000 | \$82,558 | 14.8% |
| Sanders | \$37,740 | \$135,000 | (\$1,917) | 16.6% | \$53,920 | \$133,500 | \$56,639 | 15.4% |
| Sheridan | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$42,500 | \$140,058 | 14.8% |
| Silver Bow | \$37,740 | \$65,500 | \$67,583 | 16.6% | \$53,240 | \$95,000 | \$92,741 | 14.4% |
| Stillwater | \$37,740 | \$127,900 | \$5,183 | 16.6% | \$49,320 | \$155,000 | \$18,918 | 15.5% |
| Sweet Grass | \$37,740 | \$114,546 | \$18,537 | 16.6% | \$49,320 | \$157,000 | \$16,918 | 15.5% |
| Teton | \$37,740 | \$76,750 | \$56,333 | 16.6% | \$49,320 | \$103,000 | \$70,918 | 15.6% |
| Toole | \$37,740 | \$60,000 | \$73,083 | 16.6% | \$49,320 | \$60,750 | \$113,168 | 15.6% |
| Treasure | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$55,000 | \$127,558 | 14.8% |
| Valley | \$37,740 | \$50,000 | \$83,083 | 16.6% | \$51,770 | \$66,250 | \$116,308 | 14.8% |
| Wheatland | \$37,740 | \$56,650 | \$76,433 | 16.6% | \$49,320 | \$40,000 | \$133,918 | 15.5% |
| Wibaux | \$37,740 | \$59,767 | \$73,316 | 16.6% | \$51,770 | \$40,000 | \$142,558 | 14.8% |
| Yellowstone | \$34,690 | \$107,500 | \$14,828 | 20.3% | \$56,600 | \$169,900 | \$29,690 | 15.5% |

Appendix D

Comparison of a Police Officer's Average Annual Pay Relative to Affordability of Housing

| Geographic Area | 2000 | | | | 2008 | | | |
|-----------------|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | Home Affordability Excess or Shortfall | % of Income to Rent 2-Bedroom Apartment | Average Annual Pay | Median Home Cost | Home Affordability Excess or Shortfall | % of Income to Rent 2-Bedroom Apartment |
| Montana | \$30,980 | \$115,000 | (\$5,755) | 20.6% | \$41,310 | \$168,200 | (\$22,528) | 20.9% |
| Beaverhead | \$30,980 | \$75,000 | \$34,245 | 20.2% | \$40,420 | \$128,513 | \$14,021 | 23.8% |
| Big Horn | \$30,980 | \$69,500 | \$39,745 | 20.2% | \$44,320 | \$75,000 | \$81,286 | 17.3% |
| Blaine | \$30,980 | \$63,000 | \$46,245 | 20.2% | \$44,320 | \$47,500 | \$108,786 | 17.3% |
| Broadwater | \$30,980 | \$83,000 | \$26,245 | 20.2% | \$40,420 | \$169,500 | (\$26,966) | 20.2% |
| Carbon | \$30,980 | \$115,000 | (\$5,755) | 23.0% | \$46,150 | \$193,000 | (\$30,260) | 19.0% |
| Carter | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$55,000 | \$63,590 | 22.9% |
| Cascade | \$30,980 | \$98,050 | \$11,195 | 22.3% | \$46,120 | \$147,250 | \$15,384 | 17.4% |
| Chouteau | \$30,980 | \$72,750 | \$36,495 | 20.2% | \$44,320 | \$51,750 | \$104,536 | 17.3% |
| Custer | \$30,980 | \$62,000 | \$47,245 | 20.2% | \$33,630 | \$95,500 | \$23,090 | 22.8% |
| Daniels | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$35,000 | \$83,590 | 22.8% |
| Dawson | \$30,980 | \$63,800 | \$45,445 | 20.2% | \$33,630 | \$83,500 | \$35,090 | 22.8% |
| Deer Lodge | \$30,980 | \$50,000 | \$59,245 | 20.2% | \$40,420 | \$84,500 | \$58,034 | 20.2% |
| Fallon | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$68,000 | \$50,590 | 22.8% |
| Fergus | \$30,980 | \$63,000 | \$46,245 | 20.2% | \$44,320 | \$81,550 | \$74,736 | 17.3% |
| Flathead | \$30,980 | \$138,950 | (\$29,705) | 20.5% | \$38,750 | \$218,700 | (\$82,055) | 22.6% |
| Gallatin | \$30,980 | \$139,900 | (\$30,655) | 25.6% | \$40,420 | \$240,000 | (\$97,466) | 24.5% |
| Garfield | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$50,000 | \$68,590 | 22.8% |
| Glacier | \$30,980 | \$65,750 | \$43,495 | 20.2% | \$44,320 | \$85,250 | \$71,036 | 17.3% |
| Golden Valley | \$30,980 | \$70,888 | \$38,357 | 20.2% | \$44,320 | \$40,000 | \$116,286 | 17.3% |
| Granite | \$30,980 | \$57,000 | \$52,245 | 20.2% | \$40,420 | \$175,000 | (\$32,466) | 20.2% |
| Hill | \$30,980 | \$86,500 | \$22,745 | 20.2% | \$44,320 | \$50,000 | \$106,286 | 17.3% |
| Jefferson | \$30,980 | \$144,500 | (\$35,255) | 20.2% | \$40,420 | \$196,750 | (\$54,216) | 20.2% |
| Judith Basin | \$30,980 | \$56,650 | \$52,595 | 20.2% | \$44,320 | \$61,500 | \$94,786 | 17.3% |
| Lake | \$30,980 | \$141,000 | (\$31,755) | 20.2% | \$38,750 | \$184,500 | (\$47,855) | 21.0% |
| Lewis and Clark | \$30,980 | \$112,194 | (\$2,949) | 23.0% | \$40,420 | \$186,500 | (\$43,966) | 21.4% |
| Liberty | \$30,980 | \$70,888 | \$38,357 | 20.2% | \$44,320 | \$68,000 | \$88,286 | 17.3% |
| Lincoln | \$30,980 | \$81,250 | \$27,995 | 20.2% | \$38,750 | \$156,000 | (\$19,355) | 21.5% |
| McCone | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$45,000 | \$73,590 | 22.8% |
| Madison | \$30,980 | \$87,500 | \$21,745 | 20.2% | \$40,420 | \$335,000 | (\$192,466) | 23.8% |
| Meagher | \$30,980 | \$73,929 | \$35,316 | 20.2% | \$40,420 | \$45,000 | \$97,534 | 23.8% |
| Mineral | \$30,980 | \$79,900 | \$29,345 | 20.2% | \$38,750 | \$150,000 | (\$13,355) | 24.6% |
| Missoula | \$30,980 | \$132,000 | (\$22,755) | 22.9% | \$41,330 | \$209,950 | (\$64,207) | 23.6% |
| Musselshell | \$30,980 | \$80,875 | \$28,370 | 20.2% | \$44,320 | \$77,500 | \$78,786 | 17.3% |
| Park | \$30,980 | \$92,500 | \$16,745 | 20.2% | \$40,420 | \$209,000 | (\$66,466) | 22.7% |
| Petroleum | \$30,980 | \$70,888 | \$38,357 | 20.2% | \$44,320 | \$50,000 | \$106,286 | 17.3% |
| Phillips | \$30,980 | \$75,000 | \$34,245 | 20.2% | \$33,630 | \$47,500 | \$71,090 | 22.8% |
| Pondera | \$30,980 | \$53,000 | \$56,245 | 20.2% | \$44,320 | \$59,498 | \$96,788 | 17.3% |
| Powder River | \$30,980 | \$73,929 | \$35,316 | 20.2% | \$33,630 | \$55,000 | \$63,590 | 22.8% |
| Powell | \$30,980 | \$72,500 | \$36,745 | 20.2% | \$40,420 | \$130,000 | \$12,534 | 20.2% |
| Prairie | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$36,000 | \$82,590 | 22.8% |
| Ravalli | \$30,980 | \$129,900 | (\$20,655) | 20.2% | \$38,750 | \$235,400 | (\$98,755) | 23.0% |
| Richland | \$30,980 | \$63,500 | \$45,745 | 20.2% | \$33,630 | \$84,000 | \$34,590 | 22.8% |
| Roosevelt | \$30,980 | \$55,000 | \$54,245 | 20.2% | \$33,630 | \$50,000 | \$68,590 | 22.8% |
| Rosebud | \$30,980 | \$71,250 | \$37,995 | 20.2% | \$33,630 | \$100,000 | \$18,590 | 22.8% |
| Sanders | \$30,980 | \$135,000 | (\$25,755) | 20.2% | \$38,750 | \$133,500 | \$3,145 | 21.5% |
| Sheridan | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$42,500 | \$76,090 | 22.8% |
| Silver Bow | \$30,980 | \$65,500 | \$43,745 | 20.2% | \$40,420 | \$95,000 | \$47,534 | 18.9% |
| Stillwater | \$30,980 | \$127,900 | (\$18,655) | 20.2% | \$44,320 | \$155,000 | \$1,286 | 17.3% |
| Sweet Grass | \$30,980 | \$114,546 | (\$5,301) | 20.2% | \$44,320 | \$157,000 | (\$714) | 17.3% |
| Teton | \$30,980 | \$76,750 | \$32,495 | 20.2% | \$44,320 | \$103,000 | \$53,286 | 17.3% |
| Toole | \$30,980 | \$60,000 | \$49,245 | 20.2% | \$44,320 | \$60,750 | \$95,536 | 17.3% |
| Treasure | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$55,000 | \$63,590 | 22.8% |
| Valley | \$30,980 | \$50,000 | \$59,245 | 20.2% | \$33,630 | \$66,250 | \$52,340 | 22.8% |
| Wheatland | \$30,980 | \$56,650 | \$52,595 | 20.2% | \$44,320 | \$40,000 | \$116,286 | 17.3% |
| Wibaux | \$30,980 | \$59,767 | \$49,478 | 20.2% | \$33,630 | \$40,000 | \$78,590 | 22.8% |
| Yellowstone | \$30,980 | \$107,500 | \$1,745 | 22.7% | \$46,150 | \$169,900 | (\$7,160) | 19.0% |

