

**MONTANA**  
Department of Commerce



**MBH**  
Montana Board of Housing



# White Paper Housing in Montana

Housing Coordinating Team - June 2012



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## I. Executive Summary

This edition of the White Paper reviews decennial census data from 2000 and 2010, property and aggregated sales records from 2008-2010 from the Montana Department of Revenue, more recent U.S. Census, Montana Bureau of Labor and Bureau of Economic Analysis data, and anecdotal evidence from 2008, 2010 and 2012 to assess changes in Montana's population, housing and income. Montana's population as of the 2010 census was 989,415, an increase of 87,220 during the decade. The State added 70,192 housing units and 50,940 households. However, these changes were not uniformly distributed across the state. Half of Montana's 56 counties had fewer people reported in the 2010 census than in 2000, as did three of the seven Indian reservations.

The nation-wide housing boom of the mid-2000s in Montana was driven in part by the attractiveness of Montana's recreational environment. The housing bust and subsequent recession had the net effect of reducing home purchase prices in much of the State, while also temporarily reducing incomes. While Montana's foreclosure rate was lower than the national average, foreclosures combined with income set-backs and tightened mortgage credit and underwriting standards reduced the percentage of homeowner households. Meanwhile, rent costs continued to rise.

By 2010, the income gains made during the first eight years of the decade had been lost. The median household income in 2010 was essentially unchanged from that of 2000, when corrected for inflation. The percentage of the population in poverty rose from 13.3% in 2000 to 15.2% in 2010. By 2010, Montana's homeownership rate had fallen from 69.07% in 2000 to 67.09% and the number of owner households for whom housing costs exceeded the amount considered affordable had increased from 21.3% in 2000 to 25.9%. The percentage of renter households had increased and nearly 40% were paying gross rent costs that exceeded the amount affordable to their household incomes.

As of the spring of 2012, the biggest change in housing needs in Montana reflects the current boom development of the Bakken Oil Field in eastern Montana and western North Dakota. Unemployment rates in Montana counties that border North Dakota are low, averaging 3.63% as of the April, 2012 report, and the housing stock has been overrun, leaving essentially no rentals or homes available. Rents have increased four-fold in some of the eastern Montana border counties. While incomes have also increased, especially for those working directly in the oil fields, consumer support jobs such as retail sales and other service jobs traditionally don't pay enough to make housing affordable. As Montana's oil deposits develop along the same lines as the deposits across the border in North Dakota, eastern Montana is facing major challenges to its housing stock, local community services and infrastructure. Billings, the closest large urban center to the Bakken in Montana, is also looking at tighter housing markets

for both homes and rentals as oil field workers relocate their families to take advantage of Billings' services and schools.

At the other end of the spectrum, unemployment in western Montana recreation counties averages 9.5% with both Lincoln and Sanders topping 14%. Home purchase costs in western Montana remain below the high levels of the housing boom, while rents have increased incrementally. However, the cost of housing remains a challenge to households whose incomes have not rebounded. Affordable housing continues to be a challenge on Montana's Indian reservations as well with housing in short supply and very high unemployment estimates ranging from 62.7% to 85.5% as self-reported by each tribe for most reservations. Montana's January, 2012 homeless survey found 1,842 homeless persons, the highest number since the state initiated consistent data collection to meet federal homeless count standards in 2005. While the reasons for the housing challenges facing Montana in the spring of 2012 have changed from those of a decade ago, overall housing today is less affordable and less available than it was in 2000.

## II. Introduction

Having a home is one of the most fundamental components of daily life. Living in a rental, owning a home, living on the street or living in a shelter determines to a large extent a person's health, sense of well-being, family security and lifelong wealth prospects. How a community houses its population is also fundamental to the character of the community, affecting crime rates, health costs, physical layout and land use, local government taxes and expenditures, and attractiveness for business and economic growth among other things. Some of the costs of building a typical home are summarized in the story "New Home Construction Costs" on the next page.

The Montana Department of Commerce released the first White Paper on Housing in Montana in 2008 using data from 2006. At that time, the housing boom had priced homeownership beyond the reach of the median income household in 28 of Montana's 56 counties; rental housing was unaffordable to the median renter household in 36 of Montana's counties; and homelessness was on the rise, especially among families with children.<sup>1</sup> The financial events of late summer 2008 and the subsequent housing bust dramatically altered the housing market and was documented in part in the second White Paper, released in the summer of 2010 based on data through 2008.

Currently, events have again outpaced available data as the national recession continues to depress housing markets in much of the western third of the state and the Bakken oil boom challenges housing availability across eastern Montana. This third edition of the White Paper offers comparison data from the 2000 and 2010 censuses, property and aggregated sales records from 2008-2010 from the Montana Department

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<sup>1</sup> White Paper on Housing, 2008, Montana Department of Commerce, Helena, Montana. The definition of housing affordability is that housing should consume no more than 30% of household income.

of Revenue, Bureau of Labor and Bureau of Economic Analysis data, more recent U.S. Census, as well as economic and anecdotal updates on what has happened since 2010 across Montana in terms of the economy, homeownership, rental housing, and homelessness. Data on the seven Indian Reservations within the state are also included.

**New Home Construction Costs**  
 Source: Montana Building Industry Association

What does it cost to construct the median priced home for 2011? Below is a table of estimated housing construction costs for the median priced home in 6 selected Montana counties. The median price of a home in each county has been increased by 22% over the actual median sale price, to reflect the fact that new construction of the same house costs more than purchasing an existing home. The share of price figures reflect a multi-state regional analysis done by the National Homebuilders Association, and may not match actual cost shares in some categories for some counties, but reflect the overall general distribution of costs. One area in which Montana differs is cost of government building permit and impact fees, with Montana urban areas being higher than the national average.

Sale Price Breakdown	Share of Price	Yellowstone County	Missoula County	Lewis and Clark County	Gallatin County	Flathead County	Cascade County
Finished Lot Cost (including financing)	21.70%	\$48,421	\$54,706	\$50,565	\$63,107	\$47,852	\$38,909
Total Construction Cost (including government fees)	59.40%	\$132,544	\$149,749	\$138,414	\$172,743	\$130,986	\$106,505
Marketing Cost	1.50%	\$3,347	\$3,782	\$3,495	\$4,362	\$3,308	\$2,690
Financing	2.10%	\$4,686	\$5,294	\$4,893	\$6,107	\$4,631	\$3,765
Overhead and General Expenses	5.20%	\$11,603	\$13,109	\$12,117	\$15,122	\$11,467	\$9,324
Sales Commission	3.30%	\$7,364	\$8,319	\$7,690	\$9,597	\$7,277	\$5,917
Profit	6.80%	\$15,173	\$17,143	\$15,845	\$19,775	\$14,995	\$12,193
<b>Total Construction Cost</b>	<b>100.00%</b>	<b>\$223,138</b>	<b>\$252,102</b>	<b>\$233,020</b>	<b>\$290,814</b>	<b>\$220,515</b>	<b>\$179,302</b>



### III. Comparison, Census Data 2000 and 2010

According to U.S. census data, from 2000 to 2010, Montana’s population (when including residents stationed overseas), grew by 87,220 people, its housing stock grew by 70,192 units, and the number of households grew by 50,940. Montana’s homeownership rate declined from 69.1% to 68% of occupied housing units. However, these changes were not universal. For example, during the same period 28 of Montana counties lost population and in 21 counties the homeownership rate went up. Similarly, four of Montana’s Indian reservations gained population while three lost population. The following charts and discussion contain information for all seven Indian reservations, and for all counties grouped by whether the homeownership rate increased or declined. The charts contain information from the U.S Census on changes in population, total number of housing units, the number and percentage change in

housing units occupied, the share of occupied housing units that were owner-occupied and actual number change in ownership and renter households. More statistics from 2010 for the state, the counties and the Indian reservations can be found on the County and Reservations Pages at the back of the White Paper.

## Population

Population gain or loss depends on the number of people who self-report which county they are living in during the year of the census. Population growth was evenly split among Montana counties; while 28 Montana counties (50%) gained population between 2000 and 2010, 28 counties lost population. Counties that grew at a rate that exceeded the state rate of 9.7% include: Gallatin (32%); Broadwater (28%); Flathead (22.1%); Yellowstone (14.4%); Missoula (14.1%); Lewis and Clark (13.8%); Jefferson (13.5%); Madison (12.3%); Sanders (11.6%); Ravalli (11.5%); and Stillwater (11.3%). Counties with the highest growth between 2000 and 2010 are urban counties, recreation counties, and in the case of Stillwater, a natural resource mining county.

Among the 28 counties that lost population from 2000 to 2010, 16 of them also lost population from 1990 to 2000. Seven counties had population declines exceeding 10% from 2000 to 2010, including: Sheridan (-17.6%); Treasure (-16.6%); Golden Valley (-15.2%); Carter (-14.7%); Daniels (-13.2%); McCone (-12.3%); and Judith Basin (-11%). These counties with high percentage population loss are geographically located in northeastern, south-central and south-eastern Montana; all but Judith Basin are among the counties that also lost population from 1990 to 2000.

## Income

How the population affects the housing stock depends, in part, on the incomes of the population. As incomes improve relative to home prices, the rate of homeownership tends to rise. Comparable data on median incomes from 2000 and 2010 at the state level indicate that overall, the Montana household median income essentially was the same in both years, when corrected for inflation. Median household income adjusted for inflation was higher in 2008 (relative to that of 2000), but returned to 2000 levels by 2010 once the effects of the recession were felt. Because of small sample sizes, county and reservation level data from 2000 and 2010 has too high a margin of error to provide accurate estimates of income changes for an individual county or reservation.

## Housing Units

Housing units include single family homes, condominiums, townhomes, manufactured homes, mobile home, duplexes, triplexes, four-plexes and larger multi-unit rental apartments. Increases or decreases in the stock of housing units is complex, as there may be additions to the housing stock from new construction at the same time there may be losses from events such as fire and demolition of substandard units.

The number of housing units increased in 41 counties from 2000 to 2010, with 19 counties gaining housing units at a rate higher than the state average rate of 17%. Thirteen counties increased their housing stock by 20% or more, including: Madison (48.58%); Gallatin (43.41%); Granite (36.07%); Flathead (35.06%); Broadwater (34.62%); Sanders (26.69%); Mineral (24.73%); Ravalli (22.81%); Lincoln (22.47%); Lake (21.93%); Stillwater (21.69%); Missoula (21.27%); and Jefferson (20.39%).

On the other hand, 14 counties saw their total number of housing units decline between 2000 and 2010. Of these, six had declines of 5% or more, including: Garfield (-12.17%); Wibaux (-8.35%); McCone (-7.27%); Phillips (-6.67%); Prairie (-6.27%); and Pondera (-6.18%). Treasure County had the same number of housing units in both 2000 and 2010.

### Occupied Housing Units

The number of occupied units is even more complex than changes in the total number of housing units, involving the interaction of the population with the housing stock. The number of occupied units rarely changes at the same rate as the population. Rather, the demographic and income characteristics of the population determine how many housing units are used. For example, Montana's population of seniors is rising. The number of counties with percentages of seniors (65 or older) at more than 20% of total population increased from six counties in 1990 to 24 counties in 2010. See the Map "Percent of Population 65 years and Older by County" at the end of Section V. As Montana's population ages, more housing units will be needed to house the same number of people as the share of one and two person households increases relative to the share of family households with children.

Comparison of 2000 and 2010 data on occupied units illustrate this point. Although the population of 14 counties went down from 2000 to 2010, the number of occupied housing units increased in these counties: Wibaux (8.55%); Park (7.06%); Fergus (4.92%); Wheatland (3.99%); Silver Bow (3.46%); Dawson (3.42%); Choteau (3.05%); Rosebud (2.66%); Prairie (2.61%); Powder River (2.44%); Powell (1.82%); Valley (1.52%); Deer Lodge (0.58%); and Meagher (0.37%).

### Homeownership Rates

The number of occupied housing units also defines how many households are in the county (a household includes all the people who occupy a housing unit as their usual place of residence). Households are divided into two groups based on whether they own or rent the housing unit in which they are living. The number of owner-occupied units taken as a percentage of the number of total occupied units is defined as the homeownership rate. The homeownership rate is used as an indicator of stability. Because the share of homeownership units plus the share of renter units adds up to the

total occupied units, an increase in the homeownership rate means a decrease in the share of rental households. Communities with a mix of higher homeownership and lower rentals are considered to be more stable. Conversely, a decline in the percentage of homeownership units indicates an increase in the percentage of renter households, which generally indicates a shift toward less wealth and stability.

From 2000 to 2010, 21 counties saw their homeownership rates remain steady or go up. However, because the number of occupied units also changed from 2000 to 2010, not all of these counties increased their populations. For example, in 13 of these counties, the population went down while the homeownership rate went up. Four counties (Meagher, Park, Powder River and Prairie) increased the number of occupied units and owner households while losing population because the added households had more owners than renters. Garfield County had no change in the number of occupied units but increased the share of units that were owner-occupied. The other counties had their homeownership rate increase because their number of households went down and they lost relatively more renter households than ownership households.

Eight counties had increases from 2000 to 2010 in population, households and homeownership rates, including: Beaverhead, Carbon, Cascade, Granite, Jefferson, Madison, Mineral and Stillwater. As these counties added more population, the homeownership households numbered more than the renter households. A table of all Montana counties with stable or increasing homeownership rates is located below.

**Table 1: Montana counties with an increase in the percentage of owner-occupied housing units, 2000-2010.**

County	Population, % change, 2000 to 2010	% change in housing units 2000-2010	# change in occupied housing units 2000-2010	% change in occupied housing units 2000-2010	% of occupied units owner-occupied 2000	% of occupied units owner-occupied 2010	Change in number of owner-occupied units 2000-2010	Change in number of renter-occupied units, 2000-2010
<b>Beaverhead</b>	0.5%	15.4%	330	9.0%	63.4%	64.5%	253	77
<b>Blaine</b>	-7.4%	-3.5%	-144	-5.8%	61.1%	62.1%	-64	-80
<b>Carbon</b>	5.5%	17.2%	506	12.4%	74.4%	75.9%	445	61
<b>Carter</b>	-14.7%	-0.1%	-11	-2.0%	74.8%	74.8%	-8	-3
<b>Cascade</b>	1.2%	5.8%	1,262	3.9%	64.9%	65.9%	1,156	106
<b>Daniels</b>	-13.2%	-3.7%	-94	-10.5%	78.4%	80.6%	-56	-38
<b>Garfield</b>	-5.7%	-12.2%	0	0.0%	73.7%	78.0%	23	-23
<b>Granite</b>	8.8%	36.1%	217	18.1%	74.4%	75.0%	170	47
<b>Hill</b>	-3.5%	-2.7%	-182	-2.8%	64.3%	65.9%	-18	-164
<b>Jefferson</b>	13.5%	20.4%	765	20.4%	83.2%	83.8%	663	102
<b>Madison</b>	12.3%	48.6%	604	20.4%	70.4%	74.1%	556	48
<b>McCone</b>	-12.3%	-7.3%	-36	-4.4%	74.5%	79.5%	-17	-19
<b>Meagher</b>	-2.1%	5.1%	3	0.4%	73.2%	73.8%	7	-4
<b>Mineral</b>	8.7%	24.7%	327	20.6%	73.4%	74.8%	268	59
<b>Park</b>	-0.4%	13.7%	482	7.1%	66.4%	67.6%	402	80
<b>Phillips</b>	-7.6%	-6.7%	-29	-1.6%	70.6%	73.8%	37	-66
<b>Pondera</b>	-4.2%	-6.2%	-125	-5.2%	70.5%	70.9%	-79	-46
<b>Powder River</b>	-6.2%	1.5%	18	2.4%	73.8%	76.7%	35	-17
<b>Prairie</b>	-1.7%	-6.3%	14	2.6%	77.5%	79.5%	22	-8
<b>Stillwater</b>	11.3%	21.7%	562	17.4%	76.0%	78.0%	502	60
<b>Treasure</b>	-16.6%	0.0%	-22	-6.2%	71.4%	71.9%	-14	-8

Source: US Census Bureau, US Department of Commerce  
Data: 2000 and 2010 Census of Population and Housing, Summary File 1 (SF1)

The homeownership rates went down in 35 counties from 2000 to 2010. In 15 of these counties, the population went down along with the share of ownership units, although the number of households went up in 10 of them. The other 20 counties had increases in both their populations and in the number of households; however, the balance in these counties shifted toward rental households as opposed to ownership households. The table below displays data for the 35 counties that saw declines in their homeownership rates. Declines in homeownership mean increases in the share of renter households.

**Table 2: Montana counties with a decline in the percentage of owner-occupied housing units, 2000-2010.**

County	Population, % change, 2000 to 2010	% change in housing units 2000-2010	# change in occupied housing units 2000-2010	% change in occupied housing units 2000-2010	% of occupied units owner-occupied 2000	% of occupied units owner-occupied 2010	Change in number of owner-occupied units 2000-2010	Change in number of renter-occupied units 2000-2010
Montana	9.7%	17.0%	50,940	14.2%	69.1%	68.0%	30,695	20,245
Big Horn	1.5%	0.9%	80	2.0%	64.6%	63.9%	25	55
Broadwater	28.0%	34.6%	595	34.0%	79.4%	78.4%	450	145
Chouteau	-2.6%	3.7%	68	3.1%	68.8%	65.7%	-24	92
Custer	0.0%	3.7%	263	5.5%	70.2%	66.6%	0	263
Dawson	-1.0%	1.6%	124	3.4%	74.0%	70.9%	-26	150
Deer Lodge	-1.3%	3.3%	23	0.6%	73.6%	70.7%	-101	124
Fallon	1.9%	4.3%	93	8.2%	77.4%	73.2%	20	73
Fergus	-2.6%	5.0%	239	4.9%	73.5%	73.1%	152	87
Flathead	22.1%	35.1%	7,916	26.8%	73.3%	70.8%	4,859	3,057
Gallatin	32.0%	43.4%	10,227	38.9%	62.4%	61.0%	5,851	4,376
Glacier	1.1%	2.0%	57	1.3%	62.0%	60.9%	-12	69
Golden Valley	-15.2%	5.8%	-2	-0.5%	77.3%	76.0%	-6	4
Judith Basin	-11.0%	0.8%	-27	-2.8%	77.1%	76.2%	-29	2
Lake	8.4%	21.9%	1,240	12.2%	71.4%	71.2%	866	374
Lewis and Clark	13.8%	17.6%	3,844	16.8%	70.1%	69.2%	2,469	1,375
Liberty	8.4%	-2.5%	-11	-1.3%	71.3%	67.3%	-41	30
Lincoln	4.5%	22.5%	1,079	13.9%	76.6%	76.2%	791	288
Missoula	14.1%	21.3%	7,487	19.5%	61.9%	59.4%	3,505	3,982
Musselshell	0.9%	14.5%	168	8.9%	76.9%	76.7%	126	42
Petroleum	0.2%	11.0%	14	6.6%	74.4%	72.4%	6	8
Powell	-2.1%	6.0%	44	1.8%	71.3%	70.5%	12	32
Ravalli	11.5%	22.8%	2,644	18.5%	75.7%	74.5%	1,796	848
Richland	0.8%	-0.2%	289	7.5%	72.4%	69.7%	98	191
Roosevelt	-1.8%	0.5%	-28	-0.8%	65.1%	61.7%	-142	114
Rosebud	-1.6%	3.7%	88	2.7%	67.1%	66.5%	41	47
Sanders	11.6%	26.7%	848	19.8%	76.4%	75.1%	579	269
Sheridan	-17.6%	-3.6%	-154	-8.8%	80.2%	76.0%	-191	37
Silver Bow	-1.2%	3.3%	500	3.5%	70.4%	67.6%	-60	560
Sweet Grass	1.2%	15.5%	114	7.7%	74.1%	69.9%	19	95
Teton	-5.8%	-0.6%	-88	-3.5%	75.4%	75.1%	-75	-13
Toole	1.1%	1.6%	53	2.7%	71.2%	67.1%	-44	97
Valley	-4.0%	0.7%	48	1.5%	75.8%	73.5%	-39	87
Wheatland	-4.0%	3.7%	34	4.0%	72.6%	71.3%	13	21
Wibaux	-4.8%	-8.3%	36	8.6%	73.4%	72.2%	21	15
Yellowstone	14.4%	17.2%	8,588	16.5%	69.2%	68.4%	5,503	3,085

Source: US Census Bureau, US Department of Commerce  
Data: 2000 and 2010 Census of Population and Housing, Summary File 1 (SF1)

Decreased homeownership levels were a result of several factors in Montana. Although Montana's foreclosure rate was about half of that of the nation, many areas, like Flathead County, suffered high foreclosure rates. Tightened credit along with increased underwriting criteria for mortgage loans that were put into effect nationwide after the housing bust have also contributed to lower levels of homeownership rates in the State.

Renter households seeking to make the transition to homeownership are finding that planning ahead, working on their credit scores and saving for a down payment are necessary steps to becoming homeowners. More households are taking advantage of the low-cost financial fitness and homebuyer's classes available statewide through NeighborWorks Montana. See the following story "Homebuyer Education on the Rise".

### Homebuyer Education on the Rise

Source: Homeward and other NeighborWorks Montana Homebuyer Education Partners

Tightened credit and underwriting requirements as well as increased numbers of foreclosures and short sales across the state have made people cautious about becoming homeowners. Many are seeking to learn more about managing their money and credit, and to assess whether homeownership is a goal they should strive to accomplish.



The Montana Board of Housing and NeighborWorks Montana (NWMT) support a network of certified homebuyer educators across the state that offers very low cost classes on financial management and preparation for homeownership. For example, a mother of three with a college degree recently completed a financial management class in Missoula taught by Homeward, one of the NWMT partners. Although she is a college graduate and has been renting for 17 years, she never had anyone show her how to manage her money. Now she is enrolled in the next homebuyer education class and is saving for a downpayment. Homeward just opened a new 1000 square foot Homeownership Center with a training room and resource center in Missoula at 1535 Liberty Lane Suite 116 A.



NWMT partner agencies all across the state are seeing stronger demand for their homeownership classes than last year. For more information on financial management and homeownership classes throughout Montana go to: [www.nwmt.org](http://www.nwmt.org) or [www.housing.mt.gov](http://www.housing.mt.gov) and click on the Montana Homeownership Network logo.



### Indian Reservations

The same census data for Montana counties displayed above is also available for the geographic areas of the seven Indian reservations in Montana. The reservation populations have remained among the groups undercounted in censuses for a variety of

reasons. This undercount leads to lower levels of data reliability than some other geographic areas or populations. This situation is not unique to reservations. Minority populated, extremely rural, or impoverished areas also are traditionally undercounted by the census leading to less data reliability.

U.S. Census data includes all residents, households and housing units by type (owner-occupied or rental) on a reservation, whether inhabited by American Indians or others. Some reservations have significant populations of non-American Indian people. For example, the Rocky Boy's Reservation is about 97% American Indian while the Flathead Reservation is about 25% American Indian. The tables below summarize data on the populations in Montana of American Indian and non-American Indian for 2010. More data on the seven Indian reservations in Montana can be found on the Reservations Data Pages in Section VII.

**Table 3: Percent of Population within Reservations in Montana that is American Indian**

Area	Total Population, 2010 Census	Native American Population, 2010 Census	Native Americans as Percent of Total Reservation Population
Montana Reservation & Off-Reservation Trust Land Population	66,598	38,357	57.6%
Blackfeet Reservation & Off-Reservation Trust Land	10,405	8,944	86.0%
Crow Reservation & Off-Reservation Trust Land	6,863	5,322	77.5%
Flathead Reservation	28,359	7,042	24.8%
Fort Belknap Reservation & Off-Reservation Trust Land	2,851	2,704	94.8%
Fort Peck Reservation & Off-Reservation Trust Land	10,008	6,714	67.1%
Northern Cheyenne Reservation & Off-Reservation Trust Land	4,789	4,406	92.0%
Rocky Boy's Reservation Off-Reservation Trust Land	3,323	3,221	96.9%

Source: US Census Bureau, US Department of Commerce  
 Data: 2000 and 2010 Census of Population and Housing, Summary File 1 (SF1)

**Table 4: American Indian Population on and off Reservations in Montana**

	Population	% of Total Native Americans
Total Number of Native Americans in Montana	62,555	-
Living OFF all Montana Reservations	24,198	38.7%
Living ON all Montana Reservations	38,357	61.3%

Source: US Census Bureau, US Department of Commerce  
 Data: 2000 and 2010 Census of Population and Housing, Summary File 1 (SF1)

The Indian reservations in Montana varied in terms of gains and losses between the 2000 and 2010 census. These statistics concerning the number of housing units and

owner and renter households include all people living within the reservation borders, not just those who are American Indian.

### **Salish & Kootenai Housing Authority supports Homeownership**

Source: Salish & Kootenai Housing Authority

The Salish & Kootenai Housing Authority (SKHA) has been working to increase tribal homeownership since 1963 when the Housing Authority was initiated. The first 40 units SKHA built were HUD Mutual self-help homeownership units. Over the life of the Mutual Self-Help program, SKHA built over 320 homeownership units.

When the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA) ended the Mutual Self-Help program, SKHA created a new homeownership program known as the Flathead Finance Program.



The tribal Flathead Finance Program now has over 700 tribal families who have completed certified homebuyer training, 150 of whom are currently seeking to become homeowners. The Program offers closing cost loans to help with financing, and has made 12 such loans already this year. Stable leadership and long-term staff capacity building have made the program a credible and flexible partner for other programs. In 2014, a 15-year partnership tax credit program will come to fruition with the opportunity for 20 families to become homeowners of homes valued at \$125,000 at a cost of \$55,000. Recently, the program partnered with the tribal Natural Resources Department which donated 4 stick-built homes that had to be moved from a natural area. Four families became new homeowners for the cost of relocation and foundations. Recent data indicates over 350 HUD 184 program loans have been made to tribal members. The Program also partnered with the Federal Emergency Management Agency, placing 40 homeownership-ready families in new FEMA trailer homes on permanent foundations on Tribal land lease properties at a cost of no more than \$25,000 per home.



Homeownership changes lives; one tribal elder was able to become the guardian of his young granddaughter by replacing his sub-standard mobile home with a FEMA trailer. Now he is helping her become a homeowner on her own.

Of the seven reservations in Montana, four of them gained population, including Rocky Boy's (24.18%), Flathead (8.36%), Northern Cheyenne (7.14%) and Blackfeet (3.02%), while three lost population, including Fort Belknap (-3.65%), Fort Peck (-3.03%) and Crow (-0.45%). The Rocky Boy's Reservation also increased the number of housing units, the percentage of housing units occupied and gained 76 homeowners, although the percentage of housing units occupied by owners declined slightly from 43.0% to 42.27%. The Flathead Reservation increased the number of housing units and the percentage of housing units occupied, and gained 803 more homeowners, although the percentage of housing units occupied by owners went down slightly from 70.6% to 70.14%. The Flathead Reservation has had homeownership programs in place for its tribal members for many years. See the related story "Salish & Kootenai Housing Authority Supports Homeownership" on the previous page.

The Northern Cheyenne Reservation increased both the number of housing units and the percentage of units occupied, gained 81 homeowners and increased the percentage of units occupied by owners from 48.8% to 53.5%. The Blackfeet Reservation increased its number of housing units and the number of units occupied, gained 116 homeowners and increased the percentage of units occupied by owners from 55.5% to 58.0%.

**Table 5: Indian Reservations in Montana: Changes in population, housing units, number and percent occupied by owner or renter**

Name of Reservation	Population, % change, 2000 to 2010	% change in housing units 2000-2010	% change in occupied housing units 2000-2010	% of occupied units owner-occupied 2000	# change in occupied units (households)	% of occupied units owner-occupied 2010	Change in number of owner-occupied units 2000-2010	Change in number of renter units 2000-2010
Crow Indian	-0.4%	-0.4%	1.5%	70.9%	28	70.4%	9	19
Fort Peck	-3.0%	0.6%	-1.7%	63.7%	-57	61.1%	-122	65
Blackfeet Indian	3.0%	3.8%	2.5%	55.5%	73	58.0%	116	-43
Rocky Boy's	24.2%	26.9%	30.0%	43.0%	193	42.2%	76	117
Flathead	8.4%	19.5%	12.1%	70.6%	1,207	70.1%	803	404
Fort Belknap Indian Community	-3.6%	2.8%	3.3%	53.5%	27	50.8%	-11	38
Northern Cheyenne	7.1%	7.2%	4.0%	48.8%	48	53.5%	81	-33

Source: US Census Bureau, US Department of Commerce  
Data: 2000 and 2010 Census of Population and Housing, Summary File 1 (SF1)

Although its population went down, the Fort Belknap Reservation had increases in the number of housing units and the percentage of units occupied, and had 11 fewer homeowners while the percentage of units occupied by owners declined from 53.5% to 50.8%. The Fort Peck Reservation also had a decline in population and a decline in the percentage of housing units occupied, although the number of housing units went up slightly. Fort Peck had a decline of 122 homeowners and a lower percentage of units occupied by owners that dropped from 63.7% to 61.1%. The Crow Reservation had a very slight decline in population and in housing units, but an increase in the percentage of units occupied. The Crow Reservation gained nine homeowners and had a slight decline in the percentage of units occupied by owners from 70.9% to 70.4%.

## Habitat for Humanity Chapters offer new programs for home repair

Source: Habitat for Humanity of Helena

Montana Habitat for Humanity Chapters traditionally offer low income families the opportunity to become homeowners by helping them build their own homes. This year, Habitats across the state will be adding two new programs designed to assist low-income families who already own their homes with needed maintenance and repairs. The "Brush with Kindness" program helps with maintenance issues such as painting or other maintenance tasks that cost up to 5% of the home's appraised value. The "Critical Home Repair" program assists households with more substantial repairs, such as a new roof or the addition of disability access ramps, up to 15% of the home's appraised value. These programs serve households with incomes no higher than 50-60% of the current HUD median income for household size.



The cost of materials for the repairs is made as a loan to the household at 0% interest for a term that generates a payment that will fit the household's budget. Habitat for Humanity International started these rehab programs in recognition that housing rehabilitation will be a major need over the next ten years. The first project will be undertaken by Habitat for Humanity Helena, assisting a senior citizen in a mobile home to fix leaks and remediate mold. Other current Habitat Chapters across the state include Habitat for Humanity Carbon County (Red Lodge), Great Falls, Flathead Valley (Kalispell), Gallatin Valley (Belgrade), Mid Yellowstone Valley (Billings), Ravalli County (Hamilton), Missoula, and South West Montana (Butte). Contact information for all of Montana's Habitat Chapters can be found at the Habitat International website: <http://www.habitat.org/cd/local/>

## Housing Affordability

How did the affordability of housing fare from 2000 to 2010? The majority of houses in Montana as measured by the U.S. Census are occupied by the owner (68%). The proportion of those owner-occupied households that were considered to be paying too much to be "affordable" increased from 2000 to 2010. One common measure to assess housing affordability is the ratio of home owner costs to total household income.

Housing is considered to be “affordable” if home owner costs (which include mortgage payments, real estate taxes, utilities, insurance, and various other fees) are less than 30% of the total household income. For example, for a household with an annual income of \$40,000 and home owner costs of \$15,000, housing costs would be considered unaffordable ( $\$15,000 \div \$40,000 = 37.5\%$ ).

According to 2000 U.S. Census Bureau figures, 35,243 (21.3%) of owner-occupied households in Montana paid 30% or more of their household income on housing costs. Based on figures from the American Community Survey, by 2010 this figure rose to 72,817 (25.9%) households suggesting an increase in the number of owner occupied households in Montana for whom housing costs are not affordable. Recognizing the increased difficulty households are having making ends meet, Habitat for Humanity Chapters in Montana are launching a new program to help homeowners with home repairs. See story “Habitat for Humanity Chapters offer new programs for home repair” on the previous page.

U.S. Census Bureau data from 2000 and 2010 on the affordability of renter occupied households is not comparable due to differences in methodologies and definitions between the two years. In 2010, Census Bureau figures show 48,733 renter occupied households, just under 40% of all renter households in Montana, were in units that were unaffordable, i.e., they spent at least 30% of their household income on gross rent payments which may be used as a measure of housing affordability for those Montanan’s who rent.

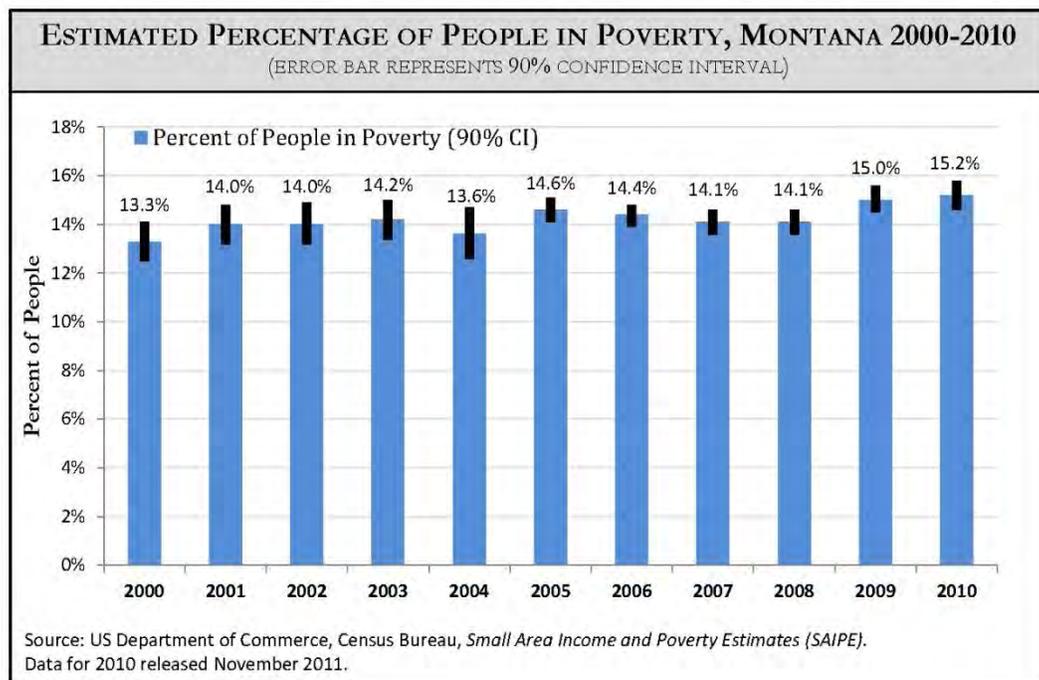
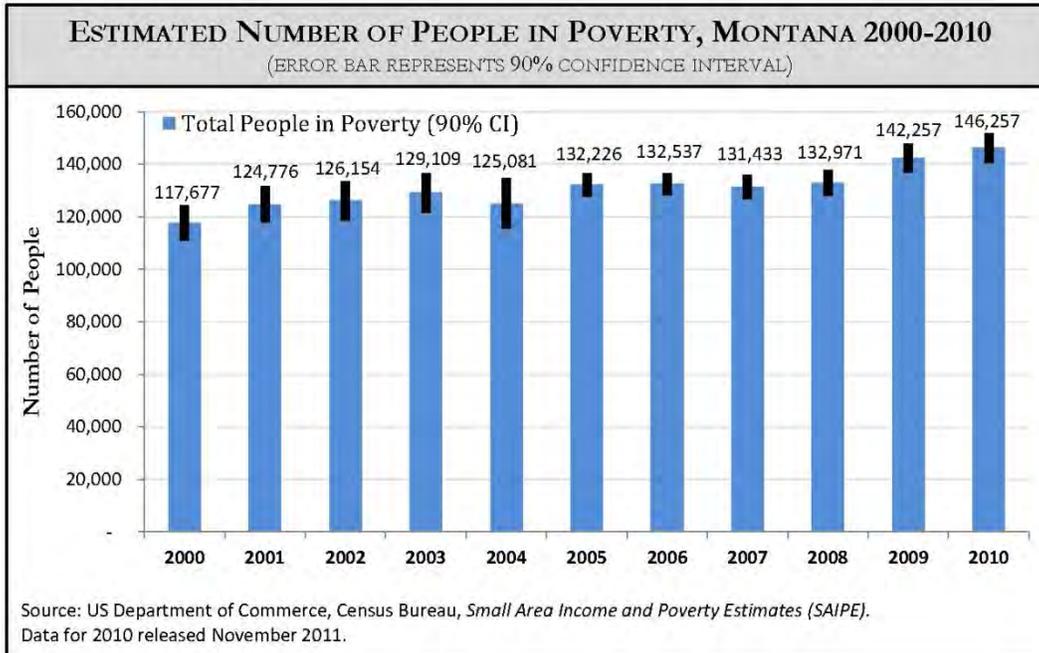
### Poverty Rate

Poverty has also increased in Montana over the last decade, both in terms of the absolute numbers and the percentage of the population in poverty. See the two charts on the following page that show the number of people in poverty and the percentage of the population in poverty in Montana over the past decade. One way to put this into perspective is to consider that the number of people in poverty grew by an estimated 28,580 people while the state as a whole gained 87,220 people between 2000 and 2010.

### Summary

Summarizing the changes from 2000 and 2010 for Montana as indicated by U.S. Census Bureau data, the statewide median household income, when corrected for inflation and accounting for margins of error, did not change. While the state as a whole gained population, that gain was not evenly distributed with half of the counties and three of the seven Indian reservations losing population. The State’s homeownership rate declined by 1.1 percentage points. Overall, 35 counties and five reservations saw the balance of homeownership and renter households shift away from homeownership toward more renter households. Only eight counties and two reservations saw both their population and homeownership rates increase. Housing was not as affordable to

Montana households in 2010 as it was in 2000, with just under 30% of Montana ownership households paying more than 30% of their household incomes on housing costs in 2010. Both the percentage of the population and the number of Montanans living in poverty increased between 2000 and 2010.



#### IV. Summary of County Data Pages 2008, 2010 and Reservations Data Page

One of the most appreciated features of previous White Papers was the County Data pages. This edition of the White Paper updates the County Data pages by adding data from 2010 to the data from 2008. Data from 2010 are the most recent broadly available data on housing and income at the time this report went to print. The intent of the County Pages is to give local officials information about housing availability and affordability at the county level and to help identify problems and provide a foundation for solutions. This White Paper also includes a data page with selected population and housing statistics for the seven Indian reservations in Montana.

Data for each county is presented on two pages in Section XI.

##### **Single Family Home Purchase Price**

The data on the top of the first page tracks changes in the median purchase price of single family homes, and in the Montana Department of Revenue median valuation of condominiums, townhomes and manufactured housing, between 2008 and 2010. The data on median purchase price of single family homes comes from realty transfer records of properties taxed by the state from the Montana Department of Revenue for each of the indicated years. To allow for comparability, sales were limited to residential properties that did not include acreage in the sales price beyond the lot with the house. The median sale price of all single family homes statewide declined from 2008 to 2010 by 3.5% to \$175,000.

There was wide variation in home purchase prices from 2008 to 2010 at the county level, ranging from a 29.42% decline in the combined sales for Prairie and Wibaux Counties to \$36,000 to a 45.45% increase in Toole County to \$92,000. Statistics for counties with too few sales were combined with neighboring counties for statistical purposes. In general, counties with low sales numbers are more likely to have big changes between the two years because unusually high or low purchase amounts have a greater effect on the median. Statistics for counties with populations over 50,000 indicated that median purchases prices fell from 2008 to 2010 in Flathead (-4.7% to \$223,000), Gallatin (-13.16% to \$236,000) and Lewis and Clark (-3.76% to \$192,000) counties, stayed nearly the same in Missoula County (0.66% at \$230,000), rose by 1.83% in Cascade County to \$152,750 and rose by 4.92% in Yellowstone County to \$189,900 in 2010. Purchase prices statewide for single family homes in 2010 ranged from \$25,000 in Daniels County to \$236,000 in Gallatin County, with 27 counties under \$100,000, 23 counties between \$100,000 and \$200,000, and six counties topping \$200,000.

##### **Condominium and Townhome Median Valuation**

Data on the cost of condominiums, townhomes and manufactured housing come from the Montana Department of Revenue valuation data for 2009 and 2010. Montana does

not have a large number of condominium and townhomes. The County Pages report valuation data rather than sales data for condos and townhomes because the number of sales of these units in nearly every county was too low to generate reliable data. According to the Montana Department of Revenue, valuations are typically about 95% of the sale price of a comparable unit. Valuation data gives a reasonable estimate of how much the median house of each type would cost.

Of the 31 counties that had valuations for condominium and townhomes for 2009 and 2010, the median valuation did not change in 13 counties. This is likely because, in many cases, no new structures were built and none were demolished. Of the remaining 18 counties, seven counties had the median valuations of condominiums and townhomes decline, including: Lincoln (-13.09%); Stillwater (-9.07%); Lake (-3.2%); Silver Bow (-0.68%); Flathead (-0.67%); Carbon (-0.27%); and Gallatin (-0.17%). Counties that had valuations of condominiums and town homes increase included: Roosevelt (6.71%); Jefferson (3.09%); Park (1.57%); Yellowstone (1.31%); Missoula (1.08%); Madison (0.96%); Dawson (0.95%); Fergus (0.67%); Cascade (0.43%); and Lewis and Clark (0.12%). Statewide, the median valuation of condominiums and town homes increased slightly by 0.28% from 2009 to 2010 and ranged in value from \$22,000 in Valley County to \$436,740 in Madison County. The median valuation in nine counties was below \$100,000, and between \$100,000 and \$150,000 in 17 counties. In addition to Madison County, three other counties topped \$150,000 including Lake at \$170,790, Gallatin at \$200,235 and Carbon at \$201,940.

### **Manufactured (Mobile) Home with Land Median Valuation**

As noted above, data on the cost of manufactured/mobile homes also comes from Montana Department of Revenue valuation data rather than sales data because the number of sales in nearly all counties was too low to be reliable. Moreover, the units included in this data are only those that sit on land owned by the same person as the unit. Manufactured units on leased land such as mobile home courts are not included in this cost data. The intent of the data for this portion of the County pages is to compare homeownership units that can be financed through a mortgage; de-titled manufactured units on land in the same ownership as the unit are considered residential property, not personal property, for purposes of taxation and finance.

The data on residential property manufactured housing units indicated that valuations for manufactured homes went up in all counties except one, Prairie County, where the valuation went down by 12.99% to \$25,510. Increases in valuation for the remaining 55 counties ranged from 2.4% in Golden Valley to 95.83% in Custer County. Valuations of manufactured housing for 2010 ranged from \$7,720 in Custer County to \$80,790 in Mineral County, with median valuations in 21 counties under \$30,000, 23 counties between \$30,000 and \$60,000, and 12 counties exceeding \$60,000.

## One and Two Bedroom Unit Rent Cost

It is difficult to collect rental cost data for all areas across the state. The source used on the County Pages is the Fair Market Rent (FMR) levels from the Federal Housing and

### **Montana Landlord Association (MLA) offers Landlord/Tenant Act Information**

Source: Montana Landlords Association

The past several years have seen some foreclosures of rental properties as well as owner-occupied homes. In some areas of the state, particularly in Western Montana, landlords have focused most of their investment over the past year or two on purchasing foreclosed properties and short sales. The Montana Landlords Association (MLA) is a trusted source of free information for both its members and the general public about the rights and responsibilities of both landlords and tenants under the Montana Landlord Tenant Act.

In the past year, they have also initiated free training for law enforcement officials as well. MLA maintains both a phone number and a website and welcomes inquiries from both landlords and tenants.

Phone: 406-449-1121

Website:

<http://www.mlaonline.org/>

Urban Development Agency (HUD). HUD uses a combination of U.S. Census Bureau data, local surveys and cost of living increases to estimate the rent level at 40% of the available rental units in the area of study, ranked by cost. This is the same type of statistic as a median, except that the FMR level is at the 40% level from the lowest, rather than the 50% level. The rents HUD reported for 2008 and 2010 used 2000 Census Bureau data as the starting point.

Looking at rental data for 2008 to 2010, the FMR for renting a one-bedroom apartment increased in all counties, ranging from a 1.58% increase in Flathead County to a 6.07% increase in Rosebud County. FMR rates for a one-bedroom apartment in 2010 ranged from \$447 in Fergus County to \$571 in Missoula County. The FMR for renting a two-bedroom apartment also increased in all counties, ranging from an increase of 1.6% in Lewis and Clark County to an increase of 5.95% in Custer County. FMR rates for renting a two-bedroom apartment in 2010 ranged from a low of \$588 in 35 counties to a high of \$731 in Gallatin County. The Montana Landlords Association maintains a hotline for information about renter and landlord rights and responsibilities under Montana law. See story "MLA offers Landlord/Tenant Law Information."

## Income

For Montana as a whole, the median household income fell \$1,645 from 2008 to 2010. Household median income comparisons for 2008 and 2010 are not available at the

county level because the margins of error are too large. However, there are five-year median household income data at the county level for 2006 through 2010 that have reduced margins of error. The resulting income figures are calculated over this five year time period. The median household incomes for 2006-2010 in Montana counties ranged from \$30,320 in Wheatland County to \$57,227 in Stillwater County. Comparing county median household incomes with the state 2006-2010 household median income, 43 counties were below the state level of \$43,872. Of these, five were below \$35,000, including: Wheatland (\$30,321); Sanders (\$30,622); Lincoln (\$30,823); Meagher (\$31,577); and Prairie (\$34,896). At the other end of the scale, seven counties had median household incomes exceeding \$50,000, including: Gallatin (\$50,136); Lewis and Clark (\$50,238); Dawson (\$50,752); Richland (\$52,516); Fallon (\$52,529); Jefferson (\$66,695); and Stillwater (\$57,227).

Occupational income data comes from the Montana Department of Labor. The statistics used here are the average amount paid to people in all occupations and selected occupations for the geographic area for which data was compiled. The income data presented is for the years 2008 and 2010. Counties with small populations are grouped together to get enough data points to calculate a statistically valid average. For the most part, occupational averages increased from 2008 to 2010, with a few exceptions. Most notable are the changes in average wages for a retail sales person, which declined in 26 counties, ranging from a decline of -1.19% in Missoula County to -9.74% in the Gallatin and Park County grouping. On the positive side, retail sales wages increased by a high of 22.49% in several county groupings to \$23,231 in 2010; these counties had the lowest average retail sales earnings in 2008. Overall, annual retail wages in 2010 ranged from \$22,127 in several groups of counties to \$25,627 in Flathead and Lake Counties.

Data on disability income comes from the Federal Social Security Administration. The data reported on the County Data pages is the average annual amount paid out to disabled workers through the Old-Age, Survivors and Disability Insurance (OASDI) program. The amount paid out depends on the number of individuals receiving benefits in any given year and the incomes of these individuals when they were working. Statewide, the average payment decreased between 2008 and 2010 by \$29 to \$12,231 while the number of recipients increased to 2,220 to a total of 26,077 from 23,857 in 2008. Average payments increased in 24 counties with the largest increase in McCone County of \$3,200. Average payments decreased in 32 counties with Petroleum County having the largest decrease of \$7,200. Statewide, payments ranged from \$10,200 in Treasure County to \$16,800 in Petroleum County in 2010.

The data on Social Security income also comes from the Federal Social Security Administration. The data reported on the County pages is the average amount paid out to retired individuals on fixed incomes. Similar to the factors that affect disability data, the amount paid out in social security retirement payments depends on the number of individuals receiving payments in any given year and their incomes when they were working. The average social security payment increased in most counties from 2008 to

2010 with a statewide average increase of 1.69%. However, five counties saw a decline: Liberty (-5.01%); Golden Valley (-4.04%); Prairie (-2.25%); Garfield (-1.91); and Judith Basin (-1.46). Average yearly payments to seniors statewide ranged from \$11,286 in Garfield County to \$14,120 in Gallatin County.

### Housing Unit Condition

Data on the condition of housing units comes from the 2010 appraisal data from the Montana Department of Revenue. The data tallies all types of housing units in each county and also assess the condition of each property by assigning condition classifications. There are three maps at the end of Section V that display the percentage of single family homes, condominiums and townhomes, and manufactured/mobile homes that each contributes to the total of all housing units in each county. The percentage of single family homes ranges from a low of 52.6% of all housing units in Gallatin County to a high of 94% in Powder River County. Multi-family units range from 0.0% of total housing units in Golden Valley to a high of 24.5% in Gallatin County. Manufactured homes range from a low of 2.6% of all housing units in Powder River County to a high of 38.2% in Broadwater County.

Statewide, 6.27% of Montana single family homes are in less than acceptable condition, which includes the Montana Department of Revenue classifications of "poor," "very poor" and "uninhabitable." There are 22 counties in which 20% or more of the stock of single family homes is not acceptable, and of these, seven have more than a third in unacceptable condition. These counties are: Carter (64.6%); Sheridan (51.28%); Daniels (39.5%); Roosevelt (36.36%); Golden Valley (34.58%); Treasure (33.97%); and Wibaux (33.94%). Statewide data on condominiums and townhomes indicate that these types of housing units are generally in acceptable condition with 5% in unacceptable condition. Of those that are unacceptable, 86% of them are properties on the former Glasgow air force base in Valley County. Unacceptable units are also significant in three other counties: Roosevelt, Yellowstone and Custer.

Data on the condition of manufactured housing and mobile homes includes units that are on leased land as well as units on permanent foundations on land owned by the owner of the unit. Although a study conducted in 2006 estimated that about half of the manufactured units in the state were pre-1976 and therefore built before HUD imposed safety standards on construction, the Department of Revenue data do not take year of manufacture into account.<sup>2</sup> As of 2010, Montana had 56,474 manufactured housing units, of which 4,351 (about 8%) fit the definition of unacceptable defined above. There are 11 counties in which more than 20% of the manufactured units are unacceptable, of which six exceed 30%. These counties are: Carter (61.71%); Roosevelt (44.79%); Wheatland (39.69%); Yellowstone (32.37%); Daniels (31.09%); and Treasure (30.84%).

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<sup>2</sup> Mobile Home Decommissioning and Replacement and Mobile Home Park Acquisition Strategies for Montana, 2006, commissioned by the District VII and XI Human Resource Development Councils.

## Manufactured housing offers affordable, energy-efficient homeownership

Source: NeighborWorks Montana

Modern manufactured Energy-Star homes offers a viable alternative to stick-build homes, especially in rural areas and small towns distant from areas that have concentrations of contractors and building supply firms. In some situations, the savings from lower energy costs can help cover the cost of purchasing a new manufactured housing unit. For example, a handicapped single mom was living in a very old trailer in a small town in Montana. She was referred to NeighborWorks Montana by USDA Rural Development after contacting USDA about a loan to fix her old home's leaking roof. Rather than put more money into a very old trailer, the homeowner was able to replace her home on land that she already owned with the help of the NeighborWorks Manufactured Home Replacement Program. Today, this woman and her son live in a new Energy Star manufactured home that is safe, comfortable and affordable, with utility costs at about half of the cost of the old home.



Low income families who own manufactured housing units frequently do not own the land upon which their home sits, living in manufactured housing communities (formerly known as trailer parks). These owners are the most vulnerable homeowners because they own their homes, but do not control the land under them, leaving them subject to arbitrary rent increases, deferred maintenance, and, worst of all, the closure of their community for redevelopment. During the last decade, many manufactured housing communities were closed as land values skyrocketed. In Whitefish, 102 families were forced to move; in Red Lodge, 30 more families were displaced, just as examples. Cooperative homeowner ownership is a way to preserve manufactured housing communities for the future. With this model, homeowners form a limited-equity cooperative to purchase and operate their community, securing control of the land and insuring that their community will provide an affordable homeownership option far into the future. For more information about the Neighborworks Montana, the NWMT Manufactured Home Replacement Program and information about how manufactured community residents can join together to purchase their communities through a cooperative, go to [www.nwmt.org](http://www.nwmt.org)

Manufactured housing is a critical component of affordable housing for low income households. The number of households in Montana that are at or below the poverty

line far exceed the number of subsidized housing units (see Subsidized Housing section below).

With escalating rent rates for apartments, manufactured housing provides a much needed alternative. Innovations in both unit replacement and ownership of mobile home courts promise to help make manufactured housing more affordable and secure in the future. See story “Manufactured housing offers affordable, energy-efficient homeownership” on the previous page.

## Indian Reservations Data

The Indian Reservations Data Page draws its information from the 2012 Native American Housing Assistance Self Determination Act (NAHASDA) reports filed with HUD by each reservation, and from the 2010 U.S. Census Bureau information. This is the first time the White Paper has included tables of data on Indian reservation population and housing information. The reservation populations have remained among the groups undercounted in censuses for a variety of reasons. This undercount leads to lower levels of data reliability than some other geographic areas or populations. However, for purposes of this report, the census data and the NAHASDA data was the best available. The Reservations Data Pages can be found in Section VII.

The first information on the Reservations page is a chart showing the total population of each reservation and the percentage of that population that is American Indian from the U.S Census 2010. Because of differences in land tenure, the percent of American Indians on the reservations covers a wide range, from 96.9% on the Rocky Boy’s Reservation to 24.8% on the Flathead Reservation. The next chart displays the total number of occupied housing units and the share of those units that are owner or renter occupied. This chart on occupied units reflects both the American Indian households and non-American Indian households living on the reservation. A map of Montana showing the locations of each reservation and the associated Tribe(s) follows.

The next chart is NAHASDA report data from January of 2012. NAHASDA data is reported by Tribal housing authorities and, unlike U.S. Census data, covers Tribal members only. Enrolled members of the tribe do not necessarily live on the reservation, while not all those living on the reservation are Tribal members. In addition to population data, the table displays the programs used by Tribes to provide housing on the Reservations. The primary source of funds for housing on reservations is the NAHASDA Act. Another source of funds for housing used by some reservations in Montana is the Low Income Housing Tax Credit (LIHTC) Program, which can be combined with NAHASDA funds. For example, the Northern Cheyenne used the LIHTC program to renovate an older housing project for seniors. See the story “Cheyenne Tribal Housing Authority Shoulder Blade Housing Project Showcases Renewable Energy Generation” on the following page. The chart lists the major uses of NAHASDA funds on each reservation, and the total number of units of supported housing.

The final table contains census data from 2000 and 2010 for the various reservations. This data was already summarized in Section III. Comparison – Census Data 2000 and 2010.

### **Cheyenne Tribal Housing Authority Shoulder Blade Housing Project Showcases Renewable Energy Generation**

Sources: Montana Board of Housing and Northern Cheyenne Tribal Housing Authority

One of the most exciting senior rental housing rehabilitation projects in Montana is the Shoulder Blade project in Lame Deer. The 35-unit low-income senior Shoulder Blade complex was built in 1974 and after much use was in need of major rehabilitation. The Northern Cheyenne Tribal Housing Authority received a Low Income Tax Credit award from the Montana Board of Housing to not only substantially rehabilitate but also add solar energy generating capacity to the building. NCTHA pioneered green energy in Montana when it negotiated one of the first contracts with a rural electric cooperative to sell excess power when the energy generated from the solar panels exceeded that needed by the Shoulder Blade complex.



NCTHA is also addressing homeownership needs of tribal members with quarterly homebuyer education classes and rehabbing 22 homes available for purchase by first-time homebuyers. The Tribe offers down payment assistance grants to tribal members who successfully complete the class and qualify to purchase a home. This year, the NCTHA, in partnership with Dull Knife College, will be offering financial fitness classes in five communities on the reservation. Financial fitness is the first step toward learning how to manage household spending and improve credit ratings. For more information about the Northern Cheyenne Tribal Housing Authority, go to their website: [www.nctribalhousing.org](http://www.nctribalhousing.org)



## V. Recent developments since 2010

All of the data reviewed so far dates from 2010 or before. The Montana Department of Labor has data on work force numbers and unemployment that offer a measure of economic activity at the county level that is more current (April of 2012). One way to summarize what has happened to Montana counties since 2010 is to group counties by economic type, according to whether the county is agricultural, natural resource, recreation or urban as its primary economic activity. Below is a table that shows the changes in labor force and unemployment rates for all counties grouped by economic type. Although resource counties (affected by mining and oil) accounted for only 7.23% of the labor force in April of 2012, they accounted for 44% of the new jobs added to the workforce statewide between 2010 and 2012.

**Table 6: Labor Force Statistics from April 2010 and April 2012 for Montana Counties Grouped by Economic Activity**

Type of Economy	Labor force 2012	% of total labor force 2012	# gain in labor force 2010-2012	% of gain in labor force
<b>Agricultural counties</b>	76,050	15.0%	1,638	23.7%
<b>Resource counties</b>	36,743	7.2%	3,047	44.0%
<b>Resort counties</b>	105,191	20.7%	-417	-6.0%
<b>Urban counties</b>	290,362	57.1%	2,655	38.4%
<b>Total</b>	508,346	100%	6,923	100%

Source: Montana Department of Labor and Industry, not seasonally adjusted

### Resource Counties

The table on the following page contains labor force data from the Montana Department of Labor for the ten natural resource counties in Montana involved in mining and oil. Between 2010 and 2012, 1,906 jobs, nearly two thirds of all the jobs added from resource counties, were added in the seven eastern Montana counties especially impacted by oil development. These counties, Daniels, Dawson, Fallon, Richland, Roosevelt, Sheridan and Wibaux, collectively had the lowest unemployment rate in the state at 3.63% as of April, 2012.

The biggest news in housing needs in Montana since 2010 is the extreme housing shortage in the counties of eastern Montana affected by development in the Bakken Oil Field and the addition of 1,906 new jobs. The Elm Coulee Field, in Richland, Sheridan and Roosevelt counties, has been the site of major oil development in Montana since 2010, and by the end of 2011 had about 750 producing wells.<sup>3</sup> Development of the Bakken Oil Field in North Dakota and Montana has dramatically increased the demand for housing in many eastern Montana counties. Rents in some areas are four times the

<sup>3</sup> Richmond, Tom. "Montana's new energy frontier: what are the prospects?" in Outlook 2012, Montana Bureau of Business and Economic Research, Missoula, Montana, January, 2012.

**Table 7: Labor Force Statistics from April 2010 and April 2012 for Selected Montana Natural Resource Counties**

NATURAL RESOURCE COUNTIES	LABOR FORCE 2012	change in # of labor force 2010-2012	percent unemployed 2012	change in # of unemployed 2010-2012
<b>OIL IMPACT</b>				
Daniels	835	46	3.2%	-2
Dawson	4,527	194	3.5%	-6
Fallon	2,131	199	1.8%	-16
Richland	6,609	929	2.9%	-16
Roosevelt	4,473	262	7.5%	43
Sheridan	1,948	221		-5
Wibaux	644	55	2.8%	-2
<b>OTHER MINING</b>				
Custer	6,603	528	3.7%	-30
Rosebud	4,582	512	6.5%	37
Stillwater	4,391	101	5.2%	-32
<b>Total</b>	36,743	3,047		-29
weighted average unemployment rate April, 2012			4.1%	
<b>Oil counties only</b>				
<b>Total</b>	21,167	1,906		-4
weighted average unemployment rate April, 2012			3.6%	

Source: Montana Department of Labor and Industry, not seasonally adjusted

rate they were in 2010.<sup>4</sup> Existing housing units are full while RV and tent camps have sprung up to attempt to meet the overflow.<sup>5</sup> See story "Sidney rent beyond the reach of Richland County Housing Authority" on the following page.

The North Dakota Housing Finance Agency commissioned studies of the eight counties in northwestern and western North Dakota most impacted by the Bakken development. These studies provide insight into what Montana can expect. For example, the cost of building a new 8-plex apartment building in an oil boom area would require a monthly rent approaching \$1,400 a month, depending on land costs, to pay for the building over 15 years. New home construction is also costly. The land and infrastructure needed for a typical 70 foot-wide, 10,000 square foot lot is between \$40,000 and \$43,000; this does not include any costs for construction of the home, and assumes that the local government is able to provide water, sewer, and streets. Construction costs in oil boom areas are higher than elsewhere because both labor and supplies are in short supply and come at a premium. At 30% of income for affordability, a worker would have to have an annual salary of about \$55,000 to rent one of the units in the 8-plex, which is an hourly rate of over \$32/hour for a 40-hour work week. While salaries for non-oil field workers in North Dakota tend to be 2-3 times the salaries of these workers elsewhere, \$10 to \$18 an hour is far short of what is needed to afford rent on a new unit. Long-time residents on fixed incomes find housing the least affordable.

<sup>4</sup>Summaries of Public Meetings in Eastern Montana, Montana Department of Commerce, March and April, 2012

<sup>5</sup> Ibid.

## Sidney rent beyond the reach of Richland County Housing Authority

Source: Richland County Housing Authority

A single mother who had just moved to the Sidney area with the last money she had was trying to find an apartment or house to rent so she could move her children out of their old, single room camper trailer that she had to pay \$900/month just to have it parked in a trailer lot. She found a small, slightly older house for rent within the city limits of Sidney and brought in her lease to see if she could receive rental assistance for the house. After looking at the lease briefly we were unable to assist her since the rent did not fall within the reasonable limit for HUD assisted rents. The lease was asking for \$2500/month as well as first and last month's rent and a \$5000 security deposit to move in. As more families and individuals have moved in, and no new rentals have been constructed, rent continues to climb with almost no regard for what anyone, regardless of employment, can afford to pay for housing in Eastern Montana.



According to information from North Dakota, the typical well in the Bakken will produce for about 29 years. Through drilling and construction, the well will generate about 70-80 direct and indirect jobs, including consumer support jobs.<sup>6</sup> Over the 29-year life of a well, it will produce:

- 580,000 barrels of oil
- \$22 million in net profit
- Almost \$8 million in royalties to the mineral right owner
- Salaries and wages of about \$1.5 million
- Operating expenses of about \$2.3 million

While studies of housing needs in Montana oil-impacted counties are not available, anecdotal reports from residents of Montana's eastern counties collected during a series of public meetings in March and April 2012 provide evidence that the impacts described in the North Dakota Studies are happening in Montana.

<sup>6</sup> Williston Economic Development Foundation. PowerPoint presented May 1, 2012, at the Mountain Plains Housing Finance Authority conference, Mandan, ND.

Miles City and Custer County reported that rising rental costs are pushing seniors out of the rental market with no place to go. Last year the police force had about two felonies a month; now, they are dealing with ten a week. Those engaged in agriculture are having problems finding workers; the workers are going to the oil fields where they can make a lot more money.

The city of Scobey and Daniels County reported that the price of homes has gone up from \$50-\$60 per square foot to over \$80 per square foot in the past year and there are no rentals available. Meanwhile, an oil company with headquarters in the county has leased 200,000 acres for drilling next year.

Dawson County and the city of Glendive reported that, although the 2010 census found just under 5,000 people in the city, there are now about 6,500 based on mail delivery. There is not enough money to fix the roads; a recent repair job estimated at \$583,000 came in with the lowest competitive bid at \$1.6 million. Two-bedroom rentals now cost \$800-\$1200 per month, if one can be found, while the price of entry level homes has doubled over the past four years. Emergency room visits have gone from 400 to 800 a month.

The town of Baker and Fallon County report that one-bedroom rentals are now \$700 a month and three bedroom rentals go for \$1,500. Service workers are being priced out of the rental market.

The town of Poplar reports that there are no units for rent. People are paying \$800 a month for a two-bedroom unit. Without housing, businesses are unable to retain their employees.

The town of Broadus and Powder River County report that they are on the main truck route from Wyoming to the Bakken and are seeing major impacts from increased travel. Businesses are losing workers, especially in retail trade, as the workers can get \$15 to \$20 in jobs closer to the oil fields.