Appendix E

Comparison of Elementary School Teachers' Average Annual Pay Relative to Affordability of Housing

| Geographic Area | 2000 | | | | 2008 | | | |
|-----------------|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | Home Affordability Excess or Shortfall | % of Income to Rent 2-Bedroom Apartment | Average Annual Pay | Median Home Cost | Home Affordability Excess or Shortfall | % of Income to Rent 2-Bedroom Apartment |
| Montana | \$31,510 | \$115,000 | (\$3,886) | 20.2% | \$39,740 | \$168,200 | (\$28,064) | 21.8% |
| Beaverhead | \$31,510 | \$75,000 | \$36,114 | 19.9% | \$43,780 | \$128,513 | \$25,869 | 22.0% |
| Big Horn | \$31,510 | \$69,500 | \$41,614 | 19.9% | \$37,980 | \$75,000 | \$58,930 | 20.2% |
| Blaine | \$31,510 | \$63,000 | \$48,114 | 19.9% | \$37,980 | \$47,500 | \$86,430 | 20.2% |
| Broadwater | \$31,510 | \$83,000 | \$28,114 | 19.9% | \$43,780 | \$169,500 | (\$15,118) | 18.7% |
| Carbon | \$33,540 | \$115,000 | \$3,273 | 21.3% | \$43,940 | \$193,000 | (\$38,054) | 19.9% |
| Carter | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$55,000 | \$65,353 | 22.5% |
| Cascade | \$26,810 | \$98,050 | (\$3,509) | 25.7% | \$41,780 | \$147,250 | \$80 | 19.2% |
| Chouteau | \$31,510 | \$72,750 | \$38,364 | 19.9% | \$37,980 | \$51,750 | \$82,180 | 20.2% |
| Custer | \$31,510 | \$62,000 | \$49,114 | 19.9% | \$34,130 | \$95,500 | \$24,853 | 22.4% |
| Daniels | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$35,000 | \$85,353 | 22.4% |
| Dawson | \$31,510 | \$63,800 | \$47,314 | 19.9% | \$34,130 | \$83,500 | \$36,853 | 22.4% |
| Deer Lodge | \$31,510 | \$50,000 | \$61,114 | 19.9% | \$43,780 | \$84,500 | \$69,882 | 18.7% |
| Fallon | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$68,000 | \$52,353 | 22.4% |
| Fergus | \$31,510 | \$63,000 | \$48,114 | 19.9% | \$37,980 | \$81,550 | \$52,380 | 20.2% |
| Flathead | \$31,510 | \$138,950 | (\$27,836) | 20.2% | \$37,100 | \$218,700 | (\$87,874) | 23.6% |
| Gallatin | \$31,510 | \$139,900 | (\$28,786) | 25.1% | \$43,780 | \$240,000 | (\$85,618) | 22.6% |
| Garfield | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$50,000 | \$70,353 | 22.4% |
| Glacier | \$31,510 | \$65,750 | \$45,364 | 19.9% | \$37,980 | \$85,250 | \$48,680 | 20.2% |
| Golden Valley | \$31,510 | \$70,888 | \$40,226 | 19.9% | \$37,980 | \$40,000 | \$93,930 | 20.2% |
| Granite | \$31,510 | \$57,000 | \$54,114 | 19.9% | \$43,780 | \$175,000 | (\$20,618) | 18.7% |
| Hill | \$31,510 | \$86,500 | \$24,614 | 19.9% | \$37,980 | \$50,000 | \$83,930 | 20.2% |
| Jefferson | \$31,510 | \$144,500 | (\$33,386) | 19.9% | \$43,780 | \$196,750 | (\$42,368) | 18.7% |
| Judith Basin | \$31,510 | \$56,650 | \$54,464 | 19.9% | \$37,980 | \$61,500 | \$72,430 | 20.2% |
| Lake | \$31,510 | \$141,000 | (\$29,886) | 19.9% | \$37,100 | \$184,500 | (\$53,674) | 21.9% |
| Lewis and Clark | \$31,510 | \$112,194 | (\$1,080) | 22.6% | \$43,780 | \$186,500 | (\$32,118) | 19.7% |
| Liberty | \$31,510 | \$70,888 | \$40,226 | 19.9% | \$37,980 | \$68,000 | \$65,930 | 20.2% |
| Lincoln | \$31,510 | \$81,250 | \$29,864 | 19.9% | \$37,100 | \$156,000 | (\$25,174) | 22.4% |
| McCone | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$45,000 | \$75,353 | 22.4% |
| Madison | \$31,510 | \$87,500 | \$23,614 | 19.9% | \$43,780 | \$335,000 | (\$180,618) | 22.0% |
| Meagher | \$31,510 | \$73,929 | \$37,185 | 19.9% | \$43,780 | \$45,000 | \$109,382 | 22.0% |
| Mineral | \$31,510 | \$79,900 | \$31,214 | 19.9% | \$37,100 | \$150,000 | (\$19,174) | 25.7% |
| Missoula | \$31,220 | \$132,000 | (\$21,908) | 22.7% | \$35,980 | \$209,950 | (\$83,073) | 27.2% |
| Musselshell | \$31,510 | \$80,875 | \$30,239 | 19.9% | \$37,980 | \$77,500 | \$56,430 | 20.2% |
| Park | \$31,510 | \$92,500 | \$18,614 | 19.9% | \$43,780 | \$209,000 | (\$54,618) | 21.0% |
| Petroleum | \$31,510 | \$70,888 | \$40,226 | 19.9% | \$37,980 | \$50,000 | \$83,930 | 20.2% |
| Phillips | \$31,510 | \$75,000 | \$36,114 | 19.9% | \$34,130 | \$47,500 | \$72,853 | 22.4% |
| Pondera | \$31,510 | \$53,000 | \$58,114 | 19.9% | \$37,980 | \$59,498 | \$74,432 | 20.2% |
| Powder River | \$31,510 | \$73,929 | \$37,185 | 19.9% | \$34,130 | \$55,000 | \$65,353 | 22.4% |
| Powell | \$31,510 | \$72,500 | \$38,614 | 19.9% | \$43,780 | \$130,000 | \$24,382 | 18.7% |
| Prairie | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$36,000 | \$84,353 | 22.4% |
| Ravalli | \$31,510 | \$129,900 | (\$18,786) | 19.9% | \$37,100 | \$235,400 | (\$104,574) | 24.0% |
| Richland | \$31,510 | \$63,500 | \$47,614 | 19.9% | \$34,130 | \$84,000 | \$36,353 | 22.4% |
| Roosevelt | \$31,510 | \$55,000 | \$56,114 | 19.9% | \$34,130 | \$50,000 | \$70,353 | 22.4% |
| Rosebud | \$31,510 | \$71,250 | \$39,864 | 19.9% | \$34,130 | \$100,000 | \$20,353 | 22.4% |
| Sanders | \$31,510 | \$135,000 | (\$23,886) | 19.9% | \$37,100 | \$133,500 | (\$2,674) | 22.4% |
| Sheridan | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$42,500 | \$77,853 | 22.4% |
| Silver Bow | \$31,510 | \$65,500 | \$45,614 | 19.9% | \$43,780 | \$95,000 | \$59,382 | 17.5% |
| Stillwater | \$31,510 | \$127,900 | (\$16,786) | 19.9% | \$37,980 | \$155,000 | (\$21,070) | 20.2% |
| Sweet Grass | \$31,510 | \$114,546 | (\$3,432) | 19.9% | \$37,980 | \$157,000 | (\$23,070) | 20.2% |
| Teton | \$31,510 | \$76,750 | \$34,364 | 19.9% | \$37,980 | \$103,000 | \$30,930 | 20.2% |
| Toole | \$31,510 | \$60,000 | \$51,114 | 19.9% | \$37,980 | \$60,750 | \$73,180 | 20.2% |
| Treasure | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$55,000 | \$65,353 | 22.4% |
| Valley | \$31,510 | \$50,000 | \$61,114 | 19.9% | \$34,130 | \$66,250 | \$54,103 | 22.4% |
| Wheatland | \$31,510 | \$56,650 | \$54,464 | 19.9% | \$37,980 | \$40,000 | \$93,930 | 20.2% |
| Wibaux | \$31,510 | \$59,767 | \$51,347 | 19.9% | \$34,130 | \$40,000 | \$80,353 | 22.4% |
| Yellowstone | \$33,540 | \$107,500 | \$10,773 | 21.0% | \$43,940 | \$169,900 | (\$14,954) | 19.9% |