The city of Sidney and Richland County report that homelessness is increasing. Private landowners are tapping into wells and charging campers for hook-ups in violation of regulations, causing water and waste water problems. Sidney still has sanitation problems with development that happened in the last oil boom in the 1980's. The city's sewer lagoon is at capacity; they need a new one estimated at a cost of \$15 million, but by state statute they can only borrow \$2 million. All the county parks and trailer parks are over-capacity and charging \$700-\$800 a month for hookups. Home purchase prices have soared; a three-bedroom home that was \$75,000 a few years ago sold for \$280,000 while a 16' by 80' trailer on a 100 foot lot sold for \$180,000.

At a Roosevelt County public meeting in Culbertson it was reported that 100 well sites have been approved for drilling next year. Already housing is a struggle for those in the \$30,000 to \$40,000 income range, with rent for a one-bedroom unit at \$700 and rent for a four-bedroom home at \$2,600/month. The school district may lose seven

teachers because of the lack of housing, while cafes are operating on reduced hours because of worker shortages. As with Custer County, agricultural workers are moving to the oil fields leaving agricultural businesses with trouble finding workers. Meanwhile, in Wolf Point traffic has destroyed some of the roads and the city doesn't have the \$1.6 million to fix it. Run-down homes that sold for \$45,000 two years ago are now selling for \$85,000. Rents that were \$300 a month are now \$800. One newly hired police officer was offered a "good deal" on a rental at \$1,400 a month.

The town of Forsythe and Rosebud County have limited housing, but people are looking to locate their families there and work in the Bakken. Housing prices are starting to go up.

The town of Plentywood and Sheridan County report that rent for a two bedroom unit was \$300 last year and now is \$700 a month. A local manufacturing business tried to hire 28 workers, but had some hiring offers turned down because of the lack of housing. Hotels unable to find workers are now importing them from foreign countries.

Further west, the city of Glasgow and Valley County are also impacted. Glasgow is built on both sides of a major east-west train route. Trains carrying supplies to the Bakken are disrupting emergency vehicle access for up to 45 minutes at a time to half of the community. Rent rates are starting to rise, and local businesses are starting to have trouble finding workers.

All of these reports confirm that Montana is experiencing the kinds of issues North Dakota is also facing. One of the solutions is to build more housing, but as noted in the North Dakota studies, the estimated costs of building housing in the Bakken are high. There are also many risks and barriers to building new housing in an oil boom area, including: potential for a downturn in production; high cost and availability of land with infrastructure; higher labor costs in oil boom area; fear of overbuilding; and the long-term sustainability of the rent for rental units. Barriers include: lack of housing for the housing construction workers themselves; lack of land with infrastructure; inability to find and retain a workforce; and gaps between the material costs and appraised value of housing.<sup>7</sup> Moreover, even if enough new housing were to be built, it would be unaffordable to over half of the population. Oil jobs generate consumer service jobs in a range of two-three service jobs per one oil job, but these consumer service jobs have much lower incomes than oil workers. The North Dakota studies concluded that the affordability of housing will be an on-going problem for 50%-60% of the population because of the high costs of new housing construction as long as the levels of development and production continue.

The next two pages present an estimate of housing affordability, in the format of the County Pages, for eastern Montana counties based on the reports above. To prepare this hypothetical County Page for eastern Montana counties affected by the Bakken Oil

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<sup>7</sup> Jones, Al, representing Al Jones Business Growth, Billings, Montana. Presentation at Mountain Plains Housing Finance Agency Summit, May 1, 2012, Mandan, North Dakota,

# Eastern Montana Immediate Impacts

Housing Data and Statistics



The housing situation in Eastern Montana's energy counties is changing day by day while wages for critical public employees and households on fixed incomes remain steady. These pages attempt to represent what is happening to affordability in these areas.

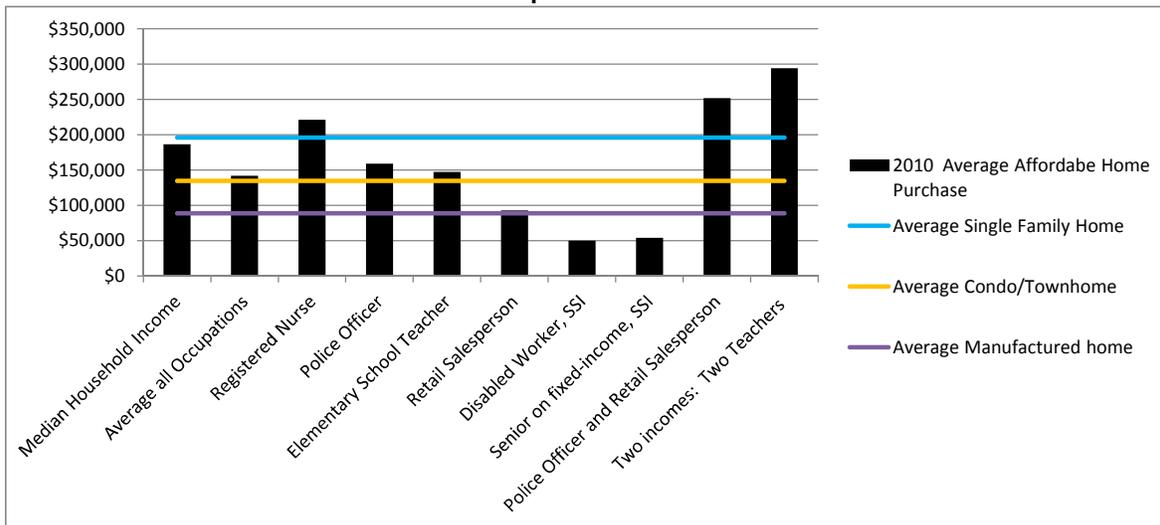
The following assumptions are used:

**Earnings** - 2010 earnings numbers will be used with no escalation. Some occupations may have increased slightly but for the most part they remain steady.

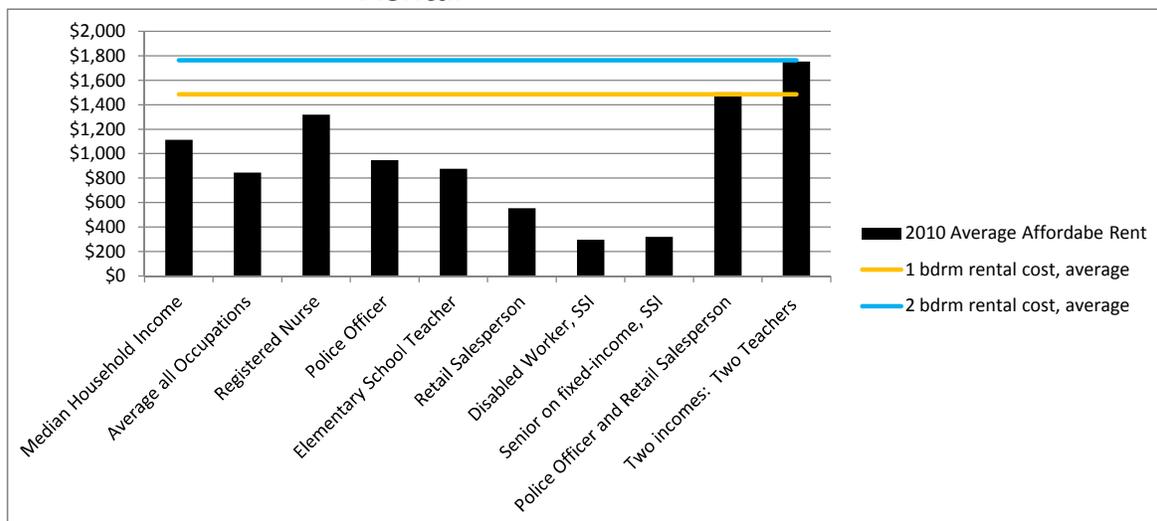
**Housing Costs** - 2010 costs multiplied by 3. Based on discussions and other data received housing cost have increased 3, 4 and sometimes 5 times the levels in 2010. To be conservative we will escalate by 3.



## Homeownership



## Rental



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

# Eastern Montana Immediate Impacts

	Daniels	Dawson	Fallon	Richland	Roosevelt	Sheridan	Wibaux
Single Family Median Home Cost	\$75,000	\$330,000	\$165,000	\$337,500	\$187,500	\$169,500	\$108,000
Condos & Townhomes Median Appraised Value	\$0	\$386,145	\$0	\$174,990	\$94,530	\$175,620	\$110,280
Manufactured Home Median Appraised Value	\$61,290	\$92,670	\$195,960	\$50,805	\$70,080	\$91,710	\$56,640
1 Bedroom Rental Cost	\$1,485	\$1,485	\$1,485	\$1,485	\$1,485	\$1,485	\$1,485
2 Bedroom Rental Cost	\$1,764	\$1,764	\$1,764	\$1,764	\$1,764	\$1,764	\$1,764

<b>Affordable Home Cost by Occupation</b>	Daniels	Dawson	Fallon	Richland	Roosevelt	Sheridan	Wibaux
Median Household Income	\$159,973	\$212,956	\$220,413	\$220,358	\$157,145	\$166,070	\$169,591
Average all Occupations	\$141,746	\$141,746	\$141,746	\$141,746	\$141,746	\$141,746	\$141,746
Registered Nurse	\$221,378	\$221,378	\$221,378	\$221,378	\$221,378	\$221,378	\$221,378
Police Officer	\$159,054	\$159,054	\$159,054	\$159,054	\$159,054	\$159,054	\$159,054
Elementary School Teacher	\$147,180	\$147,180	\$147,180	\$147,180	\$147,180	\$147,180	\$147,180
Retail Salesperson	\$92,845	\$92,845	\$92,845	\$92,845	\$92,845	\$92,845	\$92,845
Disabled Worker, SSI	\$55,387	\$53,346	\$46,995	\$51,359	\$44,930	\$48,194	\$47,835
Senior on fixed-income, SSI	\$53,509	\$56,259	\$55,584	\$54,892	\$52,590	\$51,813	\$51,268
Police Officer and Retail Salesperson	\$251,900	\$251,900	\$251,900	\$251,900	\$251,900	\$251,900	\$251,900
Two incomes: Two Teachers	\$294,359	\$294,359	\$294,359	\$294,359	\$294,359	\$294,359	\$294,359

<b>Affordable Rent by Occupation</b>	Daniels	Dawson	Fallon	Richland	Roosevelt	Sheridan	Wibaux
Median Household Income	\$953	\$1,269	\$1,313	\$1,313	\$936	\$989	\$1,010
Average all Occupations	\$845	\$845	\$845	\$845	\$845	\$845	\$845
Registered Nurse	\$1,319	\$1,319	\$1,319	\$1,319	\$1,319	\$1,319	\$1,319
Police Officer	\$948	\$948	\$948	\$948	\$948	\$948	\$948
Elementary School Teacher	\$877	\$877	\$877	\$877	\$877	\$877	\$877
Retail Salesperson	\$553	\$553	\$553	\$553	\$553	\$553	\$553
Disabled Worker, SSI	\$330	\$318	\$280	\$306	\$268	\$287	\$285
Senior on fixed-income, SSI	\$319	\$335	\$331	\$327	\$313	\$309	\$305
Police Officer and Retail Salesperson	\$1,501	\$1,501	\$1,501	\$1,501	\$1,501	\$1,501	\$1,501
Two incomes: Two Teachers	\$1,754	\$1,754	\$1,754	\$1,754	\$1,754	\$1,754	\$1,754

Affordable home cost is based on a FHA 30 year (2008-6.5% / 2010-4.5%) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.



## U.S. shale plays

■ Current plays ■ Prospective plays ■ Basins



Data: EIA, based on data from various published studies

This White Paper and other housing reports can be found at [housing.mt.gov](http://housing.mt.gov)

Field development, housing cost data were tripled for both ownership and rental units. Salaries have not been changed to reflect that the incomes of those in Montana who are not working in the oil fields are still making about what they did before. While purchase of a single family home may still be affordable to a registered nurse, it is beyond the reach of the median income household and all of the other single income households. The only reason a home purchase is even this affordable is because of the record low interest rates for mortgage loans. Should the costs of borrowing return to more normal levels, home purchase will be much further out of reach. Rent rates adjust quickly to supply and demand. The rental chart captures the dilemma of over half of the population that is not making the high oil wages; rents are beyond their reach and they are being priced out of town, or even priced out of the region.

New construction of housing units in Montana is proceeding as fast as available resources can provide. See story "Closed School may offer affordable housing for Bakken-impacted Northeast Montana" on the following page. However, as the reports from eastern Montana indicated, most local towns do not have the water and sewer capacity to handle as much expansion in the housing stock as is needed. Moreover, the impacted counties need to have regulations and plans in place to direct new development so that residents in the future are not left with chronic problems with sewage disposal, water supplies, traffic flow, and other impacts of rapid unplanned development. Montana communities just don't have the revenue to pay for expanded water and sewer and other infrastructure needed to house and provide services to a rapidly expanding population.<sup>8</sup>

While the need for housing and infrastructure in eastern Montana is already dire, there is no certainty as to how large a boom the Bakken will be. On the one hand, there are many oil shale deposits in North America similar to the Bakken that offer the potential for major development using the combination of horizontal drilling and fracturing technologies. Some of these other areas are closer to existing processing and shipping facilities, making them more economical than the Bakken.<sup>9</sup> Moreover, production in the Bakken depends upon world-wide oil prices remaining high. Estimates in North Dakota indicate that production would fall off by 50% if the price of oil were to fall below \$50 per barrel. This could happen if major parts of the world enter another recession.<sup>10</sup> On the other hand, in the absence of a world-wide recession, the world demand for oil is forecast to grow rapidly as China and other countries expand their energy use. As long as the price of oil remains above \$100 a barrel, development in the Bakken will likely continue.<sup>11</sup>

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<sup>8</sup> Montana PBS documentary, May 17, 2012 (broadcast);

<sup>9</sup> Presentation Williston Economic Development Foundation. PowerPoint presented May 1, 2012, at the Mountain Plains Housing Finance Authority conference, Mandan, ND.

<sup>10</sup> North Dakota Department of Mineral and Mining, PowerPoint presentation, May 1, 2012, at the Mountain Plains Housing Finance Authority Conference, Mandan, North Dakota.

<sup>11</sup> Ibid.

## **Closed School may offer affordable housing for Bakken-impacted Northeast Montana**

Source: Great Northern Development Corporation

The Bakken Oil Field development is finding its way into northeast Montana. Sheridan and Roosevelt Counties have seen more impact than others in our region. One of the first concerns is housing. The small community of Flaxville brought a possible solution to the staff of Great Northern Development Council (GNDC). A resident commented, "Let's make use of what we have and remodel the closed and abandoned school in Flaxville. We've contracted a young architect who grew up in the community to discuss some possible uses and we think the school could serve a purpose. Rather than watch the decay of this great structure and build new housing why don't we utilize our assets and bring young people back into the community."



GNDC responded with the organization of some brainstorming sessions and involved the Housing Specialist and Brownfields Coordinator who presented several ideas to Flaxville. The group has tentatively decided to pursue redevelopment of the school by using the building as an extended stay facility with some business offices included. There is currently a quilting shop located in the building and Nemont Telephone Cooperative has rented a couple of classrooms as well.

Before breaking ground and moving the project forward, the Flaxville committee and GNDC must obtain funding for a complete Preliminary Architectural Report and Feasibility Study. Options are being explored utilizing U.S. Economic Development Administration funding.



## **Agricultural Counties**

While the lowest unemployment rates in the state are in the resource counties, most of the agricultural economy counties also have low unemployment rates, as shown in the table on the following page. Although these 30 counties accounted for 14.96% of the state labor force in April of 2012, they accounted for nearly 25% of the jobs added since 2010.

Counties in central and eastern Montana that don't have oil development have agriculture as their primary economic activity, mainly the production of wheat and cattle. These areas have generally fared well since the 2010 census data was gathered. Wheat prices have been higher than in previous years, as have cattle prices, with

**Table 8: Labor Force Statistics from April 2010 and April 2012 for Selected Montana Agricultural Counties**

<b>AGRICULTURAL COUNTIES</b>	<b>LABOR FORCE 2012</b>	<b>change in # of labor force 2010-2012</b>	<b>percent unemployed 2012</b>	<b>change in # of unemployed 2010-2012</b>
Beaverhead	5311	138	5.3%	-3
Big Horn	5,798	516	12.5%	213
Blaine	2,766	-36	6.0%	1
Broadwater	2,346	-64	7.8%	16
Carter	727	40	2.8%	-4
Chouteau	2,676	69	4.0%	0
Deer Lodge	4,232	222	7.3%	31
Fergus	6,239	131	5.2%	-34
Garfield	670	11	2.7%	-6
Glacier	5,382	-242	11.2%	81
Golden Valley	548	20	3.3%	-15
Granite	1,336	32	3.3%	4
Hill	8,815	414	5.4%	50
Judith Basin	1,142	27	4.7%	2
Liberty	798	38	5.0%	2
McCone	1,152	88	2.9%	4
Meagher	809	-32	7.4%	-17
Musselshell	2,421	-63	5.7%	-13
Petroleum	248	5	5.6%	1
Phillips	2,210	-32		-24
Pondera	2,949	141	8.4%	6
Powder River	958	17	4.5%	3
Powell	2,949	141	8.4%	6
Prairie	572	-12	5.6%	4
Sweet Grass	2,266	-53	3.0%	-32
Teton	2,988	-52	4.9%	-23
Toole	2,504	1	4.6%	2
Treasure	394	-18	4.8%	-3
Valley	3,792	200	4.4%	-11
Wheatland	1,052	-9	4.7%	-24
<b>Total</b>	<b>76,050</b>	<b>1,638</b>		<b>217</b>
weighted average unemployment rate April, 2012			5.6%	

Source: Montana Department of Labor and Industry, not seasonally adjusted

Montana net farm income in 2011 likely to increase by 15% to 20%.<sup>12</sup> The unemployment rate in 80% of these counties is at or below the state average, with many at or below 5.5%, including Sweet Grass (3.4%), Golden Valley (4.2%), Choteau (4.8%), Toole (4.9%), Judith Basin (5.1%), Valley (5.4%) and Teton (5.5%). However, as noted in the discussion above, agricultural producers in some of these counties may have trouble finding workers in the future as better wages in the Bakken Oil Fields draw people away.

Some counties along the northern border of Montana are experiencing housing shortages. Havre has a very tight rental market that is making it difficult for seniors to find affordable housing. See story "HRDC District IV addresses Affordable Seniors housing shortage in Havre." Housing in Shelby is also in short supply, affected by increased employment in the Border Patrol and wind farm activity. See story "Job Growth along the Hi-Line leads to housing shortage" on the following page.

### **HRDC District IV addresses Affordable Seniors housing shortage in Havre**

Source: District IV Human Resource Development Council

Currently on the High Line rentals are in great demand which has increased the rental rates making them unaffordable for seniors on fixed incomes. Seniors are moving out of the area in order to find affordable housing. Currently, District 4 HRDC is building 20 low-income senior apartments, 16 one-bedroom units and 4 two-bedroom units. A developer recently completed 12 two-bedroom senior housing apartments. They were immediately filled, but are not affordable for seniors with limited income.



<sup>12</sup> Hayes, George. "Agricultural outlook: floods, drought, and price volatility" in Outlook 2012, Montana Bureau of Business and Economic Research, Missoula, Montana, January, 2012.

## Job Growth along the Hi-Line leads to housing shortage

Source: North Central Montana Resource and Development Council

Job growth in the High Line area around Shelby from increased Border Patrol and wind farm activity has led to a shortage of rental housing in the area. However, more families are investigating homeownership and demand for homebuyer education classes is on the rise. As one of the partner agencies with NeighborWorks Montana, the North Central Montana Resource and Development Council offers homebuyer education classes taught by a nationally-certified instructor. Classes focus on the "10 Steps to Homeownership" and include budgeting information to help prospective homeowners assess how much of a monthly mortgage payment is right for them based on the full picture of their household expenses. Classes also offer information on various programs available to help finance a home, such as Individual Development Accounts (IDA). One recent class graduate changed their family's home-buying plans to enroll in the IDA program.

For more information, see <http://www.northcentralrcd.net>



## Urban Counties

The seven urban counties of Montana collectively accounted for 57% of the state work force as of April, 2012, and added about 38% of the State's net jobs since 2010. These areas have had a harder time moving out of the recession. The table on the following page contains work force data for these counties.

Great Falls and Cascade County experienced very little effect from the recession because the economy was significantly supported by military spending and Great Falls' position as a regional health care center, both of which were not significantly affected by the recession.<sup>13</sup> However, the work force in Great Falls declined by 887 workers from April 2011 to April 2012. Unemployment in Cascade County was 5.5% in April of

<sup>13</sup> Polzin, Paul. "Cascade County Malmstrom is a two-edged sword" in Outlook 2012, Montana Bureau of Business and Economic Research, Missoula, Montana, January, 2012.

**Table 9: Labor Force Statistics from April 2010 and April 2012 for Selected Montana Urban Counties**

<b>URBAN COUNTIES</b>	<b>Labor Force 2012</b>	<b>change in # of Labor Force 2010-2012</b>	<b>percent unemployed 2012</b>	<b>change in # of unemployed 2010-2012</b>
<b>Cascade</b>	40,224	-889	5.5%	-51
<b>Gallatin</b>	49,509	1,916	5.8%	-646
<b>Jefferson</b>	6,156	355	5.2%	34
<b>Lewis And Clark</b>	35,962	1,853	4.8%	-30
<b>Missoula</b>	58,312	-1,007	6.3%	-399
<b>Silver Bow</b>	18,289	674	6.0%	54
<b>Yellowstone</b>	81,910	-247	4.5%	-474
<b>Total</b>	290,362	2,655		-1,512
weighted average unemployment rate April, 2012			5.4%	

Source: Montana Department of Labor and Industry, not seasonally adjusted

2012, slightly below the state average of 6.3%.<sup>14</sup> The home purchase market was affected, but not as much as in some other areas of the state, with the median priced home rising very slightly. Overall sales were down by about 10% from 2010 to 2011.<sup>15</sup> The housing rental market is becoming tighter. The Great Falls Housing Authority administers 265 rental vouchers. As of May of 2012, nearly 30% of these vouchers were going unused because the voucher holders could not find rental units that fit the Section 8 housing quality and cost standards. Families in public housing are staying in their public housing units rather than waiting for a Section 8 voucher, because the quality of public housing is better than affordable units in the rental market. The rate at which people are able to leave public housing is down, creating less opportunity for people on the waiting list to obtain housing. Given the current rate of turnover and the length of the waiting list, a low income household needing public housing in Great Falls would have about a year wait before a unit would become available.

Gallatin County has recovered more quickly from the recession, posting a slight economic growth in 2010 that increased in 2011.<sup>16</sup> The unemployment rate in Gallatin County was 5.8% in April of 2012, below the state rate of 6.3%. Moreover, this unemployment rate included an additional 1,916 workers added to the workforce between April of 2011 and April of 2012. While the economy is improving, the housing

<sup>14</sup> Montana Department of Labor March, 2012, non-seasonally adjusted, preliminary.

<sup>15</sup> Rickard, Scott. "Home sales in 2011: the adjustment continues" in Outlook 2012, Montana Bureau of Business and Economic Research, Missoula, Montana, January, 2012.

<sup>16</sup> Polsin, Paul E. "Gallatin County Recovery has Started" in Outlook 2012, Montana Bureau of Business and Economic Research, Missoula, Montana, January, 2012.

market is not. Gallatin County had an increase in home sale prices in 2011.<sup>17</sup> Home purchase costs are among the highest in the state, and rent rates have remained high. To help create more affordable homeownership opportunity in Bozeman, the District VII Human Resource Development Corporation turned a foreclosed condominium project into an opportunity for homeownership. See story "District IX HRCD builds affordable homeownership in Bozeman."

### **District IX HRDC builds affordable homeownership in Bozeman**

Sources: District IX Human Resource Development Council; Affordable Housing Needs Assessment for the City of Bozeman, March, 2012

Homeownership for households below the median income remains a challenge in Bozeman. Single family home prices rose rapidly in the first half of the 2000s, but from 2006 through 2011 dropped an average of 20%. However, employment also dropped beginning in 2007, leaving the lower home purchase prices still beyond many household's reach. The District IX Human Resource Development Council, located in Bozeman, is addressing homeownership affordability through use of federal Neighborhood Stabilization Program funds.



The HRDC purchased a foreclosed, partially completed condo project and redesigned the project to provide affordable homeownership for households between 35% and 120% of area media income. There are currently 60 units in the West Edge project in two phases, with a third phase scheduled for the future. HRDC has been able to offer condos at prices ranging from \$96,000 for a one bedroom to \$108,000 for a three-bedroom condo. To date the HRDC has sold 50% of the condos, with the remaining available for new homebuyers. As a partner member of NeighborWorks Montana, the HRDC also teaches homebuyer education classes for prospective homebuyers; classes help prospective homebuyers determine whether buying a home is the right choice, and offer information on special financing programs available to help make homes affordable.

More information on HRDC IX and its various programs can be found on their website:

[www.thehrdc.org](http://www.thehrdc.org)

<sup>17</sup> Rickard, Scott. "Home sales in 2011: the adjustment continues" in Outlook 2012, Montana Bureau of Business and Economic Research, Missoula, Montana, January, 2012.

Lewis and Clark County and its commuting neighbor Jefferson County also saw a sharp increase in the purchase price of homes during the housing boom, but unlike the other areas, it has had steady, though smaller, economic growth from 2007 to the present.<sup>18</sup> The unemployment rate in April of 2012 for Lewis and Clark County was 4.8% and Jefferson County was at 5.2%, both well below the state rate of 6.3%. This is all the more remarkable as the two counties added a total of 2207 workers to their labor force between April of 2011 and April of 2012. However, while home purchase prices declined slightly from the high of the housing boom, they remain high, and rents are on the rise. One landlord noted that, unlike other years, many new rental tenants no longer consider themselves to be short term renters and therefore future homeowners; rather the potential for homeownership is so far beyond their reach they consider themselves to be long term renters.<sup>19</sup> One population that has difficulty in tight rental markets is seniors. The Rocky Mountain Development Council is taking action to help provide affordable housing for seniors through the development of a senior housing project. See story "Private Sector Housing Partnership Helps address tight rental market in Helena" on the following page.

Missoula County entered the recession in 2004, so has felt the effects of the recession for a longer time than most other counties.<sup>20</sup> With an unemployment rate of 6.3% in April of 2012, equal to the state rate, the economy is beginning to improve, although Missoula County lost 1007 workers from its workforce between April of 2011 and April of 2012. The one significant area of employment growth since 2010 is the University of Montana.<sup>21</sup> Even though mortgage rates are at their lowest and home prices are lower than they were, affordable housing remains a challenge. While home prices declined about 9% from 2006 through 2010, in 2011 prices rose by 2% indicating that perhaps housing prices have bottomed out.<sup>22</sup> The rental market is tight with a vacancy rate of about 2%; rents remain high.<sup>23</sup> About one in three homeowners and about half of all renters are paying more than 30% of their incomes for their housing costs.<sup>24</sup> The Missoula Housing Authority in partnership with a private developer is helping to address the tight housing market by constructing more rental units. See story "Missoula housing market remains tight; MHA helps add rental units" on the following pages.

The recession did not hit Butte/Silver Bow County as hard as other areas of the state as the local economy has more ties to global markets than to domestic construction.<sup>25</sup>

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<sup>18</sup> Barkey, Patrick M. "Lewis and Clark County a distinctly different recession experience" in Outlook 2012, Montana Bureau of Business and Economic Research, Missoula, Montana, January, 2012.

<sup>19</sup> J.P. Crowley Interview, Helena, March, 2012.

<sup>20</sup> Barkey, Patrick M. "Missoula county still waiting for growth to arrive" in Outlook 2012, Montana Bureau of Business and Economic Research, Missoula, Montana, January, 2012

<sup>21</sup> Ibid.

<sup>22</sup> Missoula County Association of Realtors. *2012 Missoula Housing Report*. April 12, 2012.

<sup>23</sup> Ibid.

<sup>24</sup> Ibid.

<sup>25</sup> Polsin, Paul E. "Butte-Anaconda serving the world economy" in Outlook 2012, Montana Bureau of Business and Economic Research, Missoula, Montana, January, 2012.

## Private Sector Housing Partnership helps address tight rental market in Helena

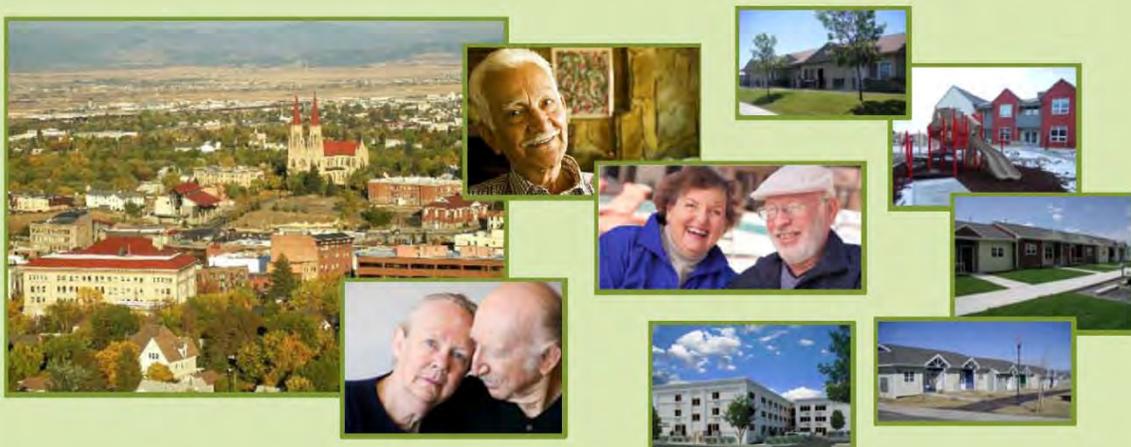
Source: Rocky Mountain Development Council

At the start of 2012, Helena had a rental vacancy rate of less than 2%. Rental units in the price range eligible for low income housing vouchers were becoming hard to find, and anecdotal evidence suggested that rent rates were starting to climb.

Rocky Mountain Development Council (RMDC) is a private, non-profit social service and housing development agency in Helena that strives to help meet the housing needs of low income citizens in several counties in south central Montana. One of RMDC's concerns is providing housing for the increasing population of low income seniors.

RMDC uses the federal low income housing tax credit program, administered by the Montana Board of Housing, to obtain private sector equity investment for constructing housing for low-income residents. Tax credits only work if there are private investors willing to invest in tax credit projects. When the recession hit, it was hard to find investors for tax credit projects, and those that were interested were willing to pay a much lower amount for the credits than in previous years. Private investors are more interested in tax credits now and are willing to pay more for the credits, generating more capital for the projects to work with.

RMDC's most recent project, River Rock, proposes to build a 33 unit senior housing project on property in the valley north of Helena behind Target and Macy's. With the help of the Mountain Plains Equity Group, RMDC secured investors for the tax credits totaling about \$5 million. Grants from CDBG and HOME, two federal programs also administered by the Montana Department of Commerce, are adding an additional \$1.2 million. The actual cost of the project will likely come in closer to \$6.5 million due to recently-discovered high water table complications. This is a cost of about \$197,000 per unit. Similar units constructed at the height of the housing market boom cost about \$200,000 per unit. As with homeownership loans, underwriting criteria for tax credit investors has also become more stringent, making it more difficult for tax credit projects to meet the criteria for financing.



## Missoula housing market remains tight; MHA helps add rental units

Sources: Missoula Housing Authority; Missoula Association of Realtors Report on Housing (April, 2012)

Missoula's housing conditions continue to feel the effects of the recession. Home sale prices have fallen 7% from 2007-2011 and mortgage loan interest rates are below 4%, but the median priced home at \$205,000 for 2011 remains out of reach to median-income households of three or less people, indicating an ongoing problem of affordability. Rents are also not affordable, with more than half of renter households spending more than 30% of their income on rent. The rental vacancy rate remains overall about 3%, creating a tight market with stable rent rates that remain high. The Missoula Housing Authority (MHA) reports that its waiting lists for subsidized housing are getting longer. With no new federal funding to create new vouchers, and those with vouchers having few opportunities to leave public housing creating little turnover, the wait time for a voucher is estimated to be about 3 years. MHA found a way to partner with the City and a private sector developer using federal NSP funds to purchase a foreclosed property and construct 115 units of rental housing for mixed income levels reaching from 30% to 120% of median income. The Silvertip project is scheduled to open this summer



Butte/Silver Bow County added 674 workers to the county workforce between April of 2011 and April of 2012, while its unemployment rate in April of 2012 was 6%, just a bit below the state rate at 6.3%. However, housing affordability remains a concern. The Public Housing Authority of Butte reports that Butte's rental market is tight and rents are high. There is a trend towards more applications coming in from people who are currently doubled-up living with family and friends. While senior housing has had turnover and therefore is available relatively soon, family housing vouchers are seeing very little turnover and there has been no new funding to add new vouchers. Because

of these factors, the waiting list is expanding and there is a six month to year delay to obtain a voucher. New voucher holders are having more difficulty finding rental units that meet the inspection standards and usually require a time-extension to secure an eligible rental unit.

From April 2010 to April 2012, Yellowstone County's workforce declined by 247 workers. However, the unemployment rate was 4.5% in April of 2012, well below the state unadjusted rate of 6.3%. Yellowstone County hit the bottom of the recession in the last quarter of 2009, and the economy has been picking up since then, with significant activity caused by the oil and gas development in the Bakken Oil Field in North Dakota.<sup>26</sup> Businesses in Billings are thriving because of the impact of the oil boom. The home purchase market is up with closed transaction for April, 2012 up 17% from the level in April of 2011 and pending sales up 21% while the number of homes on the market is down 35%.<sup>27</sup> The rental market is becoming tighter, with available listings in April 2012 down 17% from April of 2011 and advertized rents up 2%.<sup>28</sup> The Billings Housing Authority reports that oil field workers are moving their families to Billings, tightening up rental markets and affecting Housing Authority rental voucher holders; most voucher holders now need time extensions to locate rental housing that meets voucher quality standards. See story "Billings impacted by Bakken Oil Field and Mining" on the following page. Homelessness for families continues to be a challenge that is being addressed in part through the Interfaith Hospitality Network. See story in Homelessness section below "Billings IHN Helps meet needs of Homeless families."

### Recreation Counties

There are nine counties whose economies rely primarily on recreation. Table 10 on the following pages presents labor force data for these counties. Five of these counties had declines in the numbers of workers in their workforce between April 2010 and April 2012, leading to an overall decline of 417 workers for the nine counties as a whole. Also impacted by the cyclical nature of employment in recreation areas, these counties also have the highest unemployment rates in the state and an overall unemployment rate of 9.45% for the month of April, 2012, well above the state average of 6.3%.

After a decline in out-of-state travelers in 2009, tourism and travel increased in 2010 then decreased slightly in 2011 primarily because of delays in the summer season caused by late snow melt.<sup>29</sup> Forest products which also contribute to the economies of many recreation counties also declined in 2011 from 2010 with total harvest levels at

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<sup>26</sup> Barkey, Patrick M. "Yellowstone county economy improves moving east" in Outlook 2012, Montana Bureau of Business and Economic Research, Missoula, Montana, January, 2012.

<sup>27</sup> Sumner, Howard. Billings, Montana.

<sup>28</sup> Ibid.

<sup>29</sup> Nickerson, Norma P. "Travel and recreation stories behind the trends" in Outlook 2012, Montana Bureau of Business and Economic Research, Missoula, Montana, January, 2012

## Billings impacted by Bakken Oil Field and Mining

Source: Billings Housing Authority

Billings is also feeling the effects of the Bakken oil field development. The rental market in Billings is tight and getting tighter as more and more oil field workers from eastern Montana and western North Dakota relocate their families to the largest city in eastern Montana. Many oil field workers work two weeks on, then two weeks off, making a commute from Billings a viable option for them and their families. The Stillwater palladium mine, coal mining in Roundup and increased natural gas and pipeline activity in general are also affecting Billings. These families have enough income to obtain rental housing at market prices. As a result, low-income households already in Billings are having a difficult time finding rental properties that meet the inspection standards for rental vouchers. For example, a 6-person family from Wolf Point needed to relocate to Billings for prolonged medical care. After finishing the initial round of medical treatment while staying at the Ronald McDonald House, they obtained a 4-bedroom Section 8 housing voucher from the Billings Housing Authority. However, none of the 4-bedroom rental units listed in the paper would accept the voucher, and the 4-bedroom homes they found were not in good enough physical condition to meet the Section 8 requirements. As a result, the family downgraded to a 3-bedroom voucher and is currently waiting for an opening. Usually, some portion of renter households moves into homeownership, thereby freeing up rental units for others. However, renter households are not moving up the ladder into homeownership at the same percentage as they were before, in part because of tighter qualifying criteria for loans. This adds more pressure to the rental market. Billings needs to add new low and moderate-priced rental housing units to meet the increased demand. Meanwhile, the Billings Gazette reports that Billings's schools are full and likely to be over-crowded by the fall of 2012.



**Table 10: Labor Force Statistics from April 2010 and April 2012 for Selected Montana Recreation Counties**

<b>RECREATION COUNTIES</b>	<b>Labor Force 2012</b>	<b>change in # of Labor Force 2010-2012</b>	<b>percent unemployed 2012</b>	<b>change in # of unemployed 2010-2012</b>
<b>Carbon</b>	5,277	-48	4.7%	-63
<b>Flathead</b>	43,553	-156	1.0%	-862
<b>Lake</b>	11,703	74	8.9%	6
<b>Lincoln</b>	7,726	-239	14.5%	-130
<b>Madison</b>	4,326	91	5.9%	-20
<b>Mineral</b>	2,014	93	10.2%	-14
<b>Park</b>	8,319	192	7.6%	-66
<b>Ravalli</b>	17,977	-256	8.1%	-166
<b>Sanders</b>	4,296	-168	14.5%	42
<b>Total</b>	105,191	-417		-1,273
weighted avg unemployment rate April 2012			8.38%	

Source: Montana Department of Labor and Industry, not seasonally adjusted

the lowest rate since 1945.<sup>30</sup> April 2012 unemployment data indicate that two recreation counties in western Montana were tied in having the highest unemployment rates in the state at more than two times the state average, Lincoln and Sanders both at 14.5%.<sup>31</sup> Altogether, five of the highest eight unemployment counties were recreation counties, including Lincoln and Sanders at 14.5%, Mineral at 10.2%, Flathead at 10% and Lake at 8.9%. These areas continue to lag in terms of economic recovery and also have some of the highest foreclosure rates in the state.

Most hard-hit was the northwest corner of the state, particularly Lincoln and Flathead counties. Flathead, for example, saw a net loss of 4854 private sector jobs from 2007-2010, many of them in the construction industry.<sup>32</sup> Ravalli County is also suffering from the recession; its economy was also heavily reliant on construction, both in terms of a local housing boom and nationally in terms of demand for wood products.<sup>33</sup> The northern part of Ravalli County is closely tied to the Missoula economy and needs to

<sup>30</sup> Morgan, Todd A; Hayes, Steven W.; and Keegan, Charles E. III. "Montana's forest products industry slow to recover" in Outlook 2012, Montana Bureau of Business and Economic Research, Missoula, Montana, January, 2012

<sup>31</sup> Montana Department of Labor March, 2012 data, non-seasonally adjusted, preliminary.

<sup>32</sup> Davis, Gregg, "Flathead county the economic rebound: three business perspectives" in Outlook 2012, Montana Bureau of Business and Economic Research, Missoula, Montana, January, 2012.

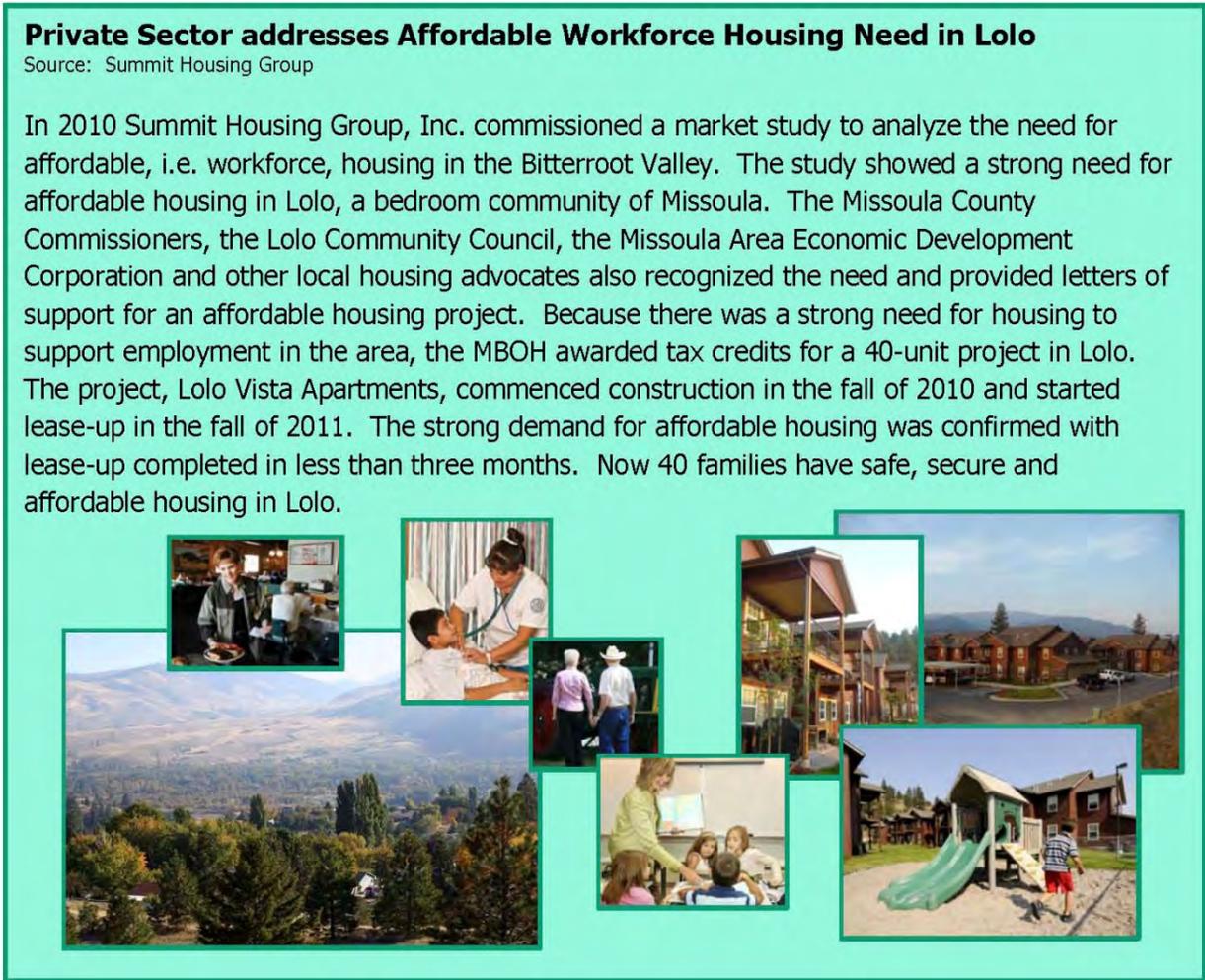
<sup>33</sup> Sylvester, James. "Ravalli county waiting for recovery" in Outlook 2012, Montana Bureau of Business and Economic Research, Missoula, Montana, January, 2012.

provide affordable workforce housing for people commuting to Missoula. See story "Private Sector addresses Affordable Workforce Housing Need in Lolo."

### **Private Sector addresses Affordable Workforce Housing Need in Lolo**

Source: Summit Housing Group

In 2010 Summit Housing Group, Inc. commissioned a market study to analyze the need for affordable, i.e. workforce, housing in the Bitterroot Valley. The study showed a strong need for affordable housing in Lolo, a bedroom community of Missoula. The Missoula County Commissioners, the Lolo Community Council, the Missoula Area Economic Development Corporation and other local housing advocates also recognized the need and provided letters of support for an affordable housing project. Because there was a strong need for housing to support employment in the area, the MBOH awarded tax credits for a 40-unit project in Lolo. The project, Lolo Vista Apartments, commenced construction in the fall of 2010 and started lease-up in the fall of 2011. The strong demand for affordable housing was confirmed with lease-up completed in less than three months. Now 40 families have safe, secure and affordable housing in Lolo.

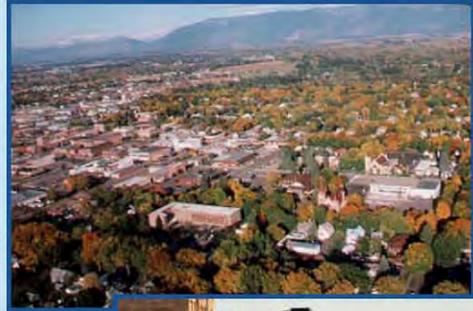


Meanwhile, housing costs in these recreation counties remain unaffordable to many. The rental market in Flathead County appears to be softening. However, the housing boom pushed the purchase price of homes up in all of these counties. For the most part, the decline in home purchase prices from the recession has not improved the affordability of homeownership as employment and wage income have also declined due to the recession. Tightened credit requirements for home loans have further discouraged potential homebuyers. The Community Action Partnership of Northwestern Montana has initiated two programs to help low income households become homeowners. See the story "CAP of Northwest Montana provides affordable housing options" on the following page.

## CAP of Northwest Montana provides affordable housing options

Sources: Community Action Agency of Northwest Montana; Infinity Management

Community Action Partnership of Northwest Montana (CAPNM) is a Human Resource Development Council (HRDC) in Kalispell offering social services and affordable housing opportunities, including rental housing and homeownership programs for lower income households. Flathead County continues to have an unemployment rate well above the state average, but the rental market appears to be softening a bit. Waiting time for subsidized housing through the federal USDA Rural Development program is short, indicating that households with some income are not as pressed for housing as they once were. Applications for CAPNM rental housing appear to be shifting from unemployed households applying because they were desperate for help to employed low income households for whom rental units are too expensive without some form of assistance. CAPNM also has two homeownership programs: Mutual Self-Help in which groups of low income households mutually build homes with a "Build Group"; and the Northwest Montana Community Land Trust (NWMTCCLT) that was developed with Neighborhood Stabilization Program I monies granted to the City of Kalispell. The trust was initiated with 16 reconditioned foreclosed homes. Interest in the homeownership programs has increased recently after an intensive and ongoing marketing effort, despite the availability of market foreclosed homes in the same price range. High unemployment has led some workers to find work in eastern Montana and North Dakota. These workers are leaving their families in northwestern Montana and commuting to their two-week on, two-week off jobs in the oil fields.



## Indian Reservations

According to U.S. Census Bureau American Community Survey data 2006-2010 estimates, unemployment rates on five of the Indian reservations were above 7%, including: Blackfeet (13.0%); Crow (14.9%); Fort Belknap (7.1%); Northern Cheyenne (16.4%); and Rocky Boy's (7.8%). Census data includes all persons living within the reservation, not just American Indians. Tribal housing authorities self-reported much

higher rates of unemployment among tribal members as of the January, 2012 NAHASDA reports: Northern Cheyenne 85%; Rocky Boys 72%; Fort Belknap and Crow at 68%; Blackfeet at 62.7%; Fort Peck at 58%; and Flathead at 20%. Economic development and employment on reservations has been difficult, especially for reservations in rural eastern Montana. However, several of these reservations anticipate impacts from energy resource development. The Fort Peck Reservation has leased 55,000 acres to oil development in the southeast corner of the reservation and expects drilling of eight to ten wells a year.<sup>34</sup> This will bring further impacts to the schools that are already overcrowded, while Poplar's water and sewer systems are already over-capacity. The Fort Peck Reservation faces some challenges in accommodating the oil development. The Northern Cheyenne Reservation is preparing for impacts from increased coal mining coming from the Otter Creek mine.<sup>35</sup> The increased mining will bring more traffic to reservation roads. The Tribe is concerned as well about the environmental impacts on water and wildlife and the potential social impacts such as higher crime rates.

All of the Indian reservations have units of housing for tribal members that are supported through the Native American Housing Assistance Self-Determination Act (NAHASDA). NAHASDA funds are allocated to the authorized tribes on each reservation to manage in providing housing using a variety of programs offered by HUD. Each reservation uses the funds it receives based on population and performance to manage and craft its own mix of housing program units to provide subsidized housing on the reservation for tribal members. Several reservations also use the Low Income Housing Tax Credit program (LIHCT) offered through the Montana Department of Commerce. One of the ongoing concerns on some reservations is how to use these resources to provide adequate housing for all the tribal members who wish to live on the reservation without having overcrowded housing units. See the related story "Housing Overcrowding on Fort Peck Reservation" on the following page.

As of the January, 2012 NAHASDA reports, each reservation had the following total number of housing units: Crow 377 units; Fort Peck 741 units; Blackfeet 1213 units; Fort Belknap 543 units; Rocky Boy's 536 units; Flathead 730 units; Northern Cheyenne 806 units.

### **Subsidized Housing Units**

There is also a limited supply of federally subsidized housing units not on Indian reservations that are critical to providing affordable housing for other low income Montana citizens such as the elderly and disabled as well as working families. The 2008 White Paper reported that in 2008 there were approximately 15,700 units of housing in Montana for which the rent was subsidized through federal programs. This number is declining.

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<sup>34</sup> Montana Department of Commerce Public Meeting in eastern Montana, Poplar, March and April, 2012.

<sup>35</sup> Montana Department of Commerce Public Meeting in eastern Montana, Lame Deer, March and April, 2012.

## Housing Overcrowding on Fort Peck Reservation

Source: Nadine Adams, Housing Improvement Director, Fort Peck Tribes

In my opinion the four main causes of overcrowding in Indian homes are lack of education, transportation, affordable housing and daycare. Most families are matriarch dominated. The family dynamic is very close knit which almost cripples members to become self-sufficient. When immediate family members start families of their own, often times they do not leave the home. Some may try and fail at producing a home of their own, so back to the family home they return. It is common to see 2-4 families residing in one dwelling unit. With the many individuals living in a single unit, wear and tear is inflicted at a faster rate than most homes. The funding to make improvements to these homes is almost non-existent. You now have run-down homes with many family members present. Plumbing, electrical, water leaks and mold create unsafe living conditions which many are forced to endure. I believe that hopelessness and depression is created which in turn causes desperation, elevating crime.



In 2006, HUD changed the way it funds housing subsidies for Public Housing Authorities (PHA) to assist persons needing subsidized housing. Previously, HUD funded each PHA at whatever amount was needed to meet the program performance, but set a limit on the number of vouchers. As of January 1, 2006, HUD switched to setting a limit on the amount of dollars it would provide, and left the distribution of those dollars among vouchers to the PHA, up to the total budget appropriated annually. Thereafter, the PHA assistance has been limited to either the number of vouchers it has or to its annual budgeted dollars, whichever is lower. However, since 2006, the average cost to rent an eligible unit has been increasing while the amount of dollars from HUD has not. As a result, the number of people that can be assisted by HUD programs in Montana has declined. Some PHA's had reserves that they were able to use to augment the dollars from HUD, but these were one-time only increases to their annual assistance budget. There is an additional problem in areas where the supply of affordable housing is tight; some voucher holders have been unable to locate a unit before the voucher expired. When this happens, the voucher is permanently lost.

Another example of loss of subsidized units is the Moderate Rehab program administered by the Montana Department of Commerce. Over the past 10 years, the number of vouchers the Department can fund has dropped by about 28%. This loss of units is due to participating housing projects opting out of the program so that they can charge market rents. As subsidized housing projects reach the end of their contracts with HUD, owners can sell the projects on the market without rent restrictions. One non-profit has formed a partnership to purchase and keep 5 projects around the state affordable. See story "Partnership to Preserve Existing Affordable Rental Housing."

**Partnership to Preserve Existing Affordable Rental Housing**  
 Source: Homeword

Given the scarcity of resources to construct new rental housing affordable to low-income households, Homeword, a private, non-profit housing organization based in Missoula and Billings, is partnering with a private-sector for-profit firm to help preserve 200 units of existing low-income rental housing scattered across five Montana communities: Great Falls, Havre, Malta, Butte and Cut Bank. The owner of these five projects was looking to sell the buildings, which would have ultimately become market-rate rental housing, so Homeword crafted solutions to continue the units as low-income rental units using tools such as 4% tax credit bonds through the Montana Board of Housing. Homeword also recently partnered with the City of Missoula to purchase and preserve affordability on a small, 8-unit tax credit project in the city when the existing tax credit investor/owner put them on the market. Had any of these housing projects been purchased by for-profit investors, the commitment to maintain affordable rents for low income households could have been lost.

While the number of households that can be assisted with subsidized housing has been dropping, the need for subsidized housing has been growing. As noted elsewhere, the poverty rate in Montana has been increasing, with an estimated 146,257 people living at or below the poverty level in Montana in 2010. At an average household size of 2.35

in 2010, this translates into 62,237 households, well beyond the number of households that can be assisted with the existing resources.

### **Billings's IHN helps meet the needs of homeless families**

Sources: Billings Interfaith Hospitality Network; City of Billings Homeless Survey 2012



In a January 2012 survey of homelessness, surveyors found that there were 769 homeless people in Billings, including 88 families and 207 children. The Billings Interfaith Hospitality Network (IHN) consists of 21 religious congregations and more than 1,700 volunteers who help provide meals, shelter, and mentoring to homeless families to help them put their lives back together and find permanent housing. An example of IHN's work with the homeless are Carol and her family, who are now living in IHN's transitional housing, one of many families that have overcome homelessness with the help and support of the IHN community. Carol writes:

*We are very blessed to have been accepted into Interfaith Hospitality Network. When we could no longer afford to stay in the rental we had and became homeless, IHN was there. It is very stressful to live with other families and sleep in churches, but it was better than being homeless. We enjoyed the volunteers who made meals, gave their time and took an interest in us. My husband and I got jobs soon after entering IHN, so we were able to save and move into one of IHN's transitional housing apartments within 3 months.*

*IHN helped our son by getting him a tutor when he was struggling with math. He has been able to pick new books to read which IHN provided as incentives for good grades. IHN arranged for him to go to learning camps last summer, and paid his fee and for equipment so he could play Little Guy Football this fall. His team won the Class A Championship! Since becoming part of a team, he is less shy, more open, and realizes the gains from being a team member. IHN understands hardships in a family have big impacts on the children. As a parent it is very hard to overcome the guilt of having your child go through being homeless, but IHN has so many positive ways to help and turn things around. The counseling, classes and caring staff at IHN have changed our lives.*

*Although we still struggle at times, we have learned a great deal from IHN. Working hard at my job and saving to purchase a mobile home are our main goals now! By following the guidance of IHN and because of all the assistance that has been given, we have truly turned our bad situation around. We are proof that IHN truly works and is a truly valuable program. Many thanks to all the volunteers, congregations, IHN staff, and everyone who has cared and helped us through a tough time. We have been thoroughly blessed by the IHN program. My husband has now become a volunteer for IHN to try to pay back just a small portion of all we have been given by Interfaith Hospitality Network.*

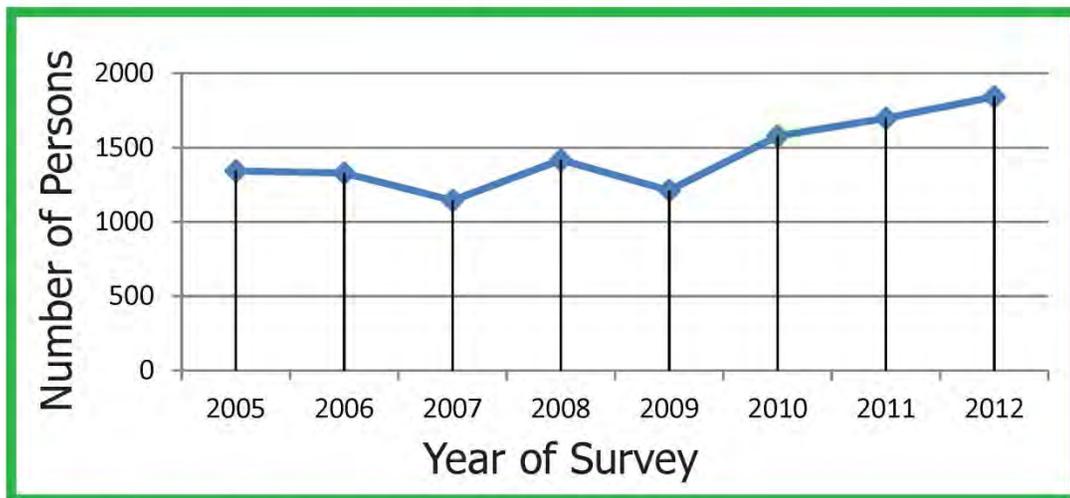


## Homelessness

Given the effects of the recession and the rapid upward shift in housing costs in eastern Montana, it is no surprise that the number of homeless in Montana has been rising. Below are two charts that track homeless data collected every January in Montana using reporting standards set by HUD. The January 2012 homeless count found 1,842 homeless persons, the highest number since data collection and reporting was standardized to meet HUD requirements in 2005. See the story "Billings IHN Helps meet needs of Homeless families" on the previous page.

The numbers of homeless persons in 2010-2012 are 32% higher than the average number reported in the five years before. The regions with the biggest increases in homeless persons were Glendive, Kalispell and Missoula. The largest number of all homeless persons outside (not in shelters or transitional housing) was in the Missoula region with 108, followed by the Kalispell region that jumped from 27 in 2011 to 103 in 2012.

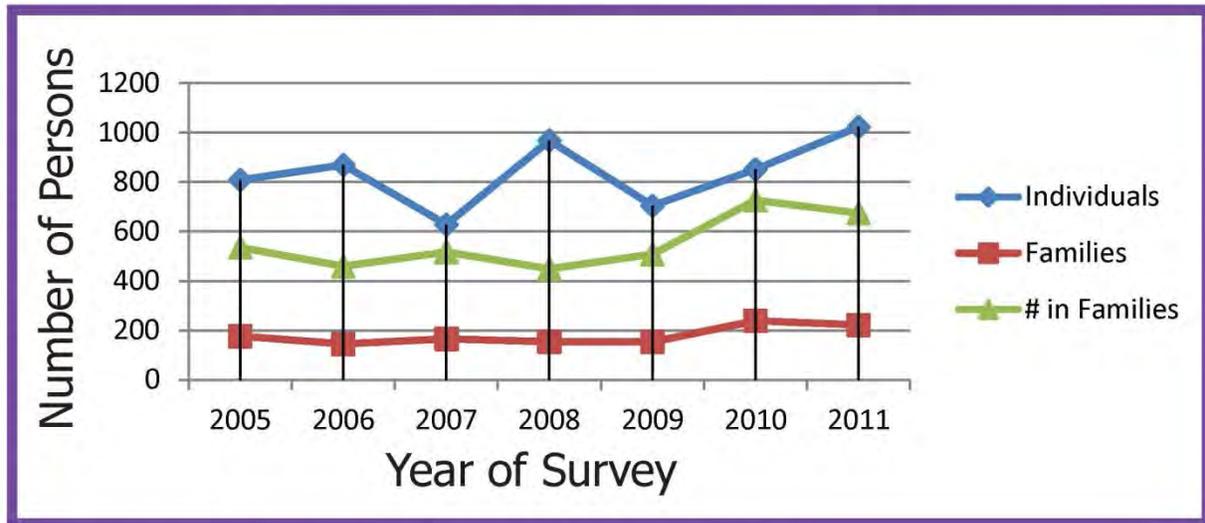
**Graph 3: Montana Point-in-Time Homeless Survey Counts, 2005 to 2012**



Source: Montana Continuum of Care Point-in-Time Survey.

The 2010-2012 homeless counts also had a 43% increase in the average number of homeless persons that were in families over the average of persons in families five years before. Moreover, the number of family persons who were outside, rather than in a shelter or transitional housing, jumped to a high of 197 in 2012, 103 more than in 2011 and 78 more than the next highest year in 2010. See the story "Faces of Homelessness in Helena" located on the following pages.

**Graph 4: Homeless Persons in Montana (Individuals and Families)**



Source: Montana Continuum of Care Point-in-Time Survey.

### Summary

When the first White Paper on housing was compiled in the spring of 2008, the biggest news story in housing was the loss of affordability of both homeownership and rental units caused primarily by the housing boom. The biggest news story for the spring of 2012 is the housing shortage in counties affected by the Bakken oil boom. The sheer lack of housing units is wreaking havoc in small communities in eastern Montana, causing overcrowding in trailer and camping parks, rapid construction of new housing units that do not have necessary public services and escalation of prices much greater than the escalations the state experienced during the recent housing boom. This is not a new story; Montana has been through energy booms before. However, the scale of this boom threatens to be much greater than any previous.

The Bakken oil boom effects are widespread across the state. Unemployed workers from the construction trade in Flathead County are seeking jobs in the Bakken. Billings' schools are overcrowded with children of Bakken workers' families relocated to be closer to the oil fields. Crime rates in eastern Montana communities are rapidly increasing as more and more people come from elsewhere to work in the oil fields or profit from the need for services. Local government infrastructure including sewer and water systems, roads and schools are unable to keep up with the demands of the increased population and traffic.

In summary, what has happened since 2010 is that eastern Montana, especially those areas affected by the Bakken oil field development, is growing rapidly and has a shortage of housing that has driven costs up dramatically for existing units. Central Montana's agricultural heart is faring well with agricultural markets for grain and beef

## Faces of Homelessness in Helena

Source: Family Promise of Helena

Serving Lewis & Clark County, Family Promise of Greater Helena meets families along a spectrum who are, at one end experiencing the shock of homelessness for the first time or at the other end have been caught up in generational cycles of poverty.

In the first case are Justin and Angela, a young couple expecting their first child together, both veterans of armed conflict in two different branches, living in their camper in the bed of their pickup for several weeks since leaving jobs in the North Dakota oil fields and returning to their home state of Montana in the hopes of receiving services through the VA.

In the second case is a family like Tawnya's, a single mother head of household with two boys, ages 10 and 2. She had been living on friends' couches since the end of her 60 months lifetime allotment of TANF benefits. Tawnya is a survivor of the foster care system.

Affordable housing is out of reach for both families as they face long waitlists, high rents and few family-friendly choices.

Family Promise of Greater Helena is a local nonprofit organization with a mission to help homeless and low-income families achieve sustainable independence through a tried and true model of an "Interfaith Hospitality Network." In 2010, 160 affiliates nationwide served 49,533 individuals. Approximately 77% of the assisted families secured independent housing when they left the program. The average stay in the program was 65 days.

Family Promise works to keep the families integrated into the community and most importantly keeps families together. Nationwide, one-fifth of all children who are homeless are separated from their immediate family at some point. This is particularly true in Helena where there is very limited shelter for families with children.

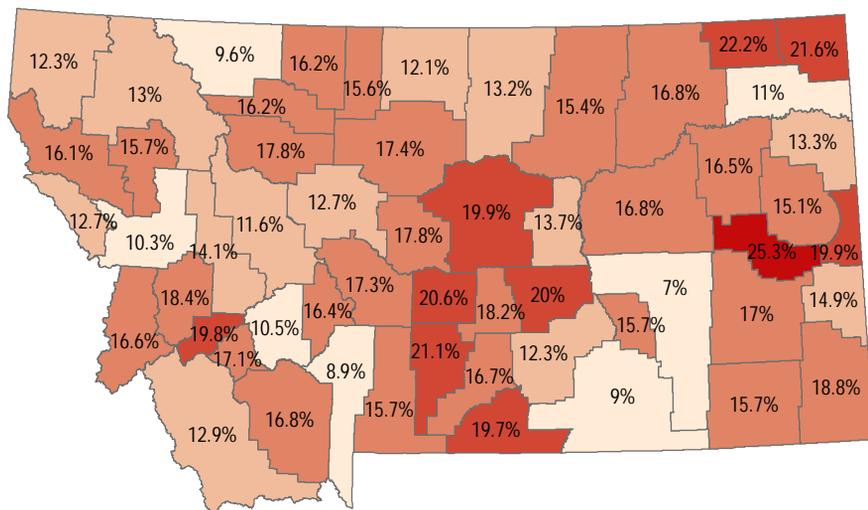
For more information, visit the website at: <http://www.familypromisehelena.org/>



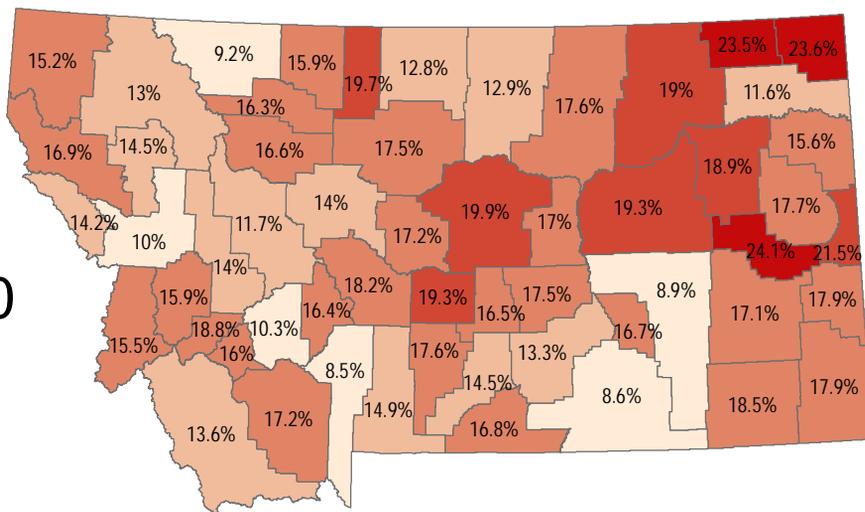
holding at higher levels than before, but will likely face challenges in finding workers in the future as the higher wages of the oil fields relocate the available labor force into the Bakken area. Western Montana is still struggling with the recession; home prices are down from their historic highs but so is employment and income. Indian reservations are facing continued challenges with unemployment and several face impacts from new development of coal and oil in eastern Montana. In most areas across the state, rents are high or on the rise, becoming less affordable every day. Homelessness is increasing, with a larger share of the homeless population composed of families than was the case from 2005-2009. Meanwhile, the supply of subsidized housing assistance off-reservations is slowly being eroded by higher rent costs and loss of vouchers due to the lack of available, qualified units and the willingness on the part of landlords to continue in the programs.

# Percent of Population 65 Years and Older by County

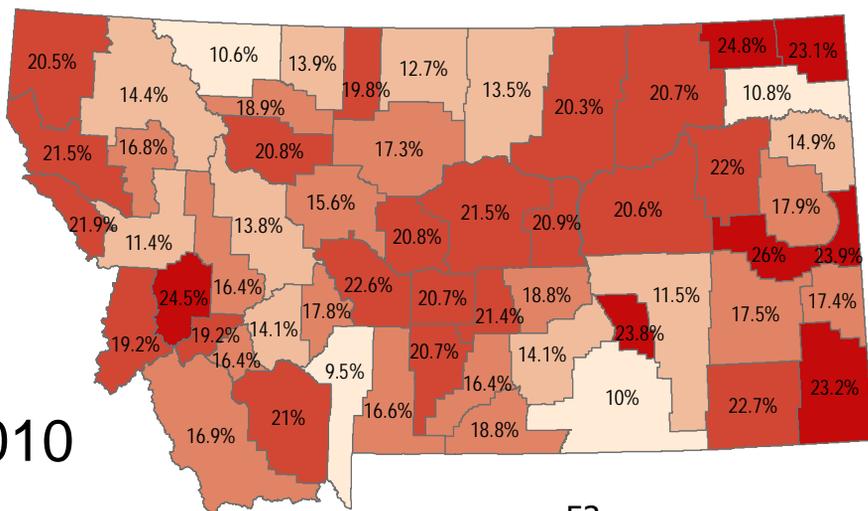
1990



2000



2010

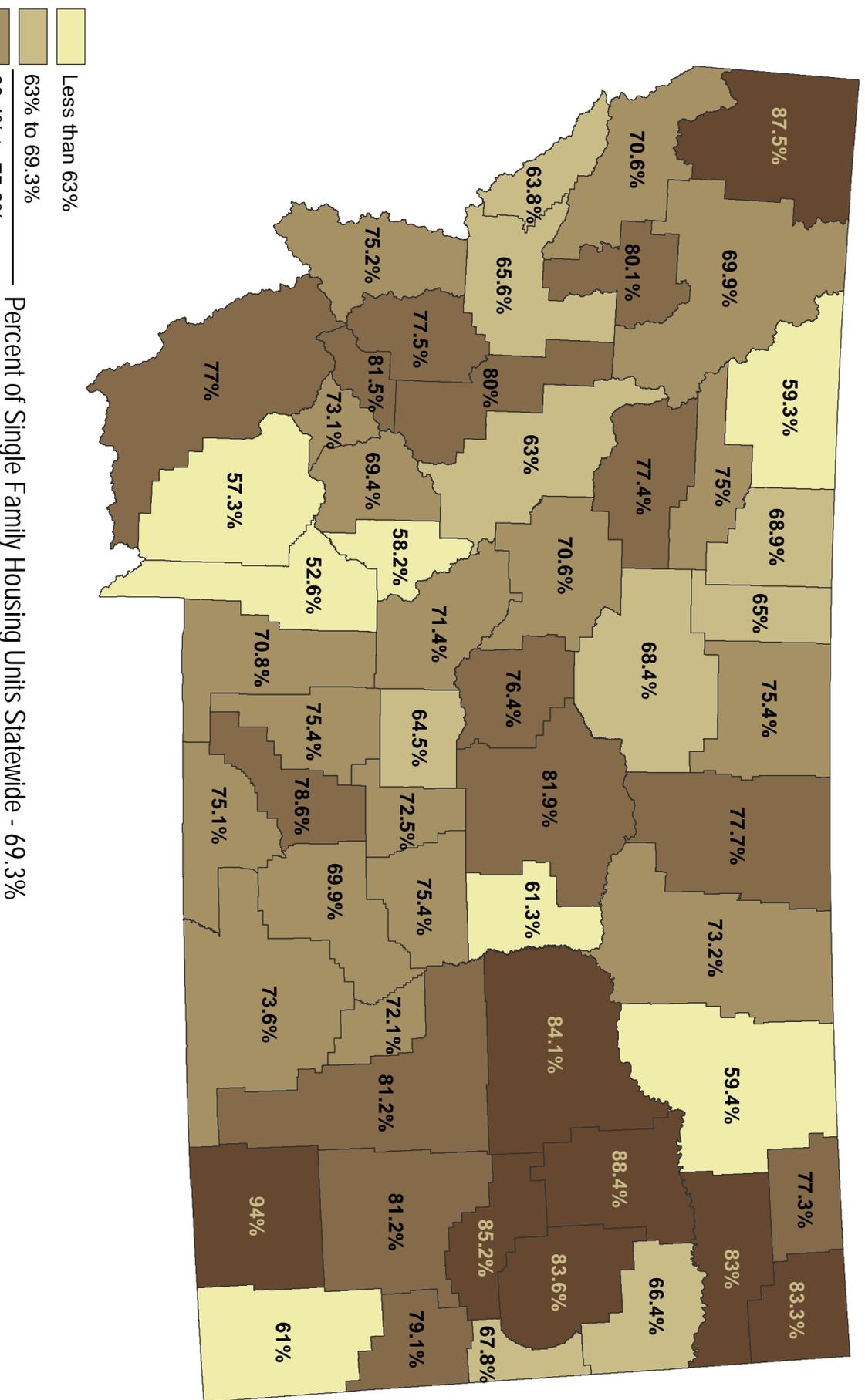


## Percent Over 65

- 23.0% or more
- 19.0% to 22.9%
- 15.0% to 18.9%
- 11.1% to 14.9%
- Less than 11.0%

# Percent of Single Family Housing Units by County

## 2010 Montana Department of Revenue Property Records



Source: Data from DOR Property Records for Tax Year 2010 with Commercial Multi-Family Units

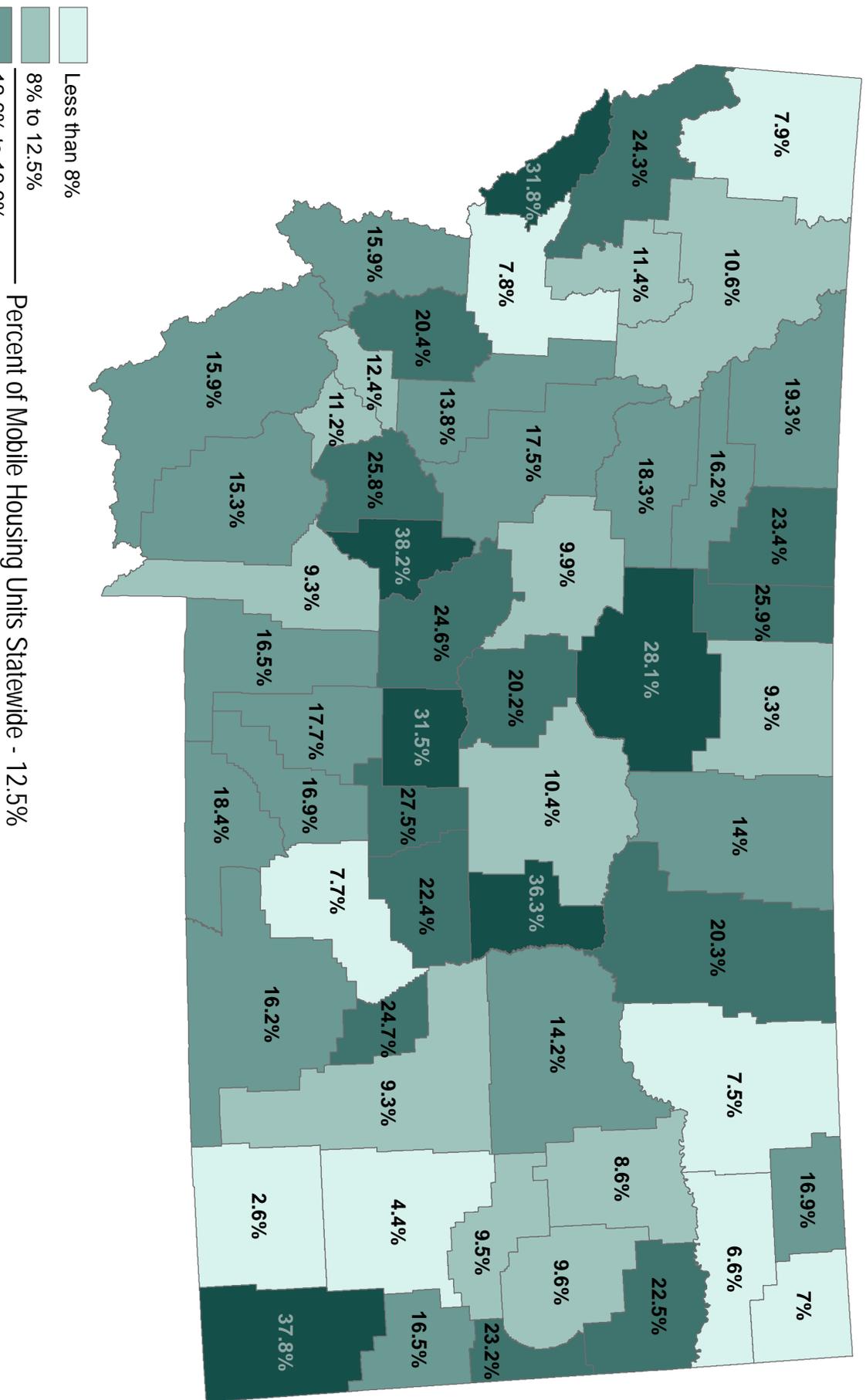
Map by: Census & Economic Information Center, Montana Department of Commerce  
 301 S. Park Ave., Helena, MT 59620-0505, 406-841-2740 email: ceic@mt.gov http://ceic.mt.gov

June 2012 - PdfSingleFamHome\_2010.mxd



# Percent of Mobile Housing Units by County

## 2010 Montana Department of Revenue Property Records



Source: Data from DOR Property Records for Tax Year 2010 with Commercial Multi-Family Units

Map by: Census & Economic Information Center, Montana Department of Commerce  
 301 S. Park Ave., Helena, MT 59620-0505, 406-841-2740 email: [ceic@mt.gov](mailto:ceic@mt.gov) <http://ceic.mt.gov>

June 2012 - PdfMobileHome\_2010.mxd

## [VI. Explanation of Reservations Data Pages](#)

**Reservation Population Bar Chart:** This chart displays the total population on each reservation as of 2010 and the share of that population that was American Indian and non-American Indian.

*Data Source:* U.S. Census Bureau, U.S. Department of Commerce, Census 2010.

**Reservation Housing Units Bar Chart:** This chart displays the share of owner-occupied and renter-occupied units on each reservation.

*Data Source:* U.S. Census Bureau, U.S. Department of Commerce, Census 2010

**NAHASDA Tribal Report Data:** This chart displays the data on the area, enrollment of Tribal members, unemployment rate for Tribal members, and details of the types of housing programs used by each reservation as of January of 2012.

*Data Source:* January 2012 NAHASDA Reports to HUD from each reservation.

**Map:** This map displays the location of the reservations and the associated Tribes.

*Data Source:* Census and Economic Information Center, Montana Department of Commerce

**Census Data Table:** This table compares 2000 and 2010 census data for a number of statistics about the population and housing units on each reservation. It is important to keep in mind while looking at this data that it covers all people and housing units on the reservation, not just those that are American Indian.

*Data Source:* U.S. Census Bureau, U.S. Department of Commerce, 2010

## [VII. Reservations Data Pages](#)

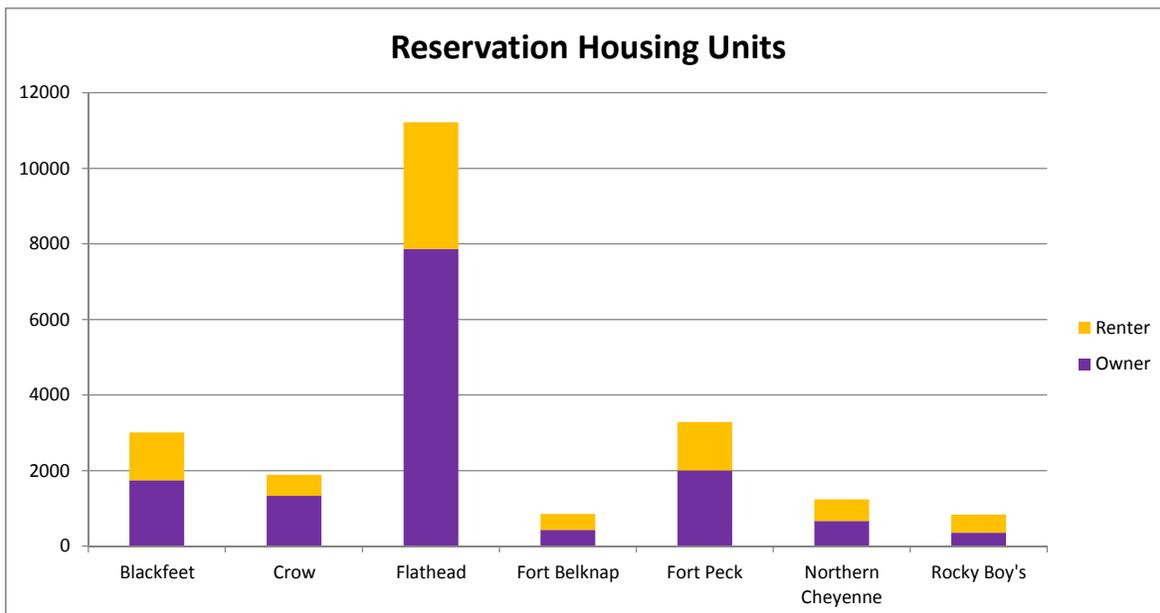
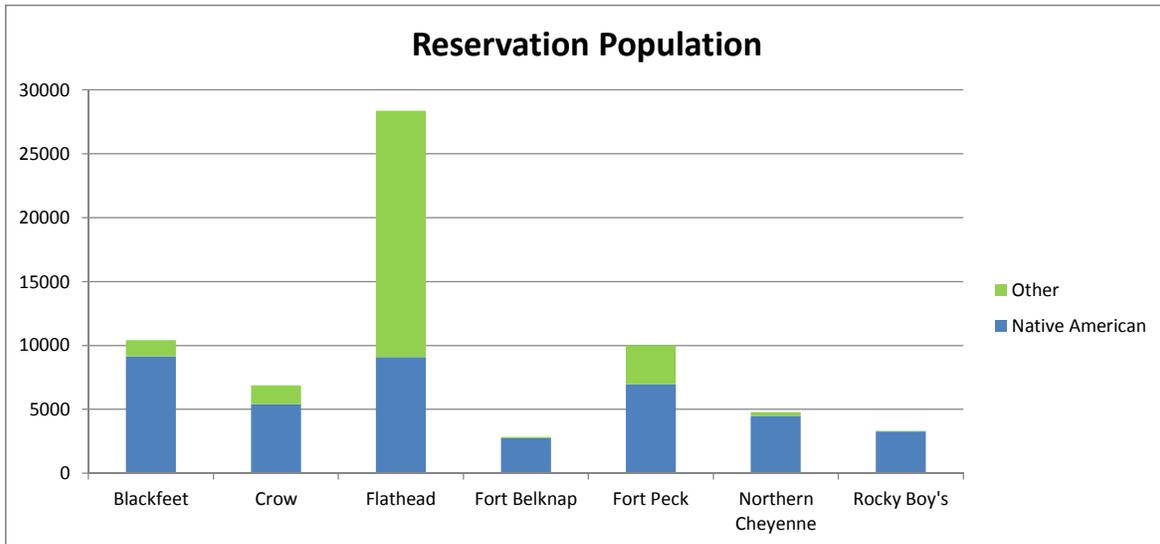
# Reservations in Montana

## Housing Data and Statistics

There are seven American Indian Reservations in Montana, each with its own unique culture, customs, and concerns. The following information is intended to provide some information about reservation housing and populations.

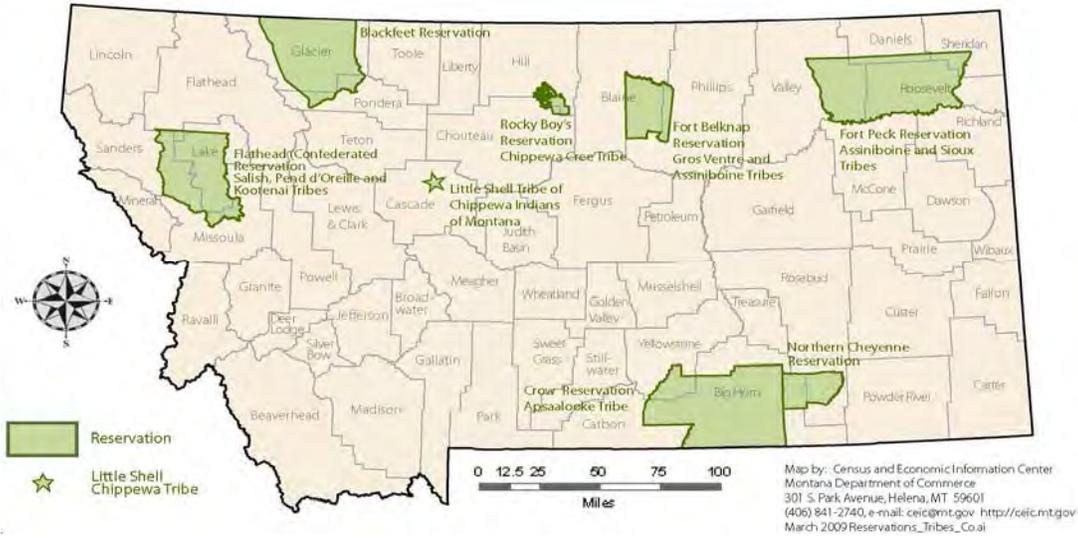
Data comes from two sources: reports filed by the reservations under the Native American Housing Assistance Self-Determination Act (NAHASDA); and, US Census Bureau data from 2000 and 2010. NAHASDA reports track how reservations use allocated housing funds across various programs to provide housing for their tribal members. Census data provides demographic and housing statistics as reported by reservation residents on the decennial census forms (2000 & 2010).

This is the first inclusion of statistics specific to Montana's American Indian Reservations in the White Paper. Future additions will seek to enhance these initial measures.



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

# Reservations in Montana



Data reported to HUD by each tribe for NAHASDA in 2012	Blackfeet	Crow	Flathead	Fort Belknap	Fort Peck	Northern Cheyenne	Rocky Boy's
Area (Square Miles)	2,420	3,594	1,944	1,260	3,271	703	169
Enrollment	15,873	12,313	6,970	5,239	12,096	7,374	4,701
Unemployment Rate (tribal only)	63%	68%	20%	68%	58%	85%	72%
Subsidized Housing:							
Low Rent	649	183	414	243	534	250	296
Mutual Help	285	183	156	202	160	521	110
Turnkey III	0	11	0	0	0	0	0
LIHTC Units	80	0	85	98	47	35	0
Section 8	195	0	50	0	0	0	10
Rent to Own Units	4	0	25	0	0	0	120
Total Subsidized Housing Stock	1,213	377	730	543	741	806	536

Census Data	Blackfeet	Crow	Flathead	Fort Belknap	Fort Peck	Northern Cheyenne	Rocky Boy's
2000 2000 Total Population	10,100	6,894	26,172	2,959	10,321	4,470	2,676
2010 2010 Total Population	10,405	6,863	28,359	2,851	10,008	4,789	3,323
2000-10 % Change in Population	2.9%	-0.5%	7.7%	-3.8%	-3.1%	6.7%	19.5%
2010 % of Population Native American	87.9%	78.8%	32.0%	96.0%	69.5%	93.4%	98.0%
2000 Total Households	2,932	1,861	10,012	828	3,343	1,190	644
2010 Total Households	3,005	1,889	11,219	855	3,286	1,238	837
2000 % of Population Under 18 years of age	37.9%	37.7%	28.8%	41.4%	35.8%	43.3%	45.3%
2010 % of Population Under 18 years of age	34.4%	34.0%	26.0%	36.9%	33.0%	40.4%	41.6%
2000 % of Population 65 and Over	6.0%	6.5%	14.3%	6.6%	10.2%	4.5%	4.6%
2010 % of Population 65 and Over	8.2%	9.1%	16.2%	6.7%	9.7%	5.5%	6.0%
2000 Total Housing Units	3,583	2,280	12,679	967	3,755	1,328	698
2010 Total Housing Units	3,720	2,270	15,149	994	3,777	1,424	886
2000 Total Occupied Housing Units	2,932	1,861	10,012	828	3,343	1,190	644
2010 Total Occupied Housing Units	3,005	1,889	11,219	855	3,286	1,238	837
2000 Total Owner Occupied	1,627	1,320	7,066	443	2,131	581	277
2010 Total Owner Occupied	1,743	1,329	7,869	432	2,009	662	353
2000 Total Renter Occupied	1,305	541	2,946	385	1,212	609	367
2010 Total Renter Occupied	1,262	560	3,350	423	1,277	576	484
2000 Total Vacant Housing Units	651	419	2,667	139	412	138	54
2010 Total Vacant Housing Units	715	381	3,930	139	491	186	49
2000 Average Household Size	3.4	3.7	2.5	3.6	3.1	3.7	4.1
2010 Average Household Size	3.3	3.6	2.5	3.3	3.0	3.8	4.0
2000 Unemployment Rate on Reservation	13.7%	10.5%	4.7%	13.5%	10.9%	10.9%	17.6%
2010 Unemployment Rate on Reservation	13.0%	14.9%	6.5%	7.1%	6.2%	16.4%	7.8%

This White Paper and other housing reports can be found at [housing.mt.gov](http://housing.mt.gov)

## Montana's Native American Population On & Off Reservations 1980 - 2010 Decennial Censuses

	Census 2010		Census 2000		Census 1990		Census 1980	
	Total	Native American <sup>[1]</sup>						
<b>Montana Reservation &amp; Off-Reservation Trust Land Population</b>	<b>66,598</b>	<b>38,357</b>	<b>63,592</b>	<b>36,463</b>	<b>55,158</b>	<b>30,427</b>	<b>49,556</b>	<b>23,601</b>
% of Total Reservation Population	-	57.6%	-	57.3%	-	55.2%	-	47.6%
<b>Blackfeet Reservation &amp; Off-Reservation Trust Land</b>	<b>10,405</b>	<b>8,944</b>	<b>10,100</b>	<b>8,507</b>	<b>8,549</b>	<b>7,025</b>	<b>6,660</b>	<b>5,080</b>
% of Total Reservation Population	-	86.0%	-	84.2%	-	82.2%	-	76.3%
<b>Crow Reservation &amp; Off-Reservation Trust Land</b>	<b>6,863</b>	<b>5,322</b>	<b>6,894</b>	<b>5,165</b>	<b>6,370</b>	<b>4,724</b>	<b>5,973</b>	<b>3,953</b>
% of Total Reservation Population	-	77.5%	-	74.9%	-	74.2%	-	66.2%
<b>Flathead Reservation</b>	<b>28,359</b>	<b>7,042</b>	<b>26,172</b>	<b>6,999</b>	<b>21,259</b>	<b>5,130</b>	<b>19,628</b>	<b>3,771</b>
% of Total Reservation Population	-	24.8%	-	26.7%	-	24.1%	-	19.2%
<b>Fort Belknap Reservation &amp; Off-Reservation Trust Land</b>	<b>2,851</b>	<b>2,704</b>	<b>2,959</b>	<b>2,790</b>	<b>2,508</b>	<b>2,338</b>	<b>2,060</b>	<b>1,870</b>
% of Total Reservation Population	-	94.8%	-	94.3%	-	93.2%	-	90.8%
<b>Fort Peck Reservation &amp; Off-Reservation Trust Land</b>	<b>10,008</b>	<b>6,714</b>	<b>10,321</b>	<b>6,391</b>	<b>10,595</b>	<b>5,782</b>	<b>9,921</b>	<b>4,273</b>
% of Total Reservation Population	-	67.1%	-	61.9%	-	54.6%	-	43.1%
<b>Northern Cheyenne Reservation &amp; Off-Reservation Trust Land</b>	<b>4,789</b>	<b>4,406</b>	<b>4,470</b>	<b>4,029</b>	<b>3,923</b>	<b>3,542</b>	<b>3,664</b>	<b>3,101</b>
% of Total Reservation Population	-	92.0%	-	90.1%	-	90.3%	-	84.6%
<b>Rocky Boy's Reservation Off-Reservation Trust Land</b>	<b>3,323</b>	<b>3,221</b>	<b>2,676</b>	<b>2,578</b>	<b>1,954</b>	<b>1,882</b>	<b>1,650</b>	<b>1,549</b>
% of Total Reservation Population	-	96.9%	-	96.3%	-	96.3%	-	93.9%

	Total		% of Total Native Americans		Total		% of Total Native Americans	
	Total	Native Americans	Total	Native Americans	Total	Native Americans	Total	Native Americans
<b>Total Number of Native Americans in Montana<sup>[1]</sup></b>	<b>62,555</b>	<b>-</b>	<b>56,068</b>	<b>-</b>	<b>47,679</b>	<b>-</b>	<b>37,153</b>	<b>-</b>
Living OFF all Montana Reservations	24,198	38.7%	19,609	35.0%	17,255	36.2%	13,555	36.5%
Living ON all Montana Reservations	38,357	61.3%	36,459	65.0%	30,424	63.8%	23,598	63.5%

[1] Native American is representative of the "American Indian and Alaska Native Alone" race category as reported on the respective Decennial Census form.  
Source: US Department of Commerce, Census Bureau.  
Compiled 5/24/2012 by The Census & Economic Information Center, MT Dept. of Commerce (www.celc.mt.gov)

## VIII. Explanation of County Pages and Data Sources

**Homeownership Bar Chart:** This chart displays the purchase price of the median-priced home along with what is affordable to a range of household income types in each county. Green bars display the amount the household could afford to spend on a home in 2008. Blue bars display the amount in 2010. The lines across the chart display the costs of various types of homes in each county in 2010, with the light blue line showing the median cost of a single family home, the yellow line the median valuation of a condominium and townhome, and the purple line the median valuation of a mobile home on its own land (i.e., not in a court or other leased land). To determine whether a particular type of home is affordable to a household, the line representing the cost of the type of housing must cross the bar showing affordable purchase.

### *Data Sources for Homeownership Bar Chart*

*2008 and 2010 Affordable Home Purchase bars:* Affordable home purchase is the amount a household could afford to spend on purchasing a home with the following assumptions: loan amount with a mortgage payment of 29% of monthly income, plus 3.5% down payment; mortgage calculation using a FHA 30 year mortgage payment (2008 at 6.5% 2010-4.5%) plus a 15% factor for taxes and insurance. Income for 2006-2010 median income is from the US Department of Commerce Census Bureau, American Community Survey (ACS) 5-year (2006-2010) Estimates. Incomes for all others come from sample county-level data from the US Bureau of Labor Statistics (BLS) Occupational Employment Statistics (OES) Program for 2008 and 2010 that were aggregated by the Montana Bureau of Labor Statistics, Research and Analysis Division into "Montana Regions" to create proxy areas with large enough sample sizes to disclose estimated annual income by occupation and not compromise unique identification laws.

*Single Family Home, Median Purchase Price 2010:* Montana Department of Revenue Data from realty transfer records, 2010.

*Condo/Townhome Median Appraised Value 2010:* See data sources for green housing cost chart on Page Two of County Pages.

*Manufactured Home, Median Appraised Value 2010:* See data sources for green housing cost chart on page two of County Pages.

**Rental Bar Chart:** This bar chart displays the amount of monthly rent affordable to a range of household income types in each county. Affordable rent is defined as 30% of household income. Green bars display the amount the household could afford to spend on rent in 2008. Blue bars display the amount in 2010. The lines across the chart display the costs of renting an affordable 1-bedroom and a 2-bedroom unit in each county in 2010. Affordable rent cost comes from the Fair Market Rent levels calculated

by the U.S. Department of Housing and Urban Development for the cost of a unit at 40% of the range of market costs. The light blue line shows the median cost of a 1-bedroom unit and the yellow line the cost of an affordable 2-bedroom unit. To determine whether a particular rental unit is affordable to a household, the line representing the cost of the unit must intersect the bar showing affordable purchase.

#### *Data Sources for Rental Bar Chart*

*2008 and 2010 Affordable Rent Bars:* Housing affordability is defined as no more than 30% of income spent on housing costs. Each bar represents 30% of monthly income for each income category. For definition of income categories, see *2008 and 2010 Affordable Home Purchase bars* above.

*2008 and 2010 1-Bedroom and 2-Bedroom Fair Market Rent:* U.S. Department of Housing and Urban Development website, Charts of Fair Market Rents 2008 and 2010, data for Montana Counties extracted.

**Housing Units 2010, Owner vs. Renter Pie Chart:** This pie chart displays the total number of housing units in the county as documented in the 2010 Census, broken out into slices to represent how many of the units are owner-occupied, how many renter occupied, and how many are vacant. Types of housing that count as vacant include: units for rent but not occupied; units that have been rented but are not yet occupied; units for sale that are not occupied; units that have been sold but not yet occupied; units for seasonal, recreational and other occasional use, units for migrant workers; and other vacant units. The total number of units here will not match the total number of units in the other pie chart because the data sources are different.

*Data Source for Housing Units 2010 Owner vs. Renter:*

*Owner Occupied Units, Renter Occupied Units, Vacant Units:* U.S. Census Bureau, U.S. Department of Commerce, 2010.

**Housing Units 2010, Conditions:** This pie chart displays the total number of housing units in the county as documented in the 2010 Department of Revenue property valuation records, broken out by type and condition of the property. Blue represents stick-built single family units in acceptable condition, yellow condominiums and townhomes in acceptable condition green all mobile homes in acceptable conditions, purple all multi-family homes (duplexes, triplexes, etc.) in acceptable condition, and red the number of housing units of all types that are not in acceptable condition. The total number of units here will not match the total number of units in the other pie chart because the data sources are different.

*Data Source for Housing Units 2010 Conditions:*

*Single Family, Condos and Townhomes, Mobile Homes, Multifamily, Units in Poor Condition:* Department of Revenue Residential Property Condition Data for

2010. The residential housing condition data was compiled and supplied by the Department of Revenue's from the ORION Property Database System. It includes most residential real estate, improvements, and personal property which are appraised by the Department of Revenue for purposes of taxation. It does not include properties that are exempt from taxation.

**QuickFacts:** This portion of the page comes directly from the QuickFacts data page for each county available at the U.S. Census Bureau website.

**Page Two, Top Green Chart of Housing Costs:** This chart provides more detail about the numbers behind the housing cost data on page 1, and also includes comparison cost data from 2008.

*Data Sources for Green Chart of Housing Costs*

*2008 and 2010 Single Family Median Home cost:* based on sales records as compiled and provided by the Montana Department of Revenue (excludes mobile homes, townhomes, condos, property that included agricultural, forest, navigable river, mining, commercial, industrial land and low-value (\$5,000 or less) sales). Note: for 2008 and 2010, Treasure and Big Horn County sales were combined because of too few sales in Treasure County; Custer and Fallon County sales were combined because of too few sales in Custer County; Wibaux and Prairie Counties were combined because of too few sales in Wibaux County; and Petroleum and Garfield Counties because of too few sales in Petroleum County.

*2008 and 2010 Condos and Townhomes Median Appraised Value:* based on valuation records for 2008 and 2010 for all condominiums and townhomes as compiled and provided by the Montana Department of Revenue.

*2008 and 2010 Manufactured Home Median Appraised Value:* based on valuation records for 2008 and 2010 for all mobile homes with land as compiled and provided by the Montana Department of Revenue.

**Page Two, Blue Chart of Housing Affordability:** This chart provides more detail about the numbers behind the rental cost data on page 1, and also includes comparison cost data from 2008. To determine the affordability of housing for a particular household in a particular year, compare the amount in the affordable home or affordable rent column in the blue chart with the cost for housing for that year in the green chart above.

*Data Sources for Blue Chart of Housing Affordability*

*2008 and 2010 household incomes:* See *2008 and 2010 Affordable Home Purchase bars*; See also *2008 and 2010 Rental Chart*

**Page Two, Bottom Green Chart of Housing Units:** These two charts present more detailed data on housing units for the county from which the pie charts on housing units were drawn.

*Data Sources for Green Chart of Housing Units*

See Sources for Housing Unit Pie Charts.

## IX. County Data Pages

# Montana

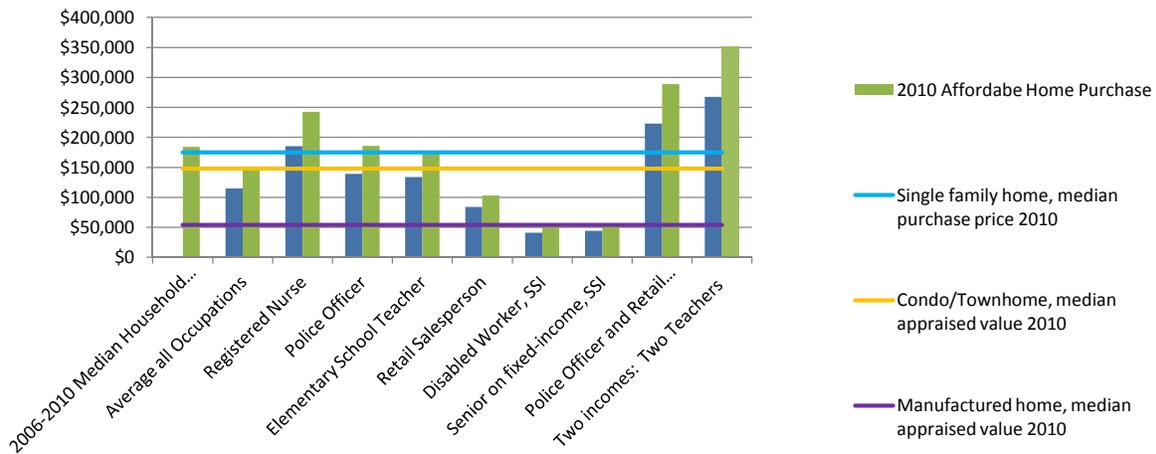
## Housing Data and Statistics



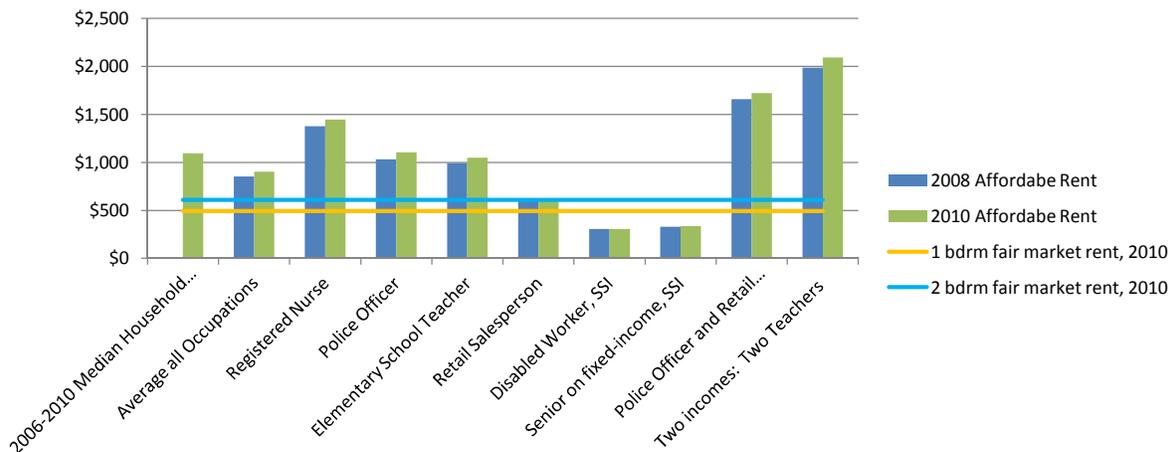
Data was collected by the Housing Coordinating Team for this White Paper in an effort to document the availability and affordability of decent housing for Montana residents. The intent is to give decision-makers information to address current problems and improve housing options for the future.

### Housing Affordability, Attainability and Availability

#### Homeownership



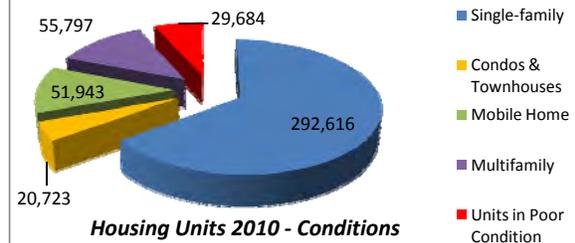
#### Rental



#### Housing Units 2010 - Owner vs Renter



#### Housing Units 2010 - Conditions



23% - Persons under 18, percent, 2010  
 15% - Persons over 65, percent, 2010  
 15% - Persons below poverty level, percent, 2010

17.7 - Mean travel time to work, 2010  
 145,545 - Land area in square miles, 2010  
 6.8 - Persons per square mile, 2010

Helena - County Seat

## Montana

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$181,350	\$175,000	-3.5%
Condos & Townhomes Median Appraised Value	\$147,670	\$148,080	0.3%
Manufactured Home Median Appraised Value	\$53,180	\$54,270	2.0%
1 Bedroom Fair Market Rent	\$473	\$493	4.3%
2 Bedroom Fair Market Rent	\$586	\$611	4.2%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	<i>Not Available</i>			\$43,872	\$184,088	\$1,097
Average all Occupations	\$34,190	\$115,004	\$855	\$36,060	\$151,309	\$902
Registered Nurse	\$55,060	\$185,203	\$1,377	\$57,860	\$242,782	\$1,447
Police Officer	\$41,310	\$138,953	\$1,033	\$44,270	\$185,758	\$1,107
Elementary School Teacher	\$39,740	\$133,672	\$994	\$41,900	\$175,813	\$1,048
Retail Salesperson	\$25,040	\$84,226	\$626	\$24,620	\$103,306	\$616
Disabled Worker, SSI	\$12,261	\$41,240	\$307	\$12,231	\$51,324	\$306
Senior on fixed-income, SSI	\$13,165	\$44,283	\$329	\$13,388	\$56,176	\$335
Police Officer and Retail Salesperson	\$66,350	\$223,179	\$1,659	\$68,890	\$289,064	\$1,722
Two incomes: Two Teachers	\$79,480	\$267,344	\$1,987	\$83,800	\$351,627	\$2,095

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of

Population and Structure data, 2010 census			Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
<i>Homeownership rates:</i>	69.1%	68.0%		450,763	29,684	6.6%	421,079	93.4%
<i>Population:</i>	902,195	989,415	9.7%	312,204	19,588	4.3%	292,616	64.9%
<i>Owner Occupied Units:</i>	247,723	278,418	12.4%	21,827	1,104	0.2%	20,723	4.6%
<i>Renter Occupied Units:</i>	110,944	131,189	18.2%	56,474	4,531	1.0%	51,943	11.5%
<i>Total Households:</i>	358,667	409,607	14.2%	60,258	4,461	1.0%	55,797	12.4%
<i>Vacant Units:</i>	53,966	73,218	35.7%					

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

This White Paper and other housing reports can be found at [housing.mt.gov](http://housing.mt.gov)

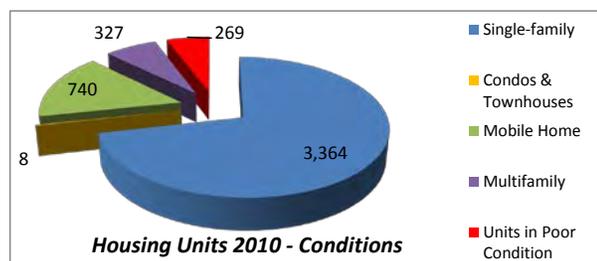
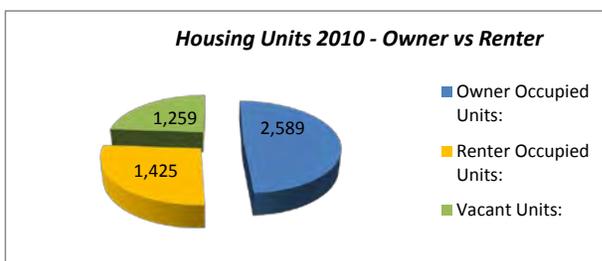
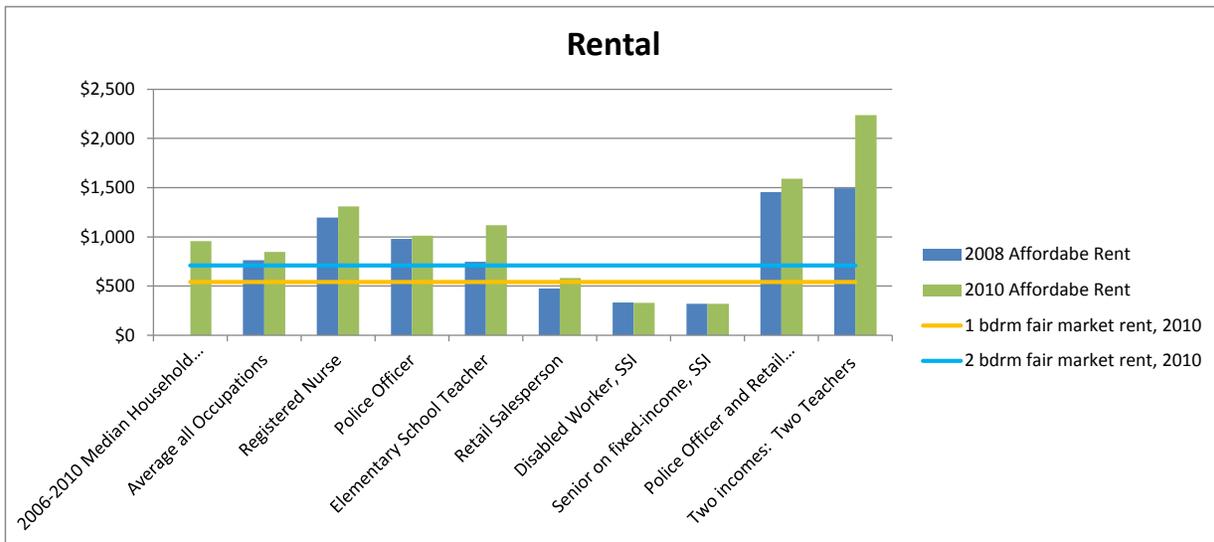
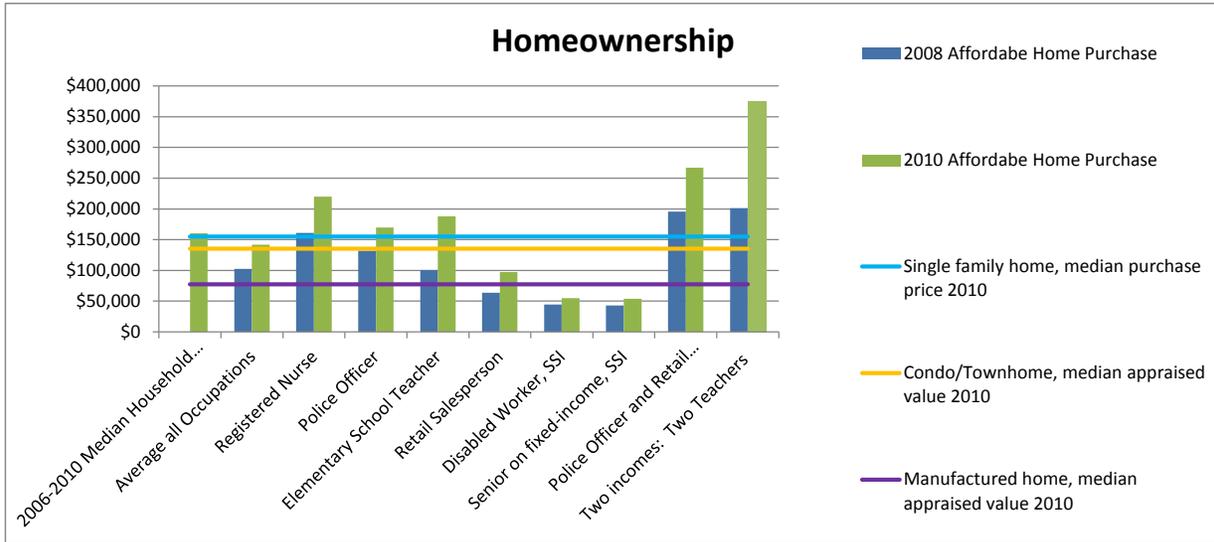
# Beaverhead

Housing Data and Statistics



Data was collected by the Housing Coordinating Team for this White Paper in an effort to document the availability and affordability of decent housing for Montana residents. The intent is to give decision-makers information to address current problems and improve housing options for the future.

## Housing Affordability, Attainability and Availability



20% - Persons under 18, percent, 2010  
 17% - Persons over 65, percent, 2010  
 15% - Persons below poverty level, percent, 2010

0.1 - Mean Travel time to work, 2010  
 5,542 - Land area in square miles, 2010  
 1.7 - Persons per square mile, 2010

Dillon - County Seat

## Beaverhead

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$136,000	\$155,000	14.0%
Condos & Townhomes Median Appraised Value	\$135,580	\$135,580	0.0%
Manufactured Home Median Appraised Value	\$77,280	\$77,175	-0.1%
1 Bedroom Fair Market Rent	\$531	\$540	1.7%
2 Bedroom Fair Market Rent	\$698	\$710	1.7%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$38,264	\$160,557	\$957
Average all Occupations	\$30,451	\$102,427	\$761	\$33,841	\$141,998	\$846
Registered Nurse	\$47,895	\$161,103	\$1,197	\$52,373	\$219,758	\$1,309
Police Officer	\$39,190	\$131,822	\$980	\$40,405	\$169,540	\$1,010
Elementary School Teacher	\$29,899	\$100,570	\$747	\$44,725	\$187,667	\$1,118
Retail Salesperson	\$18,966	\$63,795	\$474	\$23,231	\$97,478	\$581
Disabled Worker, SSI	\$13,314	\$44,785	\$333	\$13,120	\$55,052	\$328
Senior on fixed-income, SSI	\$12,720	\$42,786	\$318	\$12,806	\$53,733	\$320
Police Officer and Retail Salesperson	\$58,156	\$195,617	\$1,454	\$63,636	\$267,018	\$1,591
Two incomes: Two Teachers	\$59,798	\$201,140	\$1,495	\$89,450	\$375,334	\$2,236

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	63.7%	64.5%		<i>Total housing units</i>	4,708	269	5.7%	4,439	94.3%
<i>Population:</i>	9,202	9,246	0.5%	<i>Single-family</i>	3,624	260	5.5%	3,364	71.5%
<i>Owner Occupied Units:</i>	2,336	2,589	10.8%	<i>Condos &amp; Townhouses</i>	8	0	0.0%	8	0.2%
<i>Renter Occupied Units:</i>	1,348	1,425	5.7%	<i>Mobile Home</i>	749	9	0.2%	740	15.7%
<i>Total Households:</i>	3,684	4,014	9.0%	<i>Multifamily</i>	327	0	0.0%	327	6.9%
<i>Vacant Units:</i>	887	1,259	41.9%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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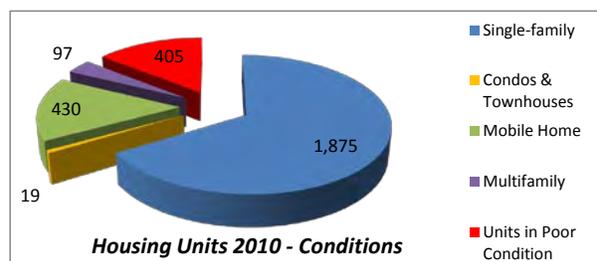
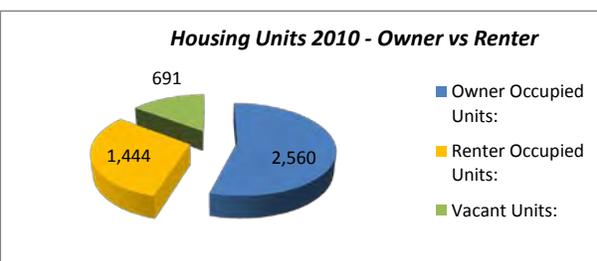
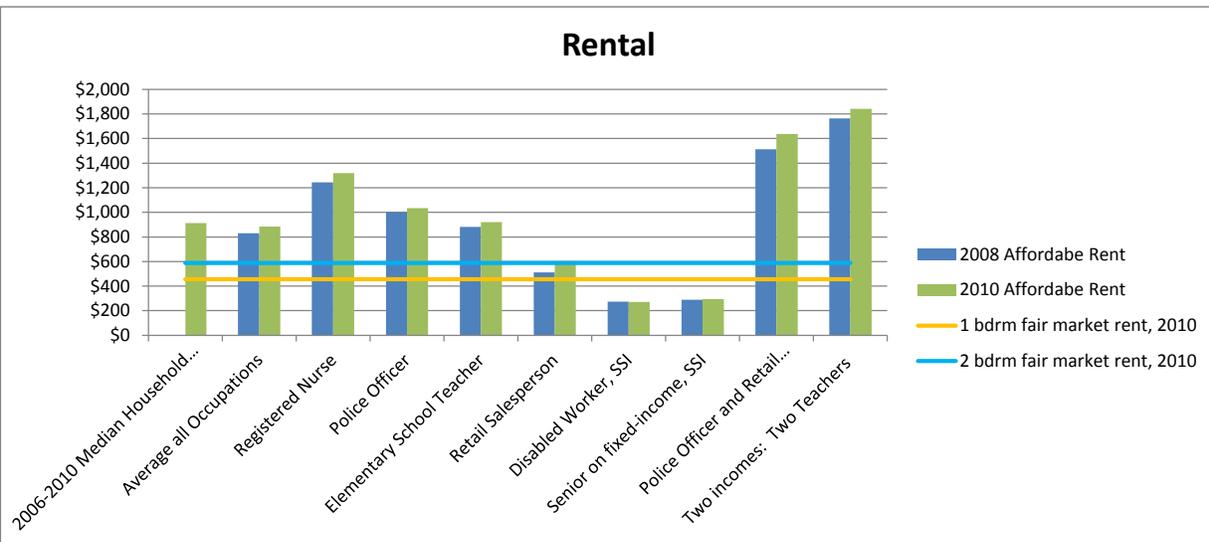
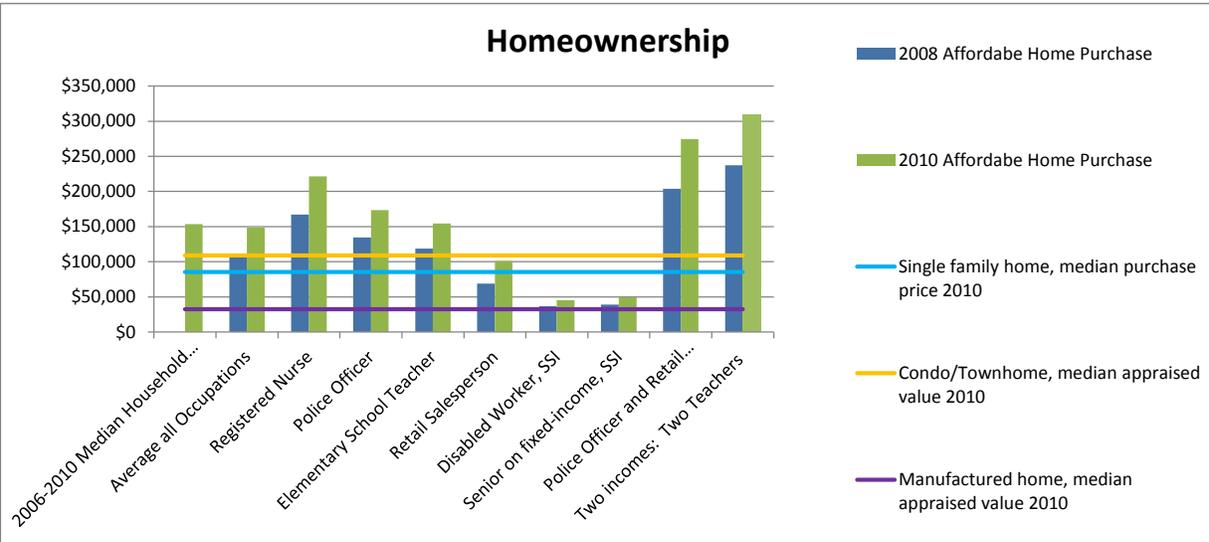
# Big Horn

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

33% - Persons under 18, percent, 2010  
 10% - Persons over 65, percent, 2010  
 24% - Persons below poverty level, percent, 2010

19.0 - Mean Travel time to work, 2010  
 4,995 - Land area in square miles, 2010  
 2.6 - Persons per square mile, 2010

Hardin - County Seat

## Big Horn

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$83,000	\$85,500	3.0%
Condos & Townhomes Median Appraised Value	\$108,920	\$108,920	0.0%
Manufactured Home Median Appraised Value	\$29,795	\$32,380	8.7%
1 Bedroom Fair Market Rent	\$431	\$456	5.8%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$36,550	\$153,365	\$914
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$10,957	\$36,854	\$274	\$10,826	\$45,424	\$271
Senior on fixed-income, SSI	\$11,552	\$38,855	\$289	\$11,738	\$49,255	\$293
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
Two incomes: Two Teachers	\$70,580	\$237,407	\$1,765	\$73,622	\$308,920	\$1,841

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	64.9%	63.9%		<i>Total housing units</i>	2,826	405	14.3%	2,421	85.7%
<i>Population:</i>	12,671	12,865	1.5%	<i>Single-family</i>	2,080	205	7.3%	1,875	66.3%
<i>Owner Occupied Units:</i>	2,535	2,560	1.0%	<i>Condos &amp; Townhouses</i>	19	0	0.0%	19	0.7%
<i>Renter Occupied Units:</i>	1,389	1,444	4.0%	<i>Mobile Home</i>	458	28	1.0%	430	15.2%
<i>Total Households:</i>	3,924	4,004	2.0%	<i>Multifamily</i>	269	172	6.1%	97	3.4%
<i>Vacant Units:</i>	731	691	-5.5%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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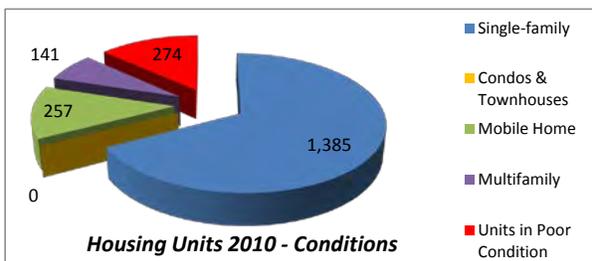
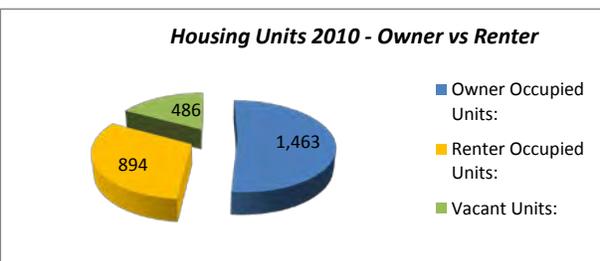
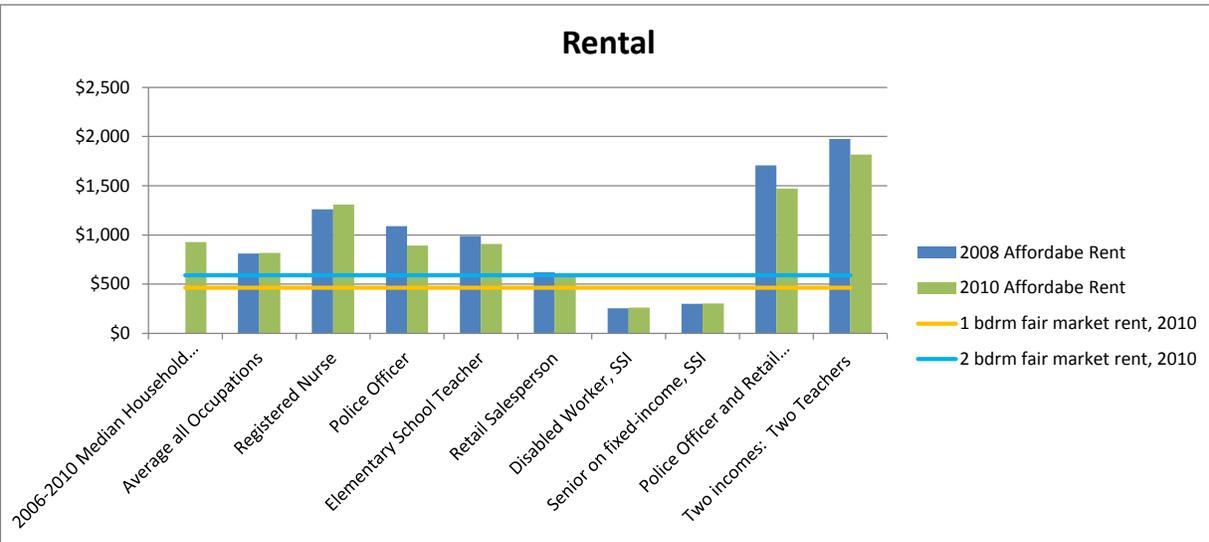
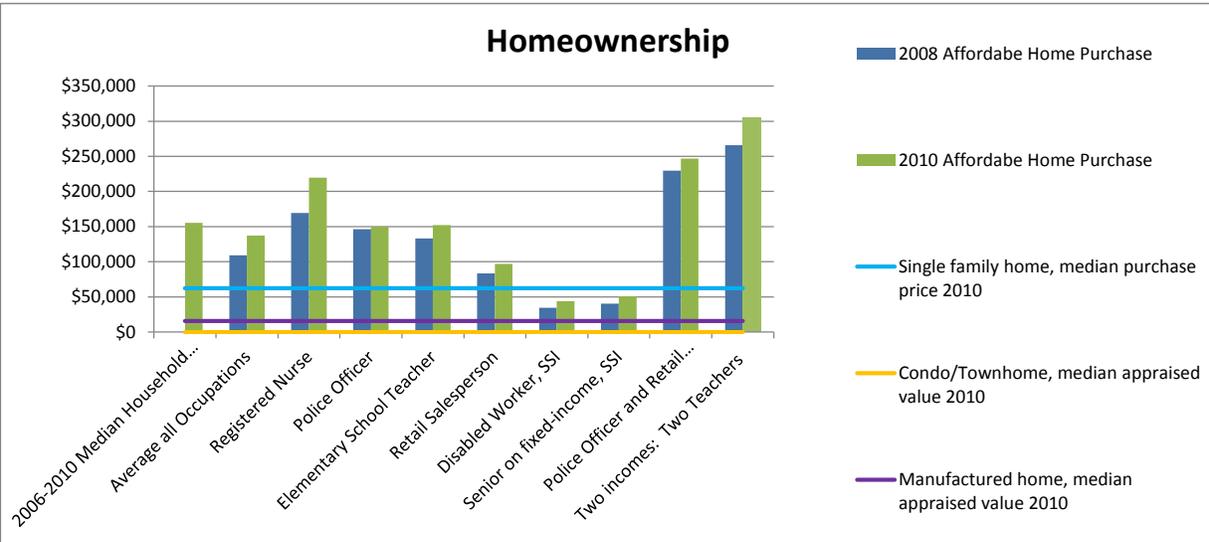
# Blaine

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

30% - Persons under 18, percent, 2010  
 14% - Persons over 65, percent, 2010  
 29% - Persons below poverty level, percent, 2010

13.3 - Mean Travel time to work, 2010  
 4,228 - Land area in square miles, 2010  
 1.5 - Persons per square mile, 2010

Chinook - County Seat

## Blaine

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$55,000	\$62,500	13.6%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$15,230	\$15,500	1.8%
1 Bedroom Fair Market Rent	\$439	\$464	5.7%
2 Bedroom Fair Market Rent	\$557	\$588	5.6%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$37,034	\$155,395	\$926
Average all Occupations	\$32,437	\$109,107	\$811	\$32,745	\$137,399	\$819
Registered Nurse	\$50,379	\$169,458	\$1,259	\$52,363	\$219,716	\$1,309
Police Officer	\$43,538	\$146,447	\$1,088	\$35,676	\$149,697	\$892
Elementary School Teacher	\$39,528	\$132,959	\$988	\$36,321	\$152,404	\$908
Retail Salesperson	\$24,777	\$83,341	\$619	\$23,152	\$97,146	\$579
Disabled Worker, SSI	\$10,176	\$34,229	\$254	\$10,489	\$44,012	\$262
Senior on fixed-income, SSI	\$11,982	\$40,303	\$300	\$12,107	\$50,800	\$303
Police Officer and Retail Salesperson	\$68,315	\$229,788	\$1,708	\$58,828	\$246,844	\$1,471
Two incomes: Two Teachers	\$79,056	\$265,918	\$1,976	\$72,642	\$304,807	\$1,816