Appendix F

Comparison of a Retail Salesperson's Average Annual Pay Relative to Affordability of Housing

| Geographic Area | 2000 | | | | 2008 | | | |
|-----------------|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | Home Affordability Excess or Shortfall | % of Income to Rent 2-Bedroom Apartment | Average Annual Pay | Median Home Cost | Home Affordability Excess or Shortfall | % of Income to Rent 2-Bedroom Apartment |
| Montana | \$17,980 | \$115,000 | (\$51,597) | 35.4% | \$25,040 | \$168,200 | (\$79,901) | 34.6% |
| Beaverhead | \$17,980 | \$75,000 | (\$11,597) | 34.8% | \$26,670 | \$128,513 | (\$34,466) | 36.1% |
| Big Horn | \$17,980 | \$69,500 | (\$6,097) | 34.8% | \$24,640 | \$75,000 | \$11,889 | 31.1% |
| Blaine | \$17,980 | \$63,000 | \$403 | 34.8% | \$24,640 | \$47,500 | \$39,389 | 31.2% |
| Broadwater | \$17,980 | \$83,000 | (\$19,597) | 34.8% | \$26,670 | \$169,500 | (\$75,453) | 30.6% |
| Carbon | \$20,900 | \$115,000 | (\$41,300) | 34.1% | \$25,050 | \$193,000 | (\$104,666) | 34.9% |
| Carter | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$55,000 | \$18,418 | 36.9% |
| Cascade | \$19,410 | \$98,050 | (\$29,604) | 35.5% | \$25,910 | \$147,250 | (\$55,883) | 30.9% |
| Chouteau | \$17,980 | \$72,750 | (\$9,347) | 34.8% | \$24,640 | \$51,750 | \$35,139 | 31.2% |
| Custer | \$17,980 | \$62,000 | \$1,403 | 34.8% | \$20,820 | \$95,500 | (\$22,082) | 36.8% |
| Daniels | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$35,000 | \$38,418 | 36.8% |
| Dawson | \$17,980 | \$63,800 | (\$397) | 34.8% | \$20,820 | \$83,500 | (\$10,082) | 36.8% |
| Deer Lodge | \$17,980 | \$50,000 | \$13,403 | 34.8% | \$26,670 | \$84,500 | \$9,547 | 30.6% |
| Fallon | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$68,000 | \$5,418 | 36.8% |
| Fergus | \$17,980 | \$63,000 | \$403 | 34.8% | \$24,640 | \$81,550 | \$5,339 | 31.1% |
| Flathead | \$17,980 | \$138,950 | (\$75,547) | 35.4% | \$23,480 | \$218,700 | (\$135,902) | 37.3% |
| Gallatin | \$17,980 | \$139,900 | (\$76,497) | 44.1% | \$26,670 | \$240,000 | (\$145,953) | 37.2% |
| Garfield | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$50,000 | \$23,418 | 36.8% |
| Glacier | \$17,980 | \$65,750 | (\$2,347) | 34.8% | \$24,640 | \$85,250 | \$1,639 | 31.2% |
| Golden Valley | \$17,980 | \$70,888 | (\$7,485) | 34.8% | \$24,640 | \$40,000 | \$46,889 | 31.1% |
| Granite | \$17,980 | \$57,000 | \$6,403 | 34.8% | \$26,670 | \$175,000 | (\$80,953) | 30.6% |
| Hill | \$17,980 | \$86,500 | (\$23,097) | 34.8% | \$24,640 | \$50,000 | \$36,889 | 31.1% |
| Jefferson | \$17,980 | \$144,500 | (\$81,097) | 34.8% | \$26,670 | \$196,750 | (\$102,703) | 30.6% |
| Judith Basin | \$17,980 | \$56,650 | \$6,753 | 34.8% | \$24,640 | \$61,500 | \$25,389 | 31.2% |
| Lake | \$17,980 | \$141,000 | (\$77,597) | 34.8% | \$23,480 | \$184,500 | (\$101,702) | 34.6% |
| Lewis and Clark | \$17,980 | \$112,194 | (\$48,791) | 39.6% | \$26,670 | \$186,500 | (\$92,453) | 32.4% |
| Liberty | \$17,980 | \$70,888 | (\$7,485) | 34.8% | \$24,640 | \$68,000 | \$18,889 | 31.2% |
| Lincoln | \$17,980 | \$81,250 | (\$17,847) | 34.8% | \$23,480 | \$156,000 | (\$73,202) | 35.4% |
| McCone | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$45,000 | \$28,418 | 36.8% |
| Madison | \$17,980 | \$87,500 | (\$24,097) | 34.8% | \$26,670 | \$335,000 | (\$240,953) | 36.1% |
| Meagher | \$17,980 | \$73,929 | (\$10,526) | 34.8% | \$26,670 | \$45,000 | \$49,047 | 36.1% |
| Mineral | \$17,980 | \$79,900 | (\$16,497) | 34.8% | \$23,480 | \$150,000 | (\$67,202) | 40.7% |
| Missoula | \$18,470 | \$132,000 | (\$66,869) | 38.3% | \$25,030 | \$209,950 | (\$121,686) | 39.0% |
| Musselshell | \$17,980 | \$80,875 | (\$17,472) | 34.8% | \$24,640 | \$77,500 | \$9,389 | 31.1% |
| Park | \$17,980 | \$92,500 | (\$29,097) | 34.8% | \$26,670 | \$209,000 | (\$114,953) | 34.4% |
| Petroleum | \$17,980 | \$70,888 | (\$7,485) | 34.8% | \$24,640 | \$50,000 | \$36,889 | 31.1% |
| Phillips | \$17,980 | \$75,000 | (\$11,597) | 34.8% | \$20,820 | \$47,500 | \$25,918 | 36.8% |
| Pondera | \$17,980 | \$53,000 | \$10,403 | 34.8% | \$24,640 | \$59,498 | \$27,391 | 31.2% |
| Powder River | \$17,980 | \$73,929 | (\$10,526) | 34.8% | \$20,820 | \$55,000 | \$18,418 | 36.8% |
| Powell | \$17,980 | \$72,500 | (\$9,097) | 34.8% | \$26,670 | \$130,000 | (\$35,953) | 30.6% |
| Prairie | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$36,000 | \$37,418 | 36.8% |
| Ravalli | \$17,980 | \$129,900 | (\$66,497) | 34.8% | \$23,480 | \$235,400 | (\$152,602) | 38.0% |
| Richland | \$17,980 | \$63,500 | (\$97) | 34.8% | \$20,820 | \$84,000 | (\$10,582) | 36.8% |
| Roosevelt | \$17,980 | \$55,000 | \$8,403 | 34.8% | \$20,820 | \$50,000 | \$23,418 | 36.8% |
| Rosebud | \$17,980 | \$71,250 | (\$7,847) | 34.8% | \$20,820 | \$100,000 | (\$26,582) | 36.8% |
| Sanders | \$17,980 | \$135,000 | (\$71,597) | 34.8% | \$23,480 | \$133,500 | (\$50,702) | 35.4% |
| Sheridan | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$42,500 | \$30,918 | 36.8% |
| Silver Bow | \$17,980 | \$65,500 | (\$2,097) | 34.8% | \$26,670 | \$95,000 | (\$953) | 28.7% |
| Stillwater | \$17,980 | \$127,900 | (\$64,497) | 34.8% | \$24,640 | \$155,000 | (\$68,111) | 31.1% |
| Sweet Grass | \$17,980 | \$114,546 | (\$51,143) | 34.8% | \$24,640 | \$157,000 | (\$70,111) | 31.1% |
| Teton | \$17,980 | \$76,750 | (\$13,347) | 34.8% | \$24,640 | \$103,000 | (\$16,111) | 31.2% |
| Toole | \$17,980 | \$60,000 | \$3,403 | 34.8% | \$24,640 | \$60,750 | \$26,139 | 31.2% |
| Treasure | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$55,000 | \$18,418 | 36.8% |
| Valley | \$17,980 | \$50,000 | \$13,403 | 34.8% | \$20,820 | \$66,250 | \$7,168 | 36.8% |
| Wheatland | \$17,980 | \$56,650 | \$6,753 | 34.8% | \$24,640 | \$40,000 | \$46,889 | 31.1% |
| Wibaux | \$17,980 | \$59,767 | \$3,636 | 34.8% | \$20,820 | \$40,000 | \$33,418 | 36.8% |
| Yellowstone | \$20,900 | \$107,500 | (\$33,800) | 33.7% | \$25,050 | \$169,900 | (\$81,566) | 34.9% |