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	61.0%	62.1%		<i>Total housing units</i>	2,057	274	13.3%	1,783	86.7%
<i>Population:</i>	7,009	6,491	-7.4%	<i>Single-family</i>	1,599	214	10.4%	1,385	67.3%
<i>Owner Occupied Units:</i>	1,527	1,463	-4.2%	<i>Condos &amp; Townhouses</i>	0	0	0.0%	0	0.0%
<i>Renter Occupied Units:</i>	974	894	-8.2%	<i>Mobile Home</i>	289	32	1.6%	257	12.5%
<i>Total Households:</i>	2,501	2,357	-5.8%	<i>Multifamily</i>	169	28	1.4%	141	6.9%
<i>Vacant Units:</i>	446	486	9.0%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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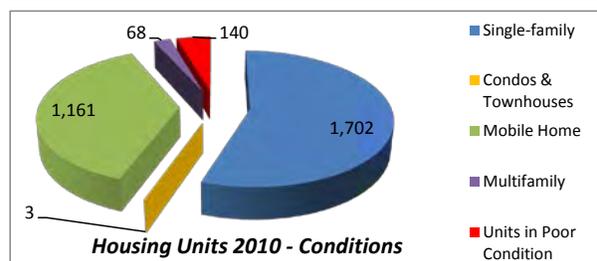
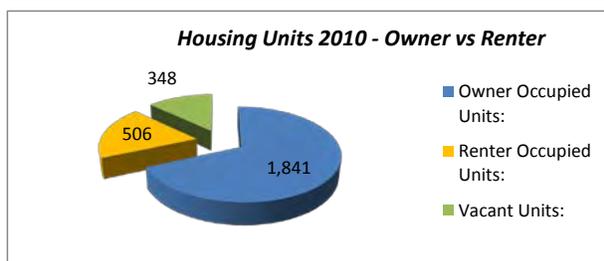
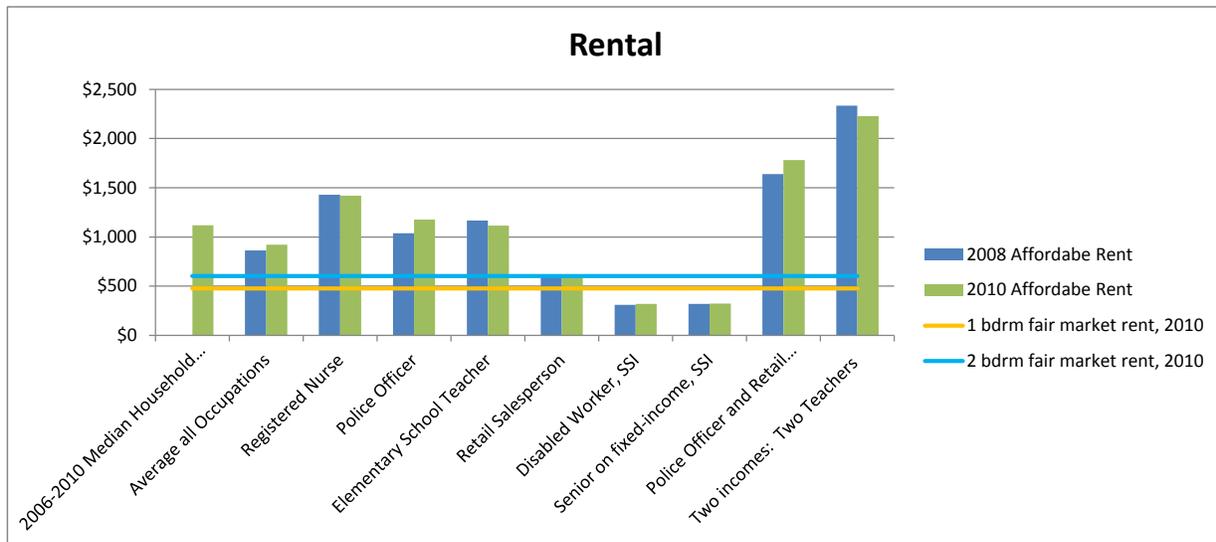
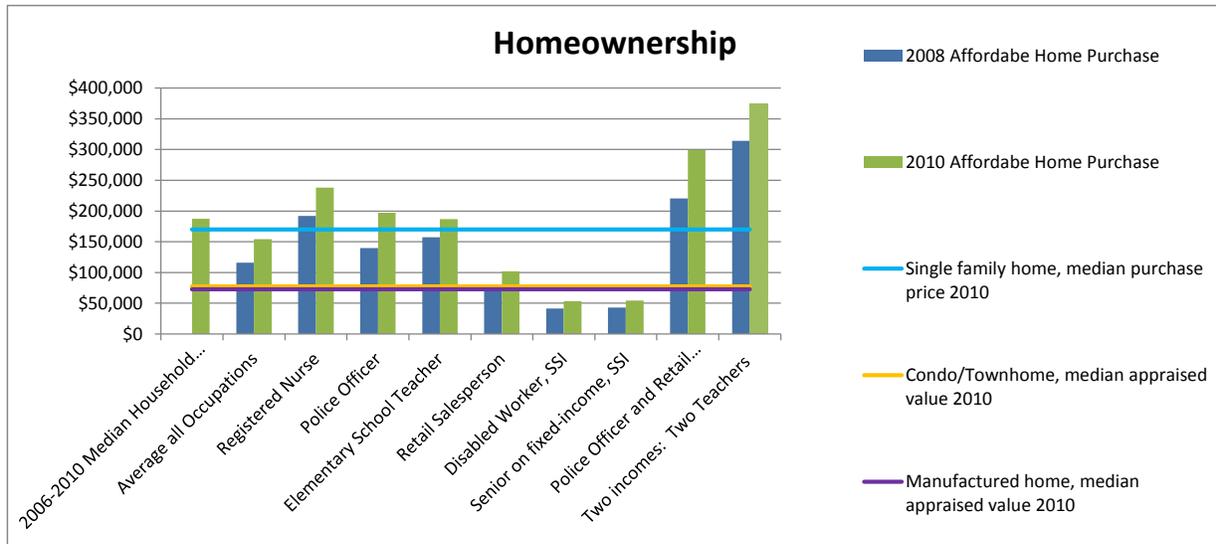
# Broadwater

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

23% - Persons under 18, percent, 2010  
 18% - Persons over 65, percent, 2010  
 10% - Persons below poverty level, percent, 2010

25.6 - Mean Travel time to work, 2010  
 1,193 - Land area in square miles, 2010  
 4.7 - Persons per square mile, 2010

Townsend - County Seat

## Broadwater

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$176,500	\$170,000	-3.7%
Condos & Townhomes Median Appraised Value	\$77,200	\$77,200	0.0%
Manufactured Home Median Appraised Value	\$72,715	\$72,925	0.3%
1 Bedroom Fair Market Rent	\$466	\$475	1.9%
2 Bedroom Fair Market Rent	\$592	\$603	1.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$44,667	\$187,424	\$1,117
Average all Occupations	\$34,452	\$115,885	\$861	\$36,811	\$154,460	\$920
Registered Nurse	\$57,091	\$192,035	\$1,427	\$56,753	\$238,137	\$1,419
Police Officer	\$41,523	\$139,669	\$1,038	\$47,020	\$197,297	\$1,176
Elementary School Teacher	\$46,718	\$157,144	\$1,168	\$44,573	\$187,029	\$1,114
Retail Salesperson	\$23,973	\$80,637	\$599	\$24,283	\$101,892	\$607
Disabled Worker, SSI	\$12,364	\$41,587	\$309	\$12,727	\$53,404	\$318
Senior on fixed-income, SSI	\$12,765	\$42,937	\$319	\$12,933	\$54,265	\$323
Police Officer and Retail Salesperson	\$65,496	\$220,306	\$1,637	\$71,303	\$299,189	\$1,783
Two incomes: Two Teachers	\$93,436	\$314,287	\$2,336	\$89,146	\$374,059	\$2,229

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census	Unit Condition Data, 2010 MT Dept of Revenue								
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	79.3%	78.4%		<i>Total housing units</i>	3,074	140	4.6%	2,934	95.4%
<i>Population:</i>	4,385	5,612	28.0%	<i>Single-family</i>	1,788	86	2.8%	1,702	55.4%
<i>Owner Occupied Units:</i>	1,391	1,841	32.4%	<i>Condos &amp; Townhouses</i>	3	0	0.0%	3	0.1%
<i>Renter Occupied Units:</i>	361	506	40.2%	<i>Mobile Home</i>	1,175	14	0.5%	1,161	37.8%
<i>Total Households:</i>	1,752	2,347	34.0%	<i>Multifamily</i>	108	40	1.3%	68	2.2%
<i>Vacant Units:</i>	250	348	39.2%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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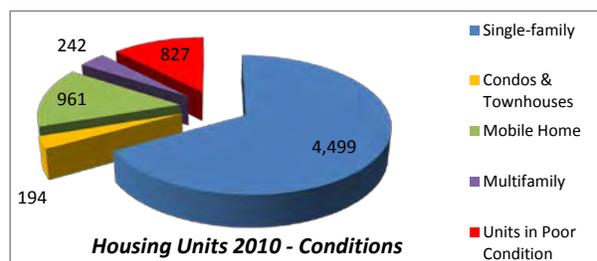
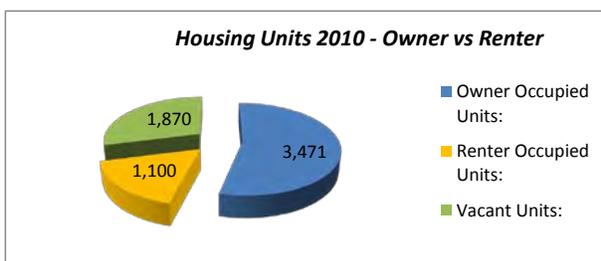
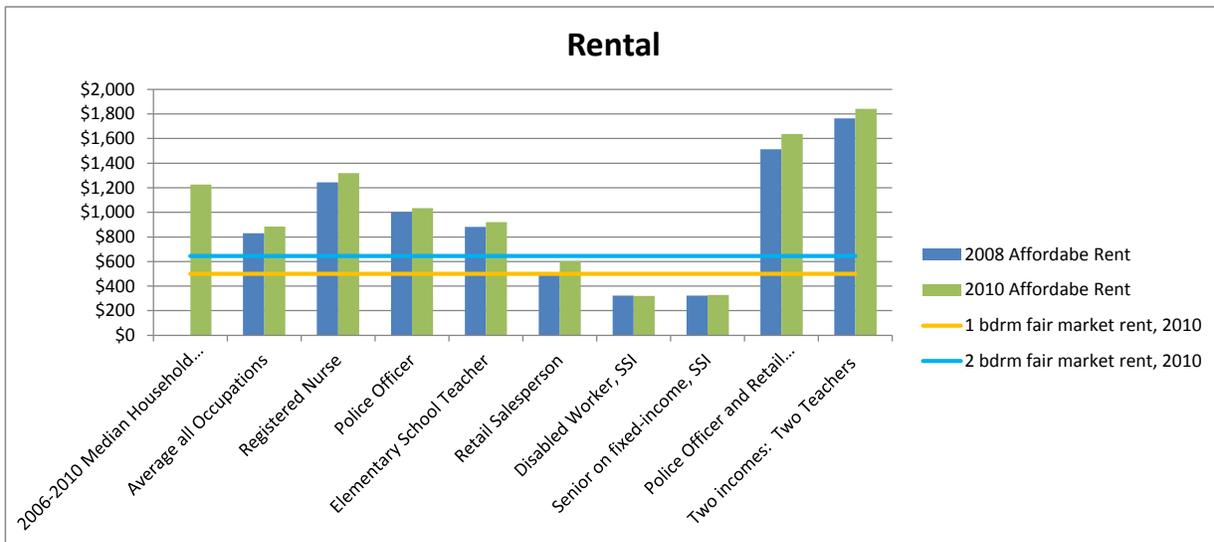
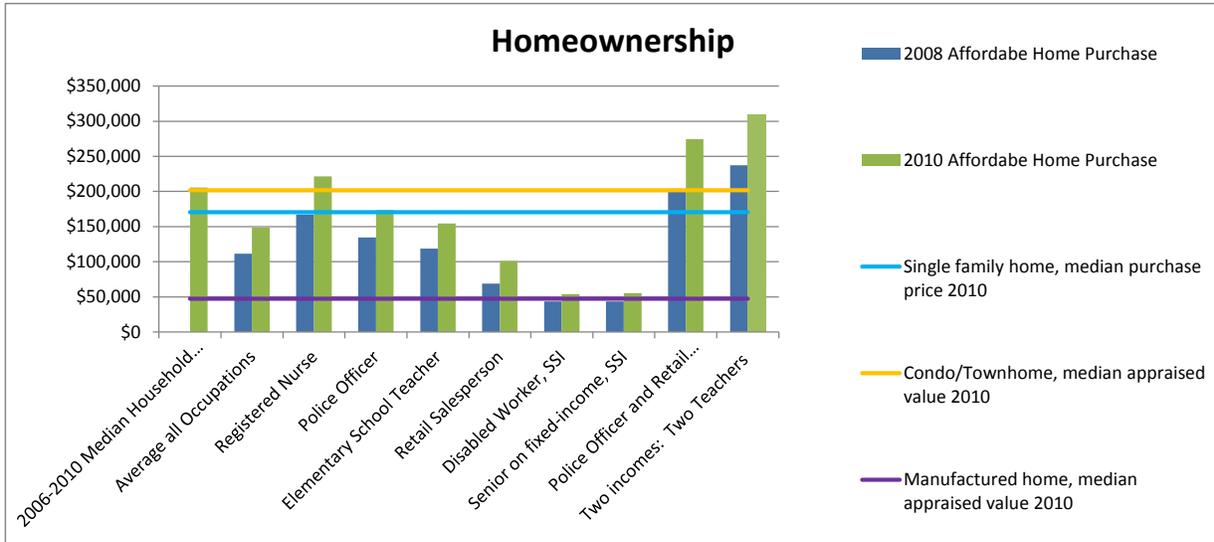
# Carbon

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

20% - Persons under 18, percent, 2010  
 19% - Persons over 65, percent, 2010  
 12% - Persons below poverty level, percent, 2010

23.3 - Mean Travel time to work, 2010  
 2,049 - Land area in square miles, 2010  
 4.9 - Persons per square mile, 2010

Red Lodge - County Seat

## Carbon

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$190,000	\$170,500	-10.3%
Condos & Townhomes Median Appraised Value	\$202,485	\$201,940	-0.3%
Manufactured Home Median Appraised Value	\$45,980	\$47,425	3.1%
1 Bedroom Fair Market Rent	\$490	\$499	1.8%
2 Bedroom Fair Market Rent	\$634	\$645	1.7%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$49,010	\$205,647	\$1,225
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$12,907	\$43,414	\$323	\$12,833	\$53,846	\$321
Senior on fixed-income, SSI	\$12,868	\$43,283	\$322	\$13,129	\$55,090	\$328
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
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Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census	Unit Condition Data, 2010 MT Dept of Revenue							
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
<i>Total housing units</i>				6,723	827	12.3%	5,896	87.7%
<i>Homeownership rates:</i>	74.2%	75.9%		<i>Single-family</i>	5,047	8.2%	4,499	66.9%
<i>Population:</i>	9,552	10,078	5.5%	<i>Condos &amp; Townhouses</i>	194	0.0%	194	2.9%
<i>Owner Occupied Units:</i>	3,026	3,471	14.7%	<i>Mobile Home</i>	1,240	4.1%	961	14.3%
<i>Renter Occupied Units:</i>	1,039	1,100	5.9%	<i>Multifamily</i>	242	0.0%	242	3.6%
<i>Total Households:</i>	4,065	4,571	12.4%					
<i>Vacant Units:</i>	1,429	1,870	30.9%					

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

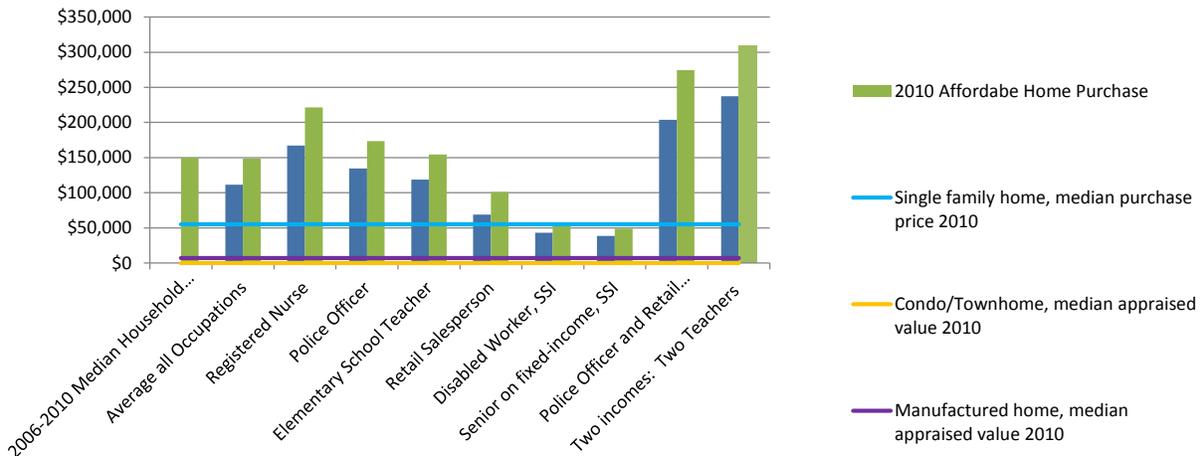
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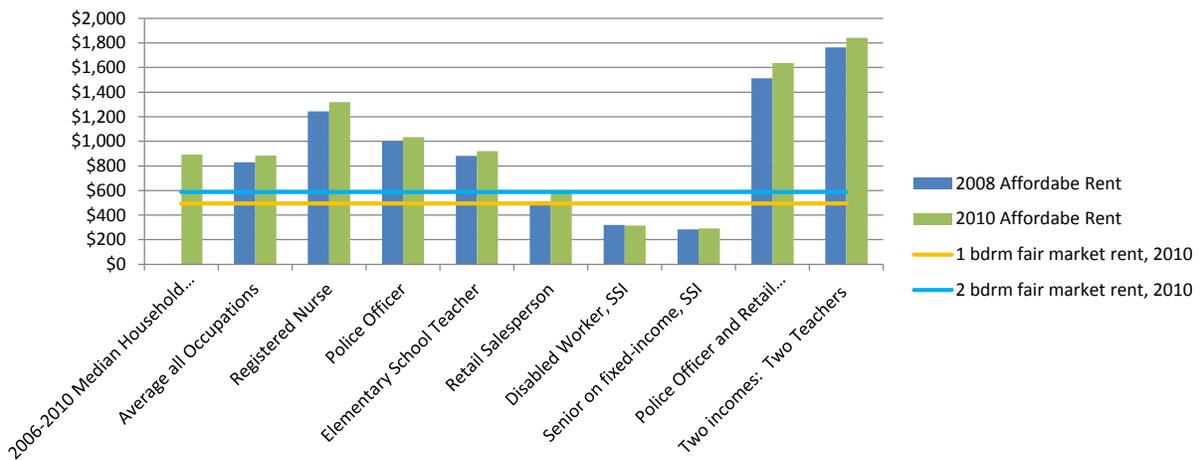
Data was collected by the Housing Coordinating Team for this White Paper in an effort to document the availability and affordability of decent housing for Montana residents. The intent is to give decision-makers information to address current problems and improve housing options for the future.

## Housing Affordability, Attainability and Availability

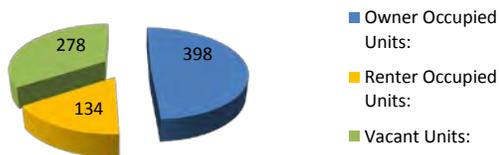
### Homeownership



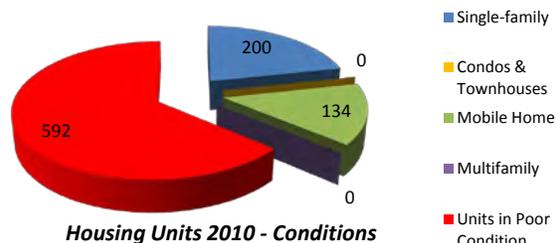
### Rental



### Housing Units 2010 - Owner vs Renter



### Housing Units 2010 - Conditions



18% - Persons under 18, percent, 2010  
 23% - Persons over 65, percent, 2010  
 14% - Persons below poverty level, percent, 2010

13.0 - Mean Travel time to work, 2010  
 3,341 - Land area in square miles, 2010  
 0.3 - Persons per square mile, 2010

Ekalaka - County Seat

Carter

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$55,000	\$55,000	0.0%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$7,050	\$7,220	2.4%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$35,703	\$149,811	\$893
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$12,800	\$43,055	\$320	\$12,600	\$52,870	\$315
Senior on fixed-income, SSI	\$11,400	\$38,346	\$285	\$11,657	\$48,914	\$291
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
Two incomes: Two Teachers	\$70,580	\$237,407	\$1,765	\$73,622	\$308,920	\$1,841

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue				
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
Homeownership rates:	74.6%	74.8%		926	592	63.9%	334	36.1%
Population:	1,360	1,160	-14.7%	565	365	39.4%	200	21.6%
Owner Occupied Units:	406	398	-2.0%	0	0	0.0%	0	0.0%
Renter Occupied Units:	137	134	-2.2%	350	216	23.3%	134	14.5%
Total Households:	543	532	-2.0%	11	11	1.2%	0	0.0%
Vacant Units:	268	278	3.7%					

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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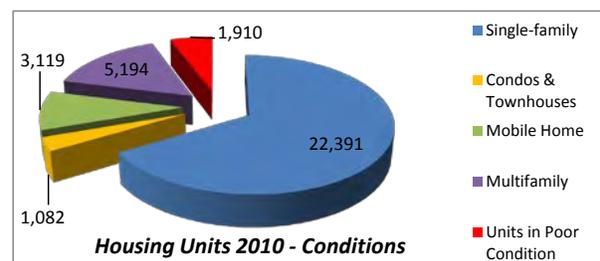
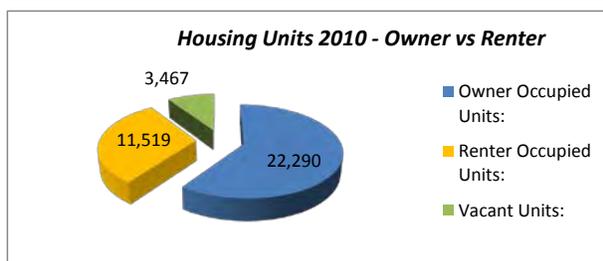
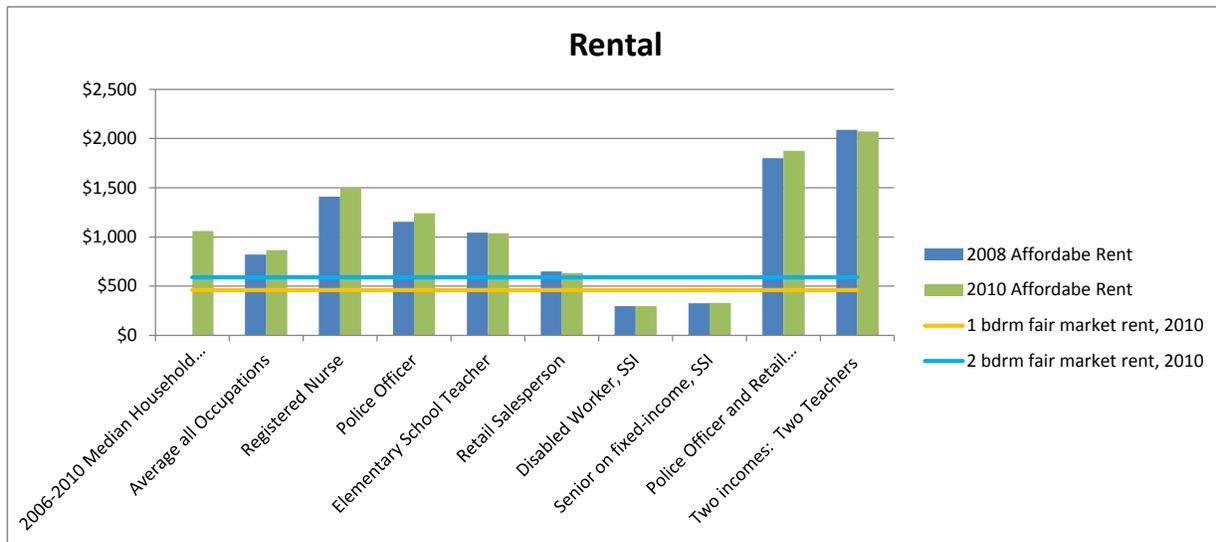
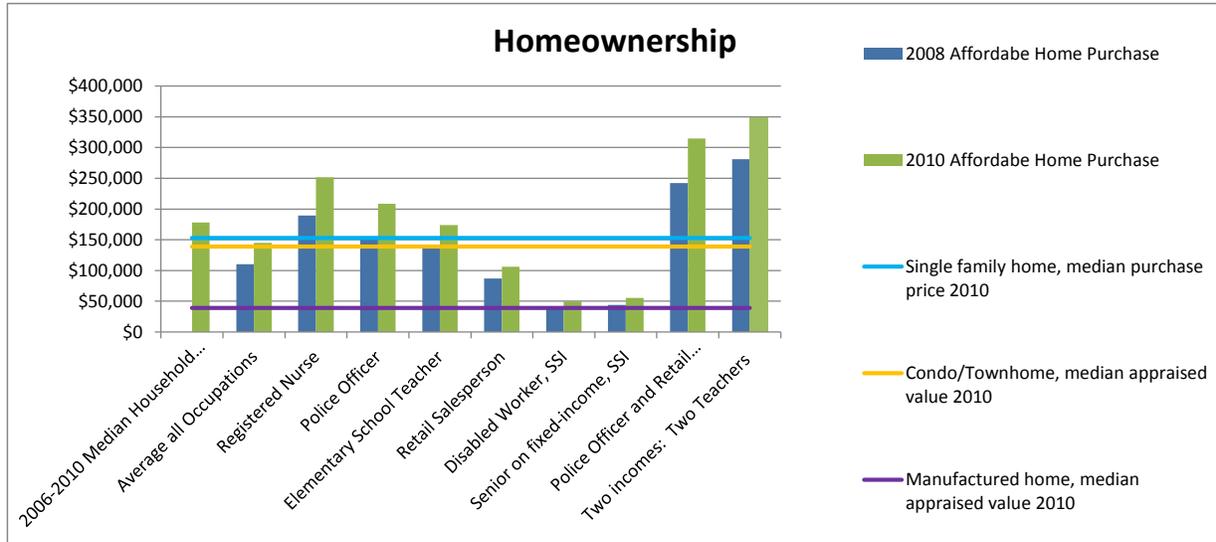
# Cascade

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

23% - Persons under 18, percent, 2010  
 16% - Persons over 65, percent, 2010  
 14% - Persons below poverty level, percent, 2010

15.9 - Mean Travel time to work, 2010  
 2,698 - Land area in square miles, 2010  
 30.1 - Persons per square mile, 2010

Great Falls - County Seat

Cascade

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$150,000	\$152,750	1.8%
Condos & Townhomes Median Appraised Value	\$138,450	\$139,040	0.4%
Manufactured Home Median Appraised Value	\$38,030	\$39,000	2.6%
1 Bedroom Fair Market Rent	\$453	\$461	1.8%
2 Bedroom Fair Market Rent	\$581	\$591	1.7%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$42,389	\$177,865	\$1,060
Average all Occupations	\$32,775	\$110,244	\$819	\$34,577	\$145,086	\$864
Registered Nurse	\$56,377	\$189,633	\$1,409	\$59,926	\$251,451	\$1,498
Police Officer	\$46,120	\$155,132	\$1,153	\$49,708	\$208,576	\$1,243
Elementary School Teacher	\$41,776	\$140,520	\$1,044	\$41,477	\$174,038	\$1,037
Retail Salesperson	\$25,907	\$87,142	\$648	\$25,293	\$106,130	\$632
Disabled Worker, SSI	\$11,856	\$39,880	\$296	\$11,825	\$49,616	\$296
Senior on fixed-income, SSI	\$13,090	\$44,030	\$327	\$13,215	\$55,449	\$330
Police Officer and Retail Salesperson	\$72,027	\$242,274	\$1,801	\$75,001	\$314,706	\$1,875
Two incomes: Two Teachers	\$83,552	\$281,041	\$2,089	\$82,954	\$348,077	\$2,074

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Total housing units</i>				33,696	1,910	5.7%	31,786	94.3%	
<i>Homeownership rates:</i>	64.9%	65.9%		<i>Single-family</i>	23,806	1,415	4.2%	22,391	66.5%
<i>Population:</i>	80,357	81,327	1.2%	<i>Condos &amp; Townhouses</i>	1,082	0	0.0%	1,082	3.2%
<i>Owner Occupied Units:</i>	21,134	22,290	5.5%	<i>Mobile Home</i>	3,325	206	0.6%	3,119	9.3%
<i>Renter Occupied Units:</i>	11,413	11,519	0.9%	<i>Multifamily</i>	5,483	289	0.9%	5,194	15.4%
<i>Total Households:</i>	32,547	33,809	3.9%						
<i>Vacant Units:</i>	2,678	3,467	29.5%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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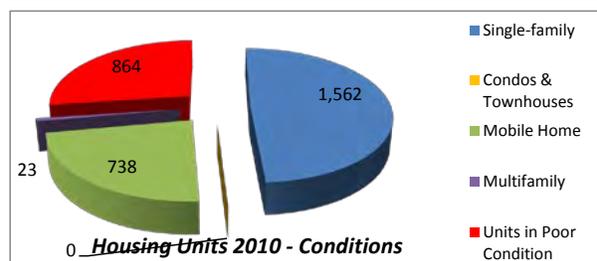
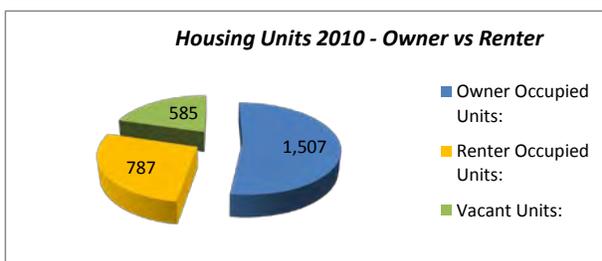
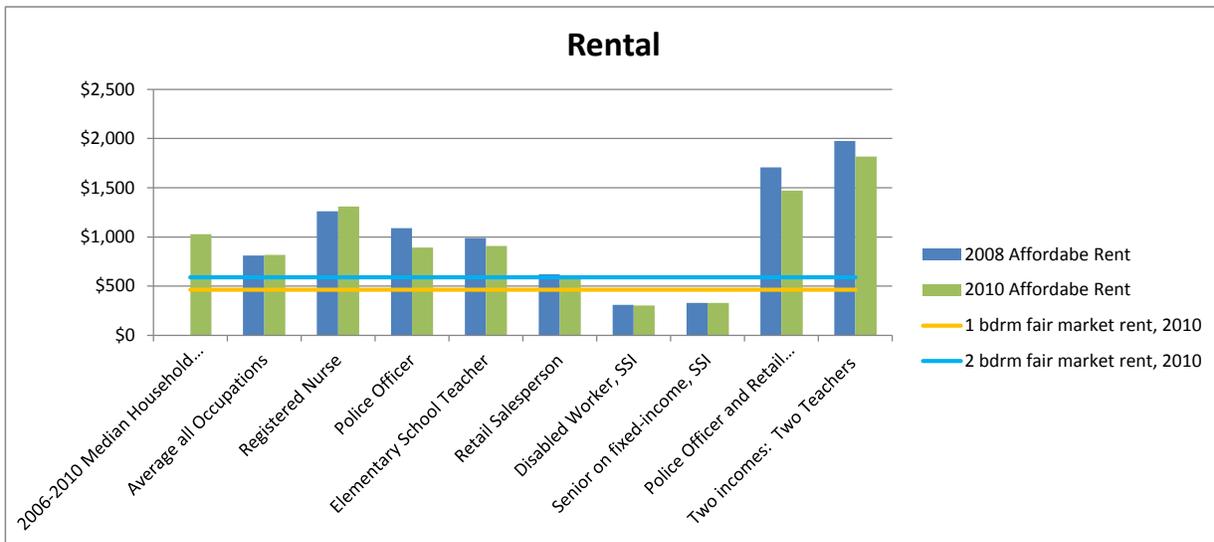
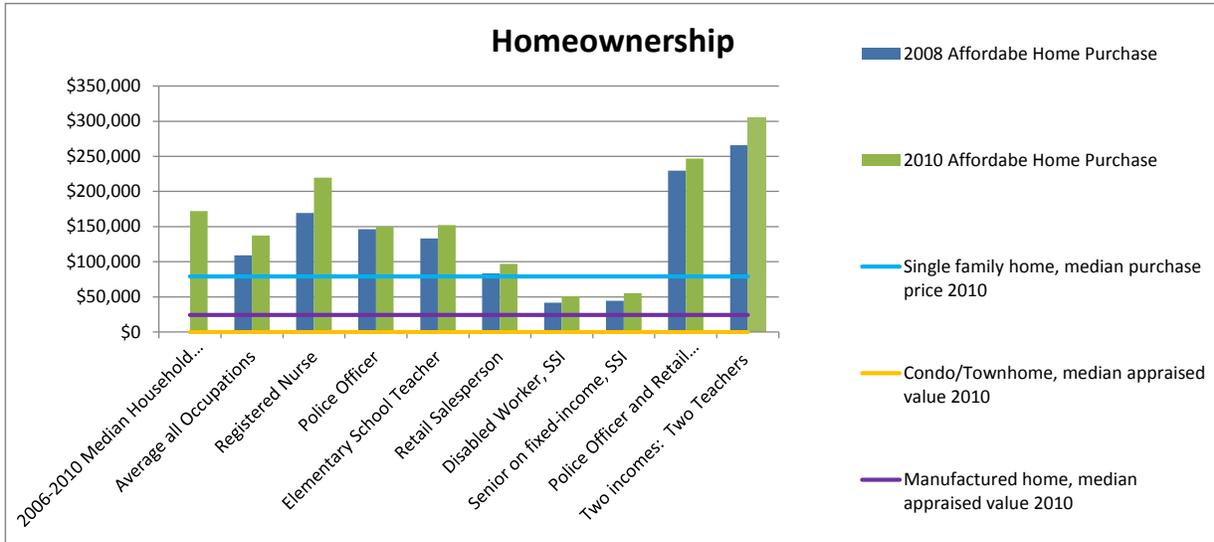
# Chouteau

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

27% - Persons under 18, percent, 2010  
 17% - Persons over 65, percent, 2010  
 21% - Persons below poverty level, percent, 2010

18.6 - Mean Travel time to work, 2010  
 3,972 - Land area in square miles, 2010  
 1.5 - Persons per square mile, 2010

Fort Benton - County Seat

## Chouteau

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$70,000	\$79,000	12.9%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$24,180	\$24,390	0.9%
1 Bedroom Fair Market Rent	\$439	\$464	5.7%
2 Bedroom Fair Market Rent	\$557	\$588	5.6%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$41,064	\$172,305	\$1,027
Average all Occupations	\$32,437	\$109,107	\$811	\$32,745	\$137,399	\$819
Registered Nurse	\$50,379	\$169,458	\$1,259	\$52,363	\$219,716	\$1,309
Police Officer	\$43,538	\$146,447	\$1,088	\$35,676	\$149,697	\$892
Elementary School Teacher	\$39,528	\$132,959	\$988	\$36,321	\$152,404	\$908
Retail Salesperson	\$24,777	\$83,341	\$619	\$23,152	\$97,146	\$579
Disabled Worker, SSI	\$12,327	\$41,465	\$308	\$12,109	\$50,810	\$303
Senior on fixed-income, SSI	\$13,144	\$44,213	\$329	\$13,208	\$55,419	\$330
Police Officer and Retail Salesperson	\$68,315	\$229,788	\$1,708	\$58,828	\$246,844	\$1,471
Two incomes: Two Teachers	\$79,056	\$265,918	\$1,976	\$72,642	\$304,807	\$1,816

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
Homeownership rates:	68.6%	65.7%		Total housing units	3,187	864	27.1%	2,323	72.9%
Population:	5,970	5,813	-2.6%	Single-family	2,180	618	19.4%	1,562	49.0%
Owner Occupied Units:	1,531	1,507	-1.6%	Condos & Townhouses	0	0	0.0%	0	0.0%
Renter Occupied Units:	695	787	13.2%	Mobile Home	896	158	5.0%	738	23.2%
Total Households:	2,226	2,294	3.1%	Multifamily	111	88	2.8%	23	0.7%
Vacant Units:	550	585	6.4%						

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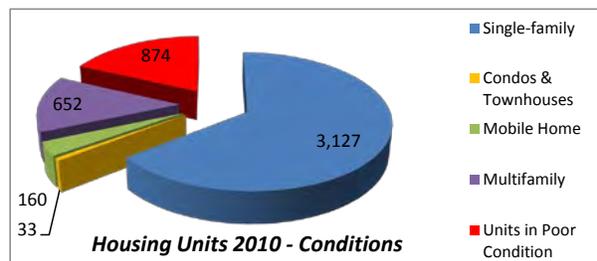
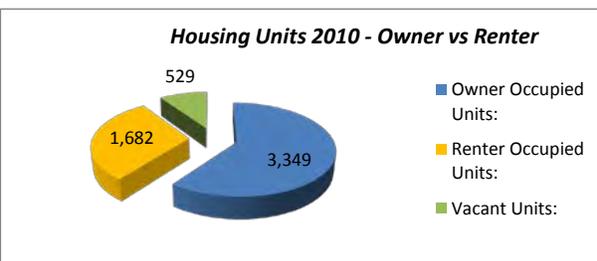
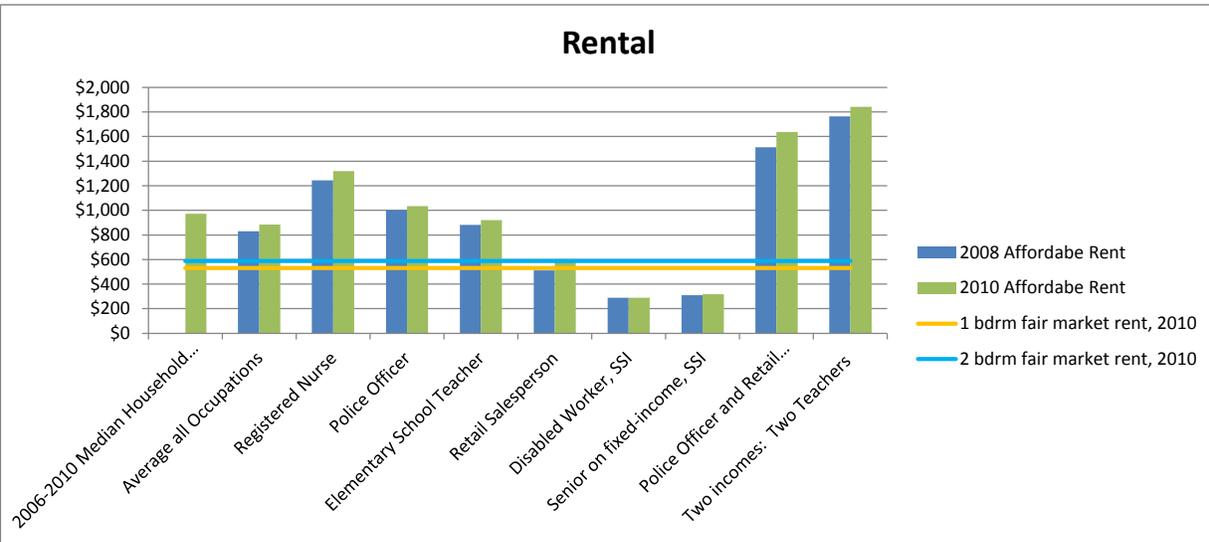
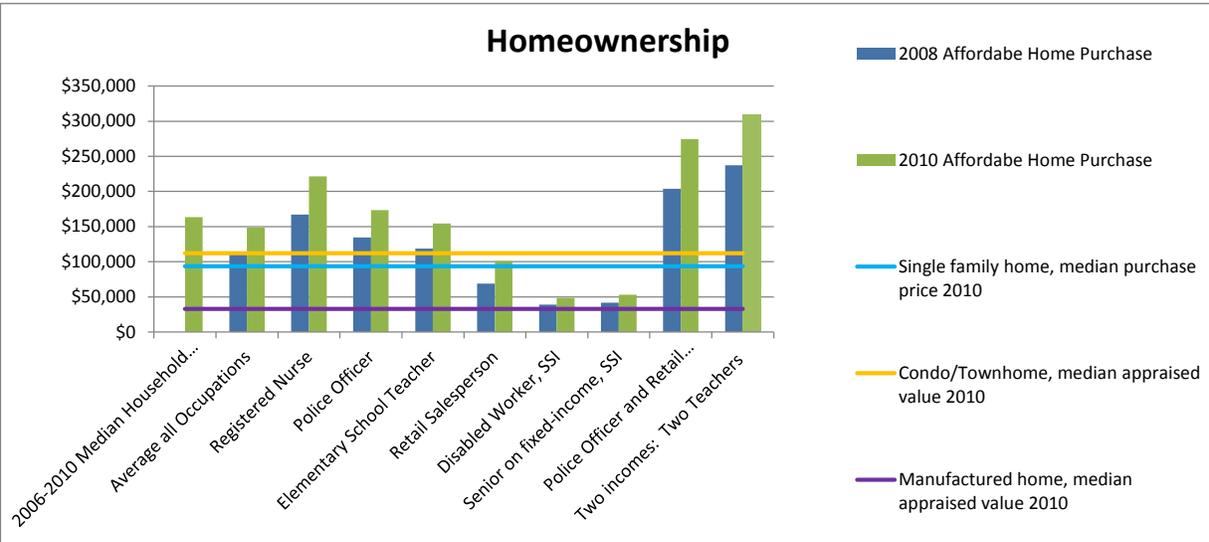
# Cluster

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

23% - Persons under 18, percent, 2010  
 18% - Persons over 65, percent, 2010  
 16% - Persons below poverty level, percent, 2010

14.3 - Mean Travel time to work, 2010  
 3,783 - Land area in square miles, 2010  
 3.1 - Persons per square mile, 2010

Miles City - County Seat

## Custer

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$98,000	\$93,750	-4.3%
Condos & Townhomes Median Appraised Value	\$111,930	\$111,930	0.0%
Manufactured Home Median Appraised Value	\$24,030	\$32,840	36.7%
1 Bedroom Fair Market Rent	\$502	\$532	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$38,913	\$163,280	\$973
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$11,534	\$38,798	\$288	\$11,548	\$48,455	\$289
Senior on fixed-income, SSI	\$12,421	\$41,780	\$311	\$12,651	\$53,082	\$316
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
Two incomes: Two Teachers	\$70,580	\$237,407	\$1,765	\$73,622	\$308,920	\$1,841

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	70.1%	66.6%		<i>Total housing units</i>	4,846	874	18.0%	3,972	82.0%
<i>Population:</i>	11,696	11,699	0.0%	<i>Single-family</i>	3,936	809	16.7%	3,127	64.5%
<i>Owner Occupied Units:</i>	3,349	3,349	0.0%	<i>Condos &amp; Townhouses</i>	47	14	0.3%	33	0.7%
<i>Renter Occupied Units:</i>	1,419	1,682	18.5%	<i>Mobile Home</i>	211	51	1.1%	160	3.3%
<i>Total Households:</i>	4,768	5,031	5.5%	<i>Multifamily</i>	652	0	0.0%	652	13.5%
<i>Vacant Units:</i>	592	529	-10.6%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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# Daniels

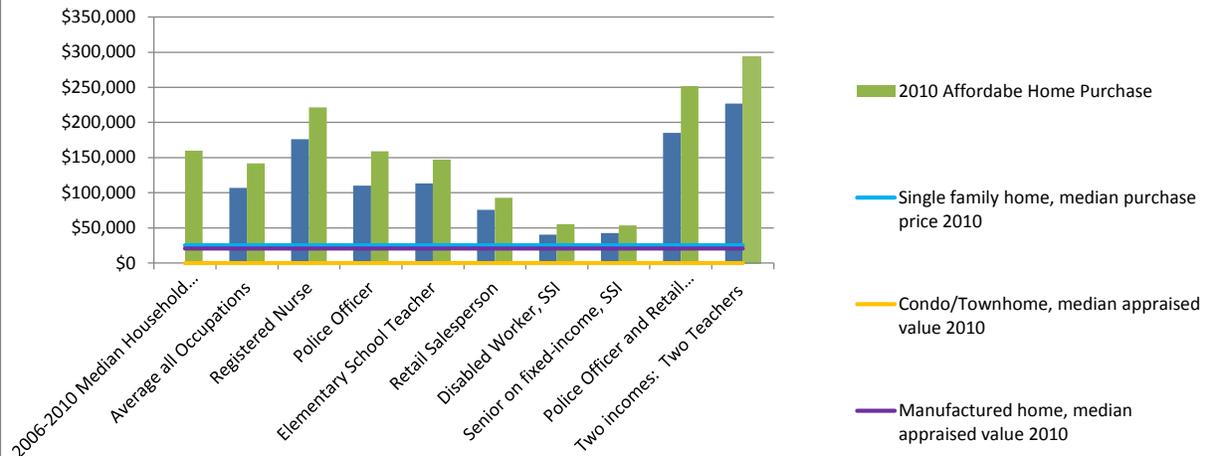
Housing Data and Statistics



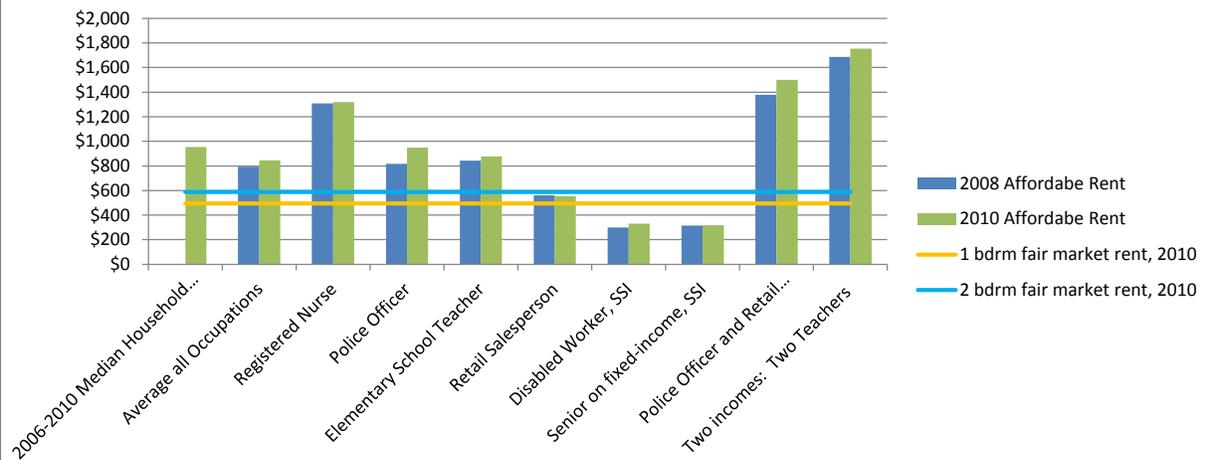
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## Housing Affordability, Attainability and Availability

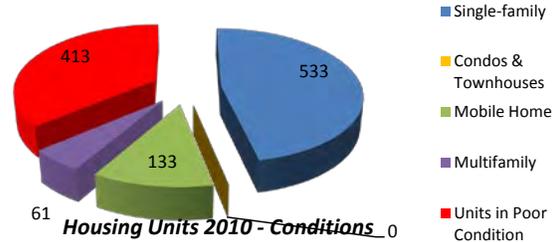
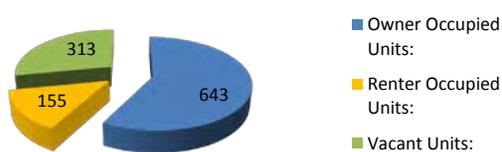
### Homeownership



### Rental



### Housing Units 2010 - Owner vs Renter



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

21% - Persons under 18, percent, 2010  
 25% - Persons over 65, percent, 2010  
 14% - Persons below poverty level, percent, 2010

12.5 - Mean Travel time to work, 2010  
 1,426 - Land area in square miles, 2010  
 1.2 - Persons per square mile, 2010

Scobey - County Seat

Daniels

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$27,500	\$25,000	-9.1%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$18,000	\$20,430	13.5%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	<i>Not Available</i>			\$38,125	\$159,973	\$953
Average all Occupations	\$31,715	\$106,679	\$793	\$33,781	\$141,746	\$845
Registered Nurse	\$52,357	\$176,111	\$1,309	\$52,759	\$221,378	\$1,319
Police Officer	\$32,664	\$109,871	\$817	\$37,906	\$159,054	\$948
Elementary School Teacher	\$33,706	\$113,376	\$843	\$35,076	\$147,180	\$877
Retail Salesperson	\$22,440	\$75,481	\$561	\$22,127	\$92,845	\$553
Disabled Worker, SSI	\$12,000	\$40,364	\$300	\$13,200	\$55,387	\$330
Senior on fixed-income, SSI	\$12,609	\$42,412	\$315	\$12,752	\$53,509	\$319
Police Officer and Retail Salesperson	\$55,104	\$185,351	\$1,378	\$60,033	\$251,900	\$1,501
Two incomes: Two Teachers	\$67,412	\$226,751	\$1,685	\$70,152	\$294,359	\$1,754

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Total housing units</i>				1,140	413	36.2%	727	63.8%	
<i>Homeownership rates:</i>	77.9%	80.6%		<i>Single-family</i>	881	348	30.5%	533	46.8%
<i>Population:</i>	2,017	1,751	-13.2%	<i>Condos &amp; Townhouses</i>	0	0	0.0%	0	0.0%
<i>Owner Occupied Units:</i>	699	643	-8.0%	<i>Mobile Home</i>	193	60	5.3%	133	11.7%
<i>Renter Occupied Units:</i>	193	155	-19.7%	<i>Multifamily</i>	66	5	0.4%	61	5.4%
<i>Total Households:</i>	892	798	-10.5%						
<i>Vacant Units:</i>	262	313	19.5%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

This White Paper and other housing reports can be found at [housing.mt.gov](http://housing.mt.gov)

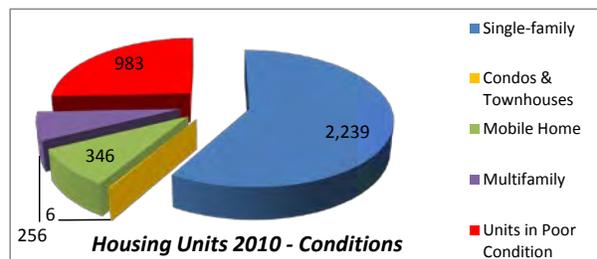
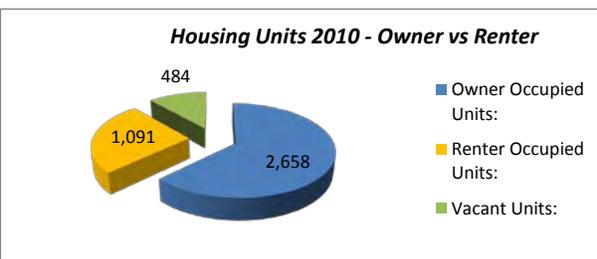
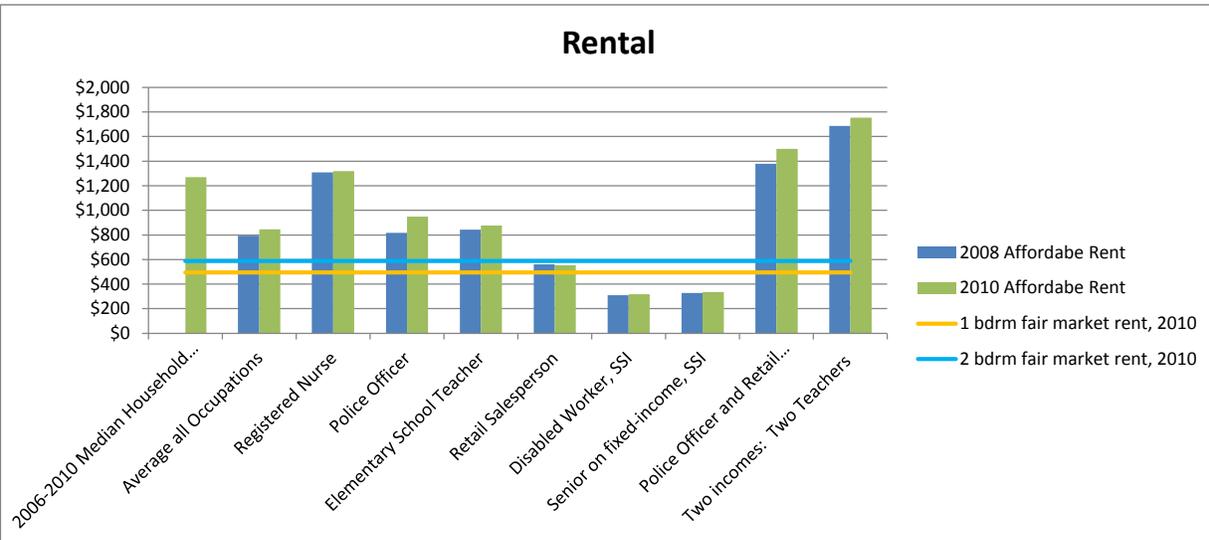
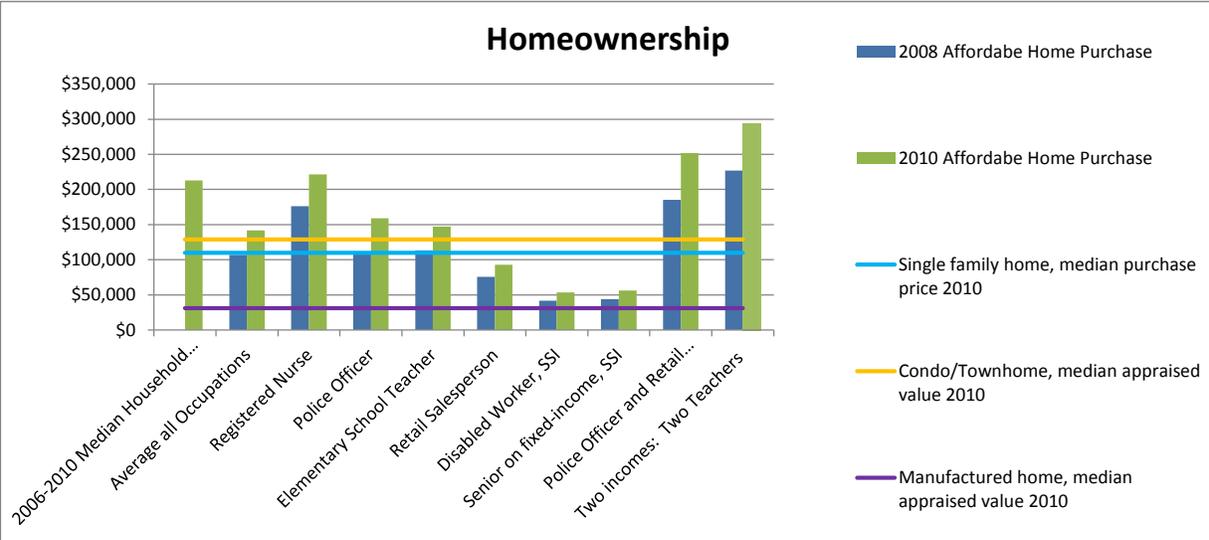
# Dawson

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

21% - Persons under 18, percent, 2010  
 18% - Persons over 65, percent, 2010  
 9% - Persons below poverty level, percent, 2010

16.6 - Mean Travel time to work, 2010  
 2,372 - Land area in square miles, 2010  
 3.8 - Persons per square mile, 2010

Glendive - County Seat

## Dawson

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$84,000	\$110,000	31.0%
Condos & Townhomes Median Appraised Value	\$127,510	\$128,715	0.9%
Manufactured Home Median Appraised Value	\$30,890	\$30,890	0.0%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$50,752	\$212,956	\$1,269
Average all Occupations	\$31,715	\$106,679	\$793	\$33,781	\$141,746	\$845
Registered Nurse	\$52,357	\$176,111	\$1,309	\$52,759	\$221,378	\$1,319
Police Officer	\$32,664	\$109,871	\$817	\$37,906	\$159,054	\$948
Elementary School Teacher	\$33,706	\$113,376	\$843	\$35,076	\$147,180	\$877
Retail Salesperson	\$22,440	\$75,481	\$561	\$22,127	\$92,845	\$553
Disabled Worker, SSI	\$12,400	\$41,709	\$310	\$12,714	\$53,346	\$318
Senior on fixed-income, SSI	\$13,084	\$44,009	\$327	\$13,408	\$56,259	\$335
Police Officer and Retail Salesperson	\$55,104	\$185,351	\$1,378	\$60,033	\$251,900	\$1,501
Two incomes: Two Teachers	\$67,412	\$226,751	\$1,685	\$70,152	\$294,359	\$1,754

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Total housing units</i>				3,830	983	25.7%	2,847	74.3%	
<i>Homeownership rates:</i>	74.0%	70.9%		<i>Single-family</i>	3,200	961	25.1%	2,239	58.5%
<i>Population:</i>	9,059	8,966	-1.0%	<i>Condos &amp; Townhouses</i>	6	0	0.0%	6	0.2%
<i>Owner Occupied Units:</i>	2,684	2,658	-1.0%	<i>Mobile Home</i>	368	22	0.6%	346	9.0%
<i>Renter Occupied Units:</i>	941	1,091	15.9%	<i>Multifamily</i>	256	0	0.0%	256	6.7%
<i>Total Households:</i>	3,625	3,749	3.4%						
<i>Vacant Units:</i>	543	484	-10.9%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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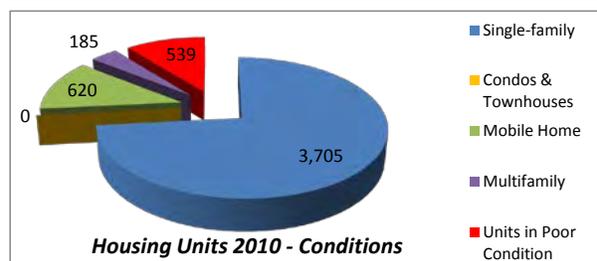
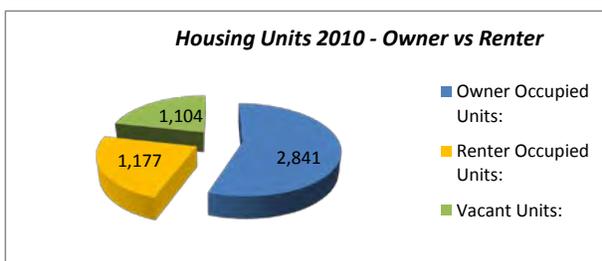
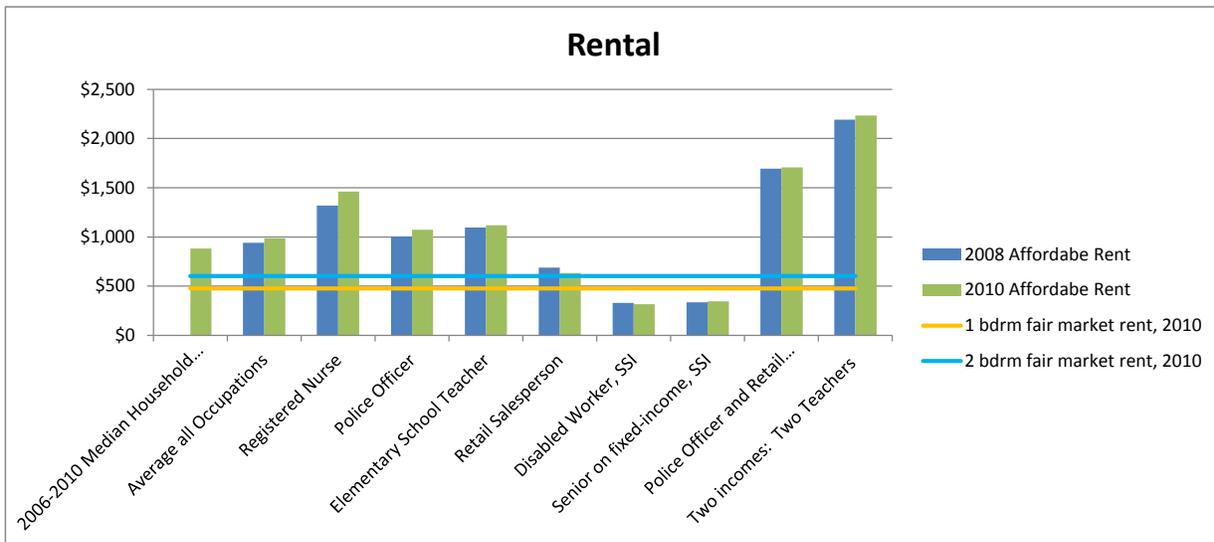
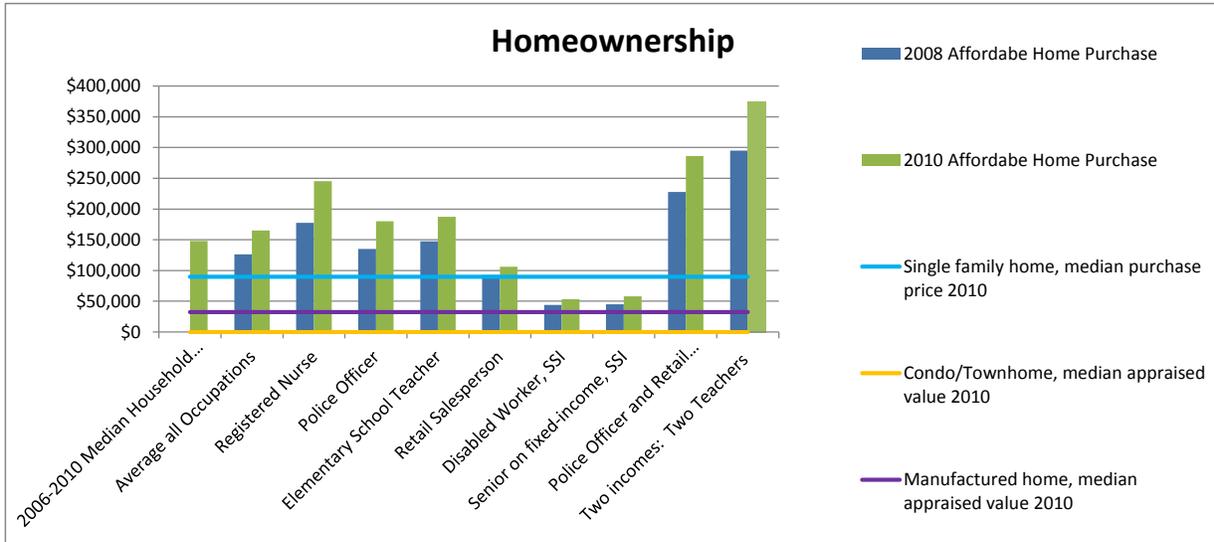
# Deer Lodge

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

19% - Persons under 18, percent, 2010  
 19% - Persons over 65, percent, 2010  
 21% - Persons below poverty level, percent, 2010

21.5 - Mean Travel time to work, 2010  
 737 - Land area in square miles, 2010  
 12.6 - Persons per square mile, 2010

Anaconda - County Seat

## Deer Lodge

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$84,000	\$90,000	7.1%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$30,120	\$32,410	7.6%
1 Bedroom Fair Market Rent	\$466	\$475	1.9%
2 Bedroom Fair Market Rent	\$592	\$603	1.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$35,310	\$148,162	\$883
Average all Occupations	\$37,619	\$126,538	\$940	\$39,385	\$165,260	\$985
Registered Nurse	\$52,799	\$177,598	\$1,320	\$58,482	\$245,392	\$1,462
Police Officer	\$40,211	\$135,256	\$1,005	\$42,933	\$180,148	\$1,073
Elementary School Teacher	\$43,870	\$147,564	\$1,097	\$44,690	\$187,520	\$1,117
Retail Salesperson	\$27,519	\$92,565	\$688	\$25,313	\$106,214	\$633
Disabled Worker, SSI	\$13,141	\$44,203	\$329	\$12,686	\$53,230	\$317
Senior on fixed-income, SSI	\$13,440	\$45,208	\$336	\$13,768	\$57,771	\$344
Police Officer and Retail Salesperson	\$67,730	\$227,821	\$1,693	\$68,246	\$286,362	\$1,706
Two incomes: Two Teachers	\$87,740	\$295,128	\$2,194	\$89,380	\$375,040	\$2,235

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	73.9%	70.7%		<i>Total housing units</i>	5,049	539	10.7%	4,510	89.3%
<i>Population:</i>	9,417	9,298	-1.3%	<i>Single-family</i>	4,116	411	8.1%	3,705	73.4%
<i>Owner Occupied Units:</i>	2,942	2,841	-3.4%	<i>Condos &amp; Townhouses</i>	0	0	0.0%	0	0.0%
<i>Renter Occupied Units:</i>	1,053	1,177	11.8%	<i>Mobile Home</i>	626	6	0.1%	620	12.3%
<i>Total Households:</i>	3,995	4,018	0.6%	<i>Multifamily</i>	307	122	2.4%	185	3.7%
<i>Vacant Units:</i>	963	1,104	14.6%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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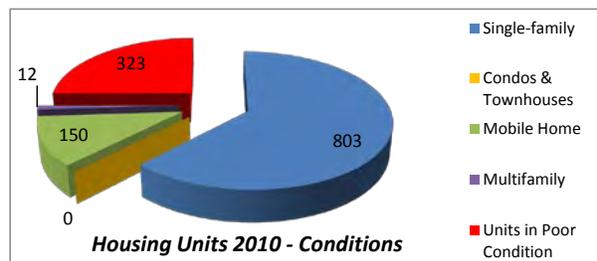
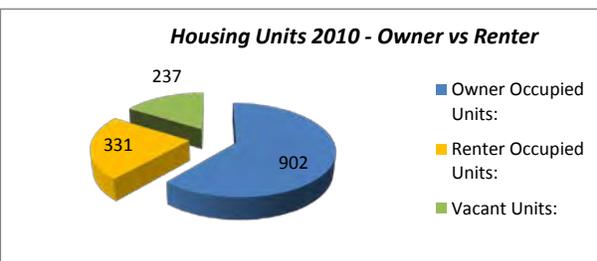
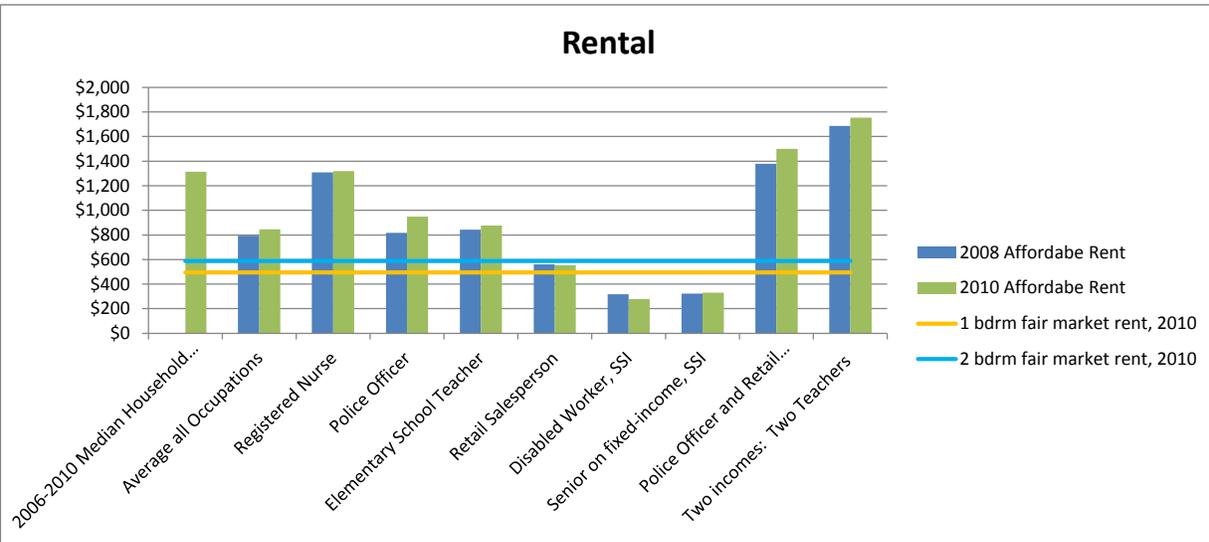
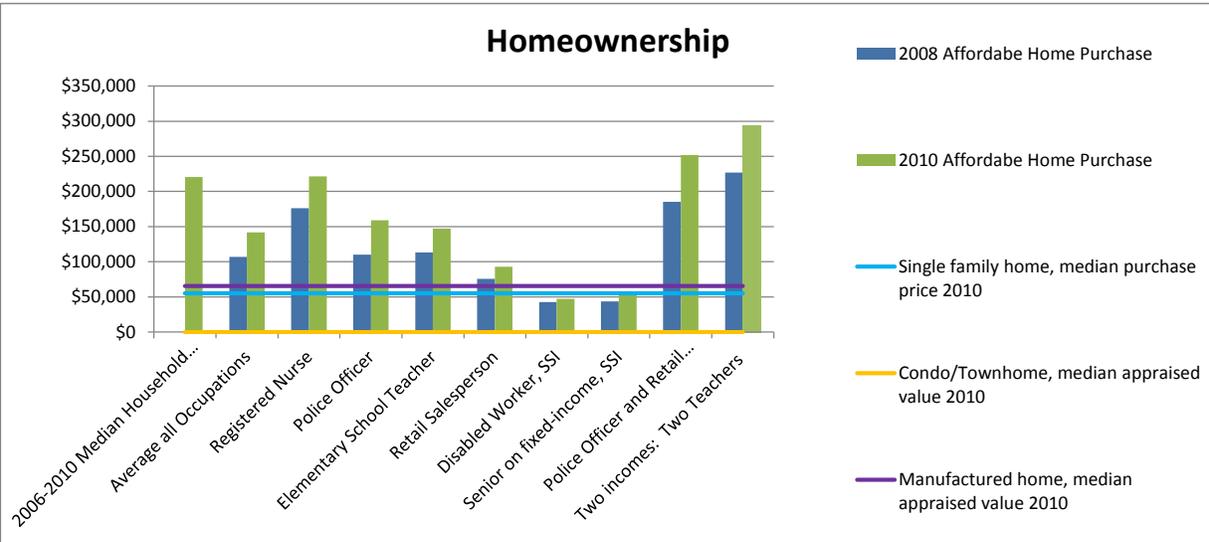
# Fallon

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

24% - Persons under 18, percent, 2010  
 17% - Persons over 65, percent, 2010  
 9% - Persons below poverty level, percent, 2010

11.3 - Mean Travel time to work, 2010  
 1,621 - Land area in square miles, 2010  
 1.8 - Persons per square mile, 2010

Baker - County Seat

# Fallon

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$55,000	\$55,000	0.0%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$65,080	\$65,320	0.4%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$52,529	\$220,413	\$1,313
Average all Occupations	\$31,715	\$106,679	\$793	\$33,781	\$141,746	\$845
Registered Nurse	\$52,357	\$176,111	\$1,309	\$52,759	\$221,378	\$1,319
Police Officer	\$32,664	\$109,871	\$817	\$37,906	\$159,054	\$948
Elementary School Teacher	\$33,706	\$113,376	\$843	\$35,076	\$147,180	\$877
Retail Salesperson	\$22,440	\$75,481	\$561	\$22,127	\$92,845	\$553
Disabled Worker, SSI	\$12,686	\$42,670	\$317	\$11,200	\$46,995	\$280
Senior on fixed-income, SSI	\$12,935	\$43,509	\$323	\$13,247	\$55,584	\$331
Police Officer and Retail Salesperson	\$55,104	\$185,351	\$1,378	\$60,033	\$251,900	\$1,501
Two incomes: Two Teachers	\$67,412	\$226,751	\$1,685	\$70,152	\$294,359	\$1,754

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census	Unit Condition Data, 2010 MT Dept of Revenue								
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Total housing units</i>				1,288	323	25.1%	965	74.9%	
<i>Homeownership rates:</i>	77.3%	73.2%		<i>Single-family</i>	1,019	216	16.8%	803	62.3%
<i>Population:</i>	2,837	2,890	1.9%	<i>Condos &amp; Townhouses</i>	0	0	0.0%	0	0.0%
<i>Owner Occupied Units:</i>	882	902	2.3%	<i>Mobile Home</i>	213	63	4.9%	150	11.6%
<i>Renter Occupied Units:</i>	258	331	28.3%	<i>Multifamily</i>	56	44	3.4%	12	0.9%
<i>Total Households:</i>	1,140	1,233	8.2%						
<i>Vacant Units:</i>	270	237	-12.2%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

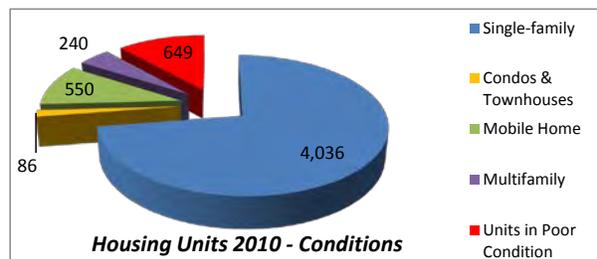
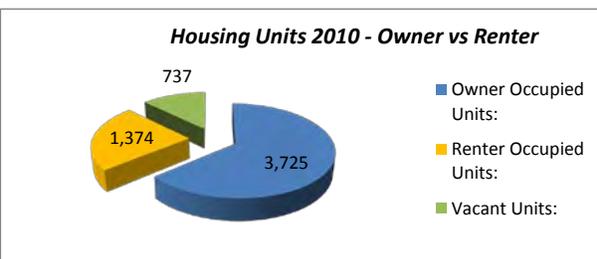
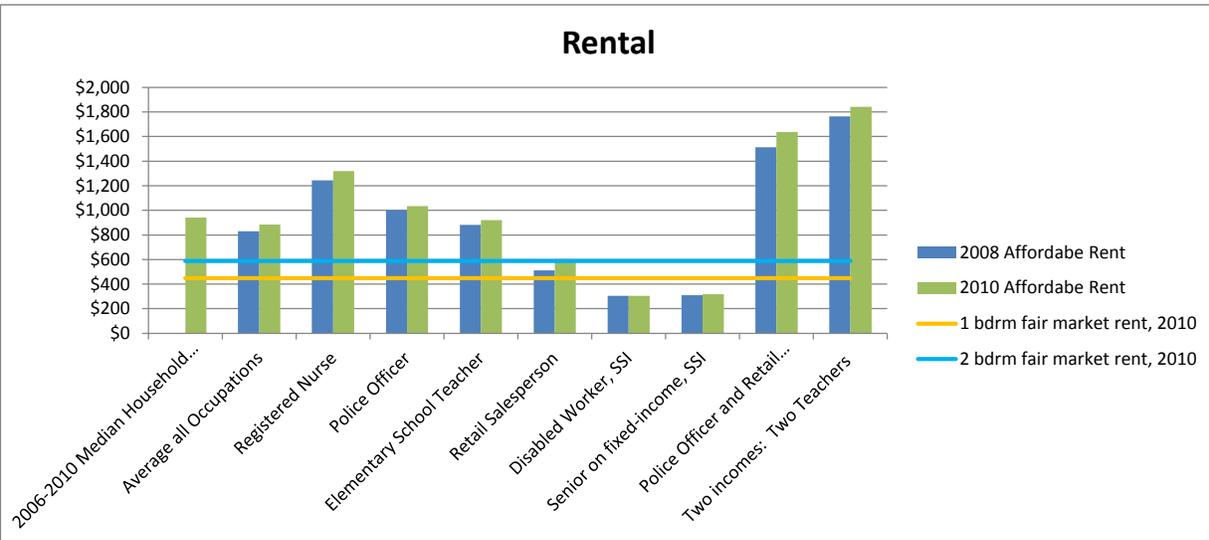
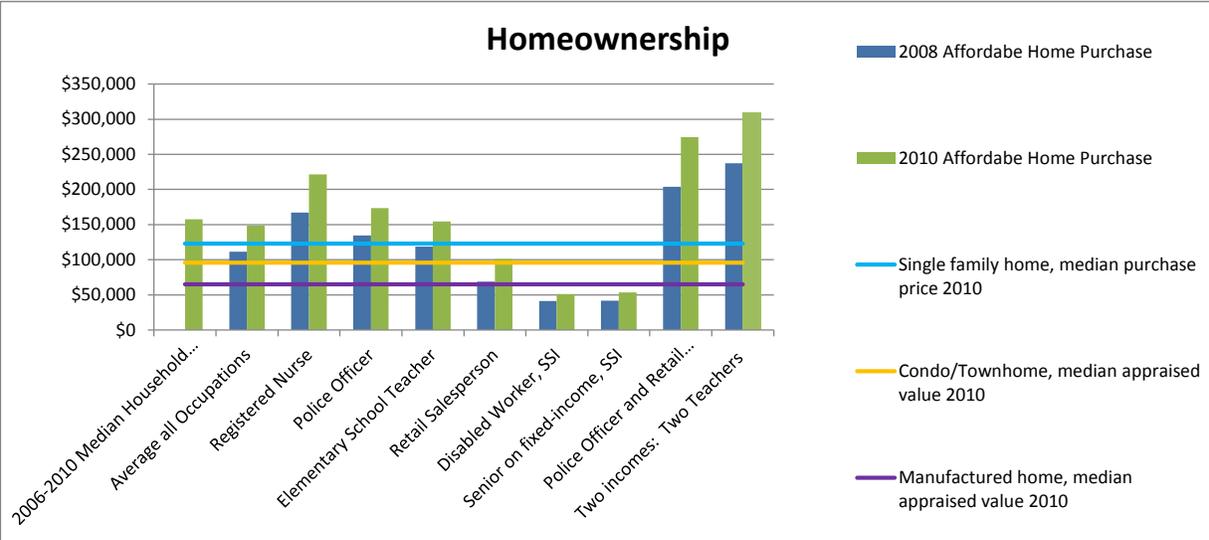
# Fergus

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

20% - Persons under 18, percent, 2010  
 22% - Persons over 65, percent, 2010  
 15% - Persons below poverty level, percent, 2010

13.8 - Mean Travel time to work, 2010  
 4,340 - Land area in square miles, 2010  
 2.7 - Persons per square mile, 2010

Lewistown - County Seat

## Fergus

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$98,478	\$123,000	24.9%
Condos & Townhomes Median Appraised Value	\$95,145	\$95,785	0.7%
Manufactured Home Median Appraised Value	\$64,435	\$65,070	1.0%
1 Bedroom Fair Market Rent	\$422	\$447	5.9%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$37,607	\$157,800	\$940
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$12,215	\$41,087	\$305	\$12,185	\$51,127	\$305
Senior on fixed-income, SSI	\$12,388	\$41,668	\$310	\$12,706	\$53,313	\$318
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
Two incomes: Two Teachers	\$70,580	\$237,407	\$1,765	\$73,622	\$308,920	\$1,841

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	73.7%	73.1%		<i>Total housing units</i>	5,561	649	11.7%	4,912	88.3%
<i>Population:</i>	11,893	11,586	-2.6%	<i>Single-family</i>	4,556	520	9.4%	4,036	72.6%
<i>Owner Occupied Units:</i>	3,573	3,725	4.3%	<i>Condos &amp; Townhouses</i>	88	2	0.0%	86	1.5%
<i>Renter Occupied Units:</i>	1,287	1,374	6.8%	<i>Mobile Home</i>	579	29	0.5%	550	9.9%
<i>Total Households:</i>	4,860	5,099	4.9%	<i>Multifamily</i>	338	98	1.8%	240	4.3%
<i>Vacant Units:</i>	698	737	5.6%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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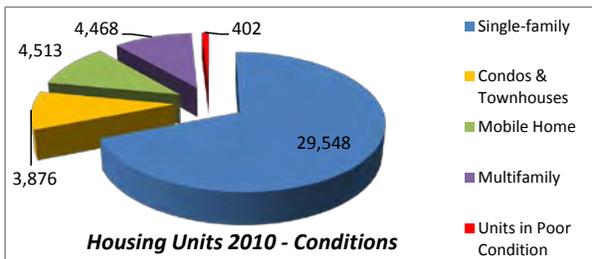
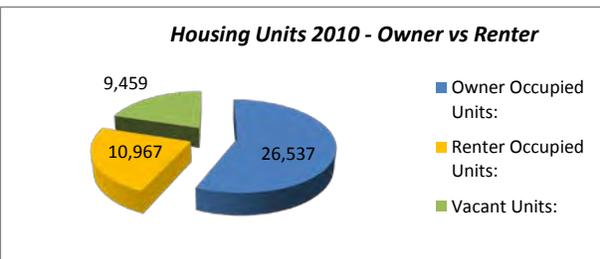
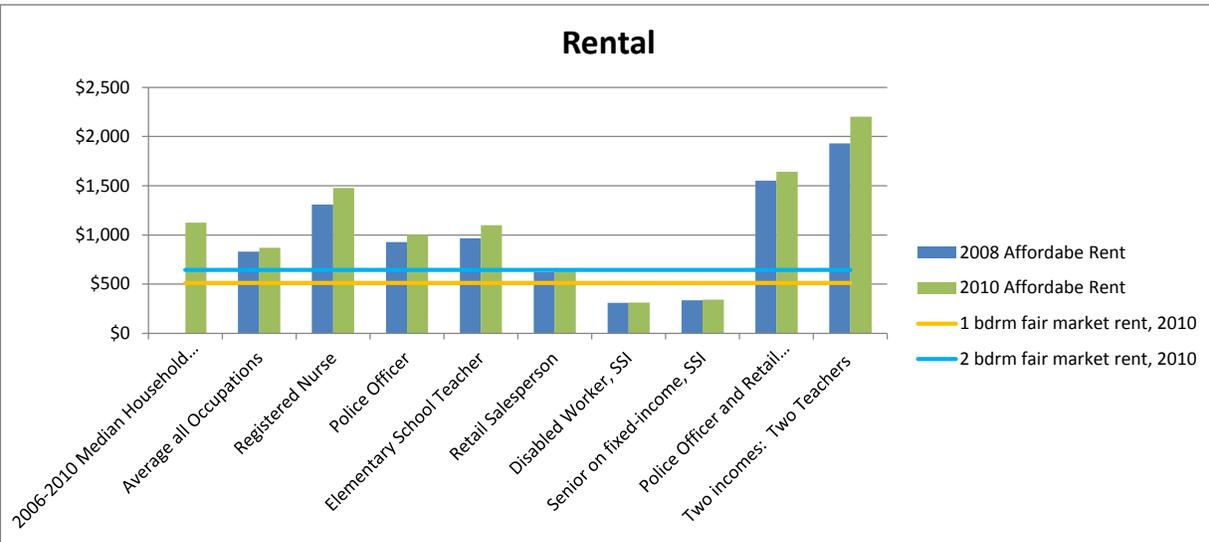
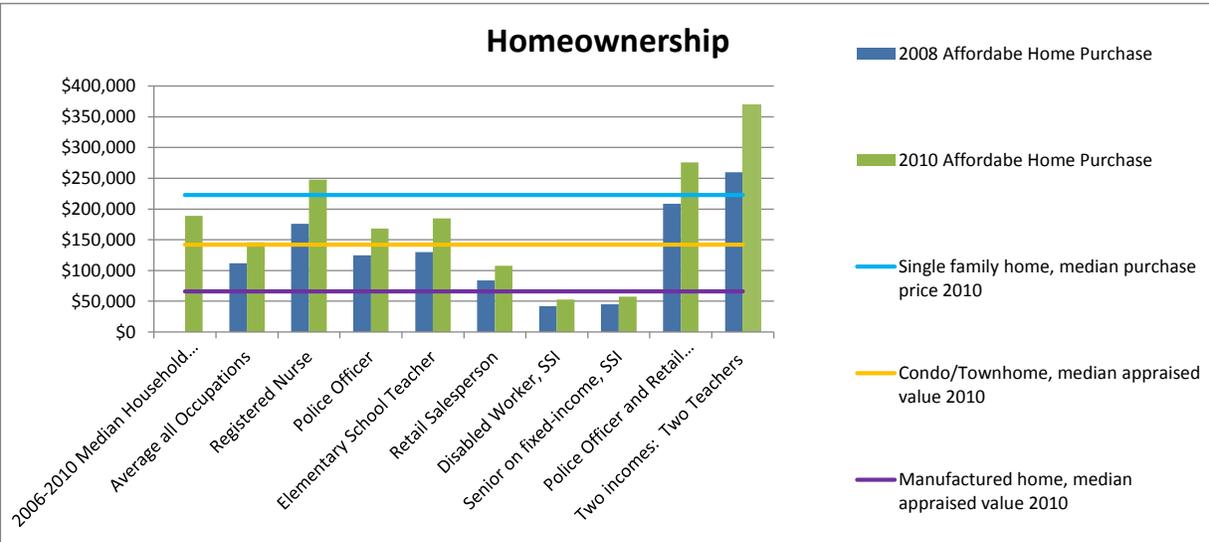
# Flathead

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

23% - Persons under 18, percent, 2010  
 14% - Persons over 65, percent, 2010  
 12% - Persons below poverty level, percent, 2010

18.2 - Mean Travel time to work, 2010  
 5,088 - Land area in square miles, 2010  
 17.9 - Persons per square mile, 2010

Kalispell - County Seat

## Flathead

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$234,000	\$223,000	-4.7%
Condos & Townhomes Median Appraised Value	\$142,885	\$141,930	-0.7%
Manufactured Home Median Appraised Value	\$65,845	\$65,945	0.2%
1 Bedroom Fair Market Rent	\$505	\$513	1.6%
2 Bedroom Fair Market Rent	\$634	\$645	1.7%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$44,998	\$188,813	\$1,125
Average all Occupations	\$33,268	\$111,902	\$832	\$34,786	\$145,963	\$870
Registered Nurse	\$52,376	\$176,175	\$1,309	\$59,144	\$248,170	\$1,479
Police Officer	\$37,049	\$124,620	\$926	\$40,114	\$168,319	\$1,003
Elementary School Teacher	\$38,615	\$129,888	\$965	\$44,011	\$184,671	\$1,100
Retail Salesperson	\$24,955	\$83,940	\$624	\$25,627	\$107,531	\$641
Disabled Worker, SSI	\$12,413	\$41,751	\$310	\$12,577	\$52,772	\$314
Senior on fixed-income, SSI	\$13,414	\$45,120	\$335	\$13,637	\$57,221	\$341
Police Officer and Retail Salesperson	\$62,004	\$208,560	\$1,550	\$65,741	\$275,851	\$1,644
Two incomes: Two Teachers	\$77,230	\$259,776	\$1,931	\$88,022	\$369,342	\$2,201

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
Homeownership rates:	73.3%	70.8%		Total housing units	42,807	402	0.9%	42,405	99.1%
Population:	74,471	90,928	22.1%	Single-family	29,916	368	0.9%	29,548	69.0%
Owner Occupied Units:	21,678	26,537	22.4%	Condos & Townhouses	3,892	16	0.0%	3,876	9.1%
Renter Occupied Units:	7,910	10,967	38.6%	Mobile Home	4,531	18	0.0%	4,513	10.5%
Total Households:	29,588	37,504	26.8%	Multifamily	4,468	0	0.0%	4,468	10.4%
Vacant Units:	5,185	9,459	82.4%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

This White Paper and other housing reports can be found at [housing.mt.gov](http://housing.mt.gov)

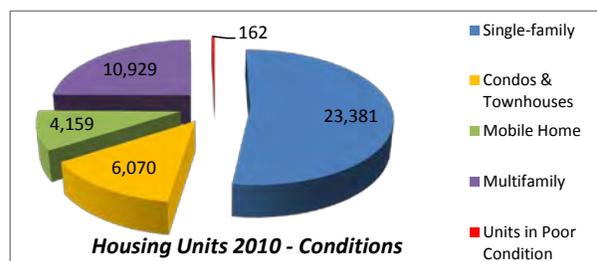
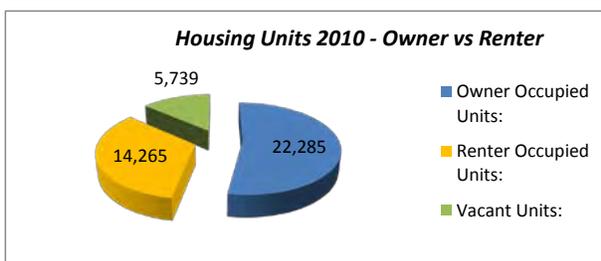
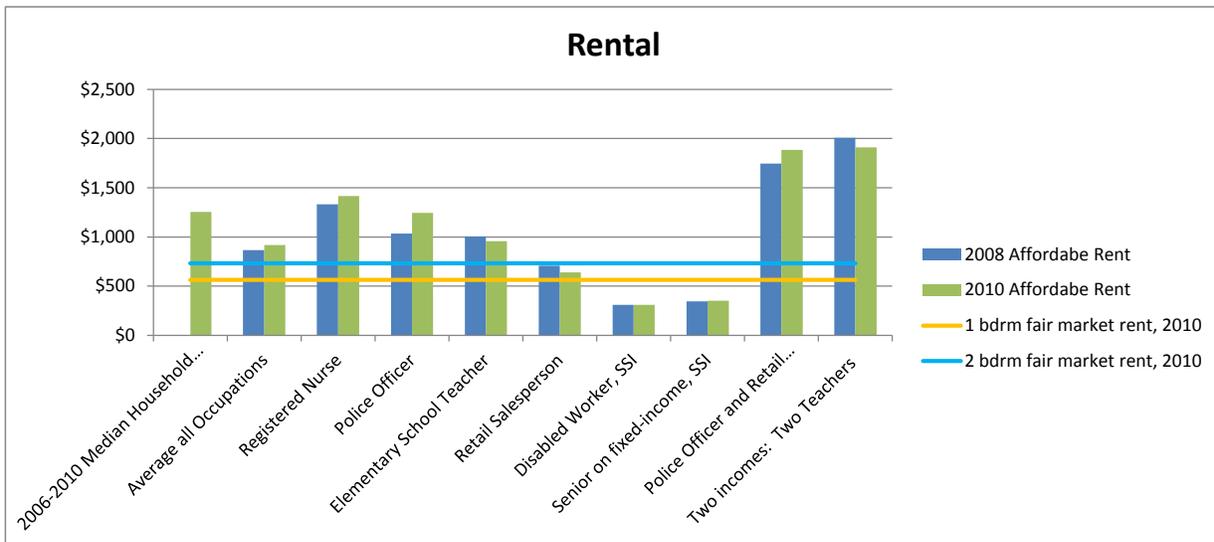
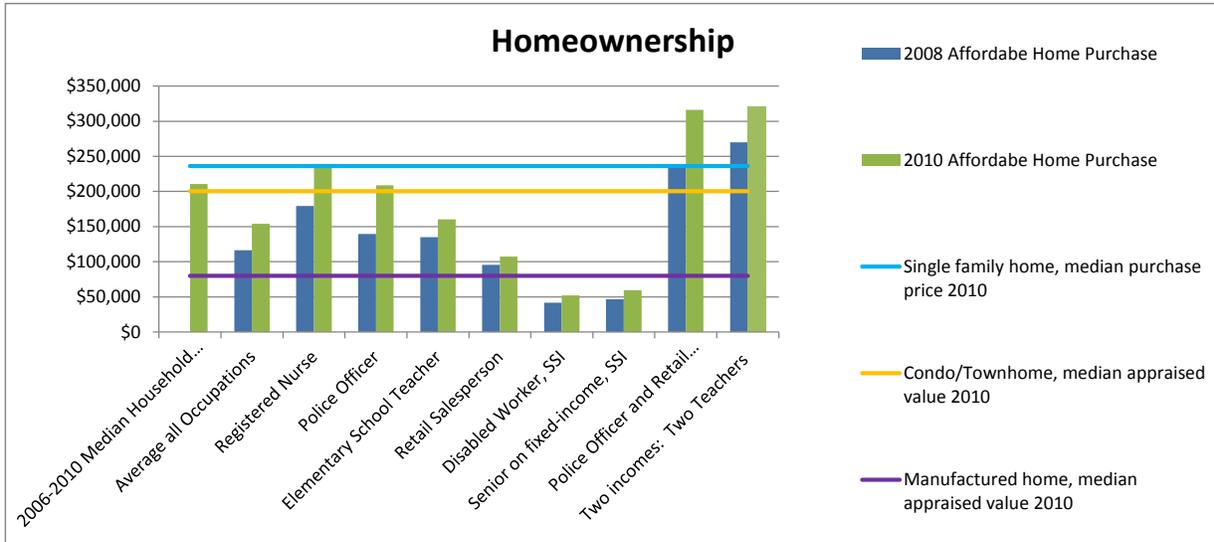
# Gallatin

Housing Data and Statistics



Data was collected by the Housing Coordinating Team for this White Paper in an effort to document the availability and affordability of decent housing for Montana residents. The intent is to give decision-makers information to address current problems and improve housing options for the future.

## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

21% - Persons under 18, percent, 2010  
 10% - Persons over 65, percent, 2010  
 14% - Persons below poverty level, percent, 2010

18.3 - Mean Travel time to work, 2010  
 2,603 - Land area in square miles, 2010  
 34.4 - Persons per square mile, 2010

Bozeman - County Seat

## Gallatin

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$271,750	\$236,000	-13.2%
Condos & Townhomes Median Appraised Value	\$200,680	\$200,335	-0.2%
Manufactured Home Median Appraised Value	\$79,695	\$79,880	0.2%
1 Bedroom Fair Market Rent	\$552	\$562	1.8%
2 Bedroom Fair Market Rent	\$718	\$731	1.8%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$50,136	\$210,372	\$1,253
Average all Occupations	\$34,655	\$116,568	\$866	\$36,729	\$154,116	\$918
Registered Nurse	\$53,264	\$179,162	\$1,332	\$56,622	\$237,587	\$1,416
Police Officer	\$41,430	\$139,356	\$1,036	\$49,743	\$208,723	\$1,244
Elementary School Teacher	\$40,138	\$135,011	\$1,003	\$38,208	\$160,322	\$955
Retail Salesperson	\$28,361	\$95,397	\$709	\$25,599	\$107,414	\$640
Disabled Worker, SSI	\$12,355	\$41,558	\$309	\$12,395	\$52,009	\$310
Senior on fixed-income, SSI	\$13,847	\$46,578	\$346	\$14,120	\$59,247	\$353
Police Officer and Retail Salesperson	\$69,791	\$234,753	\$1,745	\$75,342	\$316,137	\$1,884
Two incomes: Two Teachers	\$80,276	\$270,021	\$2,007	\$76,416	\$320,643	\$1,910

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census			Unit Condition Data, 2010 MT Dept of Revenue					
2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>			<i>Total housing units</i>	44,701	162	0.4%	44,539	99.6%
62.4%	61.0%		<i>Single-family</i>	23,494	113	0.3%	23,381	52.3%
<i>Population:</i>			<i>Condos &amp; Townhouses</i>	6,070	0	0.0%	6,070	13.6%
67,831	89,513	32.0%	<i>Mobile Home</i>	4,168	9	0.0%	4,159	9.3%
<i>Owner Occupied Units:</i>			<i>Multifamily</i>	10,969	40	0.1%	10,929	24.4%
16,434	22,285	35.6%						
<i>Renter Occupied Units:</i>								
9,889	14,265	44.3%						
<i>Total Households:</i>								
26,323	36,550	38.9%						
<i>Vacant Units:</i>								
3,166	5,739	81.3%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

# Garfield

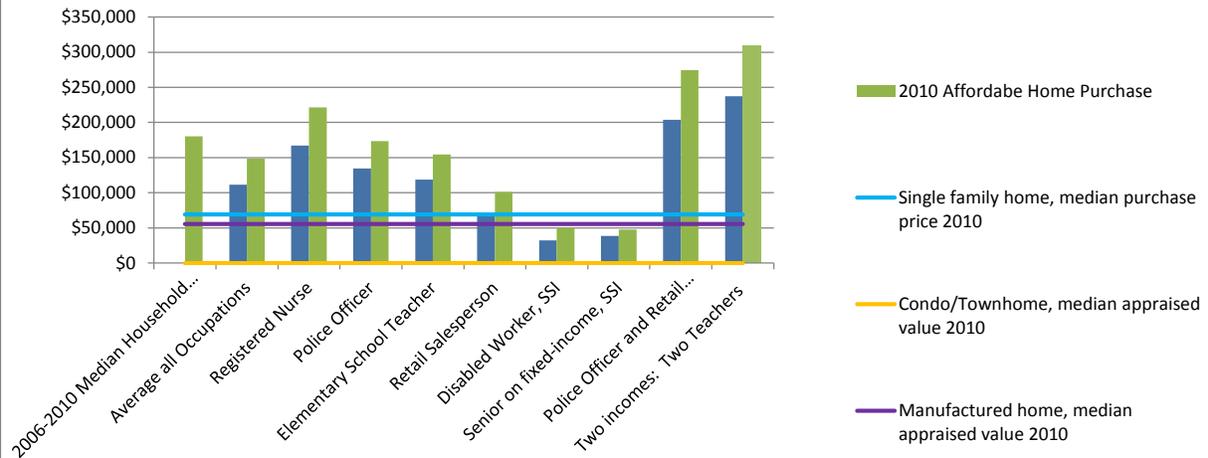
Housing Data and Statistics



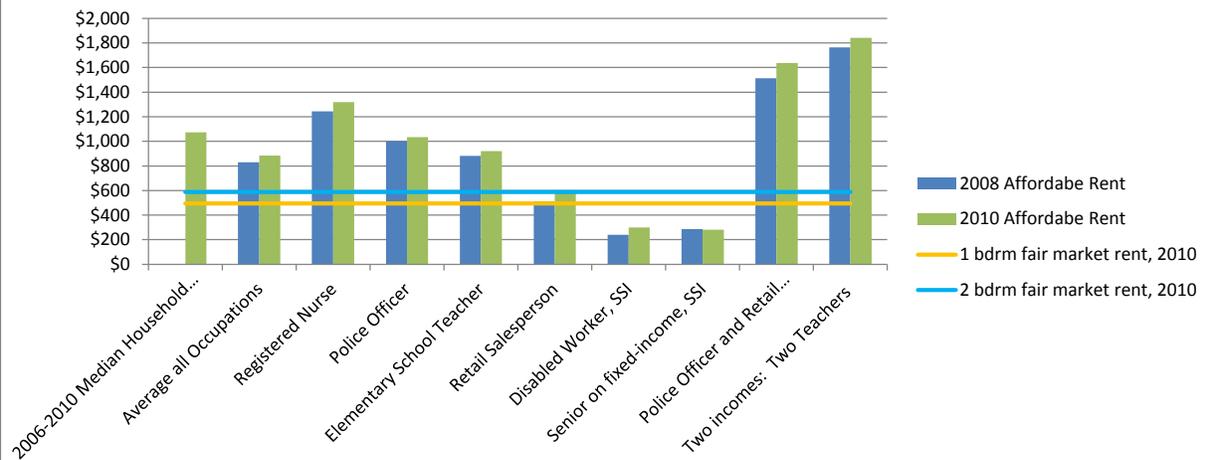
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## Housing Affordability, Attainability and Availability

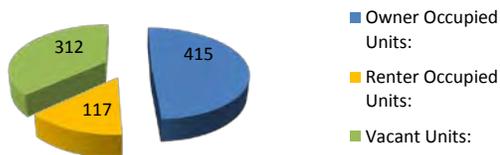
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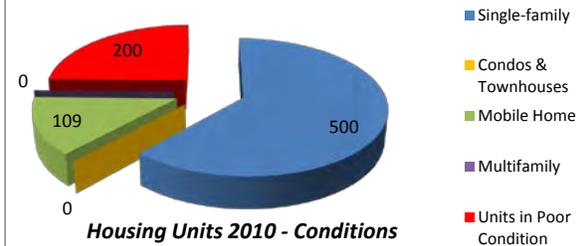
### Rental



### Housing Units 2010 - Owner vs Renter



### Housing Units 2010 - Conditions



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

23% - Persons under 18, percent, 2010  
 21% - Persons over 65, percent, 2010  
 11% - Persons below poverty level, percent, 2010

11.4 - Mean Travel time to work, 2010  
 4,675 - Land area in square miles, 2010  
 0.3 - Persons per square mile, 2010

Jordan - County Seat

## Garfield

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$82,500	\$69,000	-16.4%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$53,200	\$55,280	3.9%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	<i>Not Available</i>			\$42,955	\$180,240	\$1,074
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$9,600	\$32,291	\$240	\$12,000	\$50,352	\$300
Senior on fixed-income, SSI	\$11,506	\$38,702	\$288	\$11,286	\$47,358	\$282
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
Two incomes: Two Teachers	\$70,580	\$237,407	\$1,765	\$73,622	\$308,920	\$1,841

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue				
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
<i>Total housing units</i>				809	200	24.7%	609	75.3%
<i>Homeownership rates:</i>	73.3%	78.0%		<i>Single-family</i>	680	22.2%	500	61.8%
<i>Population:</i>	1,279	1,206	-5.7%	<i>Condos &amp; Townhouses</i>	0	0.0%	0	0.0%
<i>Owner Occupied Units:</i>	392	415	5.9%	<i>Mobile Home</i>	115	0.7%	109	13.5%
<i>Renter Occupied Units:</i>	140	117	-16.4%	<i>Multifamily</i>	14	1.7%	0	0.0%
<i>Total Households:</i>	532	532	0.0%					
<i>Vacant Units:</i>	429	312	-27.3%					

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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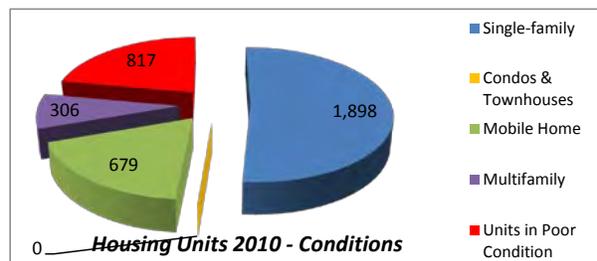
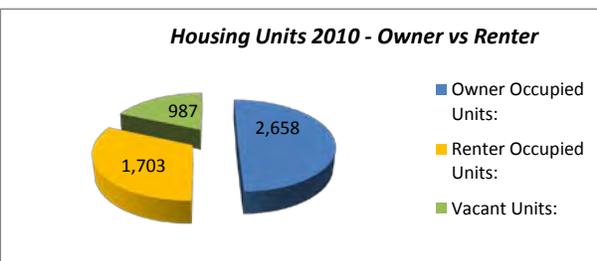
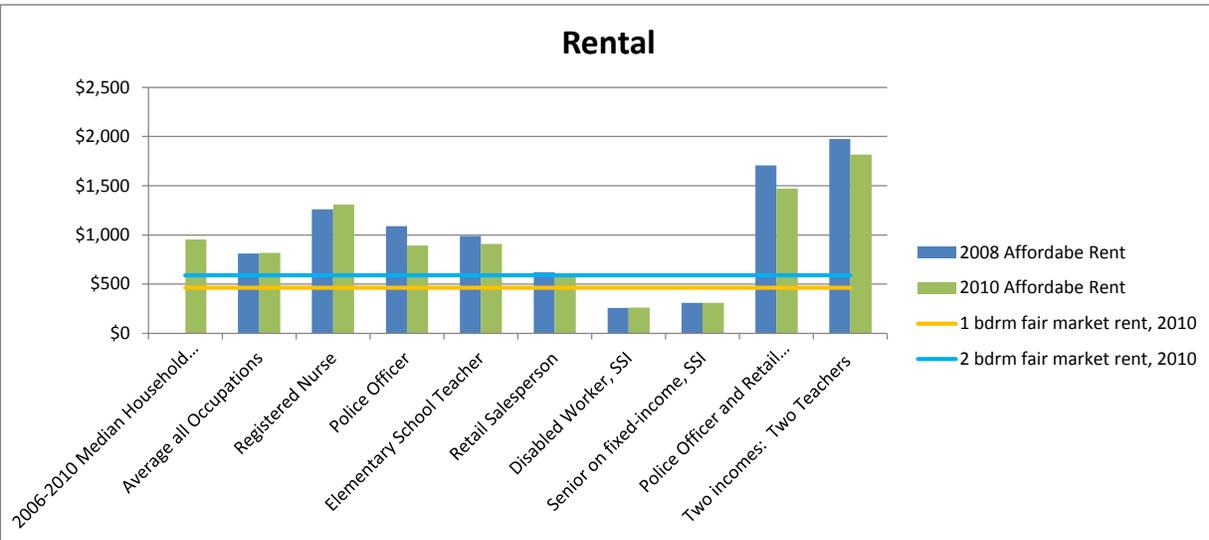
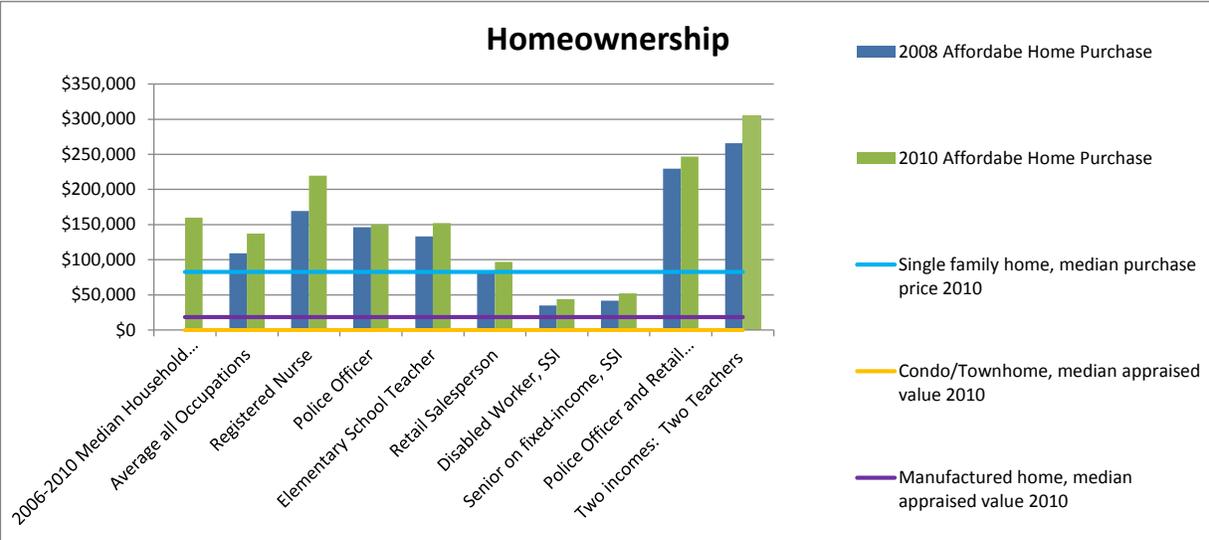
# Glacier

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

32% - Persons under 18, percent, 2010  
 11% - Persons over 65, percent, 2010  
 25% - Persons below poverty level, percent, 2010

11.4 - Mean Travel time to work, 2010  
 2,996 - Land area in square miles, 2010  
 4.5 - Persons per square mile, 2010

Cut Bank - County Seat

## Glacier

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$82,000	\$82,450	0.5%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$17,490	\$18,260	4.4%
1 Bedroom Fair Market Rent	\$439	\$464	5.7%
2 Bedroom Fair Market Rent	\$557	\$588	5.6%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$38,075	\$159,764	\$952
Average all Occupations	\$32,437	\$109,107	\$811	\$32,745	\$137,399	\$819
Registered Nurse	\$50,379	\$169,458	\$1,259	\$52,363	\$219,716	\$1,309
Police Officer	\$43,538	\$146,447	\$1,088	\$35,676	\$149,697	\$892
Elementary School Teacher	\$39,528	\$132,959	\$988	\$36,321	\$152,404	\$908
Retail Salesperson	\$24,777	\$83,341	\$619	\$23,152	\$97,146	\$579
Disabled Worker, SSI	\$10,370	\$34,881	\$259	\$10,505	\$44,079	\$263
Senior on fixed-income, SSI	\$12,389	\$41,672	\$310	\$12,432	\$52,167	\$311
Police Officer and Retail Salesperson	\$68,315	\$229,788	\$1,708	\$58,828	\$246,844	\$1,471
Two incomes: Two Teachers	\$79,056	\$265,918	\$1,976	\$72,642	\$304,807	\$1,816

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue				
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
<i>Total housing units</i>				3,700	817	22.1%	2,883	77.9%
<i>Homeownership rates:</i>	62.0%	60.9%		<i>Single-family</i>	2,195	8.0%	1,898	51.3%
<i>Population:</i>	13,247	13,399	1.1%	<i>Condos &amp; Townhouses</i>	0	0.0%	0	0.0%
<i>Owner Occupied Units:</i>	2,670	2,658	-0.4%	<i>Mobile Home</i>	713	0.9%	679	18.4%
<i>Renter Occupied Units:</i>	1,634	1,703	4.2%	<i>Multifamily</i>	792	13.1%	306	8.3%
<i>Total Households:</i>	4,304	4,361	1.3%					
<i>Vacant Units:</i>	939	987	5.1%					

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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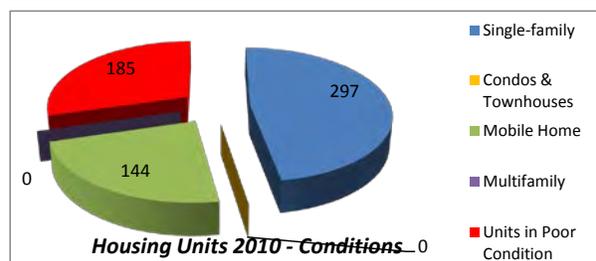
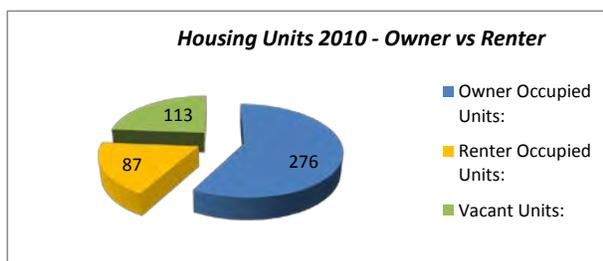
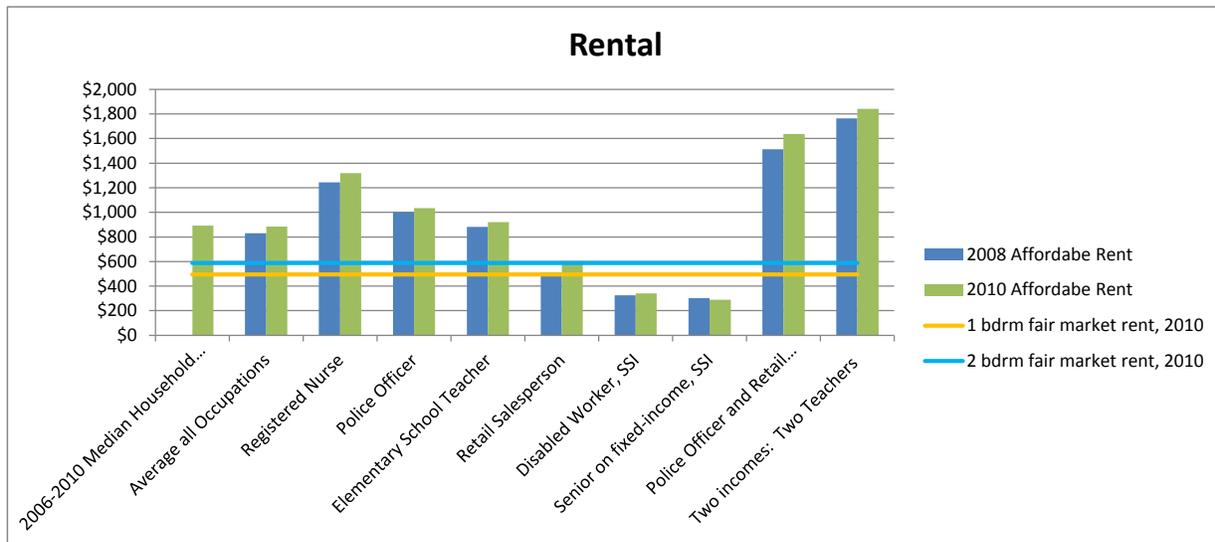
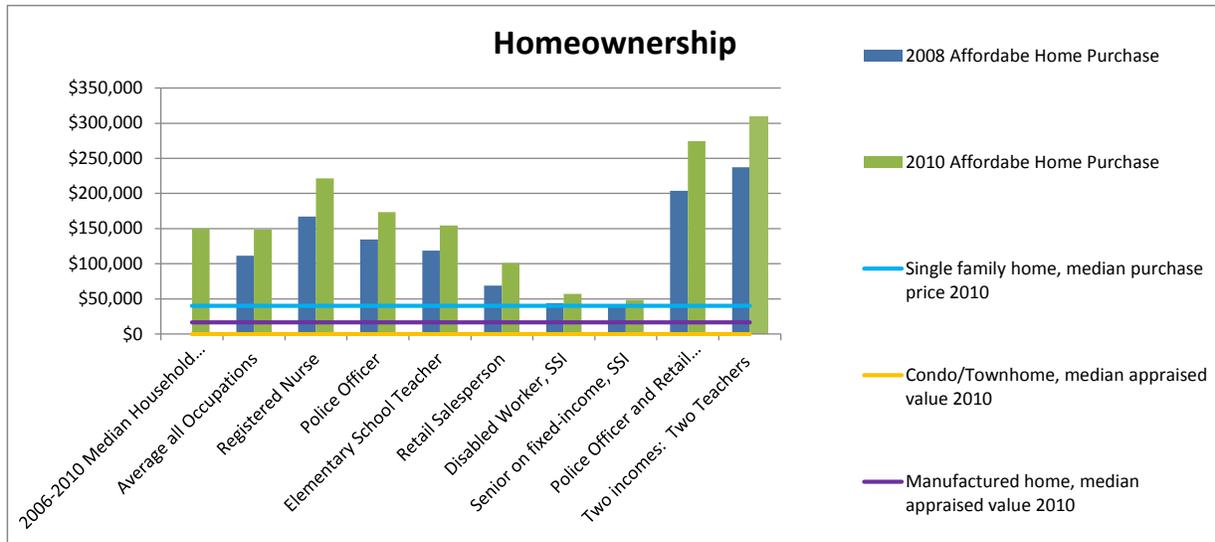
# Golden Valley

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

22% - Persons under 18, percent, 2010  
 21% - Persons over 65, percent, 2010  
 11% - Persons below poverty level, percent, 2010

30.7 - Mean Travel time to work, 2010  
 1,175 - Land area in square miles, 2010  
 0.8 - Persons per square mile, 2010

Ryegate - County Seat

## Golden Valley

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$35,000	\$40,000	14.3%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$17,825	\$16,620	-6.8%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	<i>Not Available</i>			\$35,726	\$149,907	\$893
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$13,029	\$43,824	\$326	\$13,600	\$57,066	\$340
Senior on fixed-income, SSI	\$12,067	\$40,588	\$302	\$11,580	\$48,590	\$290
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
Two incomes: Two Teachers	\$70,580	\$237,407	\$1,765	\$73,622	\$308,920	\$1,841

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue				
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
<i>Total housing units</i>				626	185	29.6%	441	70.4%
<i>Homeownership rates:</i>	77.5%	76.0%		<i>Single-family</i>	157	25.1%	297	47.4%
<i>Population:</i>	1,042	884	-15.2%	<i>Condos &amp; Townhouses</i>	0	0.0%	0	0.0%
<i>Owner Occupied Units:</i>	282	276	-2.1%	<i>Mobile Home</i>	172	4.5%	144	23.0%
<i>Renter Occupied Units:</i>	83	87	4.8%	<i>Multifamily</i>	0	0.0%	0	0.0%
<i>Total Households:</i>	365	363	-0.5%					
<i>Vacant Units:</i>	85	113	32.9%					

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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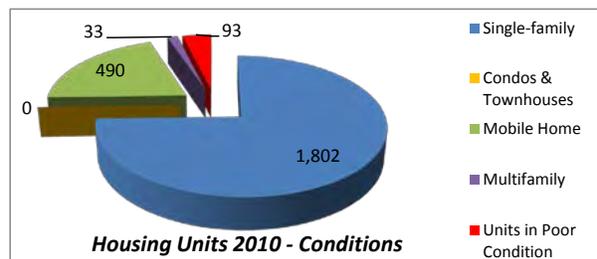
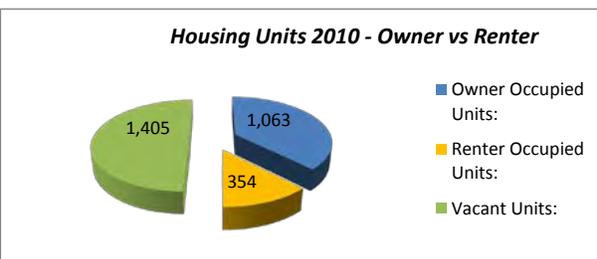
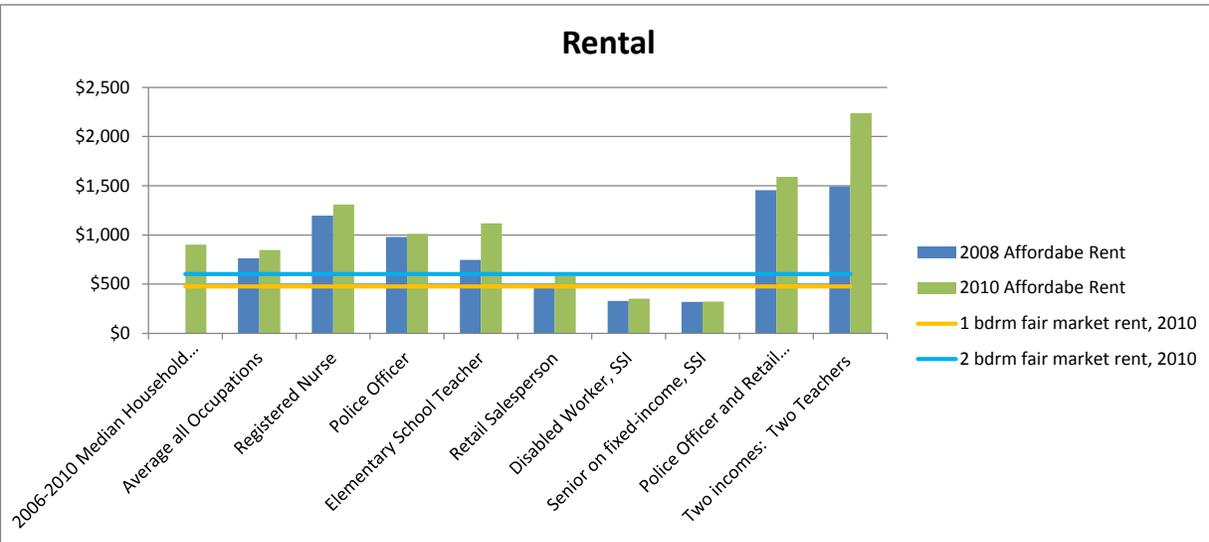
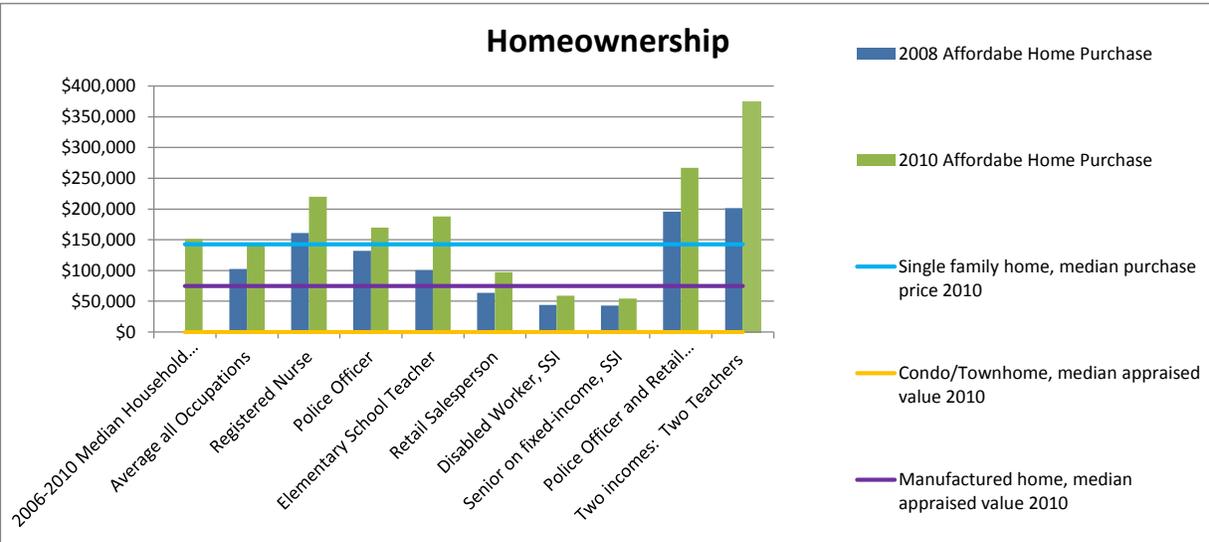
# Granite

Housing Data and Statistics



Data was collected by the Housing Coordinating Team for this White Paper in an effort to document the availability and affordability of decent housing for Montana residents. The intent is to give decision-makers information to address current problems and improve housing options for the future.

## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

17% - Persons under 18, percent, 2010  
 25% - Persons over 65, percent, 2010  
 12% - Persons below poverty level, percent, 2010

22.2 - Mean Travel time to work, 2010  
 1,727 - Land area in square miles, 2010  
 1.8 - Persons per square mile, 2010

Philipsburg - County Seat

## Granite

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$181,000	\$142,500	-21.3%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$74,450	\$74,730	0.4%
1 Bedroom Fair Market Rent	\$466	\$475	1.9%
2 Bedroom Fair Market Rent	\$592	\$603	1.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$36,052	\$151,275	\$901
Average all Occupations	\$30,451	\$102,427	\$761	\$33,841	\$141,998	\$846
Registered Nurse	\$47,895	\$161,103	\$1,197	\$52,373	\$219,758	\$1,309
Police Officer	\$39,190	\$131,822	\$980	\$40,405	\$169,540	\$1,010
Elementary School Teacher	\$29,899	\$100,570	\$747	\$44,725	\$187,667	\$1,118
Retail Salesperson	\$18,966	\$63,795	\$474	\$23,231	\$97,478	\$581
Disabled Worker, SSI	\$13,129	\$44,163	\$328	\$14,021	\$58,833	\$351
Senior on fixed-income, SSI	\$12,821	\$43,126	\$321	\$12,910	\$54,169	\$323
Police Officer and Retail Salesperson	\$58,156	\$195,617	\$1,454	\$63,636	\$267,018	\$1,591
Two incomes: Two Teachers	\$59,798	\$201,140	\$1,495	\$89,450	\$375,334	\$2,236

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census	Unit Condition Data, 2010 MT Dept of Revenue								
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	74.0%	75.0%		<i>Total housing units</i>	2,418	93	3.8%	2,325	96.2%
<i>Population:</i>	2,830	3,079	8.8%	<i>Single-family</i>	1,874	72	3.0%	1,802	74.5%
<i>Owner Occupied Units:</i>	893	1,063	19.0%	<i>Condos &amp; Townhouses</i>	0	0	0.0%	0	0.0%
<i>Renter Occupied Units:</i>	307	354	15.3%	<i>Mobile Home</i>	494	4	0.2%	490	20.3%
<i>Total Households:</i>	1,200	1,417	18.1%	<i>Multifamily</i>	50	17	0.7%	33	1.4%
<i>Vacant Units:</i>	874	1,405	60.8%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

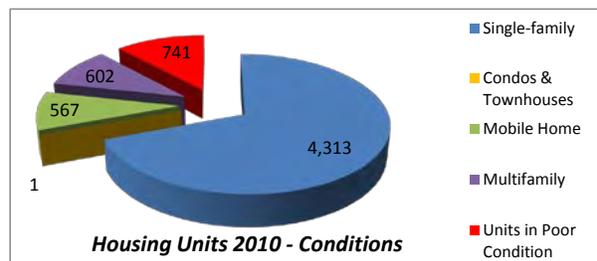
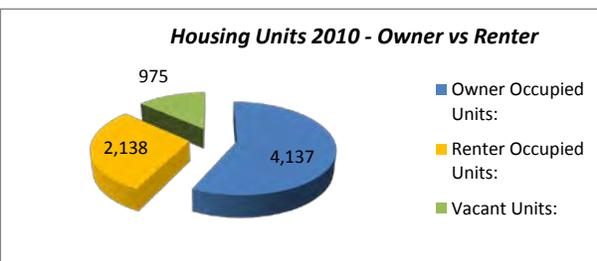
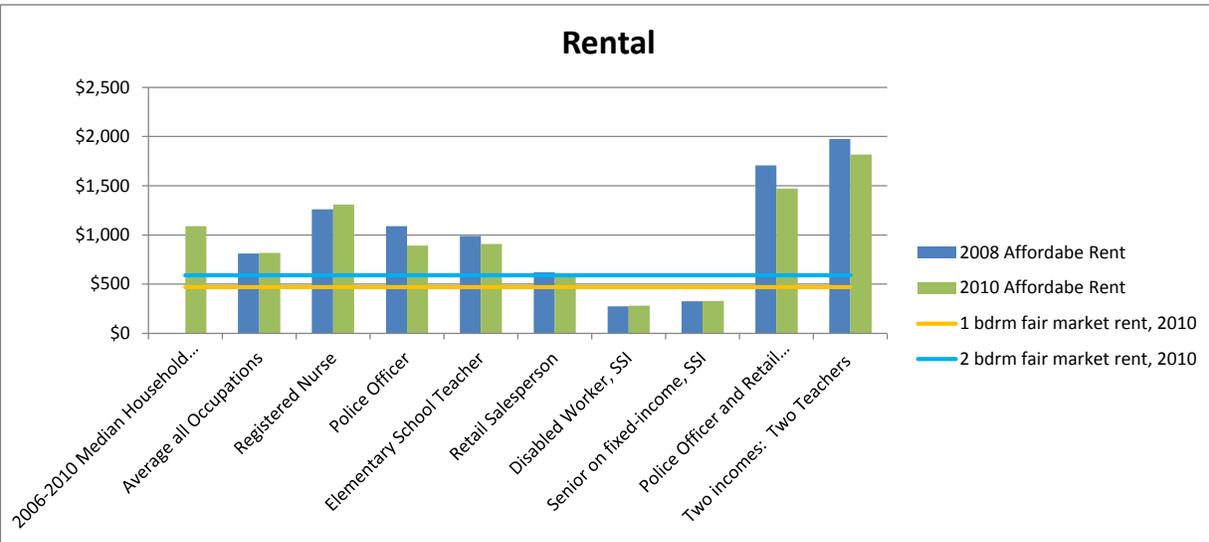
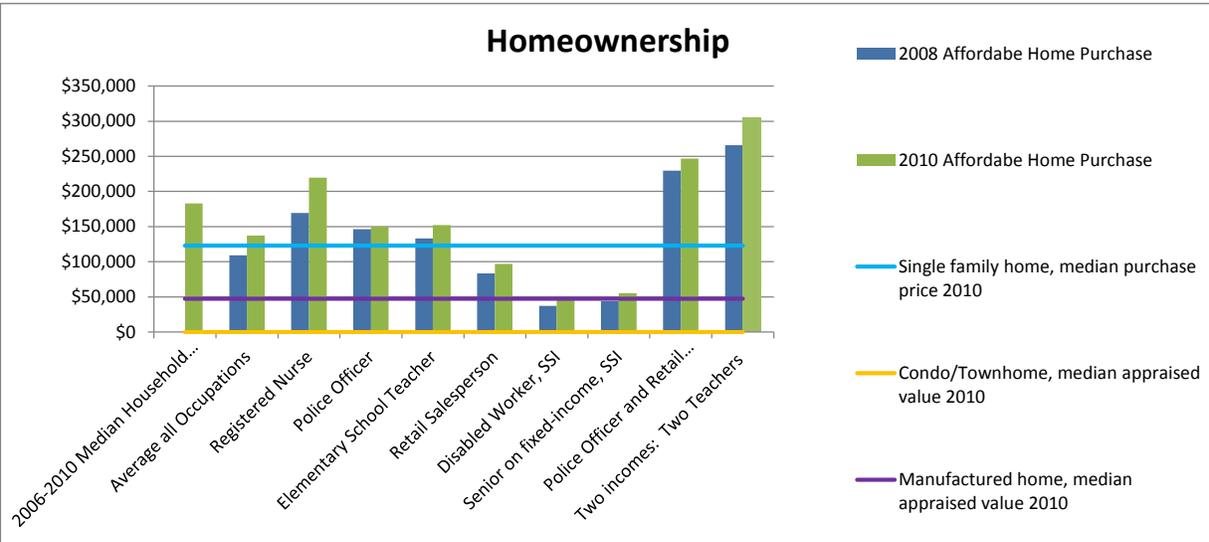
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## Housing Affordability, Attainability and Availability



27% - Persons under 18, percent, 2010  
 13% - Persons over 65, percent, 2010  
 18% - Persons below poverty level, percent, 2010

14.0 - Mean Travel time to work, 2010  
 2,899 - Land area in square miles, 2010  
 5.6 - Persons per square mile, 2010

Havre - County Seat

Hill

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$122,000	\$123,000	0.8%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$41,520	\$47,195	13.7%
1 Bedroom Fair Market Rent	\$445	\$471	5.8%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$43,606	\$182,972	\$1,090
Average all Occupations	\$32,437	\$109,107	\$811	\$32,745	\$137,399	\$819
Registered Nurse	\$50,379	\$169,458	\$1,259	\$52,363	\$219,716	\$1,309
Police Officer	\$43,538	\$146,447	\$1,088	\$35,676	\$149,697	\$892
Elementary School Teacher	\$39,528	\$132,959	\$988	\$36,321	\$152,404	\$908
Retail Salesperson	\$24,777	\$83,341	\$619	\$23,152	\$97,146	\$579
Disabled Worker, SSI	\$11,006	\$37,019	\$275	\$11,200	\$46,995	\$280
Senior on fixed-income, SSI	\$13,033	\$43,840	\$326	\$13,180	\$55,305	\$330
Police Officer and Retail Salesperson	\$68,315	\$229,788	\$1,708	\$58,828	\$246,844	\$1,471
Two incomes: Two Teachers	\$79,056	\$265,918	\$1,976	\$72,642	\$304,807	\$1,816

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	64.4%	65.9%		<i>Total housing units</i>	6,224	741	11.9%	5,483	88.1%
<i>Population:</i>	16,673	16,096	-3.5%	<i>Single-family</i>	4,696	383	6.2%	4,313	69.3%
<i>Owner Occupied Units:</i>	4,155	4,137	-0.4%	<i>Condos &amp; Townhouses</i>	1	0	0.0%	1	0.0%
<i>Renter Occupied Units:</i>	2,302	2,138	-7.1%	<i>Mobile Home</i>	578	11	0.2%	567	9.1%
<i>Total Households:</i>	6,457	6,275	-2.8%	<i>Multifamily</i>	949	347	5.6%	602	9.7%
<i>Vacant Units:</i>	996	975	-2.1%						

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The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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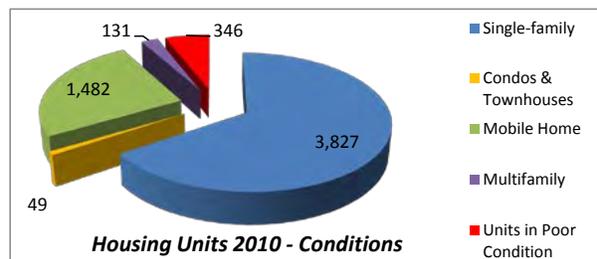
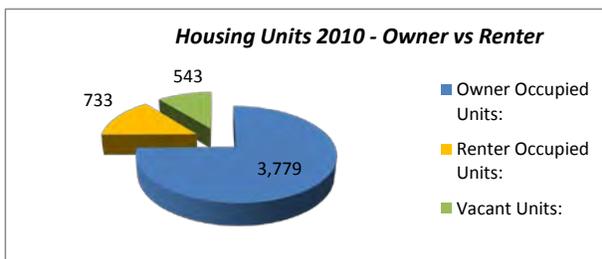
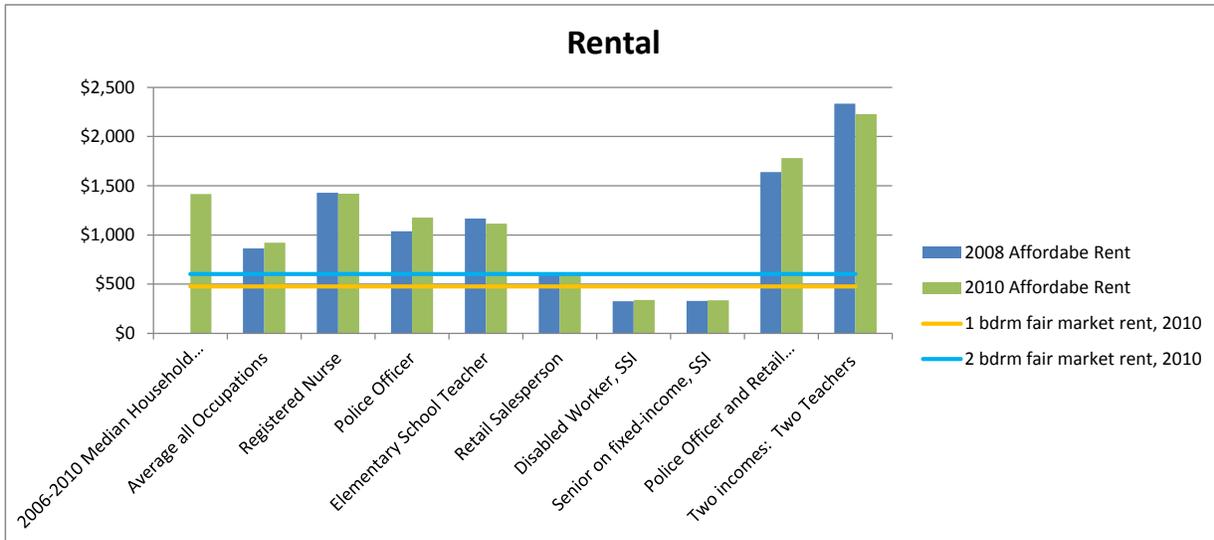
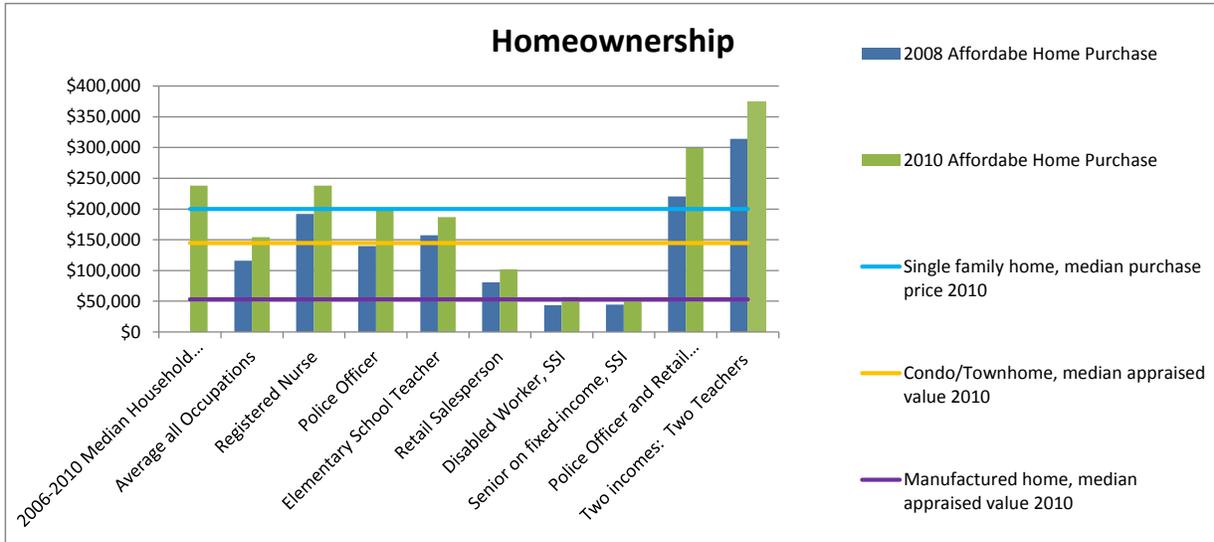
# Jefferson

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

23% - Persons under 18, percent, 2010  
 14% - Persons over 65, percent, 2010  
 13% - Persons below poverty level, percent, 2010

20.1 - Mean Travel time to work, 2010  
 1,656 - Land area in square miles, 2010  
 6.9 - Persons per square mile, 2010

Boulder - County Seat

## Jefferson

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$219,500	\$200,250	-8.8%
Condos & Townhomes Median Appraised Value	\$140,495	\$144,840	3.1%
Manufactured Home Median Appraised Value	\$51,480	\$52,860	2.7%
1 Bedroom Fair Market Rent	\$466	\$475	1.9%
2 Bedroom Fair Market Rent	\$592	\$603	1.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$56,695	\$237,893	\$1,417
Average all Occupations	\$34,452	\$115,885	\$861	\$36,811	\$154,460	\$920
Registered Nurse	\$57,091	\$192,035	\$1,427	\$56,753	\$238,137	\$1,419
Police Officer	\$41,523	\$139,669	\$1,038	\$47,020	\$197,297	\$1,176
Elementary School Teacher	\$46,718	\$157,144	\$1,168	\$44,573	\$187,029	\$1,114
Retail Salesperson	\$23,973	\$80,637	\$599	\$24,283	\$101,892	\$607
Disabled Worker, SSI	\$13,006	\$43,749	\$325	\$13,600	\$57,066	\$340
Senior on fixed-income, SSI	\$13,218	\$44,460	\$330	\$13,473	\$56,533	\$337
Police Officer and Retail Salesperson	\$65,496	\$220,306	\$1,637	\$71,303	\$299,189	\$1,783
Two incomes: Two Teachers	\$93,436	\$314,287	\$2,336	\$89,146	\$374,059	\$2,229

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
Homeownership rates:	83.2%	83.8%		Total housing units	5,835	346	5.9%	5,489	94.1%
Population:	10,049	11,406	13.5%	Single-family	4,051	224	3.8%	3,827	65.6%
Owner Occupied Units:	3,116	3,779	21.3%	Condos & Townhouses	49	0	0.0%	49	0.8%
Renter Occupied Units:	631	733	16.2%	Mobile Home	1,505	23	0.4%	1,482	25.4%
Total Households:	3,747	4,512	20.4%	Multifamily	230	99	1.7%	131	2.2%
Vacant Units:	452	543	20.1%						

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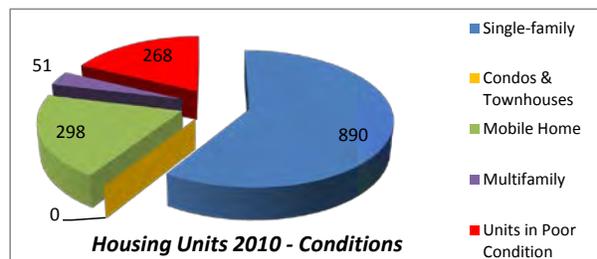
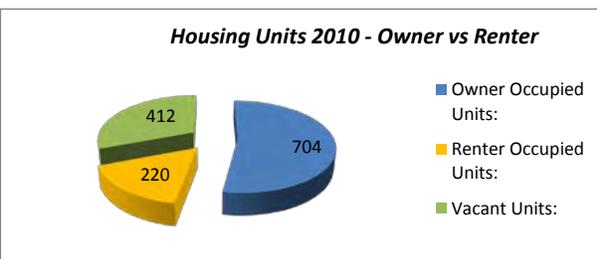
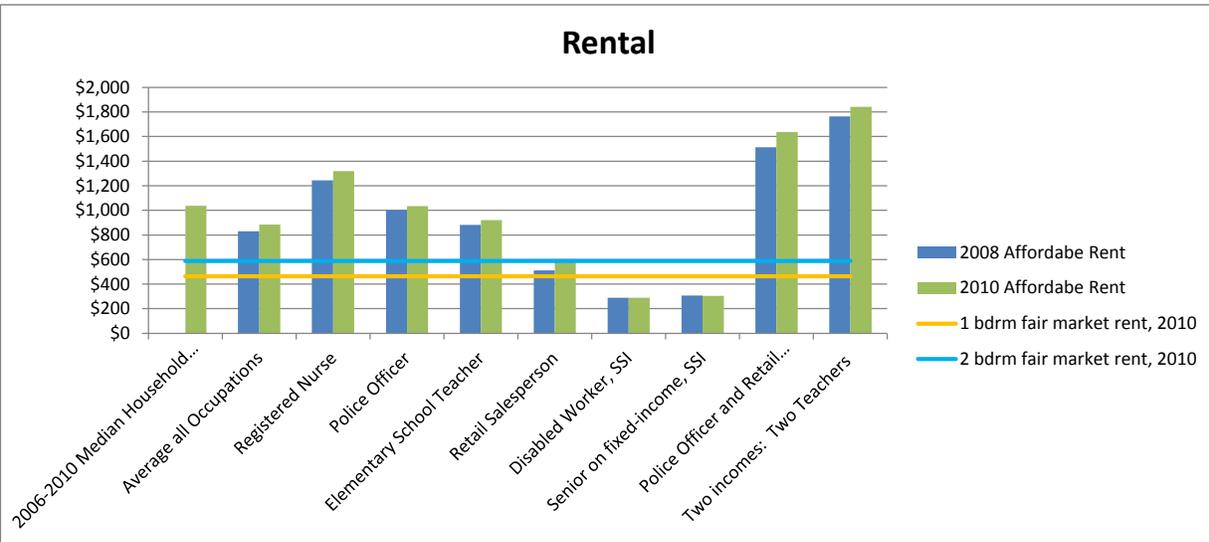
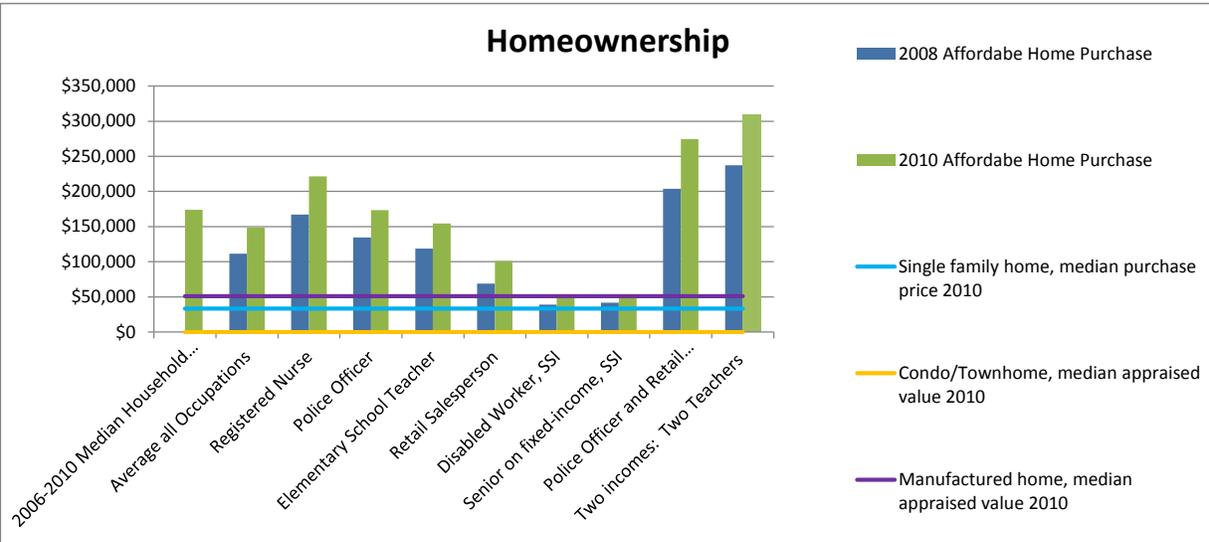
# Judith Basin

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

21% - Persons under 18, percent, 2010  
 21% - Persons over 65, percent, 2010  
 10% - Persons below poverty level, percent, 2010

18.2 - Mean Travel time to work, 2010  
 1,870 - Land area in square miles, 2010  
 1.1 - Persons per square mile, 2010

Stanford - County Seat

Judith Basin

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$36,000	\$33,250	-7.6%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$50,670	\$50,950	0.6%
1 Bedroom Fair Market Rent	\$439	\$464	5.7%
2 Bedroom Fair Market Rent	\$557	\$588	5.6%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$41,473	\$174,022	\$1,037
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$11,564	\$38,896	\$289	\$11,520	\$48,338	\$288
Senior on fixed-income, SSI	\$12,338	\$41,501	\$308	\$12,158	\$51,015	\$304
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
Two incomes: Two Teachers	\$70,580	\$237,407	\$1,765	\$73,622	\$308,920	\$1,841

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue				
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
Homeownership rates:	77.2%	76.2%		1,507	268	17.8%	1,239	82.2%
Population:	2,329	2,072	-11.0%	1,151	261	17.3%	890	59.1%
Owner Occupied Units:	733	704	-4.0%	0	0	0.0%	0	0.0%
Renter Occupied Units:	218	220	0.9%	305	7	0.5%	298	19.8%
Total Households:	951	924	-2.8%	51	0	0.0%	51	3.4%
Vacant Units:	374	412	10.2%					

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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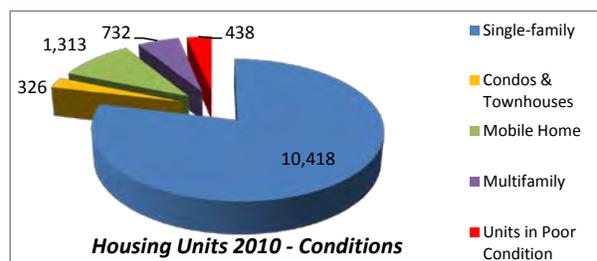
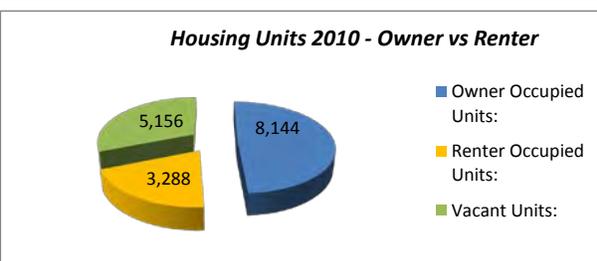
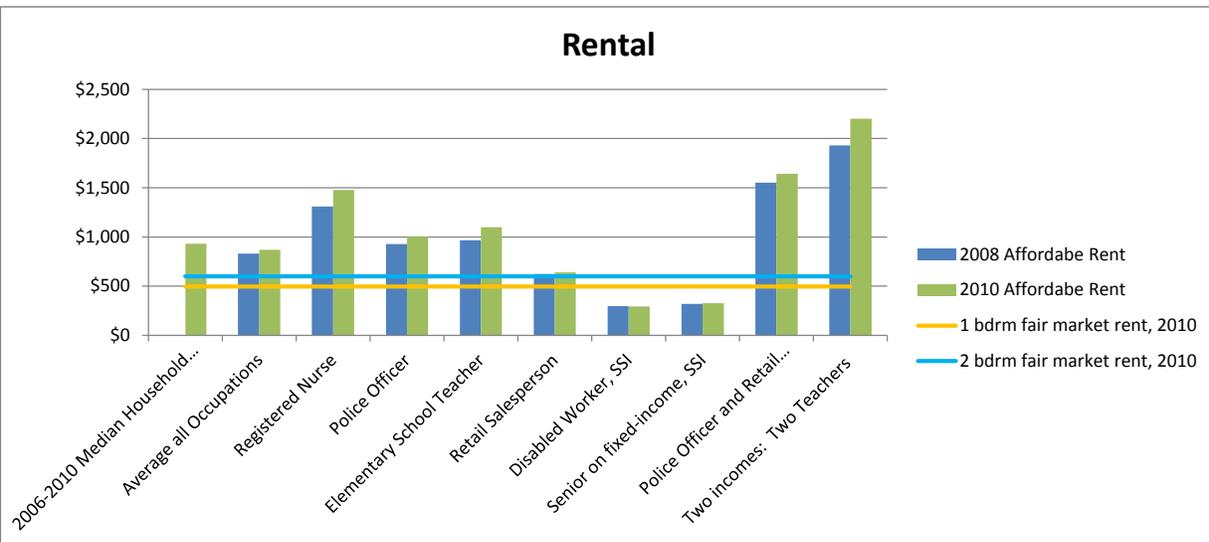
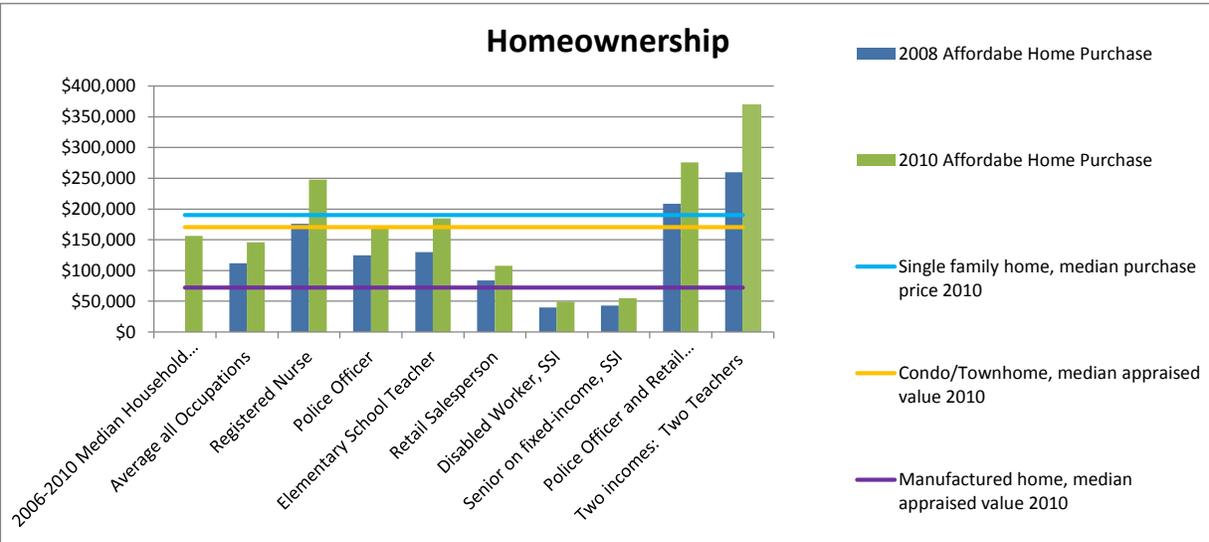
# Lake

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



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25% - Persons under 18, percent, 2010  
 17% - Persons over 65, percent, 2010  
 22% - Persons below poverty level, percent, 2010

18.9 - Mean Travel time to work, 2010  
 1,490 - Land area in square miles, 2010  
 19.3 - Persons per square mile, 2010

Polson - County Seat

## Lake

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$200,000	\$190,000	-5.0%
Condos & Townhomes Median Appraised Value	\$176,435	\$170,790	-3.2%
Manufactured Home Median Appraised Value	\$72,855	\$72,170	-0.9%
1 Bedroom Fair Market Rent	\$486	\$494	1.6%
2 Bedroom Fair Market Rent	\$589	\$599	1.7%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	<i>Not Available</i>			\$37,274	\$156,403	\$932
Average all Occupations	\$33,268	\$111,902	\$832	\$34,786	\$145,963	\$870
Registered Nurse	\$52,376	\$176,175	\$1,309	\$59,144	\$248,170	\$1,479
Police Officer	\$37,049	\$124,620	\$926	\$40,114	\$168,319	\$1,003
Elementary School Teacher	\$38,615	\$129,888	\$965	\$44,011	\$184,671	\$1,100
Retail Salesperson	\$24,955	\$83,940	\$624	\$25,627	\$107,531	\$641
Disabled Worker, SSI	\$11,907	\$40,051	\$298	\$11,729	\$49,213	\$293
Senior on fixed-income, SSI	\$12,754	\$42,899	\$319	\$13,035	\$54,695	\$326
Police Officer and Retail Salesperson	\$62,004	\$208,560	\$1,550	\$65,741	\$275,851	\$1,644
Two incomes: Two Teachers	\$77,230	\$259,776	\$1,931	\$88,022	\$369,342	\$2,201

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Total housing units</i>				13,227	438	3.3%	12,789	96.7%	
<i>Homeownership rates:</i>	71.5%	71.2%		<i>Single-family</i>	10,599	181	1.4%	10,418	78.8%
<i>Population:</i>	26,507	28,746	8.4%	<i>Condos &amp; Townhouses</i>	328	2	0.0%	326	2.5%
<i>Owner Occupied Units:</i>	7,278	8,144	11.9%	<i>Mobile Home</i>	1,507	194	1.5%	1,313	9.9%
<i>Renter Occupied Units:</i>	2,914	3,288	12.8%	<i>Multifamily</i>	793	61	0.5%	732	5.5%
<i>Total Households:</i>	10,192	11,432	12.2%						
<i>Vacant Units:</i>	3,413	5,156	51.1%						

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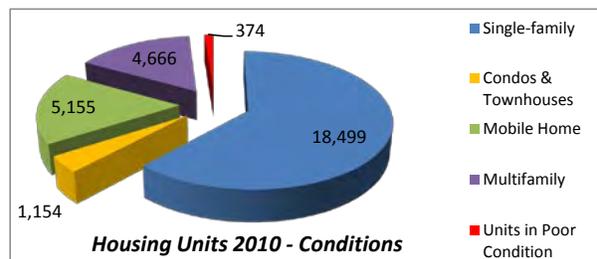
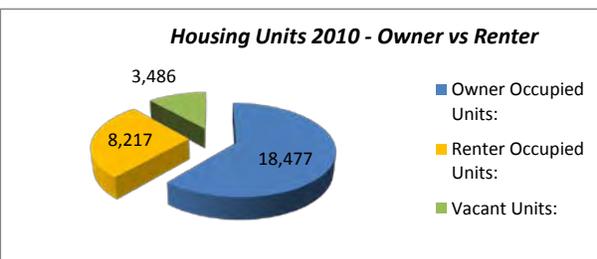
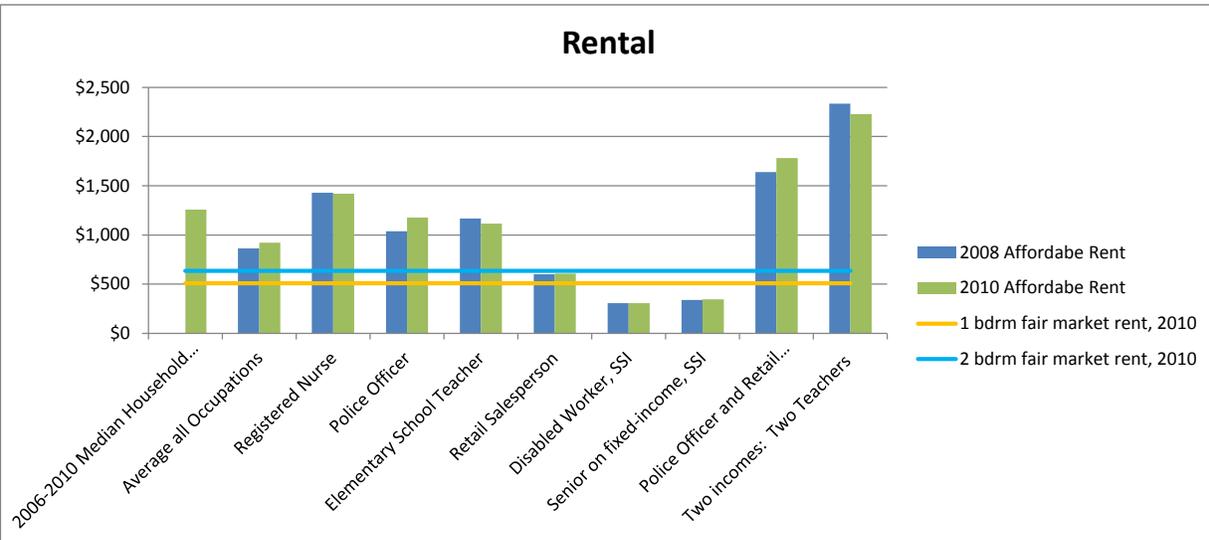
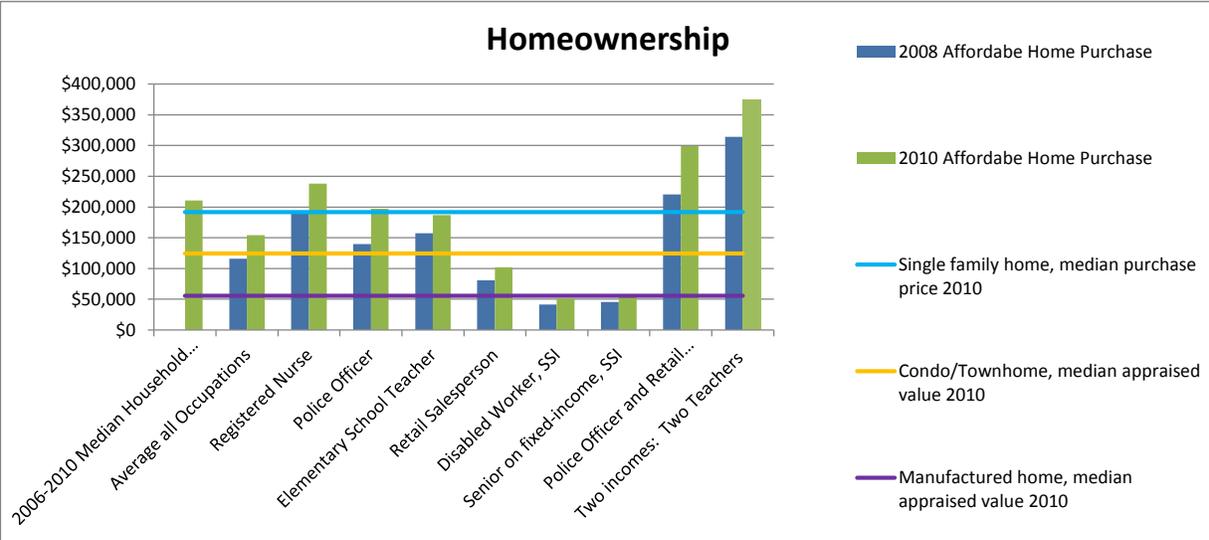
# Lewis and Clark

Housing Data and Statistics



Data was collected by the Housing Coordinating Team for this White Paper in an effort to document the availability and affordability of decent housing for Montana residents. The intent is to give decision-makers information to address current problems and improve housing options for the future.

## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

23% - Persons under 18, percent, 2010  
 14% - Persons over 65, percent, 2010  
 10% - Persons below poverty level, percent, 2010

17.3 - Mean Travel time to work, 2010  
 3,459 - Land area in square miles, 2010  
 18.3 - Persons per square mile, 2010

Helena - County Seat

Lewis and Clark

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$199,500	\$192,000	-3.8%
Condos & Townhomes Median Appraised Value	\$124,390	\$124,540	0.1%
Manufactured Home Median Appraised Value	\$55,410	\$55,465	0.1%
1 Bedroom Fair Market Rent	\$501	\$509	1.6%
2 Bedroom Fair Market Rent	\$626	\$636	1.6%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$50,238	\$210,800	\$1,256
Average all Occupations	\$34,452	\$115,885	\$861	\$36,811	\$154,460	\$920
Registered Nurse	\$57,091	\$192,035	\$1,427	\$56,753	\$238,137	\$1,419
Police Officer	\$41,523	\$139,669	\$1,038	\$47,020	\$197,297	\$1,176
Elementary School Teacher	\$46,718	\$157,144	\$1,168	\$44,573	\$187,029	\$1,114
Retail Salesperson	\$23,973	\$80,637	\$599	\$24,283	\$101,892	\$607
Disabled Worker, SSI	\$12,252	\$41,211	\$306	\$12,206	\$51,216	\$305
Senior on fixed-income, SSI	\$13,507	\$45,434	\$338	\$13,791	\$57,866	\$345
Police Officer and Retail Salesperson	\$65,496	\$220,306	\$1,637	\$71,303	\$299,189	\$1,783
Two incomes: Two Teachers	\$93,436	\$314,287	\$2,336	\$89,146	\$374,059	\$2,229

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
Homeownership rates:	70.0%	69.2%		Total housing units	29,848	374	1.3%	29,474	98.7%
Population:	55,716	63,395	13.8%	Single-family	18,790	291	1.0%	18,499	62.0%
Owner Occupied Units:	16,008	18,477	15.4%	Condos & Townhouses	1,154	0	0.0%	1,154	3.9%
Renter Occupied Units:	6,842	8,217	20.1%	Mobile Home	5,238	83	0.3%	5,155	17.3%
Total Households:	22,850	26,694	16.8%	Multifamily	4,666	0	0.0%	4,666	15.6%
Vacant Units:	2,822	3,486	23.5%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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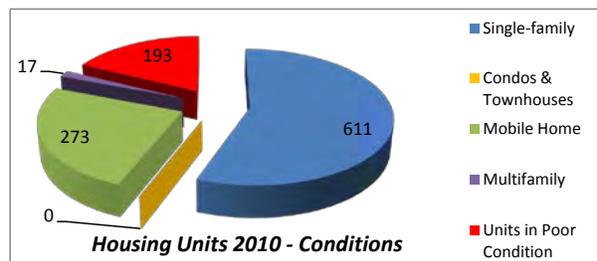
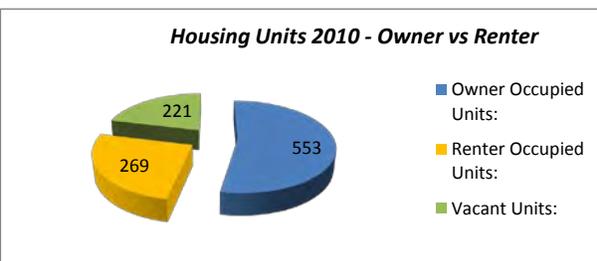
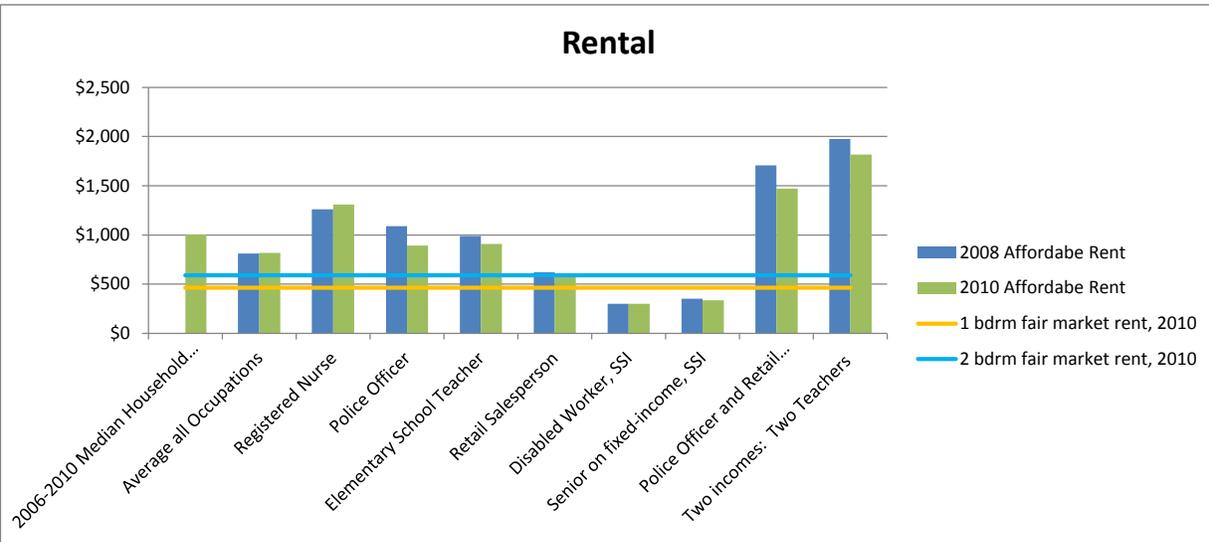
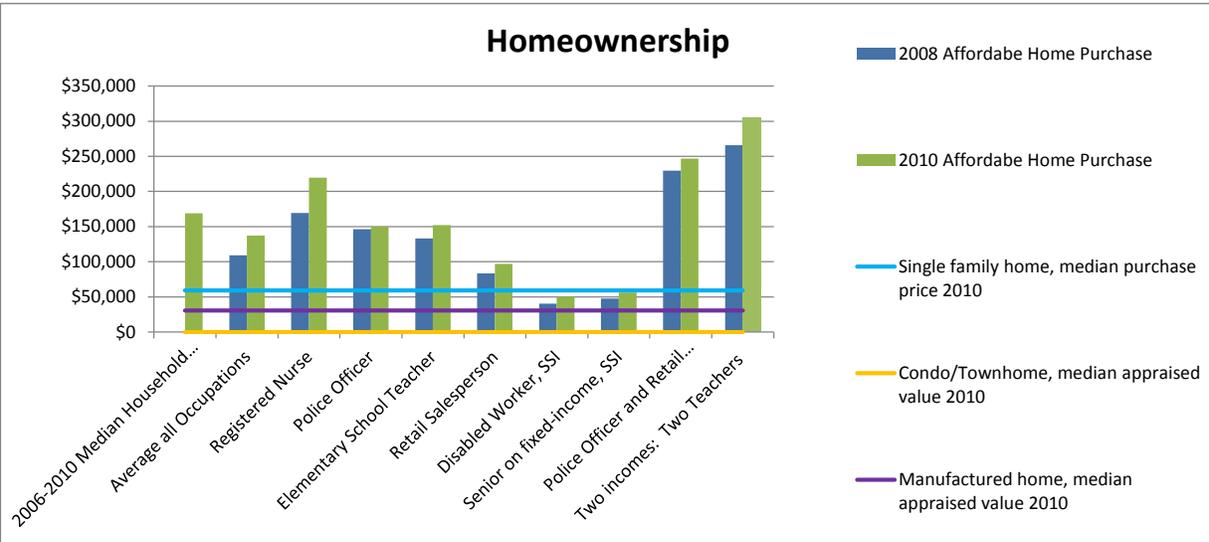
# Liberty

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

22% - Persons under 18, percent, 2010  
 20% - Persons over 65, percent, 2010  
 20% - Persons below poverty level, percent, 2010

18.0 - Mean Travel time to work, 2010  
 1,430 - Land area in square miles, 2010  
 1.6 - Persons per square mile, 2010

Chester - County Seat

Liberty

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$66,500	\$59,000	-11.3%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$28,995	\$30,580	5.5%
1 Bedroom Fair Market Rent	\$439	\$464	5.7%
2 Bedroom Fair Market Rent	\$557	\$588	5.6%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$40,212	\$168,730	\$1,005
Average all Occupations	\$32,437	\$109,107	\$811	\$32,745	\$137,399	\$819
Registered Nurse	\$50,379	\$169,458	\$1,259	\$52,363	\$219,716	\$1,309
Police Officer	\$43,538	\$146,447	\$1,088	\$35,676	\$149,697	\$892
Elementary School Teacher	\$39,528	\$132,959	\$988	\$36,321	\$152,404	\$908
Retail Salesperson	\$24,777	\$83,341	\$619	\$23,152	\$97,146	\$579
Disabled Worker, SSI	\$12,000	\$40,364	\$300	\$12,000	\$50,352	\$300
Senior on fixed-income, SSI	\$14,083	\$47,370	\$352	\$13,378	\$56,133	\$334
Police Officer and Retail Salesperson	\$68,315	\$229,788	\$1,708	\$58,828	\$246,844	\$1,471
Two incomes: Two Teachers	\$79,056	\$265,918	\$1,976	\$72,642	\$304,807	\$1,816

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
	2000	2010	% Chg						
Homeownership rates:	71.9%	67.3%		Total housing units	1,094	193	17.6%	901	82.4%
Population:	2,158	2,339	8.4%	Single-family	711	100	9.1%	611	55.9%
Owner Occupied Units:	594	553	-6.9%	Condos & Townhouses	0	0	0.0%	0	0.0%
Renter Occupied Units:	239	269	12.6%	Mobile Home	283	10	0.9%	273	25.0%
Total Households:	833	822	-1.3%	Multifamily	100	83	7.6%	17	1.6%
Vacant Units:	237	221	-6.8%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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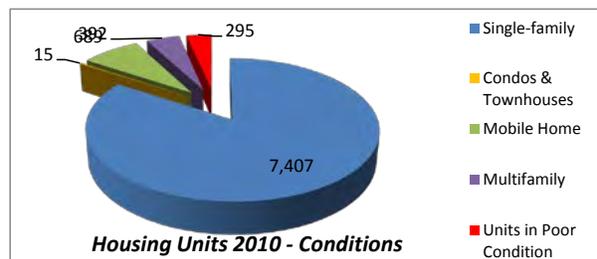
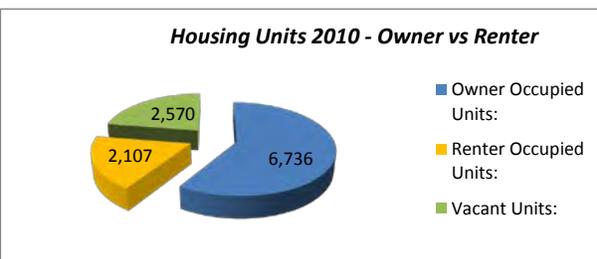
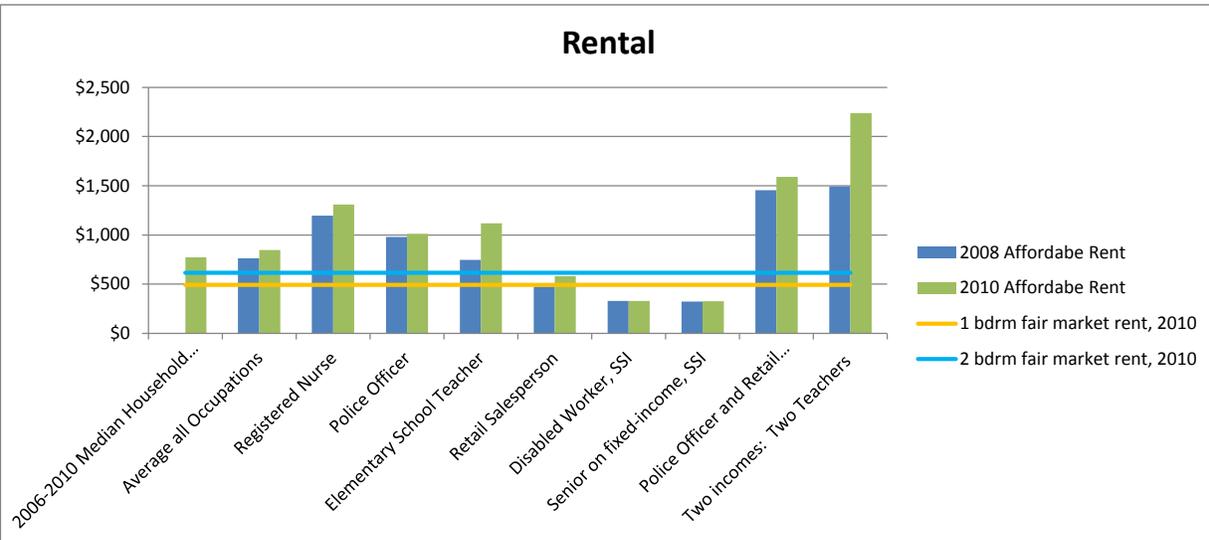
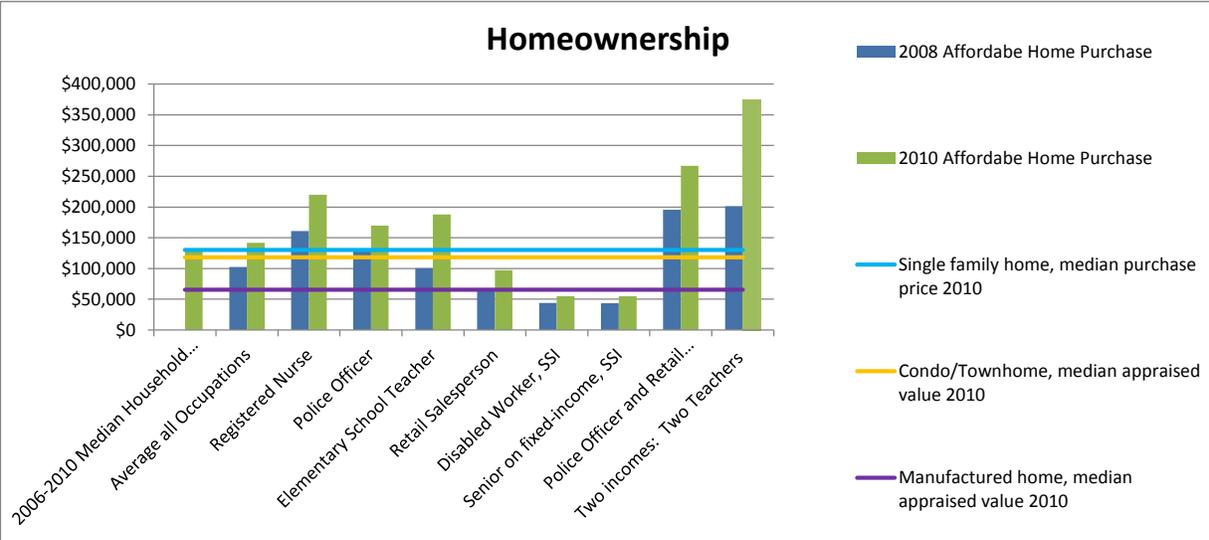
# Lincoln

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

20% - Persons under 18, percent, 2010  
 21% - Persons over 65, percent, 2010  
 19% - Persons below poverty level, percent, 2010

16.4 - Mean Travel time to work, 2010  
 3,613 - Land area in square miles, 2010  
 5.4 - Persons per square mile, 2010

Libby - County Seat

## Lincoln

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$182,400	\$130,000	-28.7%
Condos & Townhomes Median Appraised Value	\$136,330	\$118,480	-13.1%
Manufactured Home Median Appraised Value	\$65,060	\$65,270	0.3%
1 Bedroom Fair Market Rent	\$482	\$491	1.9%
2 Bedroom Fair Market Rent	\$603	\$614	1.8%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$30,823	\$129,334	\$771
Average all Occupations	\$30,451	\$102,427	\$761	\$33,841	\$141,998	\$846
Registered Nurse	\$47,895	\$161,103	\$1,197	\$52,373	\$219,758	\$1,309
Police Officer	\$39,190	\$131,822	\$980	\$40,405	\$169,540	\$1,010
Elementary School Teacher	\$29,899	\$100,570	\$747	\$44,725	\$187,667	\$1,118
Retail Salesperson	\$18,966	\$63,795	\$474	\$23,231	\$97,478	\$581
Disabled Worker, SSI	\$13,148	\$44,227	\$329	\$13,133	\$55,106	\$328
Senior on fixed-income, SSI	\$12,874	\$43,304	\$322	\$13,092	\$54,933	\$327
Police Officer and Retail Salesperson	\$58,156	\$195,617	\$1,454	\$63,636	\$267,018	\$1,591
Two incomes: Two Teachers	\$59,798	\$201,140	\$1,495	\$89,450	\$375,334	\$2,236

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	76.5%	76.2%		<i>Total housing units</i>	8,798	295	3.4%	8,503	96.6%
<i>Population:</i>	18,837	19,687	4.5%	<i>Single-family</i>	7,695	288	3.3%	7,407	84.2%
<i>Owner Occupied Units:</i>	5,945	6,736	13.3%	<i>Condos &amp; Townhouses</i>	15	0	0.0%	15	0.2%
<i>Renter Occupied Units:</i>	1,819	2,107	15.8%	<i>Mobile Home</i>	696	7	0.1%	689	7.8%
<i>Total Households:</i>	7,764	8,843	13.9%	<i>Multifamily</i>	392	0	0.0%	392	4.5%
<i>Vacant Units:</i>	1,555	2,570	65.3%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

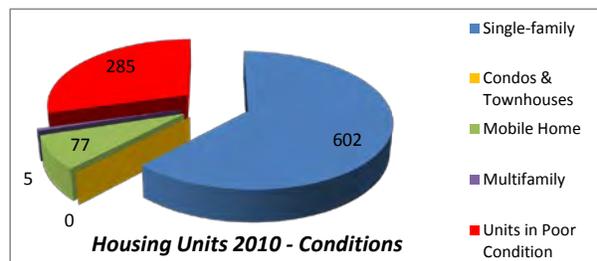
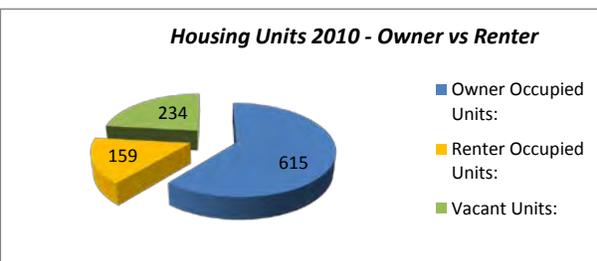
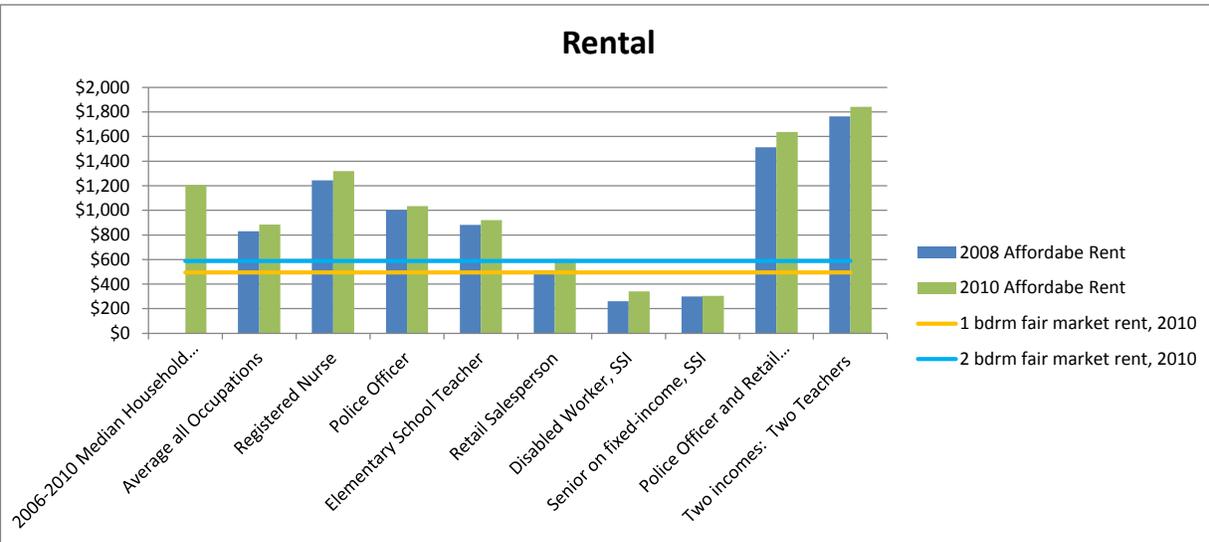
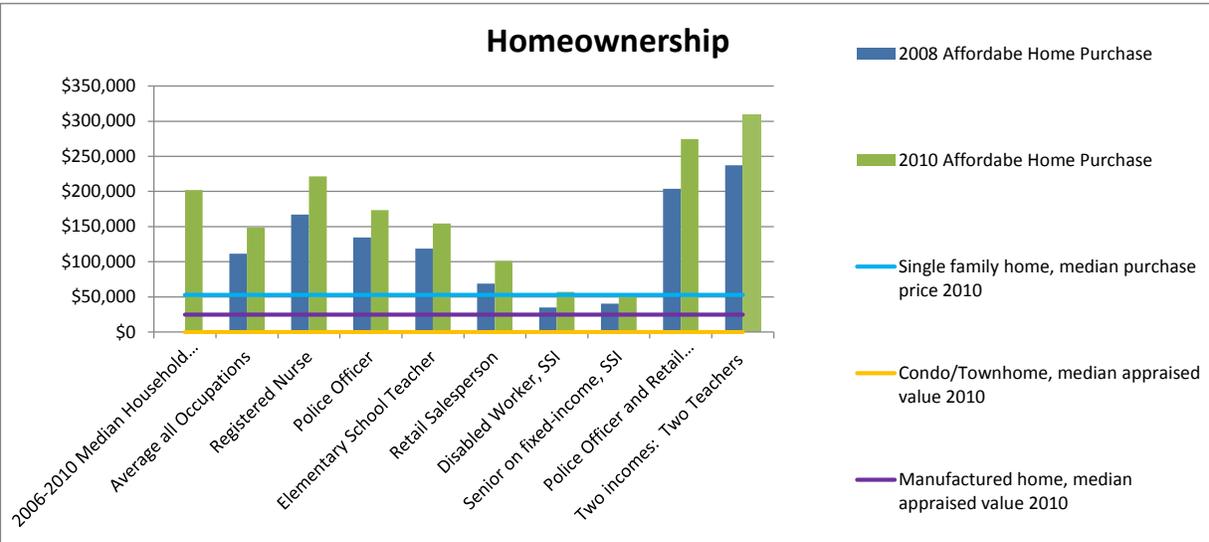
The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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## Housing Affordability, Attainability and Availability



21% - Persons under 18, percent, 2010  
 22% - Persons over 65, percent, 2010  
 9% - Persons below poverty level, percent, 2010

16.5 - Mean Travel time to work, 2010  
 2,643 - Land area in square miles, 2010  
 0.7 - Persons per square mile, 2010

Circle - County Seat

McCone

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$64,500	\$53,000	-17.8%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$46,290	\$24,815	-46.4%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$48,167	\$202,110	\$1,204
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$10,400	\$34,982	\$260	\$13,600	\$57,066	\$340
Senior on fixed-income, SSI	\$12,000	\$40,364	\$300	\$12,144	\$50,956	\$304
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
Two incomes: Two Teachers	\$70,580	\$237,407	\$1,765	\$73,622	\$308,920	\$1,841

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census	Unit Condition Data, 2010 MT Dept of Revenue							
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
Homeownership rates:	77.7%	79.5%		969	285	29.4%	684	70.6%
Population:	1,977	1,734	-12.3%	857	255	26.3%	602	62.1%
Owner Occupied Units:	632	615	-2.7%	0	0	0.0%	0	0.0%
Renter Occupied Units:	178	159	-10.7%	83	6	0.6%	77	7.9%
Total Households:	810	774	-4.4%	29	24	2.5%	5	0.5%
Vacant Units:	277	234	-15.5%					

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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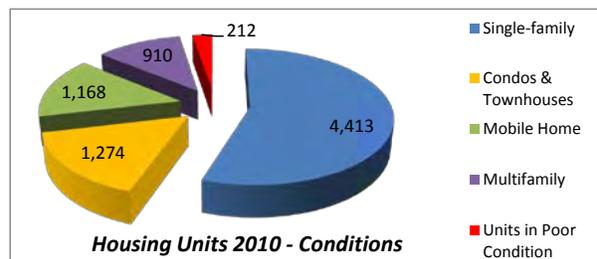
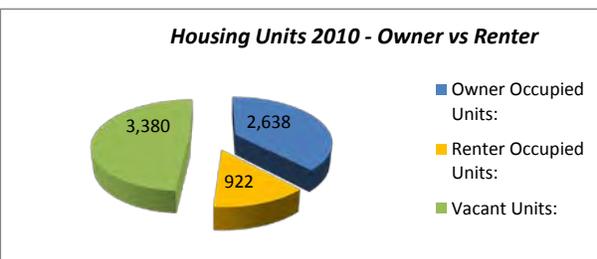
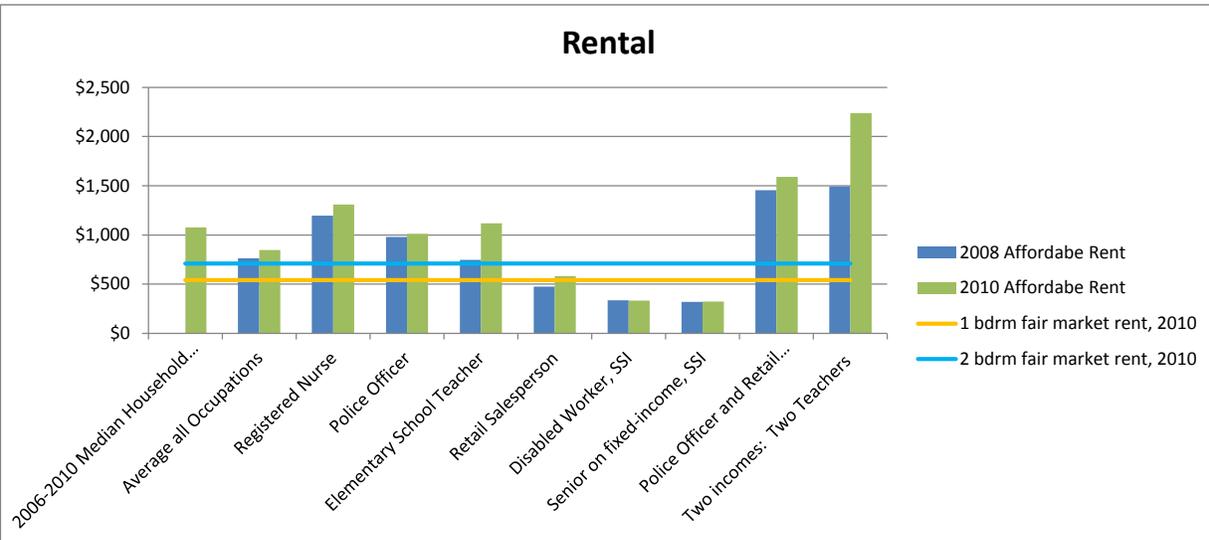
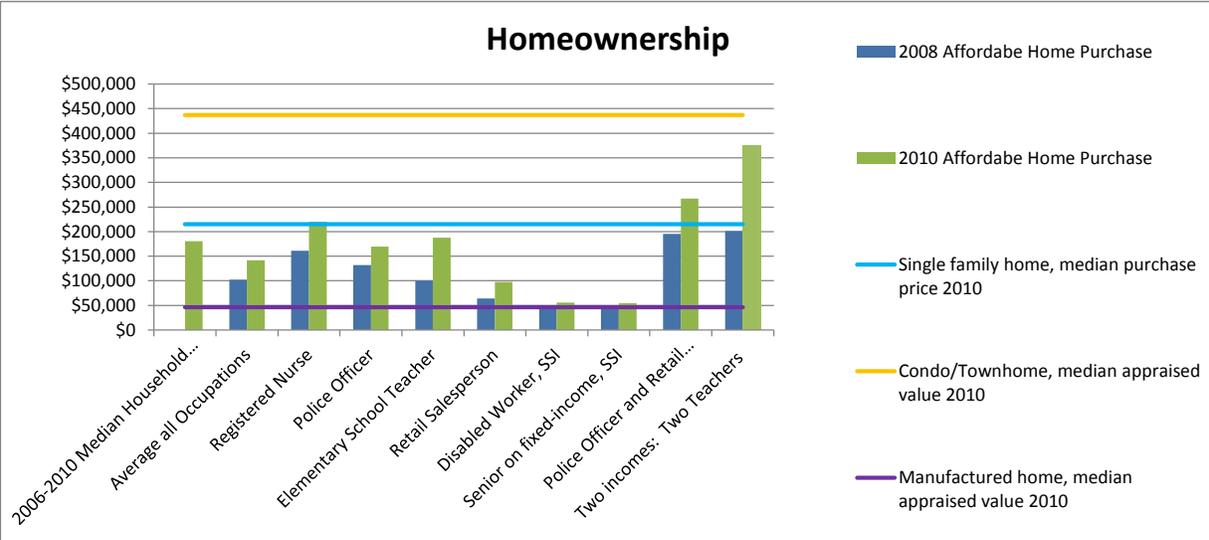
# Madison

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

18% - Persons under 18, percent, 2010  
 21% - Persons over 65, percent, 2010  
 12% - Persons below poverty level, percent, 2010

19.4 - Mean Travel time to work, 2010  
 3,587 - Land area in square miles, 2010  
 2.1 - Persons per square mile, 2010