Appendix G

Comparison of Average Annual Pay for an Individual with a Disability on SSD and SSI Relative to Affordability of Housing

| Geographic Area | 2000 | | | | 2008 | | | |
|-----------------|--------------------|------------------|--|---|--------------------|------------------|--|---|
| | Average Annual Pay | Median Home Cost | Home Affordability Excess or Shortfall | % of Income to Rent 2-Bedroom Apartment | Average Annual Pay | Median Home Cost | Home Affordability Excess or Shortfall | % of Income to Rent 2-Bedroom Apartment |
| Montana | \$12,209 | \$115,000 | (\$71,948) | 52.2% | \$ 16,310 | \$168,200 | (\$110,687) | 53.1% |
| Beaverhead | \$11,510 | \$75,000 | (\$34,414) | 54.4% | \$ 17,759 | \$128,513 | (\$65,891) | 54.2% |
| Big Horn | \$10,734 | \$69,500 | (\$31,647) | 58.4% | \$ 16,157 | \$75,000 | (\$18,025) | 47.4% |
| Blaine | \$10,933 | \$63,000 | (\$24,446) | 57.3% | \$ 13,743 | \$47,500 | \$962 | 55.9% |
| Broadwater | \$11,425 | \$83,000 | (\$42,713) | 54.8% | \$ 16,348 | \$169,500 | (\$111,850) | 50.0% |
| Carbon | \$12,996 | \$115,000 | (\$69,172) | 54.9% | \$ 16,428 | \$193,000 | (\$135,070) | 53.3% |
| Carter | \$10,929 | \$59,767 | (\$21,227) | 57.3% | \$ 15,816 | \$55,000 | \$773 | 48.6% |
| Cascade | \$12,144 | \$98,050 | (\$55,225) | 56.8% | \$ 15,719 | \$147,250 | (\$91,820) | 51.0% |
| Chouteau | \$11,307 | \$72,750 | (\$32,879) | 55.4% | \$ 15,356 | \$51,750 | \$2,399 | 50.1% |
| Custer | \$11,764 | \$62,000 | (\$20,518) | 53.3% | \$ 14,636 | \$95,500 | (\$43,890) | 52.3% |
| Daniels | \$11,361 | \$59,767 | (\$19,704) | 55.1% | \$ 14,080 | \$35,000 | \$14,651 | 54.4% |
| Dawson | \$10,768 | \$63,800 | (\$25,828) | 58.2% | \$ 15,567 | \$83,500 | (\$28,606) | 49.2% |
| Deer Lodge | \$13,703 | \$50,000 | (\$1,677) | 45.7% | \$ 17,480 | \$84,500 | (\$22,860) | 46.7% |
| Fallon | \$13,364 | \$59,767 | (\$12,641) | 46.9% | \$ 16,500 | \$68,000 | (\$9,816) | 46.4% |
| Fergus | \$11,814 | \$63,000 | (\$21,340) | 53.0% | \$ 15,430 | \$81,550 | (\$27,139) | 49.6% |
| Flathead | \$11,939 | \$138,950 | (\$96,849) | 53.3% | \$ 16,115 | \$218,700 | (\$161,875) | 54.3% |
| Gallatin | \$12,964 | \$139,900 | (\$94,185) | 61.1% | \$ 16,095 | \$240,000 | (\$183,243) | 61.6% |
| Garfield | \$7,314 | \$59,767 | (\$33,974) | 85.7% | \$ 15,216 | \$50,000 | \$3,657 | 50.3% |
| Glacier | \$10,803 | \$65,750 | (\$27,655) | 58.0% | \$ 14,594 | \$85,250 | (\$33,786) | 52.7% |
| Golden Valley | \$12,000 | \$70,888 | (\$28,572) | 52.2% | \$ 13,532 | \$40,000 | \$7,719 | 56.6% |
| Granite | \$11,600 | \$57,000 | (\$16,095) | 54.0% | \$ 17,427 | \$175,000 | (\$113,548) | 46.9% |
| Hill | \$11,186 | \$86,500 | (\$47,054) | 56.0% | \$ 15,128 | \$50,000 | \$3,345 | 50.6% |
| Jefferson | \$11,359 | \$144,500 | (\$104,445) | 55.2% | \$ 16,102 | \$196,750 | (\$139,970) | 50.7% |
| Judith Basin | \$12,686 | \$56,650 | (\$11,916) | 49.4% | \$ 16,514 | \$61,500 | (\$3,265) | 46.5% |
| Lake | \$11,592 | \$141,000 | (\$100,122) | 54.0% | \$ 16,055 | \$184,500 | (\$127,886) | 50.6% |
| Lewis and Clark | \$11,981 | \$112,194 | (\$69,946) | 59.4% | \$ 16,478 | \$186,500 | (\$128,392) | 52.4% |
| Liberty | \$13,829 | \$70,888 | (\$22,124) | 45.3% | \$ 17,114 | \$68,000 | (\$7,652) | 44.9% |
| Lincoln | \$12,791 | \$81,250 | (\$36,143) | 49.0% | \$ 17,534 | \$156,000 | (\$94,169) | 47.5% |
| McCone | \$13,292 | \$59,767 | (\$12,894) | 47.1% | \$ 13,200 | \$45,000 | \$1,547 | 58.0% |
| Madison | \$10,827 | \$87,500 | (\$49,322) | 57.9% | \$ 16,429 | \$335,000 | (\$277,065) | 58.6% |
| Meagher | \$15,829 | \$73,929 | (\$18,112) | 39.6% | \$ 16,693 | \$45,000 | \$13,866 | 57.7% |
| Mineral | \$14,343 | \$79,900 | (\$29,323) | 43.7% | \$ 17,330 | \$150,000 | (\$88,888) | 55.1% |
| Missoula | \$12,129 | \$132,000 | (\$89,228) | 58.4% | \$ 16,716 | \$209,950 | (\$151,004) | 58.4% |
| Musselshell | \$11,483 | \$80,875 | (\$40,383) | 54.6% | \$ 16,482 | \$77,500 | (\$19,380) | 46.5% |
| Park | \$11,743 | \$92,500 | (\$51,091) | 53.4% | \$ 16,033 | \$209,000 | (\$152,461) | 57.2% |
| Petroleum | \$16,499 | \$70,888 | (\$12,706) | 38.0% | \$ 29,616 | \$50,000 | \$54,436 | 25.9% |
| Phillips | \$11,131 | \$75,000 | (\$35,748) | 56.3% | \$ 15,532 | \$47,500 | \$7,270 | 49.3% |
| Pondera | \$10,630 | \$53,000 | (\$15,514) | 58.9% | \$ 16,512 | \$59,498 | (\$1,272) | 46.6% |
| Powder River | \$10,235 | \$73,929 | (\$37,836) | 61.2% | \$ 14,416 | \$55,000 | (\$4,164) | 53.1% |
| Powell | \$11,954 | \$72,500 | (\$30,345) | 52.4% | \$ 16,260 | \$130,000 | (\$72,662) | 50.2% |
| Prairie | \$14,142 | \$59,767 | (\$9,899) | 44.3% | \$ 15,335 | \$36,000 | \$18,076 | 49.9% |
| Ravalli | \$13,010 | \$129,900 | (\$84,021) | 48.2% | \$ 16,682 | \$235,400 | (\$176,575) | 53.4% |
| Richland | \$11,309 | \$63,500 | (\$23,620) | 55.4% | \$ 16,556 | \$84,000 | (\$25,619) | 46.3% |
| Roosevelt | \$11,317 | \$55,000 | (\$15,094) | 55.4% | \$ 15,137 | \$50,000 | \$3,378 | 50.6% |
| Rosebud | \$12,633 | \$71,250 | (\$26,701) | 49.6% | \$ 18,471 | \$100,000 | (\$34,865) | 41.5% |
| Sanders | \$12,934 | \$135,000 | (\$89,390) | 48.4% | \$ 18,534 | \$133,500 | (\$68,145) | 44.9% |
| Sheridan | \$13,455 | \$59,767 | (\$12,322) | 46.6% | \$ 17,499 | \$42,500 | \$19,207 | 43.8% |
| Silver Bow | \$12,889 | \$65,500 | (\$20,048) | 48.6% | \$ 16,522 | \$95,000 | (\$36,737) | 46.4% |
| Stillwater | \$13,211 | \$127,900 | (\$81,314) | 47.4% | \$ 16,859 | \$155,000 | (\$95,551) | 45.4% |
| Sweet Grass | \$9,371 | \$114,546 | (\$81,499) | 66.9% | \$ 15,741 | \$157,000 | (\$101,492) | 48.7% |
| Teton | \$12,458 | \$76,750 | (\$32,819) | 50.3% | \$ 15,549 | \$103,000 | (\$48,170) | 49.4% |
| Toole | \$11,295 | \$60,000 | (\$20,171) | 55.5% | \$ 15,597 | \$60,750 | (\$5,749) | 49.3% |
| Treasure | \$9,900 | \$59,767 | (\$24,856) | 63.3% | \$ 15,816 | \$55,000 | \$773 | 48.4% |
| Valley | \$11,624 | \$50,000 | (\$9,012) | 53.9% | \$ 14,900 | \$66,250 | (\$13,709) | 51.4% |
| Wheatland | \$10,680 | \$56,650 | (\$18,988) | 58.7% | \$ 14,776 | \$40,000 | \$12,104 | 51.8% |
| Wibaux | \$9,669 | \$59,767 | (\$25,673) | 64.8% | \$ 21,800 | \$40,000 | \$36,874 | 35.1% |
| Yellowstone | \$12,232 | \$107,500 | (\$64,365) | 57.5% | \$ 15,906 | \$169,900 | (\$113,811) | 55.0% |

Appendix H

Comparison of a Senior on the average Social Security Income Relative to Affordability of Housing

| Geographic Area | 2000 | | | | | 2008 | | | | |
|-----------------|--------------------|------------------|--|---|---|--------------------|------------------|--|---|---|
| | Average Annual Pay | Median Home Cost | Home Affordability Excess or Shortfall | % of Income to Rent 2-Bedroom Apartment | % of Income to Rent 1-Bedroom Apartment | Average Annual Pay | Median Home Cost | Home Affordability Excess or Shortfall | % of Income to Rent 2-Bedroom Apartment | % of Income to Rent 1-Bedroom Apartment |
| Montana | \$11,074 | \$115,000 | (\$75,950) | 57.5% | 45.4% | \$13,755 | \$168,200 | (\$119,696) | 62.9% | 43.1% |
| Beaverhead | \$11,200 | \$75,000 | (\$35,504) | 55.9% | 42.0% | \$13,912 | \$128,513 | (\$79,456) | 69.2% | 45.8% |
| Big Horn | \$9,168 | \$69,500 | (\$37,169) | 68.3% | 51.3% | \$11,388 | \$75,000 | (\$34,843) | 67.3% | 45.4% |
| Blaine | \$10,143 | \$63,000 | (\$27,233) | 61.8% | 46.4% | \$12,598 | \$47,500 | (\$3,075) | 61.0% | 41.8% |
| Broadwater | \$11,492 | \$83,000 | (\$42,477) | 54.5% | 40.9% | \$14,274 | \$169,500 | (\$119,167) | 57.2% | 39.2% |
| Carbon | \$10,552 | \$115,000 | (\$77,792) | 67.6% | 51.5% | \$13,106 | \$193,000 | (\$146,784) | 66.8% | 44.9% |
| Carter | \$8,917 | \$59,767 | (\$28,323) | 70.3% | 56.0% | \$11,076 | \$55,000 | (\$15,944) | 69.4% | 50.6% |
| Cascade | \$10,981 | \$98,050 | (\$59,329) | 62.8% | 46.8% | \$13,639 | \$147,250 | (\$99,155) | 58.8% | 39.9% |
| Chouteau | \$11,383 | \$72,750 | (\$32,610) | 55.0% | 41.3% | \$14,139 | \$51,750 | (\$1,893) | 54.4% | 37.3% |
| Custer | \$11,010 | \$62,000 | (\$23,174) | 56.9% | 42.7% | \$13,676 | \$95,500 | (\$47,276) | 56.0% | 44.0% |
| Daniels | \$11,153 | \$59,767 | (\$20,437) | 56.2% | 42.2% | \$13,853 | \$35,000 | \$13,851 | 55.3% | 40.5% |
| Dawson | \$11,167 | \$63,800 | (\$24,421) | 56.1% | 42.1% | \$13,870 | \$83,500 | (\$34,589) | 55.2% | 40.4% |
| Deer Lodge | \$10,827 | \$50,000 | (\$11,820) | 57.9% | 43.5% | \$13,448 | \$84,500 | (\$37,078) | 60.7% | 41.6% |
| Fallon | \$10,426 | \$59,767 | (\$23,001) | 60.1% | 45.1% | \$12,950 | \$68,000 | (\$22,334) | 59.1% | 43.3% |
| Fergus | \$10,942 | \$63,000 | (\$24,416) | 57.3% | 43.0% | \$13,590 | \$81,550 | (\$33,626) | 56.4% | 37.3% |
| Flathead | \$11,471 | \$138,950 | (\$98,500) | 55.5% | 41.1% | \$14,248 | \$218,700 | (\$168,458) | 61.4% | 42.5% |
| Gallatin | \$11,717 | \$139,900 | (\$98,582) | 67.6% | 49.9% | \$14,553 | \$240,000 | (\$188,680) | 68.1% | 45.5% |
| Garfield | \$9,230 | \$59,767 | (\$27,220) | 67.9% | 51.0% | \$11,464 | \$50,000 | (\$9,575) | 66.8% | 48.9% |
| Glacier | \$9,349 | \$65,750 | (\$32,783) | 67.0% | 50.3% | \$11,612 | \$85,250 | (\$44,302) | 66.2% | 45.4% |
| Golden Valley | \$11,245 | \$70,888 | (\$31,234) | 55.7% | 44.3% | \$13,967 | \$40,000 | \$9,253 | 54.8% | 40.1% |
| Granite | \$11,456 | \$57,000 | (\$16,604) | 54.7% | 41.1% | \$14,229 | \$175,000 | (\$124,825) | 57.4% | 39.3% |
| Hill | \$12,224 | \$86,500 | (\$43,395) | 51.3% | 38.5% | \$15,183 | \$50,000 | \$3,540 | 50.4% | 35.2% |
| Jefferson | \$11,228 | \$144,500 | (\$104,906) | 55.8% | 41.9% | \$13,946 | \$196,750 | (\$147,571) | 58.6% | 40.1% |
| Judith Basin | \$10,877 | \$56,650 | (\$18,295) | 57.6% | 45.9% | \$13,510 | \$61,500 | (\$13,860) | 56.9% | 39.0% |
| Lake | \$10,967 | \$141,000 | (\$102,326) | 57.1% | 42.9% | \$13,622 | \$184,500 | (\$136,464) | 59.7% | 42.8% |
| Lewis and Clark | \$11,073 | \$112,194 | (\$73,149) | 64.3% | 48.0% | \$13,753 | \$186,500 | (\$138,003) | 62.8% | 43.7% |
| Liberty | \$11,562 | \$70,888 | (\$30,117) | 54.2% | 40.7% | \$14,361 | \$68,000 | (\$17,359) | 53.5% | 36.7% |
| Lincoln | \$11,018 | \$81,250 | (\$42,397) | 56.9% | 42.7% | \$13,685 | \$156,000 | (\$107,741) | 60.8% | 65.0% |
| McCone | \$10,447 | \$59,767 | (\$22,927) | 60.0% | 47.6% | \$12,976 | \$45,000 | \$758 | 59.0% | 43.2% |
| Madison | \$10,509 | \$87,500 | (\$50,443) | 59.6% | 44.8% | \$13,053 | \$335,000 | (\$288,972) | 73.8% | 48.8% |
| Meagher | \$9,788 | \$73,929 | (\$39,413) | 64.0% | 51.0% | \$12,158 | \$45,000 | (\$2,128) | 79.2% | 52.4% |
| Mineral | \$11,184 | \$79,900 | (\$40,463) | 56.0% | 42.1% | \$13,891 | \$150,000 | (\$101,016) | 68.7% | 47.7% |
| Missoula | \$11,226 | \$132,000 | (\$92,412) | 63.1% | 46.5% | \$13,944 | \$209,950 | (\$160,779) | 70.1% | 48.3% |
| Musselshell | \$10,470 | \$80,875 | (\$43,955) | 59.8% | 44.9% | \$13,004 | \$77,500 | (\$31,643) | 58.9% | 43.1% |
| Park | \$11,301 | \$92,500 | (\$52,650) | 55.4% | 41.6% | \$14,037 | \$209,000 | (\$159,503) | 65.4% | 43.3% |
| Petroleum | \$8,701 | \$70,888 | (\$40,204) | 72.0% | 54.1% | \$10,808 | \$50,000 | (\$11,888) | 70.9% | 51.9% |
| Phillips | \$10,260 | \$75,000 | (\$38,820) | 61.1% | 45.9% | \$12,744 | \$47,500 | (\$2,562) | 60.1% | 44.0% |
| Pondera | \$11,079 | \$53,000 | (\$13,930) | 56.5% | 45.0% | \$13,762 | \$59,498 | (\$10,970) | 55.9% | 38.3% |
| Powder River | \$11,526 | \$73,929 | (\$33,283) | 54.4% | 41.4% | \$14,317 | \$55,000 | (\$4,515) | 53.5% | 39.1% |
| Powell | \$11,159 | \$72,500 | (\$33,149) | 56.1% | 42.2% | \$13,861 | \$130,000 | (\$81,123) | 58.9% | 40.3% |
| Prairie | \$10,692 | \$59,767 | (\$22,063) | 58.6% | 44.0% | \$13,281 | \$36,000 | \$10,831 | 57.7% | 42.2% |
| Ravalli | \$10,486 | \$129,900 | (\$92,922) | 59.7% | 44.9% | \$13,025 | \$235,400 | (\$189,471) | 68.4% | 46.3% |
| Richland | \$10,954 | \$63,500 | (\$24,874) | 57.2% | 46.5% | \$13,605 | \$84,000 | (\$36,024) | 56.3% | 41.2% |
| Roosevelt | \$9,840 | \$55,000 | (\$20,303) | 63.7% | 47.8% | \$12,221 | \$50,000 | (\$6,903) | 62.7% | 45.9% |
| Rosebud | \$10,036 | \$71,250 | (\$35,859) | 62.4% | 46.9% | \$12,466 | \$100,000 | (\$56,042) | 61.4% | 41.2% |
| Sanders | \$10,979 | \$135,000 | (\$96,284) | 57.1% | 42.9% | \$13,637 | \$133,500 | (\$85,412) | 61.0% | 42.4% |
| Sheridan | \$11,194 | \$59,767 | (\$20,293) | 56.0% | 42.0% | \$13,904 | \$42,500 | \$6,530 | 55.1% | 40.3% |
| Silver Bow | \$10,724 | \$65,500 | (\$27,682) | 58.4% | 43.9% | \$13,321 | \$95,000 | (\$48,028) | 57.5% | 38.8% |
| Stillwater | \$10,901 | \$127,900 | (\$89,459) | 57.5% | 43.2% | \$13,540 | \$155,000 | (\$107,253) | 56.6% | 41.4% |
| Sweet Grass | \$9,920 | \$114,546 | (\$79,566) | 63.2% | 47.4% | \$12,321 | \$157,000 | (\$113,552) | 62.2% | 45.5% |
| Teton | \$11,026 | \$76,750 | (\$37,870) | 56.8% | 42.7% | \$13,695 | \$103,000 | (\$54,708) | 56.1% | 38.5% |
| Toole | \$10,954 | \$60,000 | (\$21,373) | 57.2% | 43.0% | \$13,606 | \$60,750 | (\$12,772) | 56.5% | 38.7% |
| Treasure | \$9,975 | \$59,767 | (\$24,591) | 62.8% | 47.2% | \$12,390 | \$55,000 | (\$11,309) | 61.8% | 45.2% |
| Valley | \$11,091 | \$50,000 | (\$10,889) | 56.5% | 42.4% | \$13,776 | \$66,250 | (\$17,671) | 55.6% | 40.7% |
| Wheatland | \$10,864 | \$56,650 | (\$18,340) | 57.7% | 43.3% | \$13,494 | \$40,000 | \$7,584 | 56.8% | 41.5% |
| Wibaux | \$11,128 | \$59,767 | (\$20,526) | 56.3% | 44.9% | \$13,822 | \$40,000 | \$8,740 | 55.4% | 40.5% |
| Yellowstone | \$11,547 | \$107,500 | (\$66,783) | 61.0% | 44.7% | \$14,342 | \$169,900 | (\$119,326) | 61.0% | 41.0% |