Virginia City - County Seat

## Madison

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$220,000	\$215,000	-2.3%
Condos & Townhomes Median Appraised Value	\$432,590	\$436,740	1.0%
Manufactured Home Median Appraised Value	\$24,815	\$46,290	86.5%
1 Bedroom Fair Market Rent	\$531	\$540	1.7%
2 Bedroom Fair Market Rent	\$698	\$710	1.7%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$42,998	\$180,421	\$1,075
Average all Occupations	\$30,451	\$102,427	\$761	\$33,841	\$141,998	\$846
Registered Nurse	\$47,895	\$161,103	\$1,197	\$52,373	\$219,758	\$1,309
Police Officer	\$39,190	\$131,822	\$980	\$40,405	\$169,540	\$1,010
Elementary School Teacher	\$29,899	\$100,570	\$747	\$44,725	\$187,667	\$1,118
Retail Salesperson	\$18,966	\$63,795	\$474	\$23,231	\$97,478	\$581
Disabled Worker, SSI	\$13,407	\$45,096	\$335	\$13,309	\$55,845	\$333
Senior on fixed-income, SSI	\$12,815	\$43,107	\$320	\$12,940	\$54,297	\$324
Police Officer and Retail Salesperson	\$58,156	\$195,617	\$1,454	\$63,636	\$267,018	\$1,591
Two incomes: Two Teachers	\$59,798	\$201,140	\$1,495	\$89,450	\$375,334	\$2,236

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Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
Homeownership rates:	70.4%	74.1%		Total housing units	7,977	212	2.7%	7,765	97.3%
Population:	6,851	7,691	12.3%	Single-family	4,573	160	2.0%	4,413	55.3%
Owner Occupied Units:	2,082	2,638	26.7%	Condos & Townhouses	1,276	2	0.0%	1,274	16.0%
Renter Occupied Units:	874	922	5.5%	Mobile Home	1,218	50	0.6%	1,168	14.6%
Total Households:	2,956	3,560	20.4%	Multifamily	910	0	0.0%	910	11.4%
Vacant Units:	1,715	3,380	97.1%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

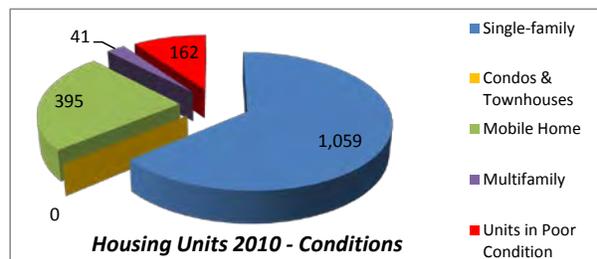
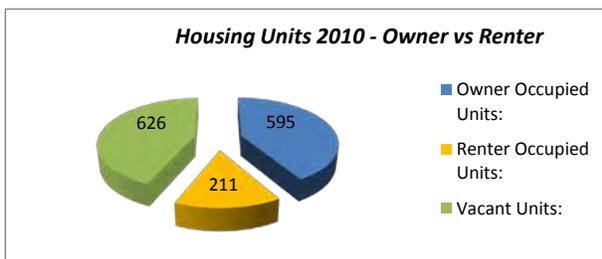
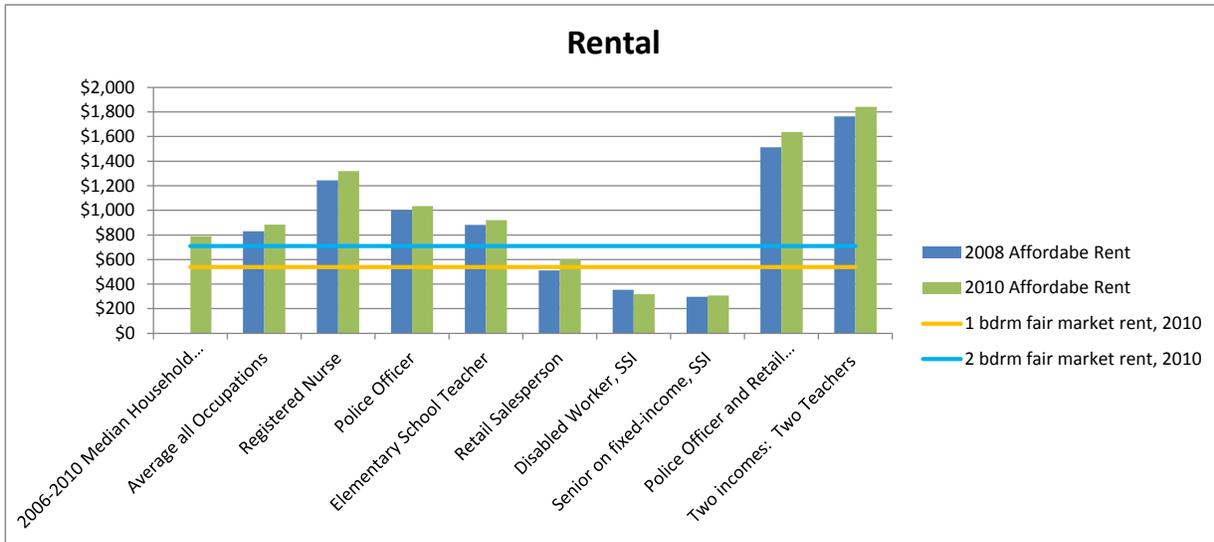
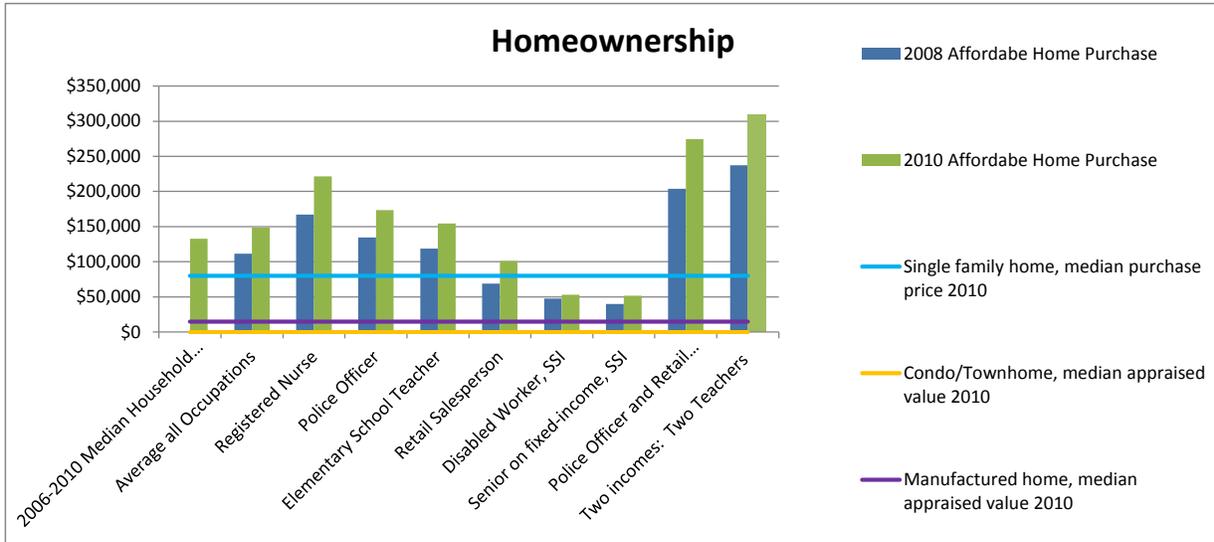
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## Housing Affordability, Attainability and Availability



19% - Persons under 18, percent, 2010  
 23% - Persons over 65, percent, 2010  
 19% - Persons below poverty level, percent, 2010

17.8 - Mean Travel time to work, 2010  
 2,392 - Land area in square miles, 2010  
 0.8 - Persons per square mile, 2010

White Sulphur Springs - County Seat

Meagher

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$76,750	\$80,000	4.2%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$14,905	\$14,930	0.2%
1 Bedroom Fair Market Rent	\$531	\$540	1.7%
2 Bedroom Fair Market Rent	\$698	\$710	1.7%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	<i>Not Available</i>			\$31,577	\$132,498	\$789
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$14,182	\$47,703	\$355	\$12,686	\$53,230	\$317
Senior on fixed-income, SSI	\$11,897	\$40,018	\$297	\$12,284	\$51,545	\$307
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
Two incomes: Two Teachers	\$70,580	\$237,407	\$1,765	\$73,622	\$308,920	\$1,841

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue				
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
<i>Total housing units</i>				1,657	162	9.8%	1,495	90.2%
<i>Homeownership rates:</i>	73.2%	73.8%		<i>Single-family</i>	1,183	7.5%	1,059	63.9%
<i>Population:</i>	1,932	1,891	-2.1%	<i>Condos &amp; Townhouses</i>	0	0.0%	0	0.0%
<i>Owner Occupied Units:</i>	588	595	1.2%	<i>Mobile Home</i>	407	0.7%	395	23.8%
<i>Renter Occupied Units:</i>	215	211	-1.9%	<i>Multifamily</i>	67	1.6%	41	2.5%
<i>Total Households:</i>	803	806	0.4%					
<i>Vacant Units:</i>	560	626	11.8%					

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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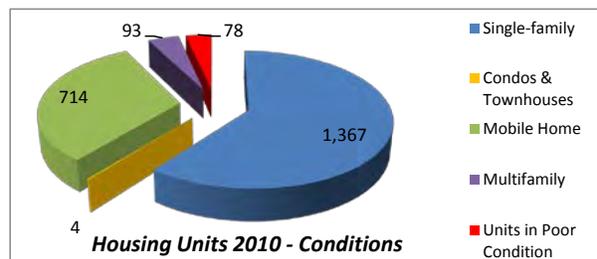
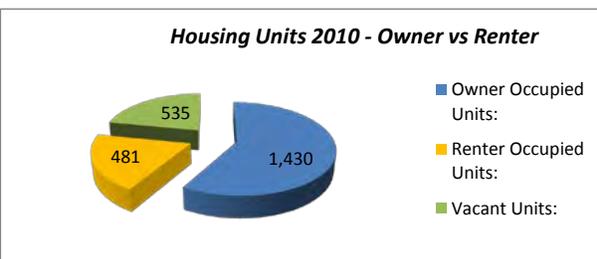
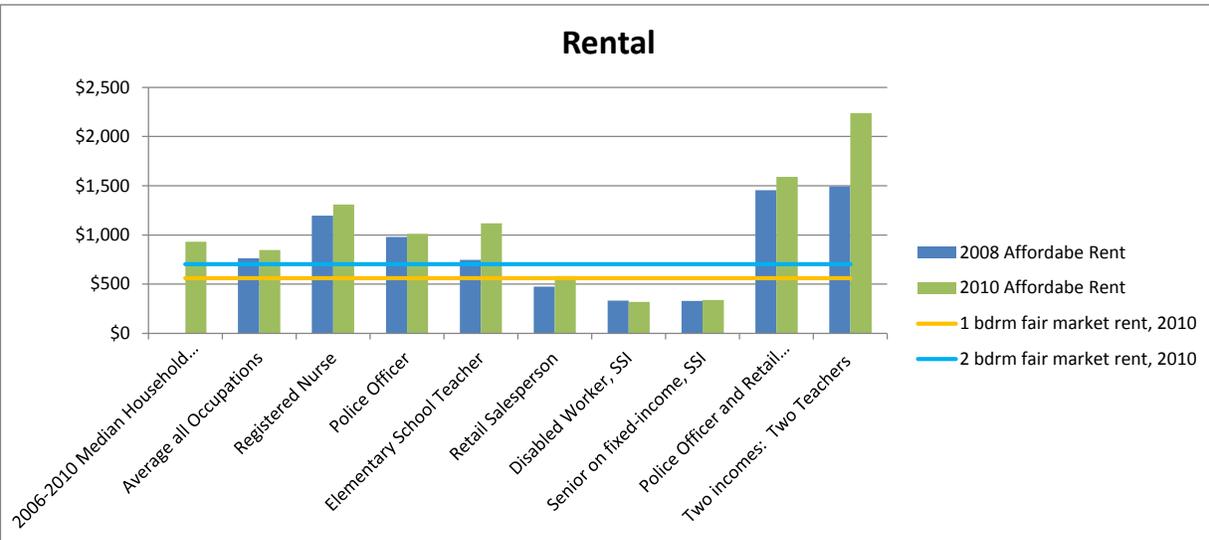
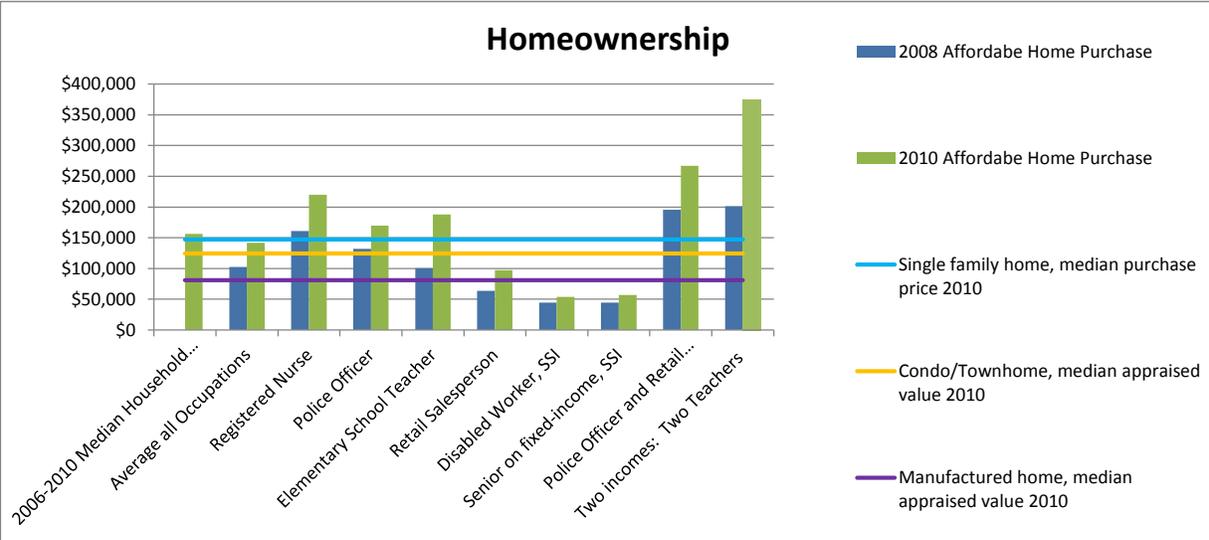
# Mineral

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

18% - Persons under 18, percent, 2010  
 22% - Persons over 65, percent, 2010  
 19% - Persons below poverty level, percent, 2010

19.2 - Mean Travel time to work, 2010  
 1,219 - Land area in square miles, 2010  
 3.5 - Persons per square mile, 2010

Superior - County Seat

## Mineral

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$168,500	\$147,500	-12.5%
Condos & Townhomes Median Appraised Value	\$124,630	\$124,630	0.0%
Manufactured Home Median Appraised Value	\$79,270	\$80,790	1.9%
1 Bedroom Fair Market Rent	\$552	\$561	1.6%
2 Bedroom Fair Market Rent	\$692	\$704	1.7%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$37,256	\$156,327	\$931
Average all Occupations	\$30,451	\$102,427	\$761	\$33,841	\$141,998	\$846
Registered Nurse	\$47,895	\$161,103	\$1,197	\$52,373	\$219,758	\$1,309
Police Officer	\$39,190	\$131,822	\$980	\$40,405	\$169,540	\$1,010
Elementary School Teacher	\$29,899	\$100,570	\$747	\$44,725	\$187,667	\$1,118
Retail Salesperson	\$18,966	\$63,795	\$474	\$23,231	\$97,478	\$581
Disabled Worker, SSI	\$13,228	\$44,494	\$331	\$12,800	\$53,709	\$320
Senior on fixed-income, SSI	\$13,168	\$44,293	\$329	\$13,566	\$56,923	\$339
Police Officer and Retail Salesperson	\$58,156	\$195,617	\$1,454	\$63,636	\$267,018	\$1,591
Two incomes: Two Teachers	\$59,798	\$201,140	\$1,495	\$89,450	\$375,334	\$2,236

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census	Unit Condition Data, 2010 MT Dept of Revenue							
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
<i>Total housing units</i>				2,256	78	3.5%	2,178	96.5%
<i>Homeownership rates:</i>	73.0%	74.8%		<i>Single-family</i>	1,439	3.2%	1,367	60.6%
<i>Population:</i>	3,884	4,223	8.7%	<i>Condos &amp; Townhouses</i>	4	0.0%	4	0.2%
<i>Owner Occupied Units:</i>	1,162	1,430	23.1%	<i>Mobile Home</i>	717	0.1%	714	31.6%
<i>Renter Occupied Units:</i>	422	481	14.0%	<i>Multifamily</i>	96	0.1%	93	4.1%
<i>Total Households:</i>	1,584	1,911	20.6%					
<i>Vacant Units:</i>	377	535	41.9%					

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The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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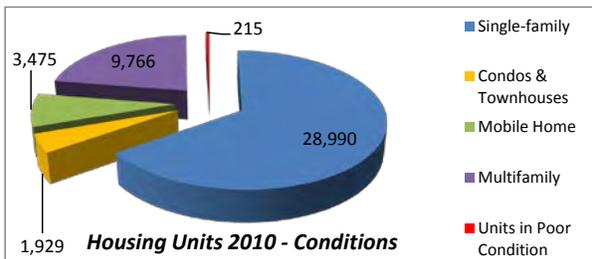
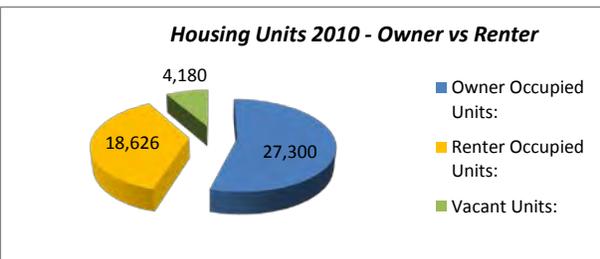
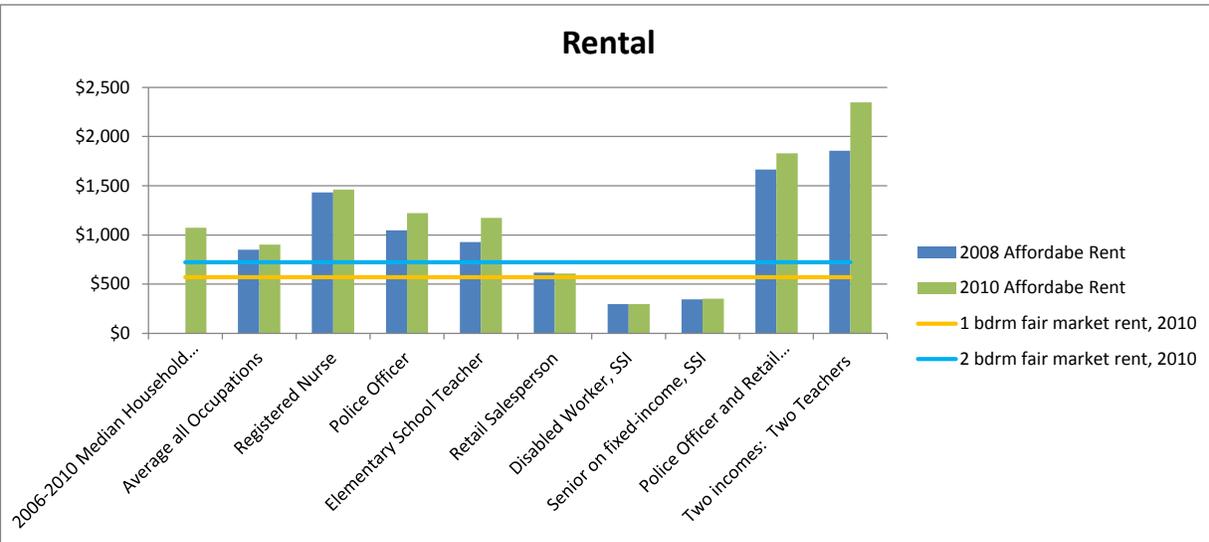
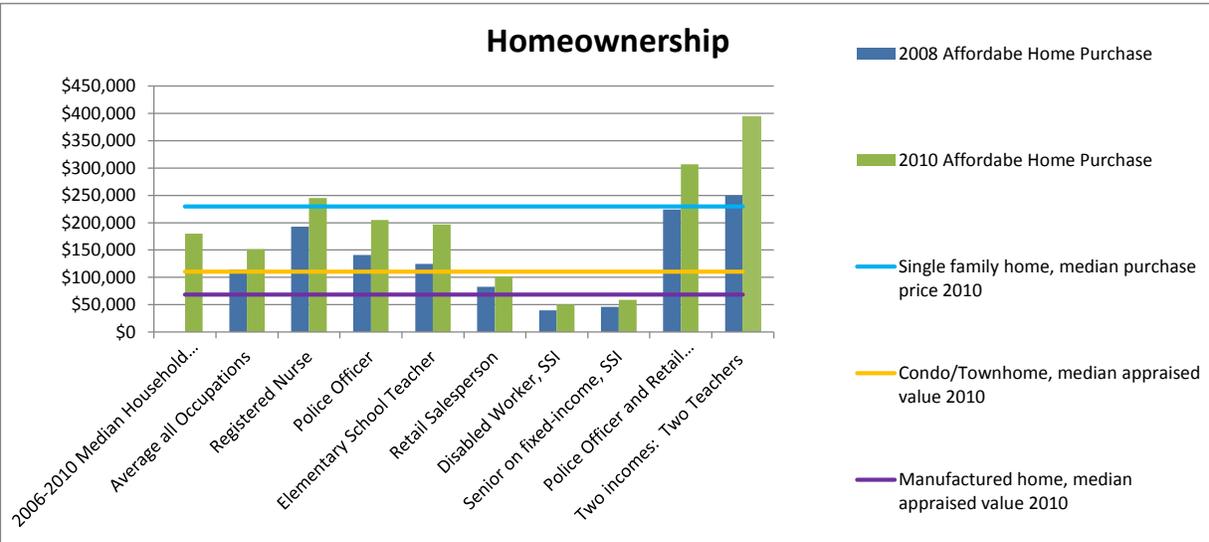
# Missoula

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

20% - Persons under 18, percent, 2010  
 11% - Persons over 65, percent, 2010  
 17% - Persons below poverty level, percent, 2010

17.4 - Mean Travel time to work, 2010  
 2,593 - Land area in square miles, 2010  
 42.1 - Persons per square mile, 2010

Missoula - County Seat

## Missoula

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$228,500	\$230,000	0.7%
Condos & Townhomes Median Appraised Value	\$109,160	\$110,340	1.1%
Manufactured Home Median Appraised Value	\$68,630	\$68,625	0.0%
1 Bedroom Fair Market Rent	\$561	\$571	1.8%
2 Bedroom Fair Market Rent	\$708	\$721	1.8%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$42,887	\$179,955	\$1,072
Average all Occupations	\$33,953	\$114,206	\$849	\$36,024	\$151,157	\$901
Registered Nurse	\$57,332	\$192,845	\$1,433	\$58,473	\$245,354	\$1,462
Police Officer	\$41,930	\$141,038	\$1,048	\$48,829	\$204,888	\$1,221
Elementary School Teacher	\$37,093	\$124,768	\$927	\$46,929	\$196,915	\$1,173
Retail Salesperson	\$24,640	\$82,881	\$616	\$24,347	\$102,161	\$609
Disabled Worker, SSI	\$11,864	\$39,906	\$297	\$11,880	\$49,849	\$297
Senior on fixed-income, SSI	\$13,768	\$46,310	\$344	\$14,017	\$58,817	\$350
Police Officer and Retail Salesperson	\$66,570	\$223,919	\$1,664	\$73,176	\$307,048	\$1,829
Two incomes: Two Teachers	\$74,186	\$249,537	\$1,855	\$93,858	\$393,830	\$2,346

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	61.9%	59.4%		<i>Total housing units</i>	44,375	215	0.5%	44,160	99.5%
<i>Population:</i>	95,802	109,299	14.1%	<i>Single-family</i>	29,112	122	0.3%	28,990	65.3%
<i>Owner Occupied Units:</i>	23,795	27,300	14.7%	<i>Condos &amp; Townhouses</i>	1,929	0	0.0%	1,929	4.3%
<i>Renter Occupied Units:</i>	14,644	18,626	27.2%	<i>Mobile Home</i>	3,483	8	0.0%	3,475	7.8%
<i>Total Households:</i>	38,439	45,926	19.5%	<i>Multifamily</i>	9,851	85	0.2%	9,766	22.0%
<i>Vacant Units:</i>	2,880	4,180	45.1%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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# Musselshell

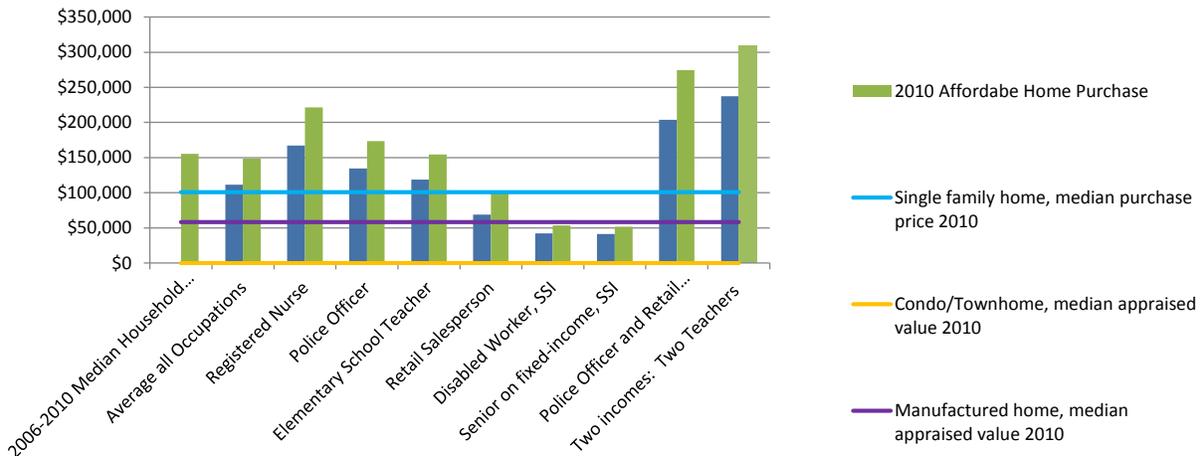
Housing Data and Statistics



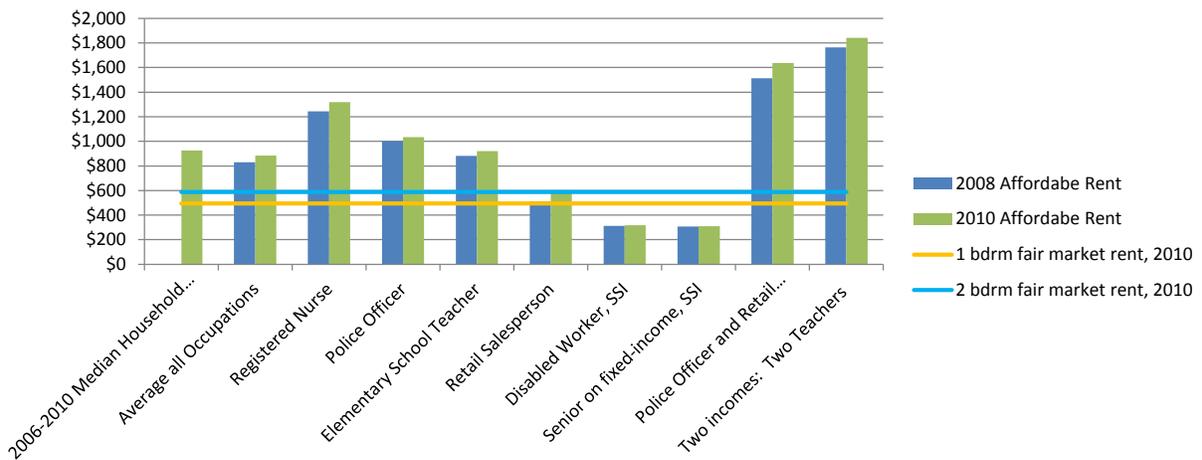
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## Housing Affordability, Attainability and Availability

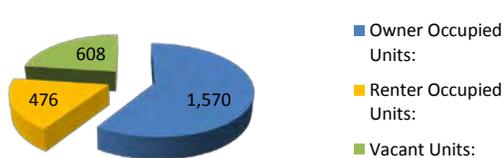
### Homeownership



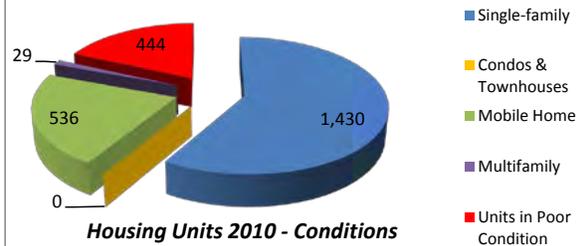
### Rental



### Housing Units 2010 - Owner vs Renter



### Housing Units 2010 - Conditions



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

21% - Persons under 18, percent, 2010  
 19% - Persons over 65, percent, 2010  
 18% - Persons below poverty level, percent, 2010

25.2 - Mean Travel time to work, 2010  
 1,868 - Land area in square miles, 2010  
 2.4 - Persons per square mile, 2010

Roundup - County Seat

## Musselshell

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$79,950	\$101,000	26.3%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$58,170	\$58,170	0.0%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$37,033	\$155,391	\$926
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
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Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$12,514	\$42,094	\$313	\$12,702	\$53,300	\$318
Senior on fixed-income, SSI	\$12,270	\$41,274	\$307	\$12,345	\$51,800	\$309
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
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Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
Homeownership rates:	76.9%	76.7%		Total housing units	2,439	444	18.2%	1,995	81.8%
Population:	4,497	4,538	0.9%	Single-family	1,838	408	16.7%	1,430	58.6%
Owner Occupied Units:	1,444	1,570	8.7%	Condos & Townhouses	0	0	0.0%	0	0.0%
Renter Occupied Units:	434	476	9.7%	Mobile Home	546	10	0.4%	536	22.0%
Total Households:	1,878	2,046	8.9%	Multifamily	55	26	1.1%	29	1.2%
Vacant Units:	439	608	38.5%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

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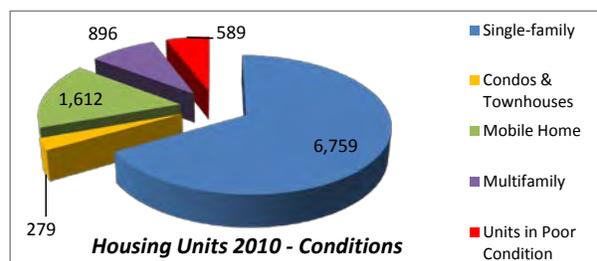
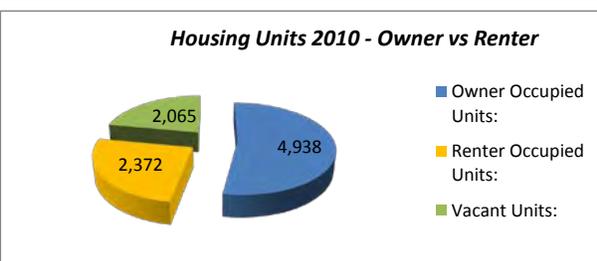
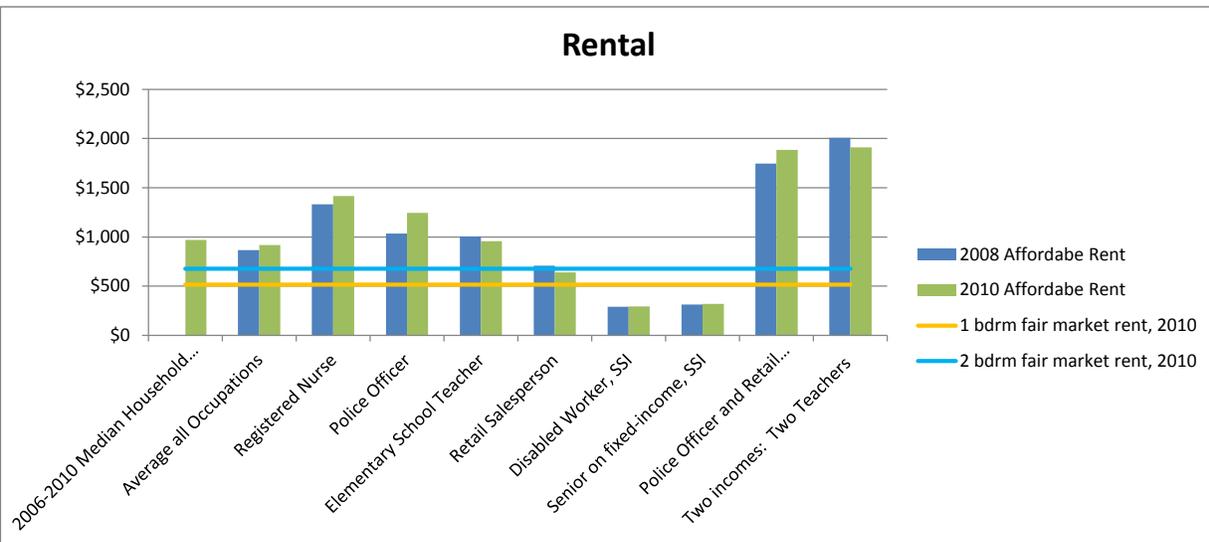
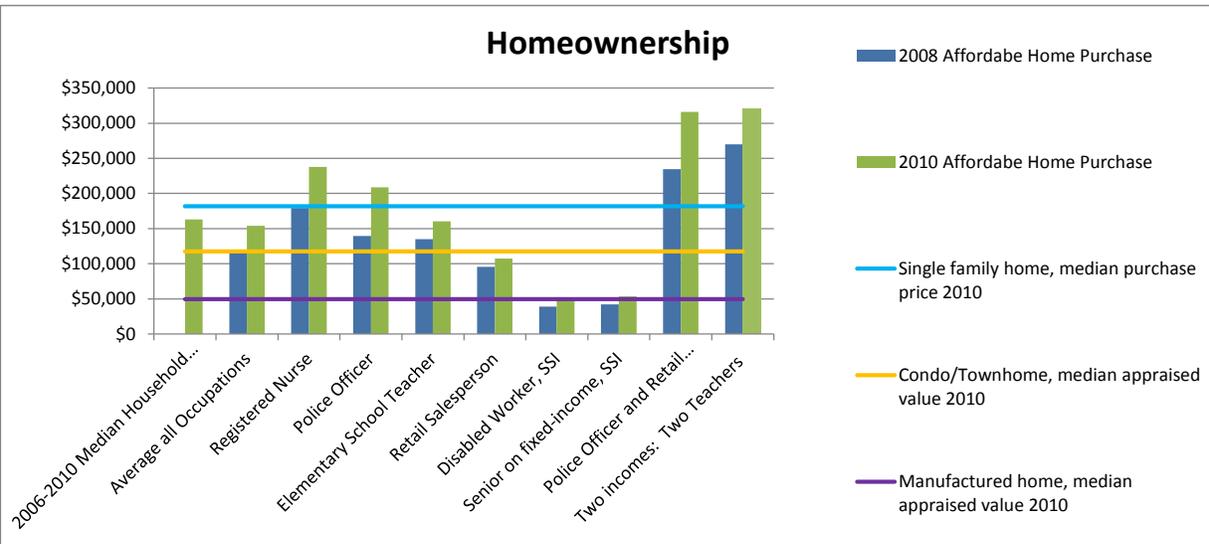
# Park

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

20% - Persons under 18, percent, 2010  
 17% - Persons over 65, percent, 2010  
 14% - Persons below poverty level, percent, 2010

22.0 - Mean Travel time to work, 2010  
 2,803 - Land area in square miles, 2010  
 5.6 - Persons per square mile, 2010

Livingston - County Seat

## Park

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$210,000	\$181,750	-13.5%
Condos & Townhomes Median Appraised Value	\$115,570	\$117,390	1.6%
Manufactured Home Median Appraised Value	\$49,730	\$49,730	0.0%
1 Bedroom Fair Market Rent	\$506	\$515	1.8%
2 Bedroom Fair Market Rent	\$665	\$677	1.8%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$38,830	\$162,932	\$971
Average all Occupations	\$34,655	\$116,568	\$866	\$36,729	\$154,116	\$918
Registered Nurse	\$53,264	\$179,162	\$1,332	\$56,622	\$237,587	\$1,416
Police Officer	\$41,430	\$139,356	\$1,036	\$49,743	\$208,723	\$1,244
Elementary School Teacher	\$40,138	\$135,011	\$1,003	\$38,208	\$160,322	\$955
Retail Salesperson	\$28,361	\$95,397	\$709	\$25,599	\$107,414	\$640
Disabled Worker, SSI	\$11,573	\$38,926	\$289	\$11,730	\$49,219	\$293
Senior on fixed-income, SSI	\$12,576	\$42,302	\$314	\$12,785	\$53,645	\$320
Police Officer and Retail Salesperson	\$69,791	\$234,753	\$1,745	\$75,342	\$316,137	\$1,884
Two incomes: Two Teachers	\$80,276	\$270,021	\$2,007	\$76,416	\$320,643	\$1,910

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	66.4%	67.6%		<i>Total housing units</i>	10,135	589	5.8%	9,546	94.2%
<i>Population:</i>	15,694	15,636	-0.4%	<i>Single-family</i>	7,179	420	4.1%	6,759	66.7%
<i>Owner Occupied Units:</i>	4,536	4,938	8.9%	<i>Condos &amp; Townhouses</i>	279	0	0.0%	279	2.8%
<i>Renter Occupied Units:</i>	2,292	2,372	3.5%	<i>Mobile Home</i>	1,675	63	0.6%	1,612	15.9%
<i>Total Households:</i>	6,828	7,310	7.1%	<i>Multifamily</i>	1,002	106	1.0%	896	8.8%
<i>Vacant Units:</i>	1,419	2,065	45.5%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

This White Paper and other housing reports can be found at [housing.mt.gov](http://housing.mt.gov)

# Petroleum

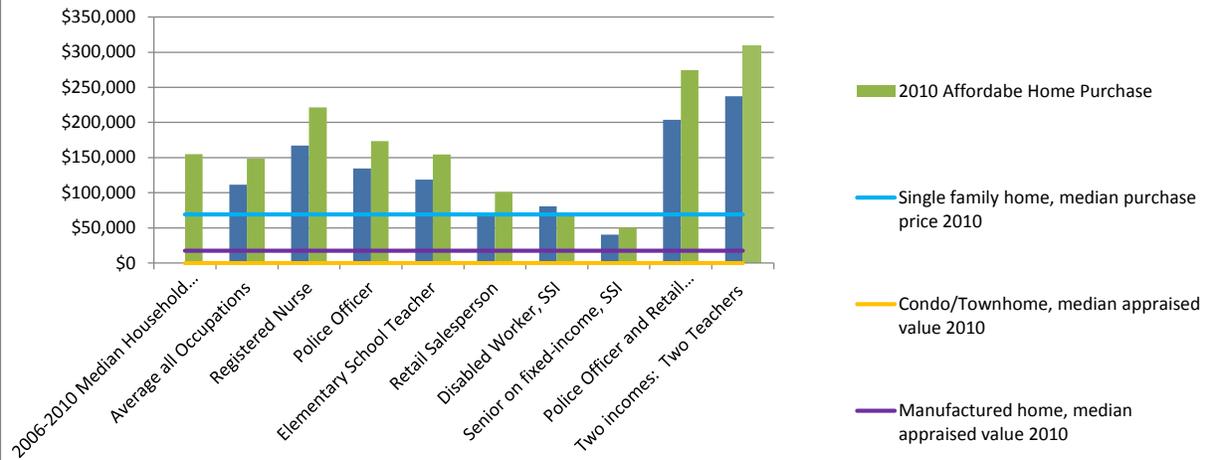
Housing Data and Statistics



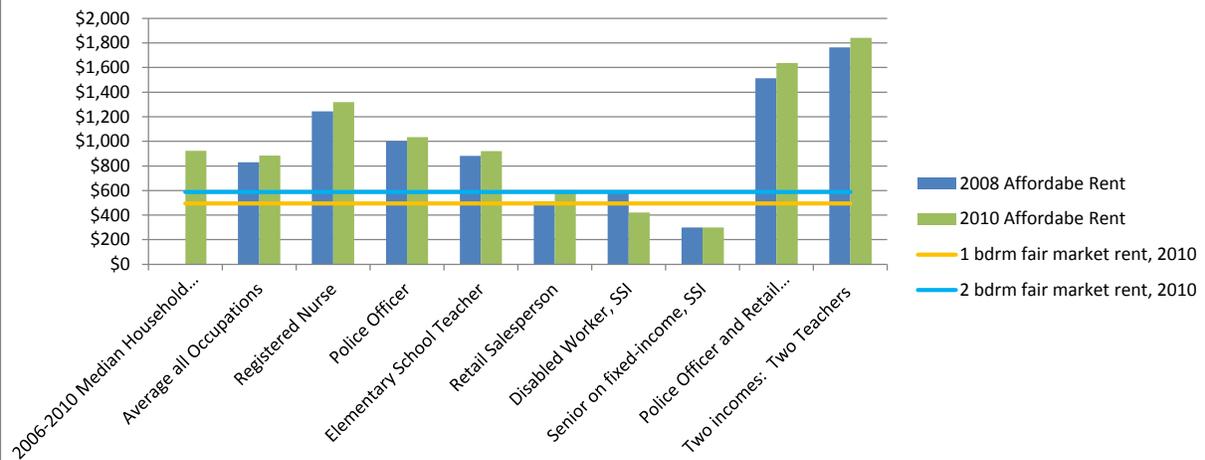
Data was collected by the Housing Coordinating Team for this White Paper in an effort to document the availability and affordability of decent housing for Montana residents. The intent is to give decision-makers information to address current problems and improve housing options for the future.

## Housing Affordability, Attainability and Availability

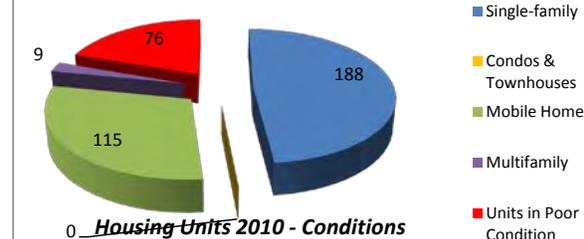
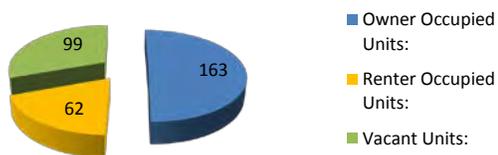
### Homeownership



### Rental



### Housing Units 2010 - Owner vs Renter



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

23% - Persons under 18, percent, 2010  
 21% - Persons over 65, percent, 2010  
 17% - Persons below poverty level, percent, 2010

9.9 - Mean Travel time to work, 2010  
 1,655 - Land area in square miles, 2010  
 0.3 - Persons per square mile, 2010

Winnett - County Seat

## Petroleum

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$82,500	\$69,000	-16.4%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$16,330	\$17,360	6.3%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$36,875	\$154,728	\$922
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$24,000	\$80,728	\$600	\$16,800	\$70,493	\$420
Senior on fixed-income, SSI	\$12,000	\$40,364	\$300	\$12,000	\$50,352	\$300
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
Two incomes: Two Teachers	\$70,580	\$237,407	\$1,765	\$73,622	\$308,920	\$1,841

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue				
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
Homeownership rates:	74.4%	72.4%		388	76	19.6%	312	80.4%
Population:	493	494	0.2%	238	50	12.9%	188	48.5%
Owner Occupied Units:	157	163	3.8%	0	0	0.0%	0	0.0%
Renter Occupied Units:	54	62	14.8%	141	26	6.7%	115	29.6%
Total Households:	211	225	6.6%	9	0	0.0%	9	2.3%
Vacant Units:	81	99	22.2%					

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

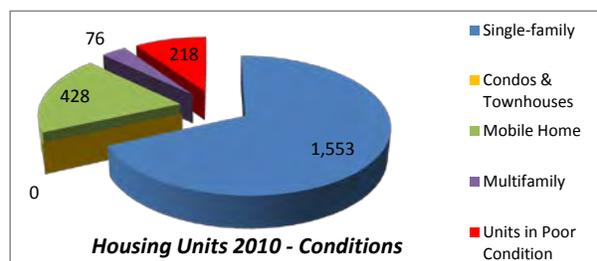
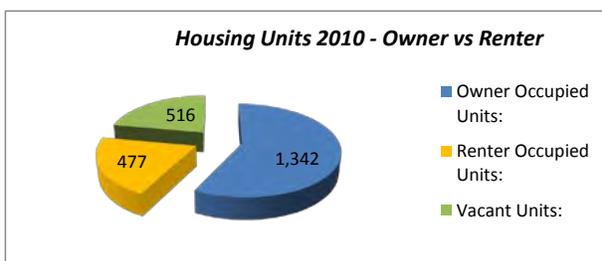
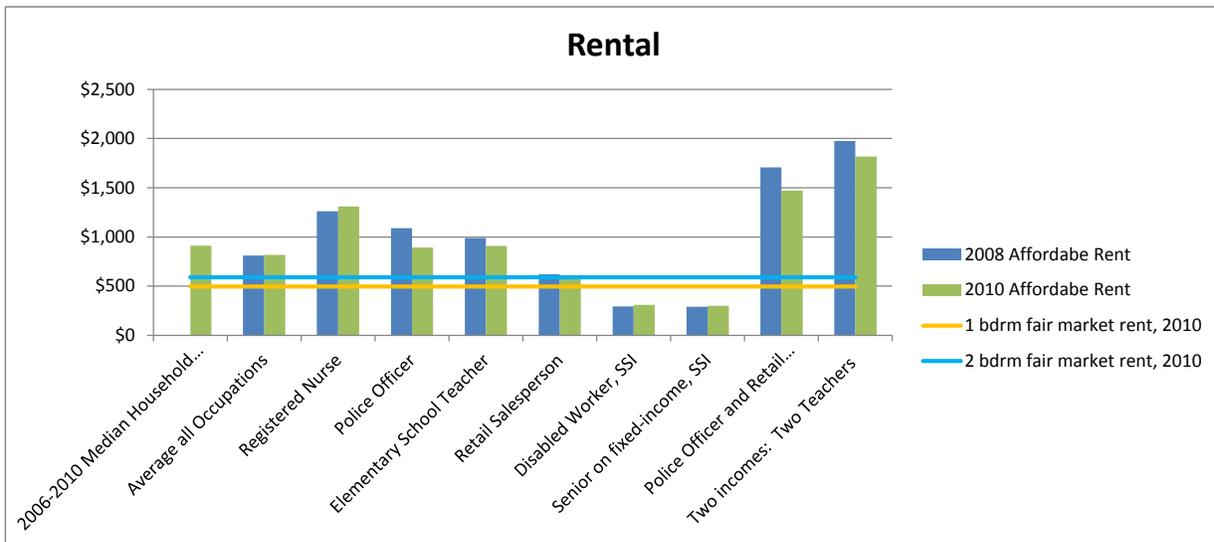
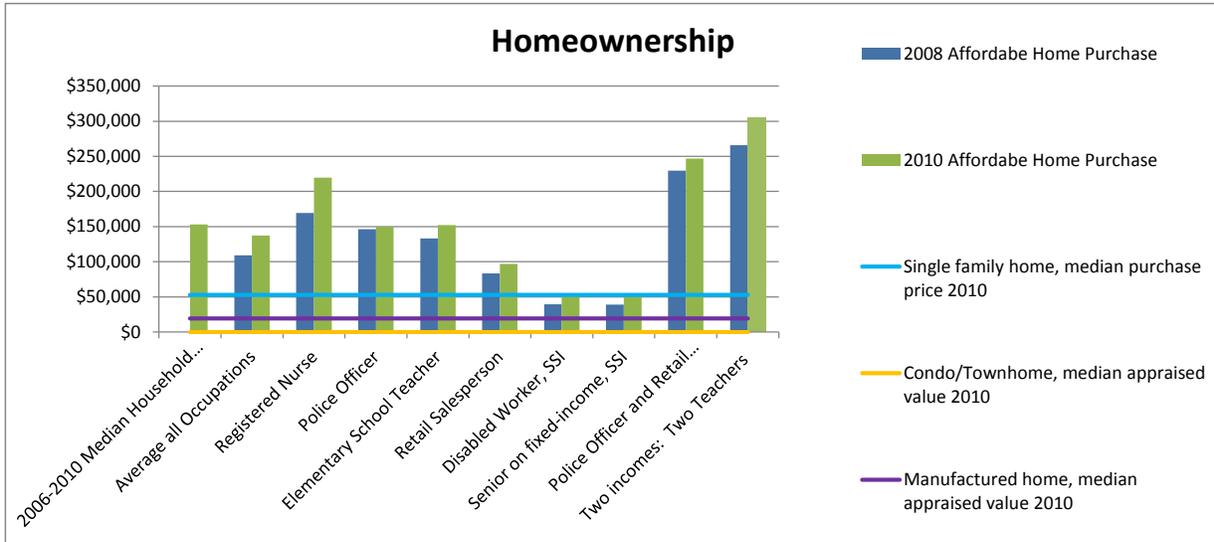
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## Housing Affordability, Attainability and Availability



23% - Persons under 18, percent, 2010  
 20% - Persons over 65, percent, 2010  
 14% - Persons below poverty level, percent, 2010

13.7 - Mean Travel time to work, 2010  
 5,140 - Land area in square miles, 2010  
 0.8 - Persons per square mile, 2010

Malta - County Seat

Phillips

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$65,000	\$53,000	-18.5%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$18,620	\$19,395	4.2%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$36,453	\$152,958	\$911
Average all Occupations	\$32,437	\$109,107	\$811	\$32,745	\$137,399	\$819
Registered Nurse	\$50,379	\$169,458	\$1,259	\$52,363	\$219,716	\$1,309
Police Officer	\$43,538	\$146,447	\$1,088	\$35,676	\$149,697	\$892
Elementary School Teacher	\$39,528	\$132,959	\$988	\$36,321	\$152,404	\$908
Retail Salesperson	\$24,777	\$83,341	\$619	\$23,152	\$97,146	\$579
Disabled Worker, SSI	\$11,733	\$39,467	\$293	\$12,424	\$52,129	\$311
Senior on fixed-income, SSI	\$11,623	\$39,095	\$291	\$11,966	\$50,210	\$299
Police Officer and Retail Salesperson	\$68,315	\$229,788	\$1,708	\$58,828	\$246,844	\$1,471
Two incomes: Two Teachers	\$79,056	\$265,918	\$1,976	\$72,642	\$304,807	\$1,816

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	70.5%	73.8%		<i>Total housing units</i>	2,275	218	9.6%	2,057	90.4%
<i>Population:</i>	4,601	4,253	-7.6%	<i>Single-family</i>	1,665	112	4.9%	1,553	68.3%
<i>Owner Occupied Units:</i>	1,305	1,342	2.8%	<i>Condos &amp; Townhouses</i>	0	0	0.0%	0	0.0%
<i>Renter Occupied Units:</i>	543	477	-12.2%	<i>Mobile Home</i>	462	34	1.5%	428	18.8%
<i>Total Households:</i>	1,848	1,819	-1.6%	<i>Multifamily</i>	148	72	3.2%	76	3.3%
<i>Vacant Units:</i>	654	516	-21.1%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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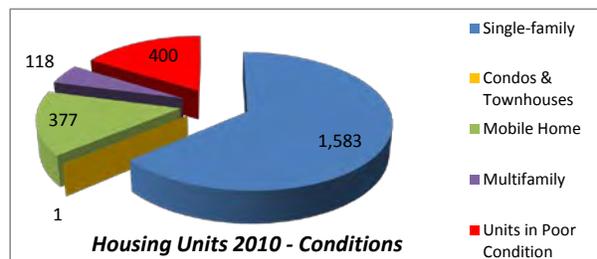
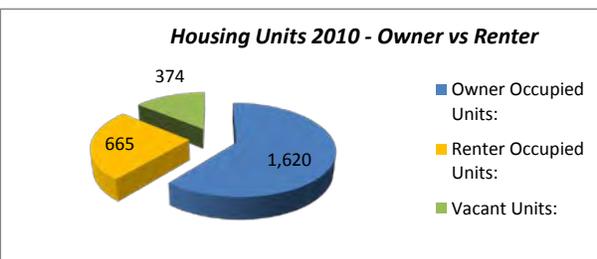
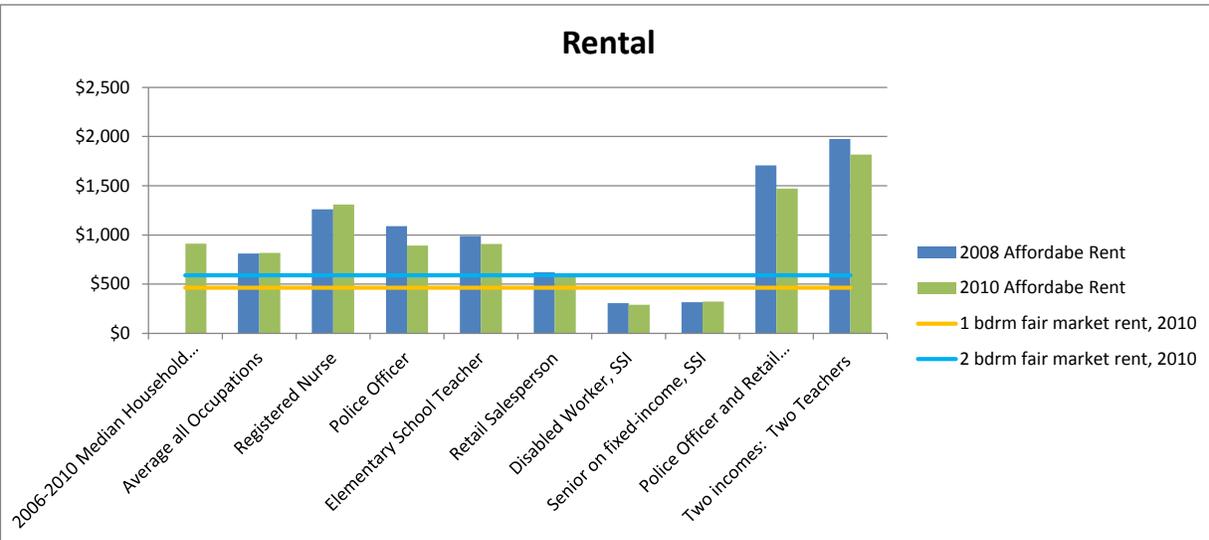
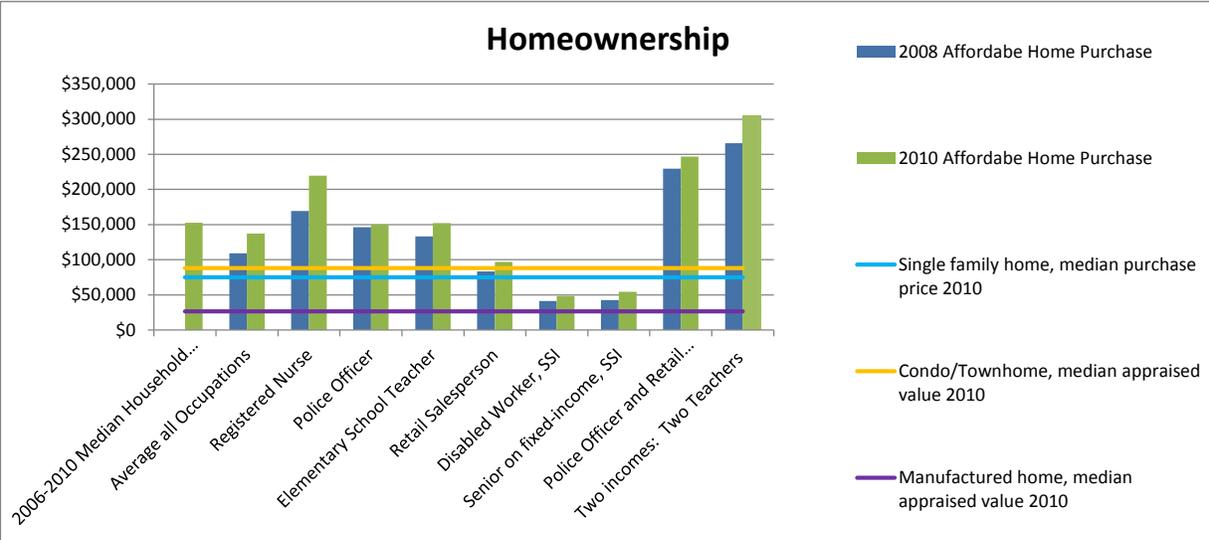
# Pondera

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

25% - Persons under 18, percent, 2010  
 19% - Persons over 65, percent, 2010  
 22% - Persons below poverty level, percent, 2010

16.2 - Mean Travel time to work, 2010  
 1,623 - Land area in square miles, 2010  
 3.8 - Persons per square mile, 2010

Conrad - County Seat

## Pondera

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$66,000	\$74,950	13.6%
Condos & Townhomes Median Appraised Value	\$88,070	\$88,070	0.0%
Manufactured Home Median Appraised Value	\$25,580	\$26,490	3.6%
1 Bedroom Fair Market Rent	\$439	\$464	5.7%
2 Bedroom Fair Market Rent	\$557	\$588	5.6%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$36,419	\$152,815	\$910
Average all Occupations	\$32,437	\$109,107	\$811	\$32,745	\$137,399	\$819
Registered Nurse	\$50,379	\$169,458	\$1,259	\$52,363	\$219,716	\$1,309
Police Officer	\$43,538	\$146,447	\$1,088	\$35,676	\$149,697	\$892
Elementary School Teacher	\$39,528	\$132,959	\$988	\$36,321	\$152,404	\$908
Retail Salesperson	\$24,777	\$83,341	\$619	\$23,152	\$97,146	\$579
Disabled Worker, SSI	\$12,209	\$41,066	\$305	\$11,556	\$48,487	\$289
Senior on fixed-income, SSI	\$12,702	\$42,724	\$318	\$12,905	\$54,150	\$323
Police Officer and Retail Salesperson	\$68,315	\$229,788	\$1,708	\$58,828	\$246,844	\$1,471
Two incomes: Two Teachers	\$79,056	\$265,918	\$1,976	\$72,642	\$304,807	\$1,816

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	70.2%	70.9%		<i>Total housing units</i>	2,479	400	16.1%	2,079	83.9%
<i>Population:</i>	6,424	6,153	-4.2%	<i>Single-family</i>	1,859	276	11.1%	1,583	63.9%
<i>Owner Occupied Units:</i>	1,699	1,620	-4.6%	<i>Condos &amp; Townhouses</i>	1	0	0.0%	1	0.0%
<i>Renter Occupied Units:</i>	711	665	-6.5%	<i>Mobile Home</i>	402	25	1.0%	377	15.2%
<i>Total Households:</i>	2,410	2,285	-5.2%	<i>Multifamily</i>	217	99	4.0%	118	4.8%
<i>Vacant Units:</i>	424	374	-11.8%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

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# Powder River

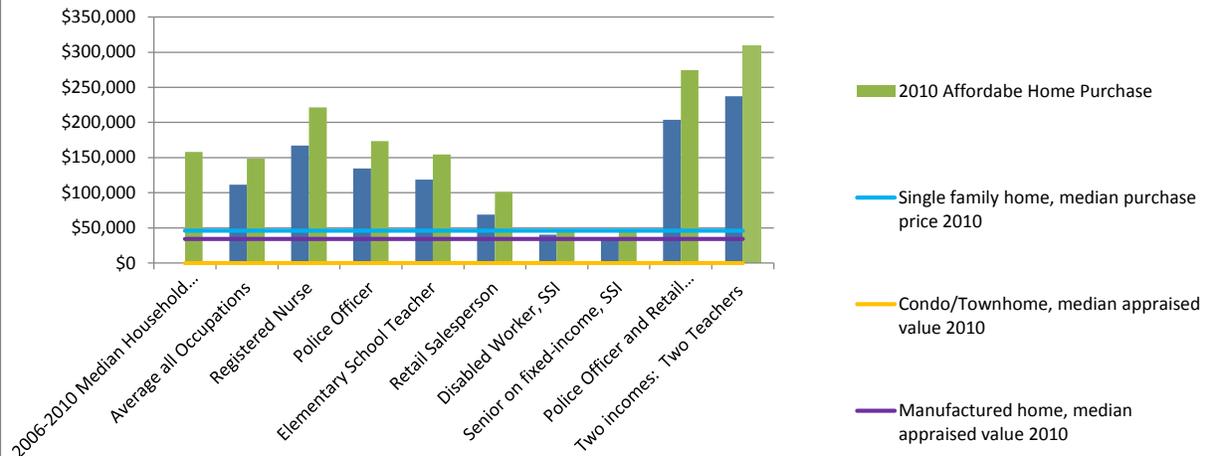
Housing Data and Statistics



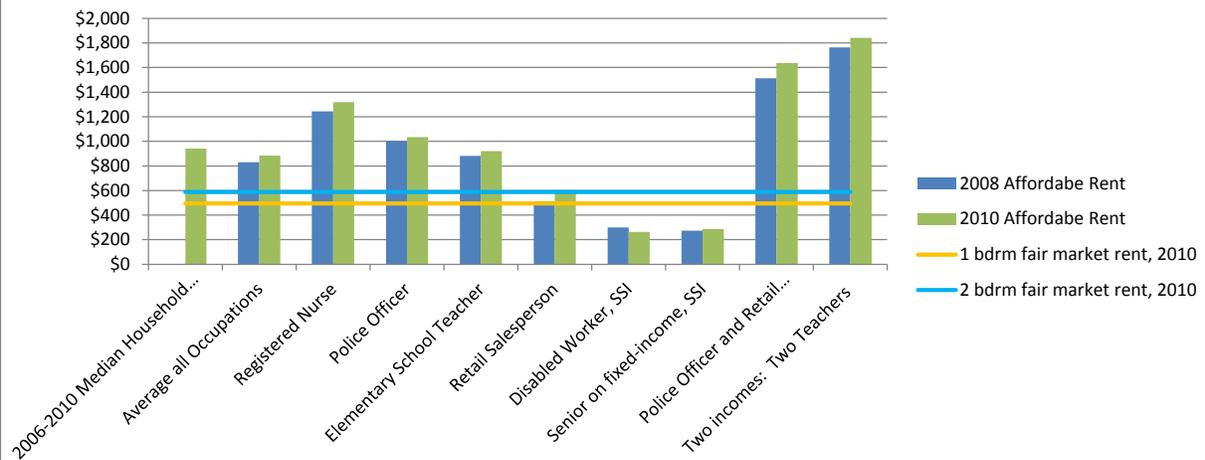
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## Housing Affordability, Attainability and Availability

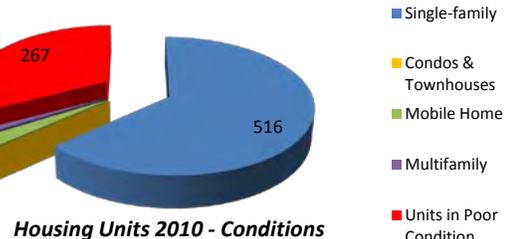
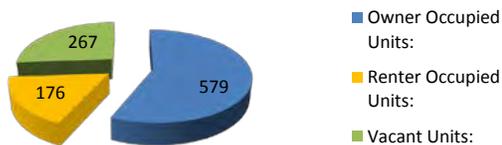
### Homeownership