Appendix I

Comparison of Households, Homeownership, Changes in Population and % of Senior Population data by County

| Geographic Area | Homeownership Rate in 2000 | Homeownership Rate in 2008 | Number of Households in 2000 | Number of Households in 2008 | Vacancy Rate - 2000 data (* indicates 2008 data) | % Change in Population from 2008 to 2025 | % Change in Households from 2008 to 2025 | % of Population aged 65+ in 2025 |
|-----------------|----------------------------|----------------------------|------------------------------|------------------------------|--|--|--|----------------------------------|
| Montana | 69.1% | 68.5% | 358,667 | 398,121 | 13.1% | 24.7% | 31.7% | 22.1% |
| Beaverhead | 63.7% | 68.5% | 3,684 | 3,718 | 19.4% | 9.5% | 19.7% | 26.2% |
| Big Horn | 64.9% | 68.5% | 3,924 | 4,055 | 15.7% | 10.6% | 12.7% | 18.2% |
| Blaine | 61.0% | 68.5% | 2,501 | 2,362 | 15.1% | 6.9% | 9.2% | 19.7% |
| Broadwater | 79.3% | 68.5% | 1,752 | 1,963 | 12.5% | 22.3% | 31.2% | 25.4% |
| Carbon | 74.2% | 68.5% | 4,065 | 4,281 | 26.0% | 15.3% | 21.5% | 29.1% |
| Carter | 74.6% | 68.5% | 543 | 496 | 33.0% | -3.6% | -2.2% | 31.7% |
| Cascade | 64.9% | 67.0% | 32,547 | 34,658 | * 8.5% | 3.7% | 10.9% | 22.6% |
| Chouteau | 68.6% | 68.5% | 2,226 | 1,999 | 19.8% | -1.7% | -0.2% | 29.1% |
| Custer | 70.1% | 68.5% | 4,768 | 4,666 | 11.0% | -2.5% | 0.3% | 27.1% |
| Daniels | 77.9% | 68.5% | 892 | 760 | 22.7% | 2.9% | 10.7% | 37.3% |
| Dawson | 74.0% | 68.5% | 3,625 | 3,499 | 13.0% | -6.4% | -3.2% | 27.4% |
| Deer Lodge | 73.9% | 68.5% | 3,995 | 3,850 | 19.4% | -3.0% | 1.8% | 28.2% |
| Fallon | 77.3% | 68.5% | 1,140 | 1,126 | 19.1% | 4.6% | 9.9% | 26.4% |
| Fergus | 73.7% | 68.5% | 4,860 | 4,785 | 12.6% | -3.3% | 3.1% | 28.6% |
| Flathead | 73.3% | 74.1% | 29,588 | 36,489 | * 18.3% | 52.4% | 62.0% | 21.0% |
| Gallatin | 62.4% | 61.9% | 26,323 | 36,170 | * 13.1% | 66.1% | 76.9% | 15.4% |
| Garfield | 73.3% | 68.5% | 532 | 503 | 44.6% | -2.4% | 1.6% | 27.6% |
| Glacier | 62.0% | 68.5% | 4,304 | 4,434 | 17.9% | 7.0% | 10.7% | 18.6% |
| Golden Valley | 77.5% | 68.5% | 365 | 377 | 18.9% | 13.1% | 14.1% | 24.2% |
| Granite | 74.0% | 68.5% | 1,200 | 1,234 | 42.1% | 1.7% | 6.9% | 28.2% |
| Hill | 64.4% | 68.5% | 6,457 | 6,656 | 13.4% | 6.4% | 15.1% | 21.9% |
| Jefferson | 83.2% | 68.5% | 3,747 | 4,377 | 10.8% | 34.9% | 43.8% | 27.8% |
| Judith Basin | 77.2% | 68.5% | 951 | 843 | 28.2% | -6.3% | -6.3% | 33.9% |
| Lake | 71.5% | 68.5% | 10,192 | 11,475 | 25.1% | 24.0% | 31.4% | 24.3% |
| Lewis and Clark | 70.0% | 68.5% | 22,850 | 26,045 | 11.0% | 21.2% | 29.7% | 22.4% |
| Liberty | 71.9% | 68.5% | 833 | 697 | 22.1% | -3.0% | 2.7% | 35.9% |
| Lincoln | 76.5% | 68.5% | 7,764 | 8,183 | 16.7% | 4.9% | 15.4% | 33.3% |
| McCone | 77.7% | 68.5% | 810 | 711 | 25.5% | -3.1% | 3.7% | 29.6% |
| Madison | 70.4% | 68.5% | 2,956 | 3,390 | 36.7% | 35.2% | 47.4% | 32.6% |
| Meagher | 73.2% | 68.5% | 803 | 804 | 41.1% | 8.2% | 12.6% | 25.1% |
| Mineral | 73.0% | 68.5% | 1,584 | 1,654 | 19.2% | 19.8% | 29.9% | 26.1% |
| Missoula | 61.9% | 62.9% | 38,439 | 44,568 | * 5.5% | 34.8% | 42.7% | 18.2% |
| Musselshell | 76.9% | 68.5% | 1,878 | 1,947 | 18.9% | 7.3% | 11.0% | 31.4% |
| Park | 66.4% | 68.5% | 6,828 | 7,355 | 17.2% | 27.1% | 42.0% | 28.1% |
| Petroleum | 74.4% | 68.5% | 211 | 178 | 27.7% | 2.3% | 8.4% | 29.4% |
| Phillips | 70.5% | 68.5% | 1,848 | 1,635 | 26.1% | -3.9% | 4.2% | 30.9% |
| Pondera | 70.2% | 68.5% | 2,410 | 2,251 | 15.0% | 0.5% | 3.6% | 24.1% |
| Powder River | 72.9% | 68.5% | 737 | 675 | 26.8% | -4.4% | -2.2% | 34.4% |
| Powell | 71.4% | 68.5% | 2,422 | 2,449 | 17.3% | 2.9% | 9.8% | 22.4% |
| Prairie | 77.7% | 68.5% | 537 | 482 | 25.2% | -5.3% | -2.5% | 38.6% |
| Ravalli | 75.7% | 68.5% | 14,289 | 16,634 | 10.4% | 49.5% | 57.1% | 26.6% |
| Richland | 72.3% | 68.5% | 3,878 | 3,867 | 14.9% | 6.5% | 14.4% | 29.8% |
| Roosevelt | 65.3% | 68.5% | 3,581 | 3,456 | 11.4% | 2.4% | 2.2% | 19.3% |
| Rosebud | 67.2% | 68.5% | 3,307 | 3,361 | 15.5% | 3.7% | 9.6% | 20.8% |
| Sanders | 76.5% | 68.5% | 4,273 | 4,841 | 18.9% | 22.7% | 33.1% | 29.3% |
| Sheridan | 80.1% | 68.5% | 1,741 | 1,442 | 19.7% | -3.6% | 0.4% | 39.5% |
| Silver Bow | 70.4% | 68.5% | 14,432 | 14,081 | 10.8% | 2.3% | 8.1% | 22.9% |
| Stillwater | 76.0% | 68.5% | 3,234 | 3,556 | 18.1% | 10.9% | 14.0% | 25.8% |
| Sweet Grass | 74.1% | 68.5% | 1,476 | 1,594 | 20.6% | 7.1% | 8.3% | 27.9% |
| Teton | 75.7% | 68.5% | 2,538 | 2,431 | 12.8% | 5.0% | 9.1% | 26.6% |
| Toole | 71.5% | 68.5% | 1,962 | 1,954 | 14.7% | -0.3% | 1.4% | 26.7% |
| Treasure | 71.4% | 68.5% | 357 | 260 | 15.4% | -1.7% | 3.8% | 32.9% |
| Valley | 75.9% | 68.5% | 3,150 | 2,884 | 35.0% | -4.4% | -2.6% | 28.5% |
| Wheatland | 72.2% | 68.5% | 853 | 778 | 26.1% | -5.2% | 0.4% | 24.0% |
| Wibaux | 73.2% | 68.5% | 421 | 332 | 28.3% | -2.9% | 0.3% | 33.2% |
| Yellowstone | 69.2% | 68.6% | 52,084 | 58,850 | * 4.4% | 20.3% | 23.4% | 21.1% |

Appendix J
Comparison of Housing Unit data by County

| Geographic Area | Units in Poor Condition in 2008 Lost by 2025 | | | | Units in Good Condition in 2008, still available in 2025 | | | | Total Housing Units Needed by 2025 | Housing Units that must be built or renovated by 2025 |
|-----------------|---|--------------------|--------------------|---------|---|--------------------|--------------------|---------|------------------------------------|---|
| | Single-family Homes | Multi-family Units | Manufactured Homes | Total | Single-family Homes | Multi-family Units | Manufactured Homes | Total | | |
| Montana | 58,921 | 11,857 | 29,249 | 100,027 | 268,714 | 56,769 | 38,868 | 364,351 | 593,027 | 228,676 |
| Beaverhead | 803 | 25 | 604 | 1,432 | 2,746 | 303 | 461 | 3,510 | 5,314 | 1,804 |
| Big Horn | 1,182 | 59 | 819 | 2,060 | 920 | 230 | 537 | 1,687 | 5,290 | 3,603 |
| Blaine | 599 | 67 | 97 | 763 | 1,000 | 114 | 274 | 1,388 | 2,969 | 1,581 |
| Broadwater | 272 | 73 | 195 | 540 | 1,409 | 37 | 577 | 2,023 | 2,898 | 875 |
| Carbon | 1,849 | 30 | 580 | 2,459 | 3,283 | 223 | 400 | 3,906 | 6,553 | 2,647 |
| Carter | 527 | 1 | 216 | 744 | 39 | 11 | 42 | 92 | 645 | 553 |
| Cascade | 4,983 | 648 | 1,923 | 7,554 | 19,591 | 5,327 | 1,957 | 26,875 | 41,712 | 14,837 |
| Chouteau | 1,147 | 105 | 217 | 1,469 | 1,033 | 28 | 247 | 1,308 | 2,391 | 1,083 |
| Custer | 1,889 | 262 | 504 | 2,655 | 2,010 | 461 | 244 | 2,715 | 5,197 | 2,482 |
| Daniels | 525 | 33 | 27 | 585 | 405 | 46 | 70 | 521 | 1,032 | 511 |
| Dawson | 1,698 | 230 | 215 | 2,143 | 1,497 | 110 | 324 | 1,931 | 3,827 | 1,896 |
| Deer Lodge | 1,762 | 52 | 218 | 2,032 | 2,338 | 270 | 258 | 2,866 | 4,680 | 1,814 |
| Fallon | 652 | 7 | 236 | 895 | 374 | 53 | 99 | 526 | 1,474 | 948 |
| Fergus | 1,515 | 248 | 411 | 2,174 | 3,078 | 151 | 648 | 3,877 | 5,555 | 1,678 |
| Flathead | 1,091 | 1,043 | 2,844 | 4,978 | 31,947 | 4,861 | 3,540 | 40,348 | 69,921 | 29,573 |
| Gallatin | 880 | 1,105 | 1,309 | 3,294 | 27,818 | 10,408 | 3,196 | 41,422 | 72,349 | 30,927 |
| Garfield | 533 | 12 | 146 | 691 | 141 | 2 | 95 | 238 | 739 | 501 |
| Glacier | 833 | 934 | 158 | 1,925 | 1,342 | 397 | 319 | 2,058 | 5,787 | 3,729 |
| Golden Valley | 331 | 1 | 83 | 415 | 126 | 0 | 40 | 166 | 511 | 345 |
| Granite | 307 | 30 | 178 | 515 | 1,518 | 28 | 345 | 1,891 | 1,875 | -16 |
| Hill | 1,254 | 400 | 238 | 1,892 | 3,416 | 627 | 822 | 4,865 | 8,686 | 3,821 |
| Jefferson | 582 | 30 | 479 | 1,091 | 3,361 | 207 | 577 | 4,145 | 6,969 | 2,824 |
| Judith Basin | 704 | 13 | 83 | 800 | 427 | 24 | 211 | 662 | 1,013 | 351 |
| Lake | 505 | 336 | 1,458 | 2,299 | 10,197 | 537 | 1,142 | 11,876 | 18,854 | 6,978 |
| Lewis & Clark | 1,228 | 839 | 584 | 2,651 | 18,091 | 3,983 | 4,402 | 26,476 | 37,494 | 11,018 |
| Liberty | 274 | 58 | 60 | 392 | 438 | 71 | 112 | 621 | 875 | 254 |
| Lincoln | 849 | 364 | 1,595 | 2,808 | 6,853 | 116 | 713 | 7,682 | 11,022 | 3,340 |
| McCone | 589 | 17 | 69 | 675 | 263 | 12 | 120 | 395 | 925 | 530 |
| Madison | 488 | 65 | 316 | 869 | 3,986 | 942 | 530 | 5,458 | 6,832 | 1,374 |
| Meagher | 291 | 83 | 32 | 406 | 879 | 19 | 234 | 1,132 | 1,277 | 145 |
| Mineral | 237 | 38 | 92 | 367 | 1,169 | 112 | 650 | 1,931 | 2,561 | 630 |
| Missoula | 556 | 69 | 1,201 | 1,826 | 29,660 | 11,853 | 4,882 | 46,395 | 67,079 | 20,684 |
| Musselshell | 1,217 | 29 | 468 | 1,714 | 584 | 25 | 300 | 909 | 2,570 | 1,661 |
| Park | 1,829 | 299 | 504 | 2,632 | 5,401 | 905 | 991 | 7,297 | 12,245 | 4,948 |
| Petroleum | 130 | 2 | 51 | 183 | 108 | 6 | 53 | 167 | 247 | 80 |
| Phillips | 605 | 84 | 224 | 913 | 1,122 | 93 | 176 | 1,391 | 2,149 | 758 |
| Pondera | 691 | 138 | 176 | 1,005 | 1,170 | 191 | 157 | 1,518 | 2,682 | 1,164 |
| Powder River | 634 | 11 | 193 | 838 | 126 | 16 | 145 | 287 | 837 | 550 |
| Powell | 671 | 135 | 210 | 1,016 | 1,772 | 84 | 381 | 2,237 | 3,155 | 918 |
| Prairie | 482 | 25 | 61 | 568 | 92 | 10 | 47 | 149 | 588 | 439 |
| Ravalli | 1,180 | 693 | 1,533 | 3,406 | 13,387 | 914 | 1,743 | 16,044 | 28,853 | 12,809 |
| Richland | 1,666 | 149 | 391 | 2,206 | 1,576 | 440 | 300 | 2,316 | 5,083 | 2,767 |
| Roosevelt | 1,301 | 78 | 300 | 1,679 | 807 | 175 | 218 | 1,200 | 3,937 | 2,737 |
| Rosebud | 1,161 | 140 | 691 | 1,992 | 774 | 142 | 187 | 1,103 | 4,255 | 3,152 |
| Sanders | 734 | 168 | 892 | 1,794 | 3,817 | 158 | 425 | 4,400 | 7,661 | 3,261 |
| Sheridan | 1,336 | 138 | 189 | 1,663 | 348 | 51 | 44 | 443 | 1,733 | 1,290 |
| Silver Bow | 3,294 | 326 | 201 | 3,821 | 8,468 | 2,289 | 1,415 | 12,172 | 16,863 | 4,691 |
| Stillwater | 616 | 82 | 364 | 1,062 | 2,891 | 120 | 354 | 3,365 | 4,785 | 1,420 |
| Sweet Grass | 164 | 28 | 154 | 346 | 1,591 | 68 | 134 | 1,793 | 2,082 | 289 |
| Teton | 896 | 190 | 197 | 1,283 | 1,545 | 35 | 192 | 1,772 | 2,992 | 1,220 |
| Toole | 930 | 261 | 164 | 1,355 | 763 | 115 | 184 | 1,062 | 2,273 | 1,211 |
| Treasure | 214 | 3 | 63 | 280 | 99 | 12 | 53 | 164 | 312 | 148 |
| Valley | 2,732 | 83 | 216 | 3,031 | 1,508 | 582 | 166 | 2,256 | 3,792 | 1,536 |
| Wheatland | 531 | 28 | 167 | 726 | 372 | 24 | 51 | 447 | 985 | 538 |
| Wibaux | 298 | 15 | 33 | 346 | 108 | 22 | 61 | 191 | 427 | 236 |
| Yellowstone | 4,674 | 1,475 | 4,620 | 10,769 | 37,719 | 8,729 | 3,023 | 49,471 | 75,809 | 26,338 |

Appendix K

Comparison of Median Renter Income and Affordability of Renting a 2-bedroom Apartment

| Geographic Area | 2006 | | 2008 | |
|-----------------|----------------------|--|----------------------|--|
| | Median Renter Income | % of Income to rent 2-bedroom apartment | Median Renter Income | % of Income to rent 2-bedroom apartment |
| Montana | \$ 25,088 | 32.51% | \$ 27,644 | 27.2% |
| Beaverhead | \$ 25,029 | 36.28% | \$ 24,447 | 34.3% |
| Big Horn | \$ 27,776 | 25.79% | \$ 30,436 | 21.9% |
| Blaine | \$ 22,410 | 32.39% | \$ 25,008 | 26.7% |
| Broadwater | \$ 29,149 | 26.42% | \$ 31,836 | 22.3% |
| Carbon | \$ 30,017 | 27.49% | \$ 34,536 | 22.0% |
| Carter | \$ 23,652 | 30.28% | \$ 26,301 | 25.4% |
| Cascade | \$ 24,921 | 30.46% | \$ 27,059 | 25.8% |
| Chouteau | \$ 25,835 | 28.10% | \$ 28,519 | 23.4% |
| Custer | \$ 22,540 | 31.78% | \$ 24,668 | 27.0% |
| Daniels | \$ 23,095 | 31.01% | \$ 23,259 | 28.6% |
| Dawson | \$ 23,095 | 31.01% | \$ 22,957 | 29.0% |
| Deer Lodge | \$ 17,936 | 42.93% | \$ 19,476 | 36.5% |
| Fallon | \$ 25,410 | 28.19% | \$ 28,930 | 23.0% |
| Fergus | \$ 23,684 | 30.24% | \$ 26,107 | 25.5% |
| Flathead | \$ 26,411 | 31.30% | \$ 29,063 | 26.2% |
| Gallatin | \$ 30,933 | 30.34% | \$ 35,211 | 24.5% |
| Garfield | \$ 25,180 | 28.44% | \$ 27,426 | 24.3% |
| Glacier | \$ 22,197 | 32.70% | \$ 24,376 | 27.4% |
| Golden Valley | \$ 24,693 | 29.00% | \$ 22,934 | 29.0% |
| Granite | \$ 22,675 | 33.96% | \$ 24,644 | 28.8% |
| Hill | \$ 24,693 | 29.00% | \$ 22,696 | 29.3% |
| Jefferson | \$ 24,992 | 30.81% | \$ 27,233 | 26.1% |
| Judith Basin | \$ 26,653 | 27.23% | \$ 29,318 | 22.8% |
| Lake | \$ 20,779 | 36.93% | \$ 22,696 | 31.1% |
| Lewis & Clark | \$ 26,913 | 30.30% | \$ 29,547 | 25.4% |
| Liberty | \$ 24,860 | 29.20% | \$ 27,286 | 24.5% |
| Lincoln | \$ 22,371 | 35.22% | \$ 18,750 | 38.6% |
| McCone | \$ 24,419 | 37.19% | \$ 26,815 | 24.8% |
| Madison | \$ 26,627 | 26.90% | \$ 30,073 | 27.9% |
| Meagher | \$ 24,274 | 37.41% | \$ 26,832 | 31.2% |
| Mineral | \$ 21,285 | 42.34% | \$ 23,220 | 35.8% |
| Missoula | \$ 24,410 | 37.76% | \$ 25,043 | 33.9% |
| Musselshell | \$ 21,002 | 34.10% | \$ 23,492 | 28.4% |
| Park | \$ 25,916 | 33.39% | \$ 28,535 | 28.0% |
| Petroleum | \$ 24,693 | 29.00% | \$ 21,782 | 30.6% |
| Phillips | \$ 21,122 | 33.91% | \$ 23,348 | 28.5% |
| Pondera | \$ 24,808 | 29.26% | \$ 27,288 | 24.5% |
| Powder River | \$ 23,095 | 31.01% | \$ 29,643 | 22.5% |
| Powell | \$ 28,847 | 26.69% | \$ 31,813 | 22.3% |
| Prairie | \$ 25,381 | 28.22% | \$ 28,432 | 23.4% |
| Ravalli | \$ 26,216 | 32.16% | \$ 28,730 | 27.0% |
| Richland | \$ 26,121 | 27.42% | \$ 29,387 | 22.7% |
| Roosevelt | \$ 23,095 | 31.01% | \$ 20,151 | 33.1% |
| Rosebud | \$ 27,121 | 26.41% | \$ 30,238 | 22.0% |
| Sanders | \$ 22,442 | 35.11% | \$ 24,536 | 29.5% |
| Sheridan | \$ 23,095 | 31.01% | \$ 23,080 | 28.9% |
| Silver Bow | \$ 19,860 | 36.27% | \$ 21,904 | 30.4% |
| Stillwater | \$ 36,819 | 19.45% | \$ 39,904 | 16.7% |
| Sweet Grass | \$ 24,693 | 29.00% | \$ 35,860 | 18.6% |
| Teton | \$ 23,369 | 31.06% | \$ 25,627 | 26.1% |
| Toole | \$ 25,021 | 29.01% | \$ 27,638 | 24.2% |
| Treasure | \$ 23,095 | 31.01% | \$ 21,038 | 31.7% |
| Valley | \$ 22,930 | 31.24% | \$ 25,218 | 26.4% |
| Wheatland | \$ 23,350 | 30.67% | \$ 25,763 | 25.9% |
| Wibaux | \$ 23,095 | 31.01% | \$ 21,767 | 30.6% |
| Yellowstone | \$ 25,626 | 32.20% | \$ 29,484 | 25.8% |

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