### Rental



### Housing Units 2010 - Owner vs Renter



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

21% - Persons under 18, percent, 2010  
 23% - Persons over 65, percent, 2010  
 14% - Persons below poverty level, percent, 2010

15.0 - Mean Travel time to work, 2010  
 3,297 - Land area in square miles, 2010  
 0.5 - Persons per square mile, 2010

Broadus - County Seat

## Powder River

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$55,000	\$46,000	-16.4%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$34,430	\$34,430	0.0%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$37,685	\$158,127	\$942
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$12,000	\$40,364	\$300	\$10,560	\$44,310	\$264
Senior on fixed-income, SSI	\$10,965	\$36,882	\$274	\$11,443	\$48,014	\$286
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
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Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue				
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
Homeownership rates:	72.9%	76.7%		813	267	32.8%	546	67.2%
Population:	1,858	1,743	-6.2%	764	248	30.5%	516	63.5%
Owner Occupied Units:	544	579	6.4%	0	0	0.0%	0	0.0%
Renter Occupied Units:	193	176	-8.8%	21	0	0.0%	21	2.6%
Total Households:	737	755	2.4%	28	19	2.3%	9	1.1%
Vacant Units:	270	267	-1.1%					

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

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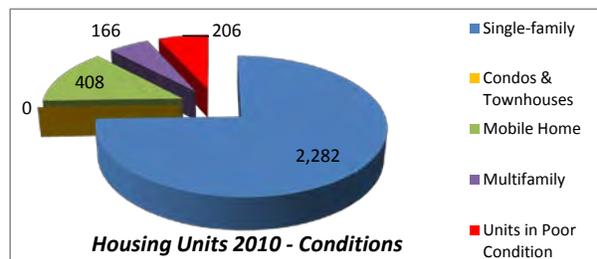
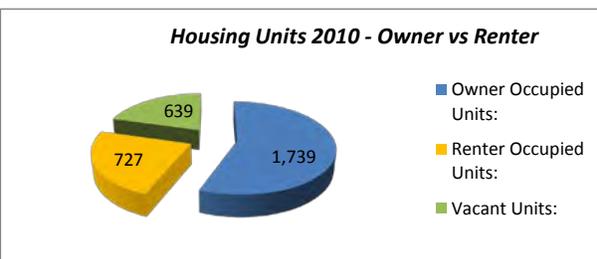
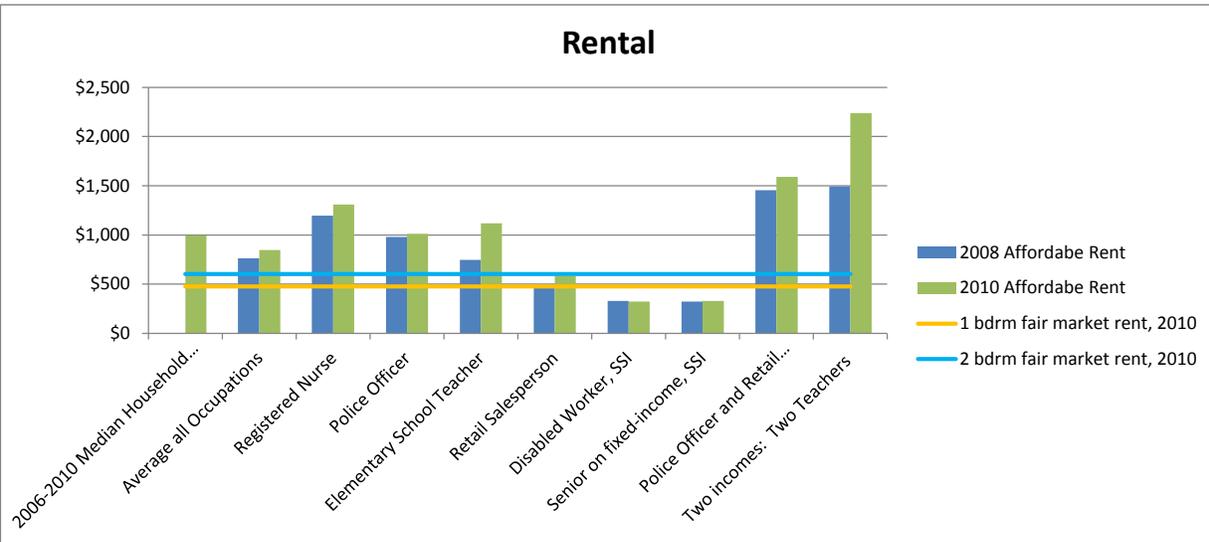
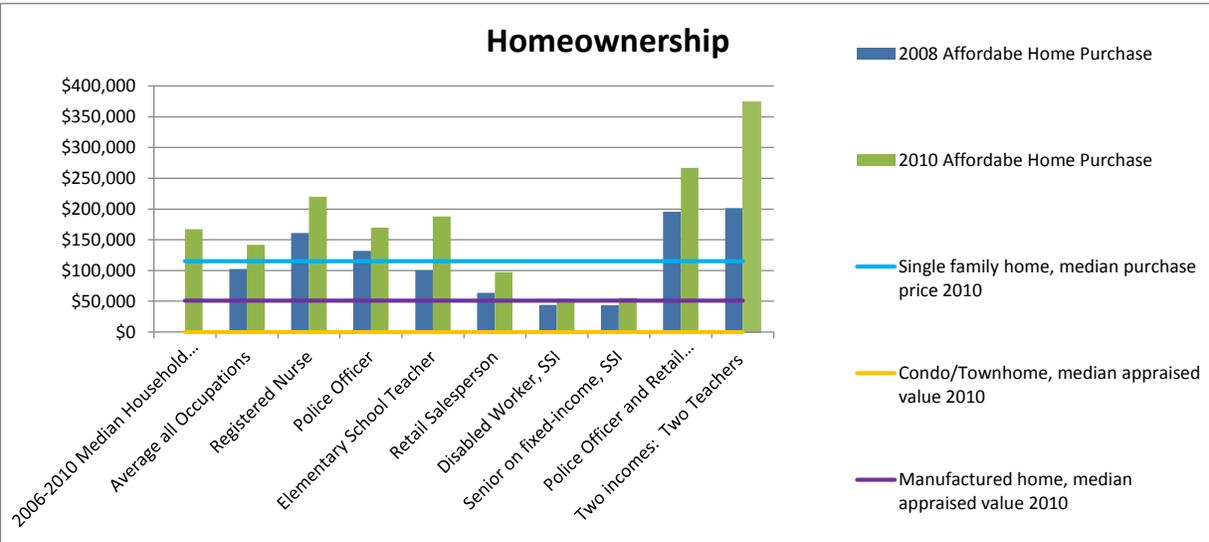
# Powell

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

17% - Persons under 18, percent, 2010  
 16% - Persons over 65, percent, 2010  
 17% - Persons below poverty level, percent, 2010

19.0 - Mean Travel time to work, 2010  
 2,326 - Land area in square miles, 2010  
 3.0 - Persons per square mile, 2010

Deer Lodge - County Seat

Powell

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$115,000	\$115,000	0.0%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$51,005	\$51,040	0.1%
1 Bedroom Fair Market Rent	\$466	\$475	1.9%
2 Bedroom Fair Market Rent	\$592	\$603	1.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$39,851	\$167,216	\$996
Average all Occupations	\$30,451	\$102,427	\$761	\$33,841	\$141,998	\$846
Registered Nurse	\$47,895	\$161,103	\$1,197	\$52,373	\$219,758	\$1,309
Police Officer	\$39,190	\$131,822	\$980	\$40,405	\$169,540	\$1,010
Elementary School Teacher	\$29,899	\$100,570	\$747	\$44,725	\$187,667	\$1,118
Retail Salesperson	\$18,966	\$63,795	\$474	\$23,231	\$97,478	\$581
Disabled Worker, SSI	\$13,164	\$44,278	\$329	\$12,862	\$53,967	\$322
Senior on fixed-income, SSI	\$12,965	\$43,611	\$324	\$13,225	\$55,491	\$331
Police Officer and Retail Salesperson	\$58,156	\$195,617	\$1,454	\$63,636	\$267,018	\$1,591
Two incomes: Two Teachers	\$59,798	\$201,140	\$1,495	\$89,450	\$375,334	\$2,236

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
Homeownership rates:	71.3%	70.5%		Total housing units	3,062	206	6.7%	2,856	93.3%
Population:	7,180	7,027	-2.1%	Single-family	2,450	168	5.5%	2,282	74.5%
Owner Occupied Units:	1,727	1,739	0.7%	Condos & Townhouses	0	0	0.0%	0	0.0%
Renter Occupied Units:	695	727	4.6%	Mobile Home	422	14	0.5%	408	13.3%
Total Households:	2,422	2,466	1.8%	Multifamily	190	24	0.8%	166	5.4%
Vacant Units:	508	639	25.8%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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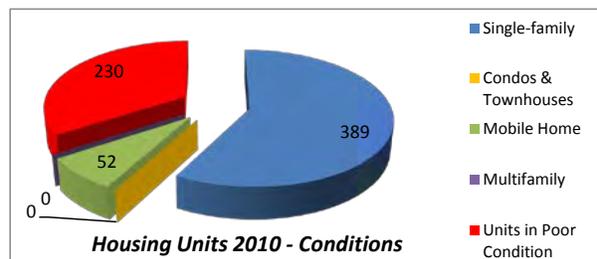
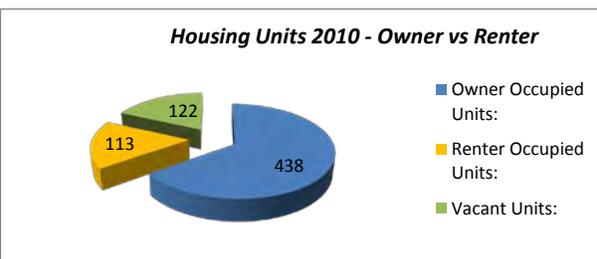
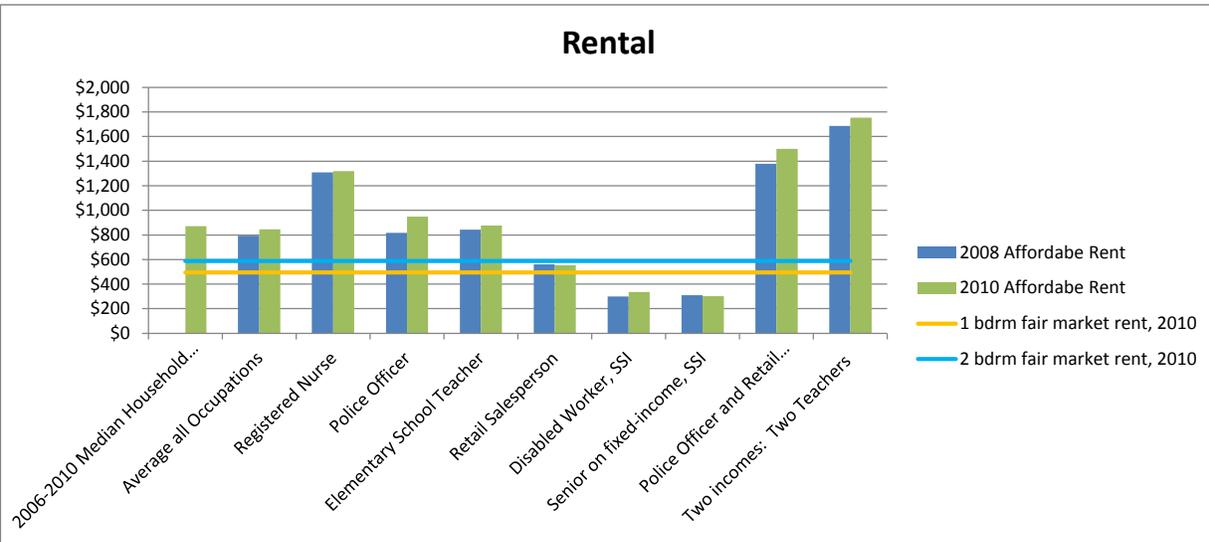
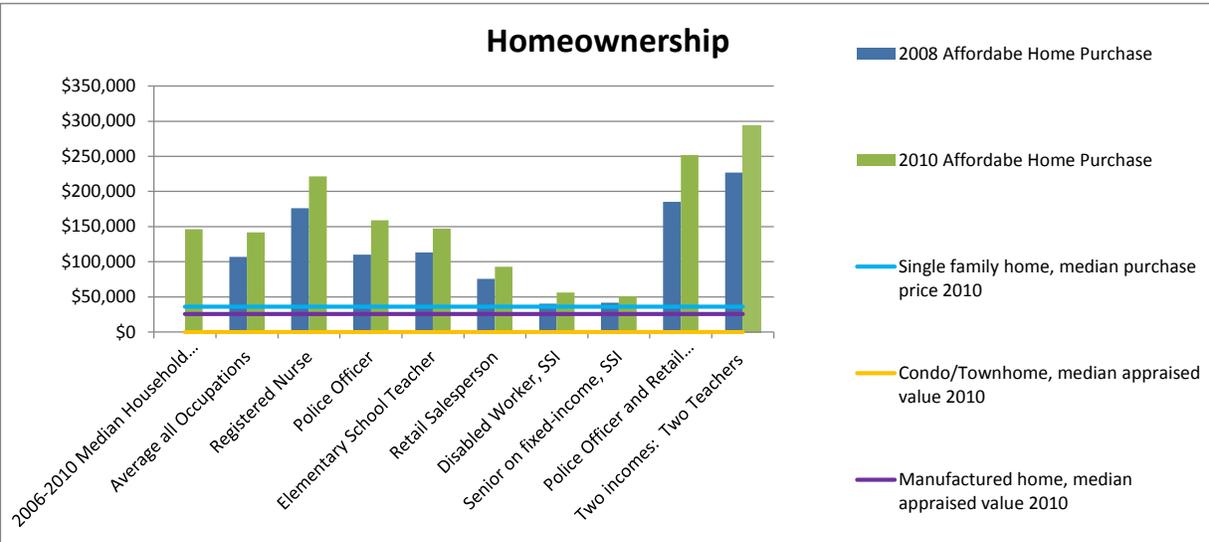
# Prairie

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

18% - Persons under 18, percent, 2010  
 26% - Persons over 65, percent, 2010  
 17% - Persons below poverty level, percent, 2010

10.8 - Mean Travel time to work, 2010  
 1,737 - Land area in square miles, 2010  
 0.7 - Persons per square mile, 2010

Terry - County Seat

## Prairie

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$56,000	\$36,000	-35.7%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$25,510	\$25,510	0.0%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$34,896	\$146,424	\$872
Average all Occupations	\$31,715	\$106,679	\$793	\$33,781	\$141,746	\$845
Registered Nurse	\$52,357	\$176,111	\$1,309	\$52,759	\$221,378	\$1,319
Police Officer	\$32,664	\$109,871	\$817	\$37,906	\$159,054	\$948
Elementary School Teacher	\$33,706	\$113,376	\$843	\$35,076	\$147,180	\$877
Retail Salesperson	\$22,440	\$75,481	\$561	\$22,127	\$92,845	\$553
Disabled Worker, SSI	\$12,000	\$40,364	\$300	\$13,440	\$56,395	\$336
Senior on fixed-income, SSI	\$12,373	\$41,620	\$309	\$12,094	\$50,747	\$302
Police Officer and Retail Salesperson	\$55,104	\$185,351	\$1,378	\$60,033	\$251,900	\$1,501
Two incomes: Two Teachers	\$67,412	\$226,751	\$1,685	\$70,152	\$294,359	\$1,754

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue				
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
<i>Total housing units</i>				671	230	34.3%	441	65.7%
<i>Homeownership rates:</i>	77.7%	79.5%		<i>Single-family</i>	183	27.3%	389	58.0%
<i>Population:</i>	1,199	1,179	-1.7%	<i>Condos &amp; Townhouses</i>	0	0.0%	0	0.0%
<i>Owner Occupied Units:</i>	416	438	5.3%	<i>Mobile Home</i>	64	1.8%	52	7.7%
<i>Renter Occupied Units:</i>	121	113	-6.6%	<i>Multifamily</i>	35	5.2%	0	0.0%
<i>Total Households:</i>	537	551	2.6%					
<i>Vacant Units:</i>	181	122	-32.6%					

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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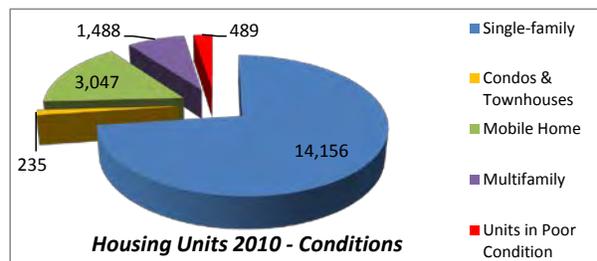
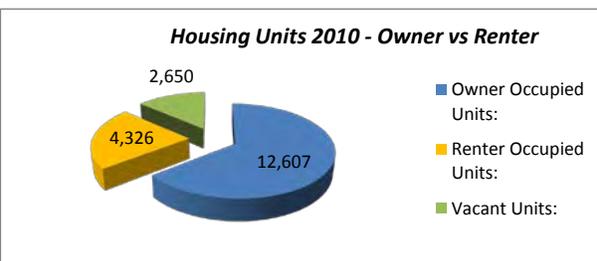
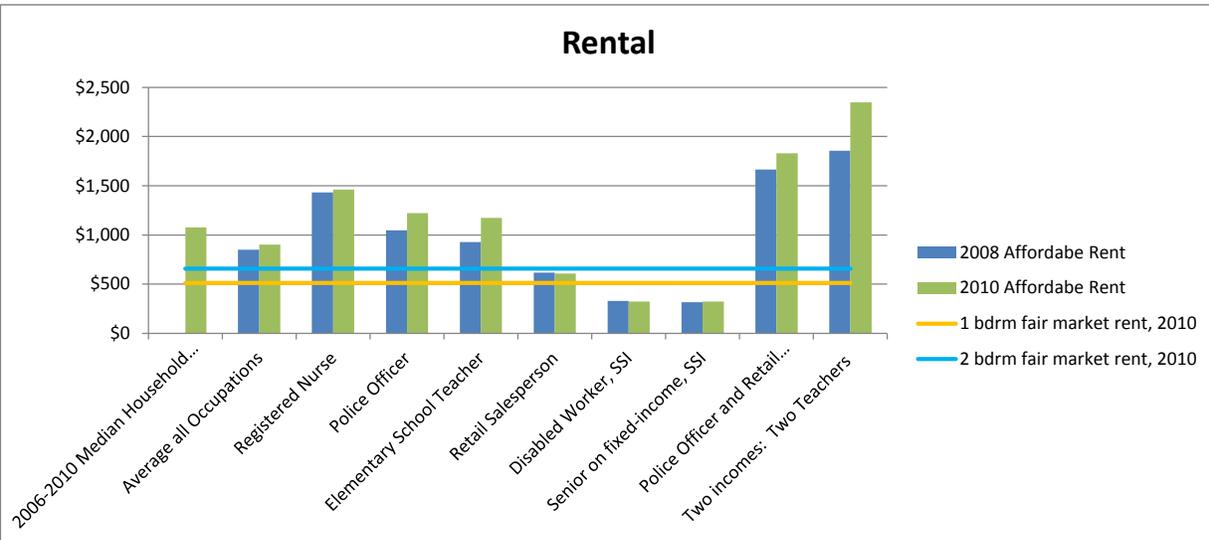
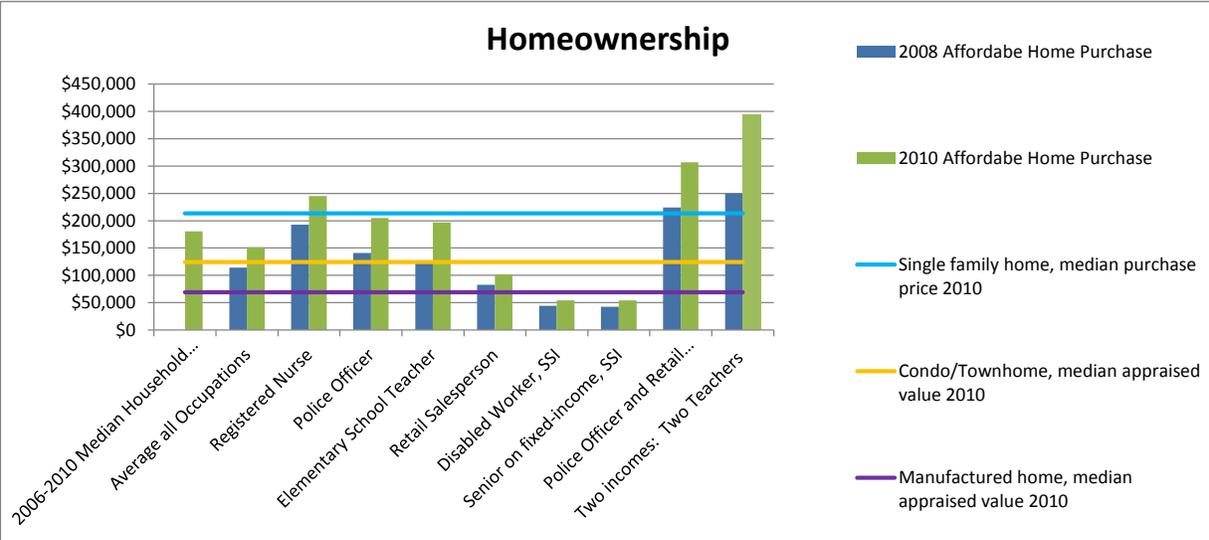
# Ravalli

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

22% - Persons under 18, percent, 2010  
 19% - Persons over 65, percent, 2010  
 15% - Persons below poverty level, percent, 2010

23.1 - Mean Travel time to work, 2010  
 2,391 - Land area in square miles, 2010  
 16.8 - Persons per square mile, 2010

Hamilton - County Seat

## Ravalli

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$239,450	\$213,500	-10.8%
Condos & Townhomes Median Appraised Value	\$124,300	\$124,300	0.0%
Manufactured Home Median Appraised Value	\$68,910	\$68,855	-0.1%
1 Bedroom Fair Market Rent	\$503	\$512	1.8%
2 Bedroom Fair Market Rent	\$646	\$657	1.7%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	<i>Not Available</i>			\$43,000	\$180,429	\$1,075
Average all Occupations	\$33,953	\$114,206	\$849	\$36,024	\$151,157	\$901
Registered Nurse	\$57,332	\$192,845	\$1,433	\$58,473	\$245,354	\$1,462
Police Officer	\$41,930	\$141,038	\$1,048	\$48,829	\$204,888	\$1,221
Elementary School Teacher	\$37,093	\$124,768	\$927	\$46,929	\$196,915	\$1,173
Retail Salesperson	\$24,640	\$82,881	\$616	\$24,347	\$102,161	\$609
Disabled Worker, SSI	\$13,105	\$44,080	\$328	\$12,918	\$54,204	\$323
Senior on fixed-income, SSI	\$12,669	\$42,615	\$317	\$12,905	\$54,150	\$323
Police Officer and Retail Salesperson	\$66,570	\$223,919	\$1,664	\$73,176	\$307,048	\$1,829
Two incomes: Two Teachers	\$74,186	\$249,537	\$1,855	\$93,858	\$393,830	\$2,346

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Total housing units</i>				19,415	489	2.5%	18,926	97.5%	
<i>Homeownership rates:</i>	75.7%	74.5%		<i>Single-family</i>	14,608	452	2.3%	14,156	72.9%
<i>Population:</i>	36,070	40,212	11.5%	<i>Condos &amp; Townhouses</i>	237	2	0.0%	235	1.2%
<i>Owner Occupied Units:</i>	10,811	12,607	16.6%	<i>Mobile Home</i>	3,082	35	0.2%	3,047	15.7%
<i>Renter Occupied Units:</i>	3,478	4,326	24.4%	<i>Multifamily</i>	1,488	0	0.0%	1,488	7.7%
<i>Total Households:</i>	14,289	16,933	18.5%						
<i>Vacant Units:</i>	1,657	2,650	59.9%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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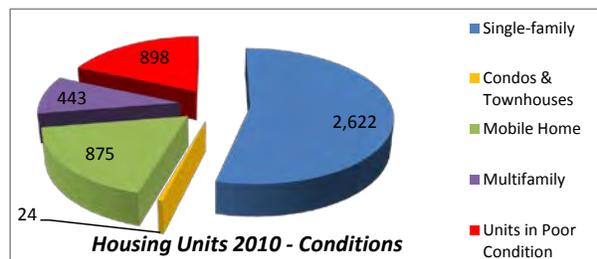
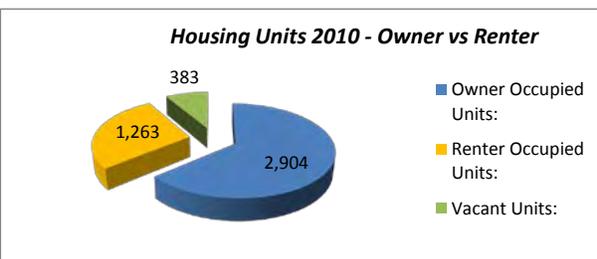
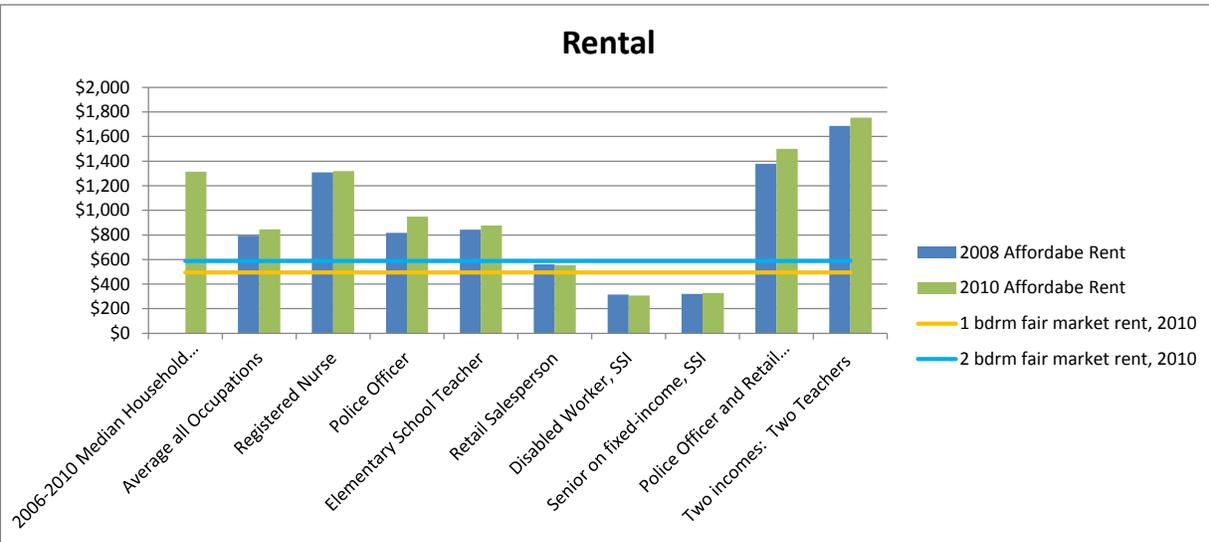
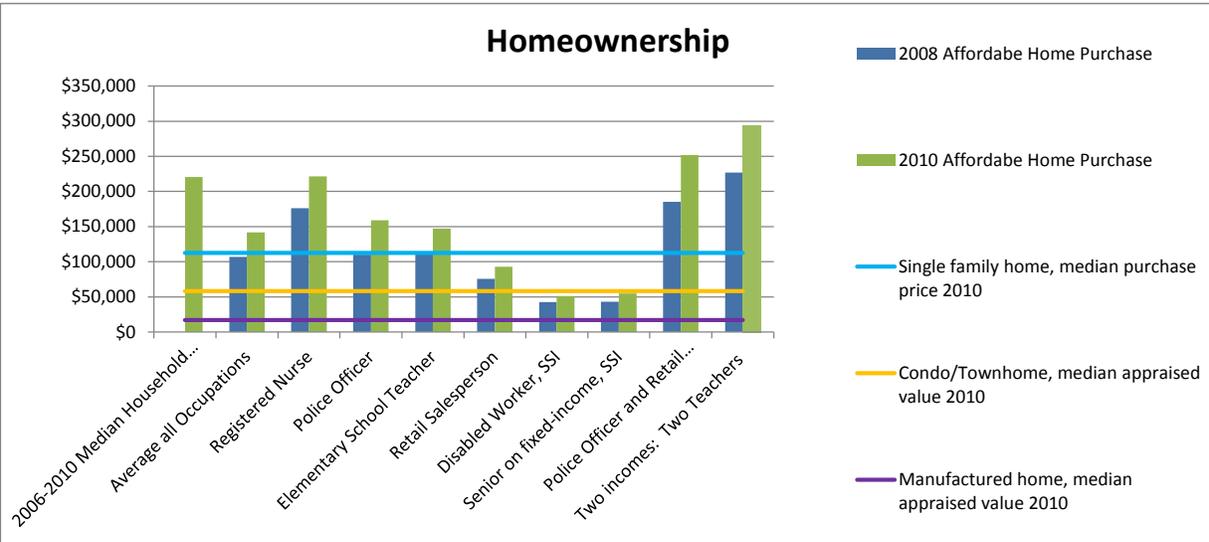
# Richland

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

23% - Persons under 18, percent, 2010  
 15% - Persons over 65, percent, 2010  
 14% - Persons below poverty level, percent, 2010

16.5 - Mean Travel time to work, 2010  
 2,084 - Land area in square miles, 2010  
 4.7 - Persons per square mile, 2010

Sidney - County Seat

## Richland

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$92,500	\$112,500	21.6%
Condos & Townhomes Median Appraised Value	\$58,330	\$58,330	0.0%
Manufactured Home Median Appraised Value	\$16,800	\$16,935	0.8%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$52,516	\$220,358	\$1,313
Average all Occupations	\$31,715	\$106,679	\$793	\$33,781	\$141,746	\$845
Registered Nurse	\$52,357	\$176,111	\$1,309	\$52,759	\$221,378	\$1,319
Police Officer	\$32,664	\$109,871	\$817	\$37,906	\$159,054	\$948
Elementary School Teacher	\$33,706	\$113,376	\$843	\$35,076	\$147,180	\$877
Retail Salesperson	\$22,440	\$75,481	\$561	\$22,127	\$92,845	\$553
Disabled Worker, SSI	\$12,600	\$42,382	\$315	\$12,240	\$51,359	\$306
Senior on fixed-income, SSI	\$12,849	\$43,219	\$321	\$13,082	\$54,892	\$327
Police Officer and Retail Salesperson	\$55,104	\$185,351	\$1,378	\$60,033	\$251,900	\$1,501
Two incomes: Two Teachers	\$67,412	\$226,751	\$1,685	\$70,152	\$294,359	\$1,754

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Total housing units</i>				4,862	898	18.5%	3,964	81.5%	
<i>Homeownership rates:</i>	72.3%	69.7%		<i>Single-family</i>	3,230	608	12.5%	2,622	53.9%
<i>Population:</i>	9,667	9,746	0.8%	<i>Condos &amp; Townhouses</i>	24	0	0.0%	24	0.5%
<i>Owner Occupied Units:</i>	2,806	2,904	3.5%	<i>Mobile Home</i>	1,093	218	4.5%	875	18.0%
<i>Renter Occupied Units:</i>	1,072	1,263	17.8%	<i>Multifamily</i>	515	72	1.5%	443	9.1%
<i>Total Households:</i>	3,878	4,167	7.5%						
<i>Vacant Units:</i>	679	383	-43.6%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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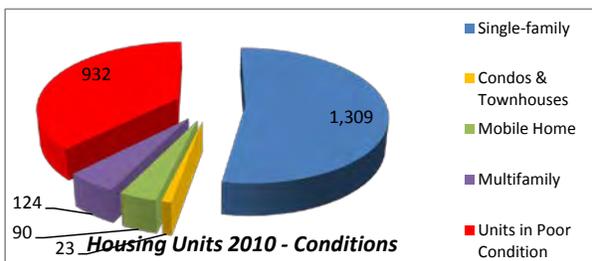
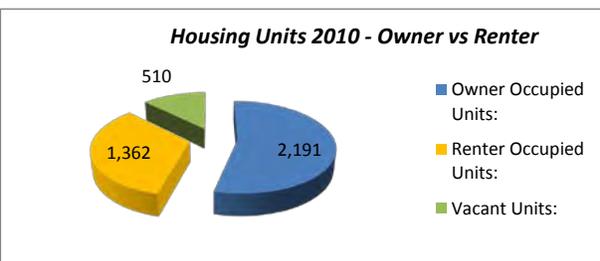
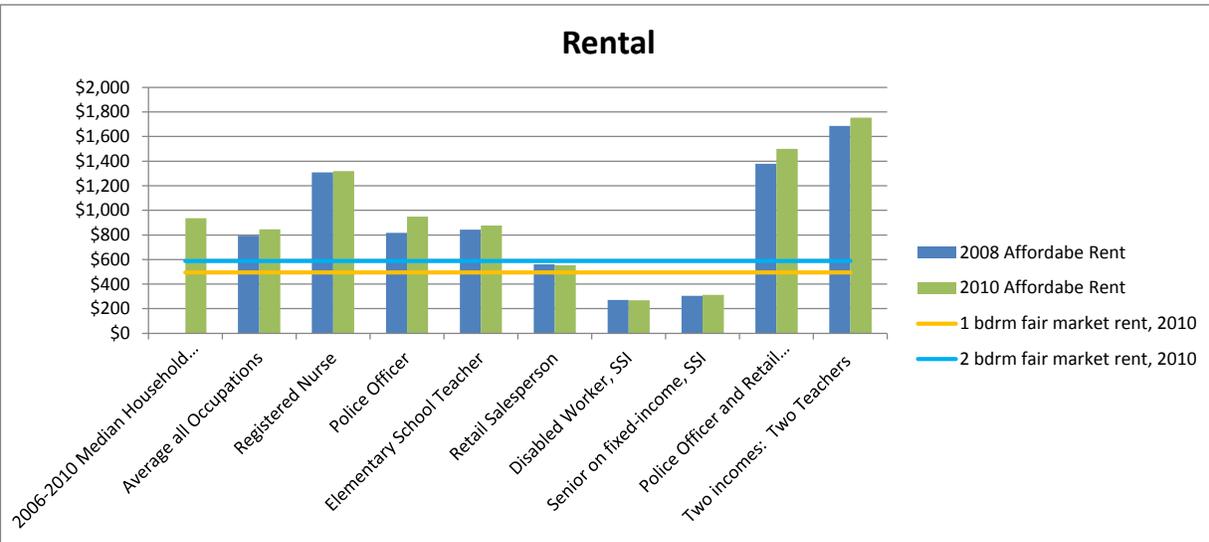
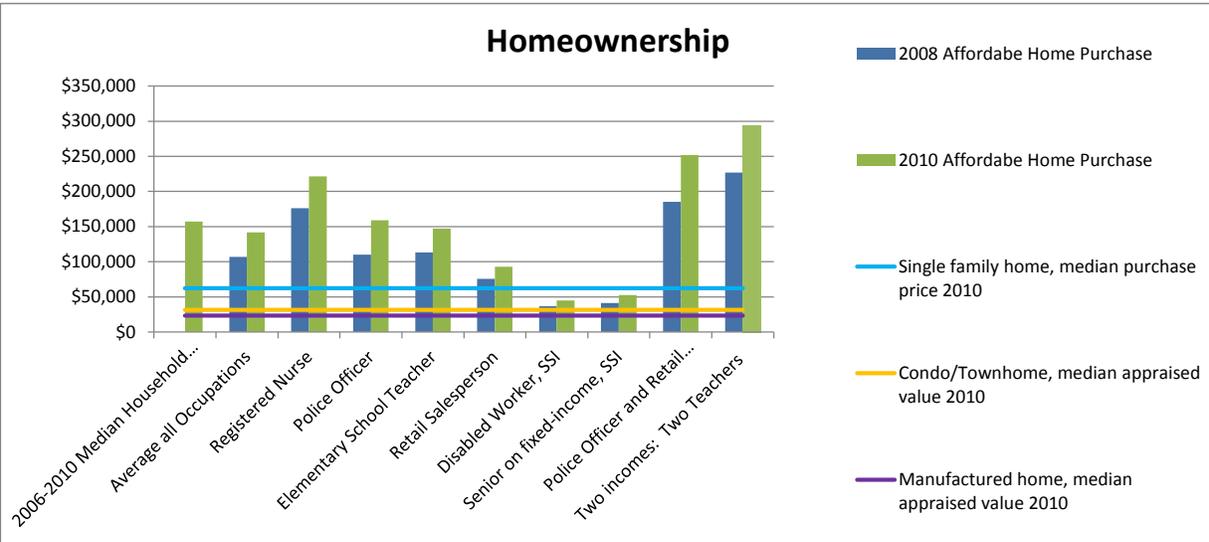
# Roosevelt

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

32% - Persons under 18, percent, 2010  
 11% - Persons over 65, percent, 2010  
 22% - Persons below poverty level, percent, 2010

13.0 - Mean Travel time to work, 2010  
 2,355 - Land area in square miles, 2010  
 4.4 - Persons per square mile, 2010

Wolf Point - County Seat

## Roosevelt

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$58,000	\$62,500	7.8%
Condos & Townhomes Median Appraised Value	\$29,530	\$31,510	6.7%
Manufactured Home Median Appraised Value	\$19,840	\$23,360	17.7%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$37,451	\$157,145	\$936
Average all Occupations	\$31,715	\$106,679	\$793	\$33,781	\$141,746	\$845
Registered Nurse	\$52,357	\$176,111	\$1,309	\$52,759	\$221,378	\$1,319
Police Officer	\$32,664	\$109,871	\$817	\$37,906	\$159,054	\$948
Elementary School Teacher	\$33,706	\$113,376	\$843	\$35,076	\$147,180	\$877
Retail Salesperson	\$22,440	\$75,481	\$561	\$22,127	\$92,845	\$553
Disabled Worker, SSI	\$10,880	\$36,597	\$272	\$10,708	\$44,930	\$268
Senior on fixed-income, SSI	\$12,205	\$41,055	\$305	\$12,533	\$52,590	\$313
Police Officer and Retail Salesperson	\$55,104	\$185,351	\$1,378	\$60,033	\$251,900	\$1,501
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Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Total housing units</i>				2,478	932	37.6%	1,546	62.4%	
<i>Homeownership rates:</i>	65.3%	61.7%		<i>Single-family</i>	2,057	748	30.2%	1,309	52.8%
<i>Population:</i>	10,620	10,425	-1.8%	<i>Condos &amp; Townhouses</i>	38	15	0.6%	23	0.9%
<i>Owner Occupied Units:</i>	2,333	2,191	-6.1%	<i>Mobile Home</i>	163	73	2.9%	90	3.6%
<i>Renter Occupied Units:</i>	1,248	1,362	9.1%	<i>Multifamily</i>	220	96	3.9%	124	5.0%
<i>Total Households:</i>	3,581	3,553	-0.8%						
<i>Vacant Units:</i>	463	510	10.2%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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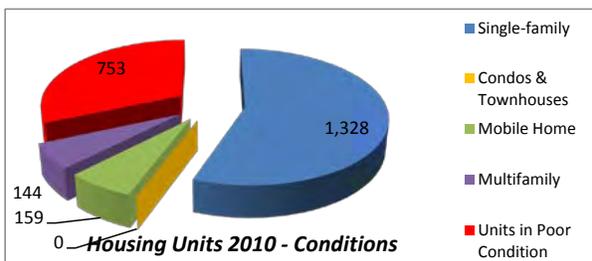
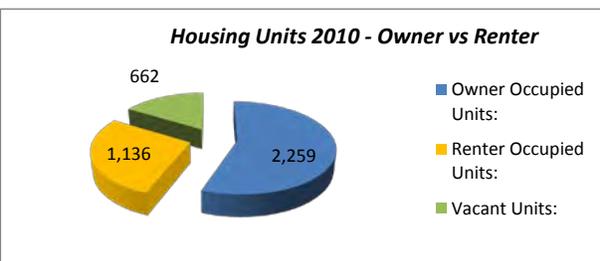
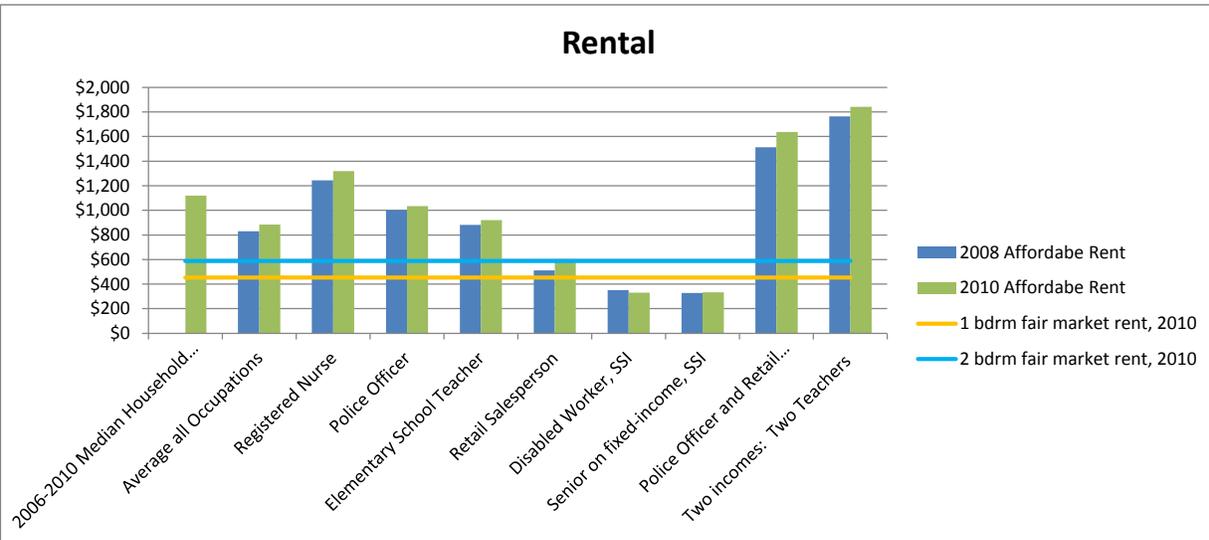
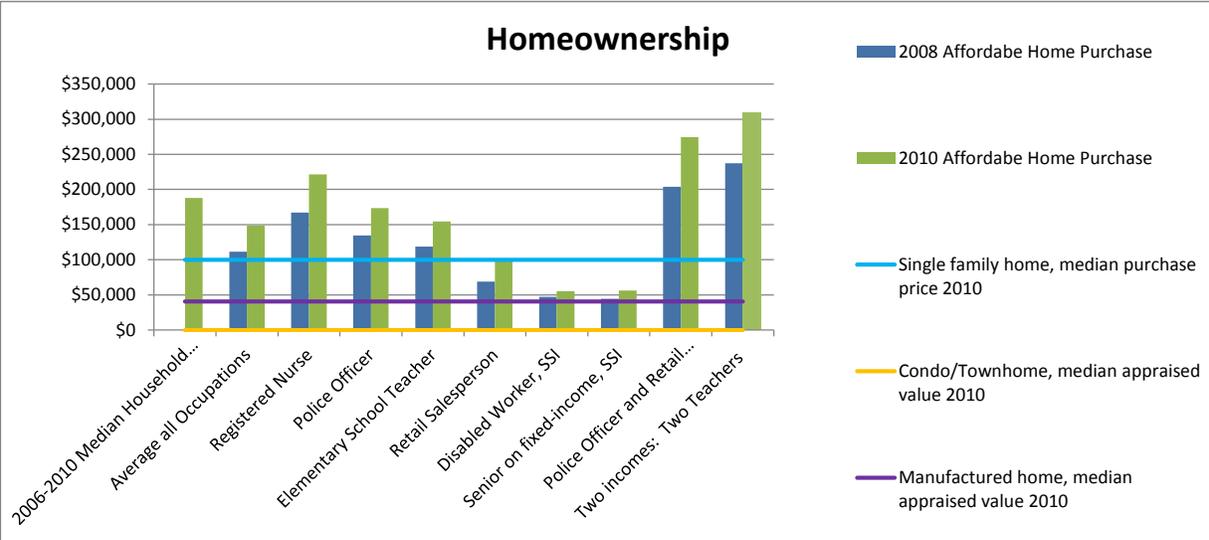
# Rosebud

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

30% - Persons under 18, percent, 2010  
 12% - Persons over 65, percent, 2010  
 19% - Persons below poverty level, percent, 2010

12.9 - Mean Travel time to work, 2010  
 5,010 - Land area in square miles, 2010  
 1.8 - Persons per square mile, 2010

Forsyth - County Seat

## Rosebud

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$118,250	\$100,000	-15.4%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$31,300	\$40,360	28.9%
1 Bedroom Fair Market Rent	\$428	\$454	6.1%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$44,776	\$187,881	\$1,119
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$14,031	\$47,195	\$351	\$13,171	\$55,265	\$329
Senior on fixed-income, SSI	\$13,146	\$44,219	\$329	\$13,361	\$56,064	\$334
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
Two incomes: Two Teachers	\$70,580	\$237,407	\$1,765	\$73,622	\$308,920	\$1,841

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
Homeownership rates:	67.2%	66.5%		Total housing units	2,384	753	31.6%	1,631	68.4%
Population:	9,383	9,233	-1.6%	Single-family	1,936	608	25.5%	1,328	55.7%
Owner Occupied Units:	2,218	2,259	1.8%	Condos & Townhouses	0	0	0.0%	0	0.0%
Renter Occupied Units:	1,089	1,136	4.3%	Mobile Home	221	62	2.6%	159	6.7%
Total Households:	3,307	3,395	2.7%	Multifamily	227	83	3.5%	144	6.0%
Vacant Units:	605	662	9.4%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

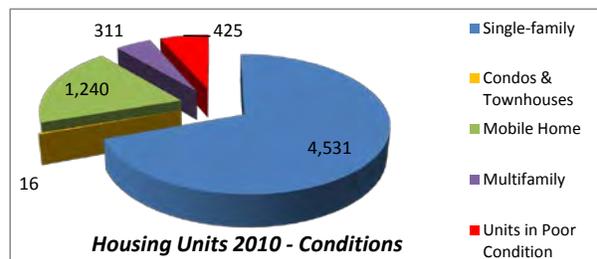
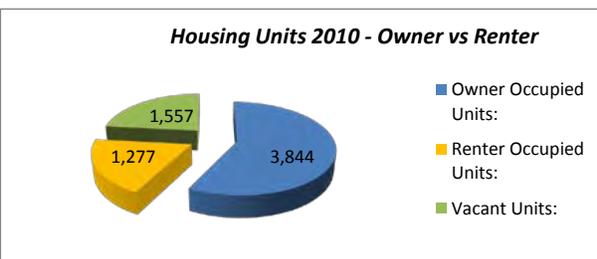
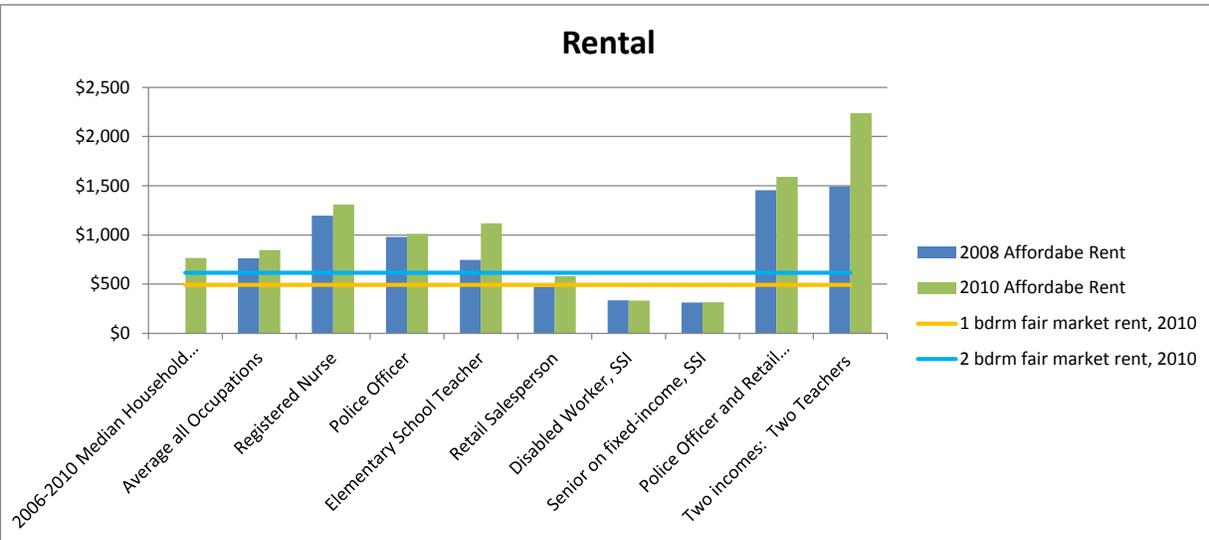
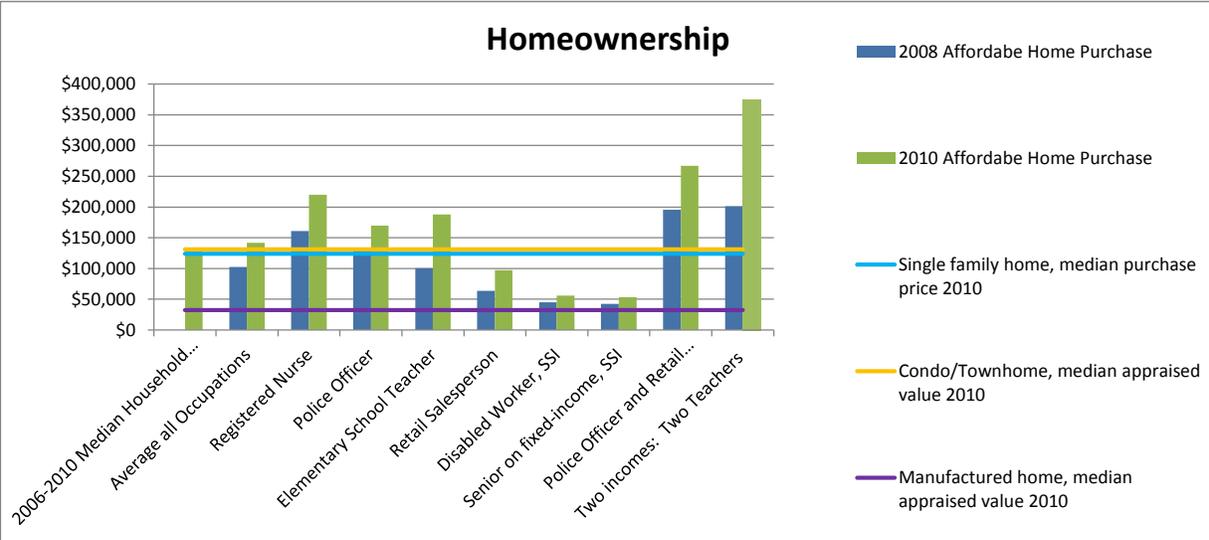
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## Housing Affordability, Attainability and Availability



21% - Persons under 18, percent, 2010  
 22% - Persons over 65, percent, 2010  
 21% - Persons below poverty level, percent, 2010

23.3 - Mean Travel time to work, 2010  
 2,761 - Land area in square miles, 2010  
 4.1 - Persons per square mile, 2010

Thompson Falls - County Seat

Sanders

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$139,900	\$123,750	-11.5%
Condos & Townhomes Median Appraised Value	\$131,080	\$131,080	0.0%
Manufactured Home Median Appraised Value	\$31,890	\$32,365	1.5%
1 Bedroom Fair Market Rent	\$482	\$491	1.9%
2 Bedroom Fair Market Rent	\$603	\$614	1.8%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$30,622	\$128,491	\$766
Average all Occupations	\$30,451	\$102,427	\$761	\$33,841	\$141,998	\$846
Registered Nurse	\$47,895	\$161,103	\$1,197	\$52,373	\$219,758	\$1,309
Police Officer	\$39,190	\$131,822	\$980	\$40,405	\$169,540	\$1,010
Elementary School Teacher	\$29,899	\$100,570	\$747	\$44,725	\$187,667	\$1,118
Retail Salesperson	\$18,966	\$63,795	\$474	\$23,231	\$97,478	\$581
Disabled Worker, SSI	\$13,383	\$45,015	\$335	\$13,331	\$55,936	\$333
Senior on fixed-income, SSI	\$12,569	\$42,280	\$314	\$12,684	\$53,223	\$317
Police Officer and Retail Salesperson	\$58,156	\$195,617	\$1,454	\$63,636	\$267,018	\$1,591
Two incomes: Two Teachers	\$59,798	\$201,140	\$1,495	\$89,450	\$375,334	\$2,236

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
Homeownership rates:	76.5%	75.1%		Total housing units	6,523	425	6.5%	6,098	93.5%
Population:	10,227	11,413	11.6%	Single-family	4,608	77	1.2%	4,531	69.5%
Owner Occupied Units:	3,265	3,844	17.7%	Condos & Townhouses	16	0	0.0%	16	0.2%
Renter Occupied Units:	1,008	1,277	26.7%	Mobile Home	1,586	346	5.3%	1,240	19.0%
Total Households:	4,273	5,121	19.8%	Multifamily	313	2	0.0%	311	4.8%
Vacant Units:	998	1,557	56.0%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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# Sheridan

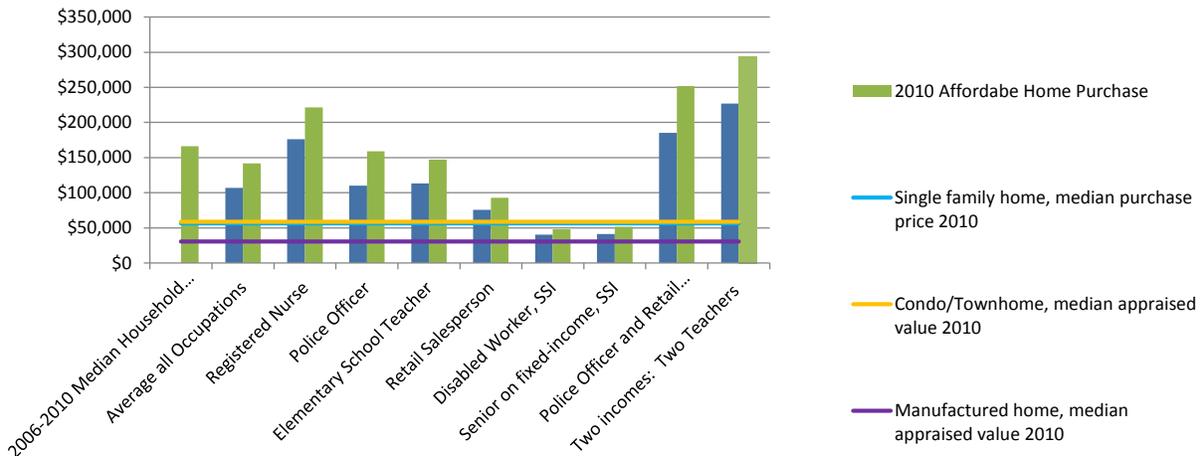
Housing Data and Statistics



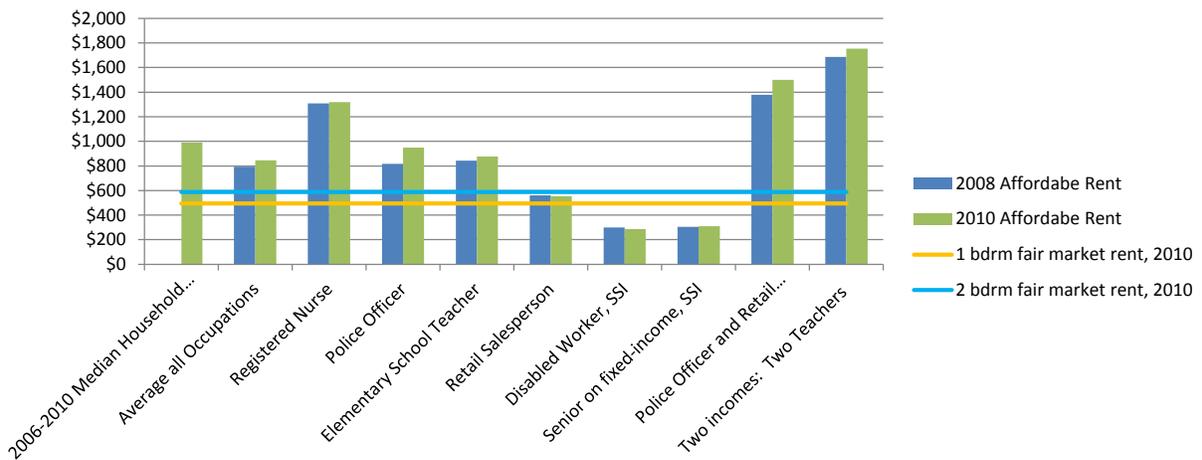
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## Housing Affordability, Attainability and Availability

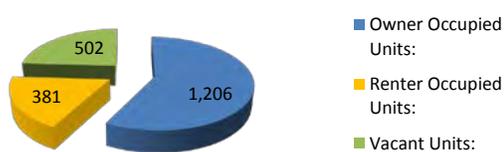
### Homeownership



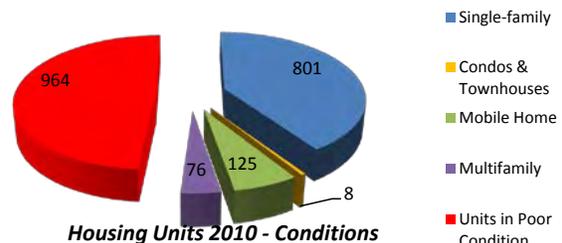
### Rental



### Housing Units 2010 - Owner vs Renter



### Housing Units 2010 - Conditions



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

19% - Persons under 18, percent, 2010  
 23% - Persons over 65, percent, 2010  
 15% - Persons below poverty level, percent, 2010

13.6 - Mean Travel time to work, 2010  
 1,677 - Land area in square miles, 2010  
 2.0 - Persons per square mile, 2010

Plentywood - County Seat

## Sheridan

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$48,500	\$56,500	16.5%
Condos & Townhomes Median Appraised Value	\$58,540	\$58,540	0.0%
Manufactured Home Median Appraised Value	\$29,580	\$30,570	3.3%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$39,578	\$166,070	\$989
Average all Occupations	\$31,715	\$106,679	\$793	\$33,781	\$141,746	\$845
Registered Nurse	\$52,357	\$176,111	\$1,309	\$52,759	\$221,378	\$1,319
Police Officer	\$32,664	\$109,871	\$817	\$37,906	\$159,054	\$948
Elementary School Teacher	\$33,706	\$113,376	\$843	\$35,076	\$147,180	\$877
Retail Salesperson	\$22,440	\$75,481	\$561	\$22,127	\$92,845	\$553
Disabled Worker, SSI	\$12,000	\$40,364	\$300	\$11,486	\$48,194	\$287
Senior on fixed-income, SSI	\$12,203	\$41,047	\$305	\$12,348	\$51,813	\$309
Police Officer and Retail Salesperson	\$55,104	\$185,351	\$1,378	\$60,033	\$251,900	\$1,501
Two incomes: Two Teachers	\$67,412	\$226,751	\$1,685	\$70,152	\$294,359	\$1,754

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
Homeownership rates:	80.1%	76.0%		Total housing units	1,974	964	48.8%	1,010	51.2%
Population:	4,105	3,384	-17.6%	Single-family	1,644	843	42.7%	801	40.6%
Owner Occupied Units:	1,397	1,206	-13.7%	Condos & Townhouses	10	2	0.1%	8	0.4%
Renter Occupied Units:	344	381	10.8%	Mobile Home	138	13	0.7%	125	6.3%
Total Households:	1,741	1,587	-8.8%	Multifamily	182	106	5.4%	76	3.9%
Vacant Units:	426	502	17.8%						

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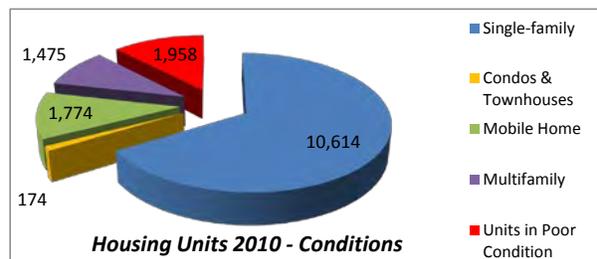
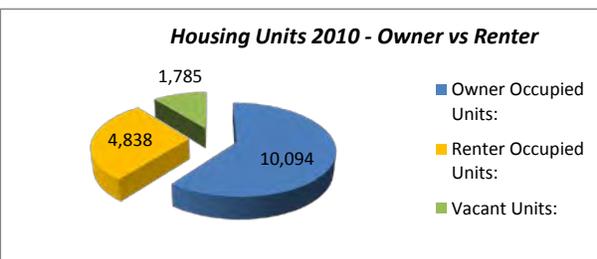
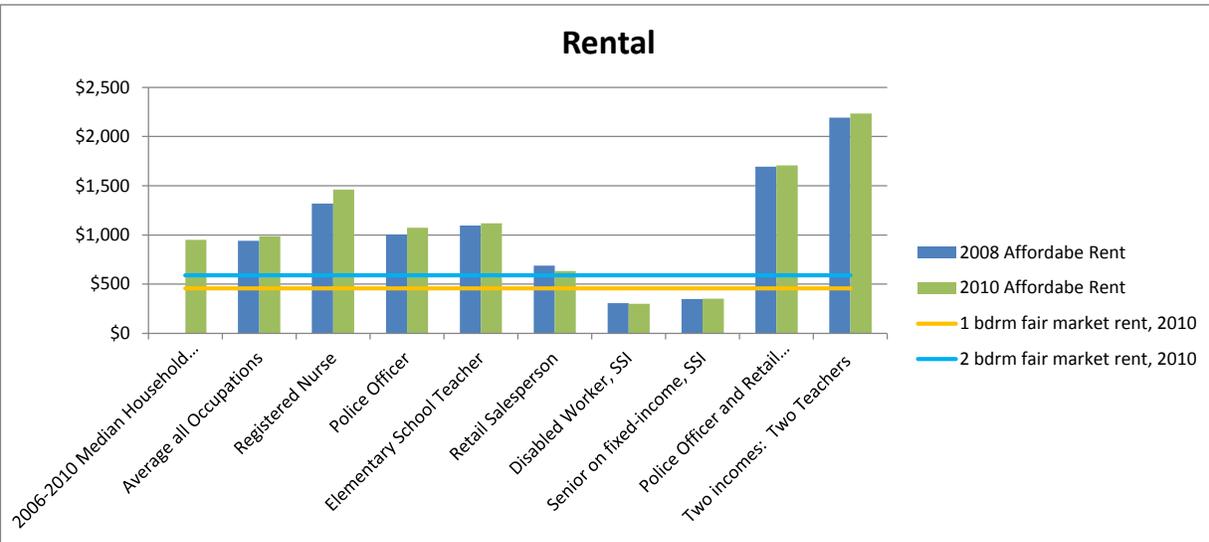
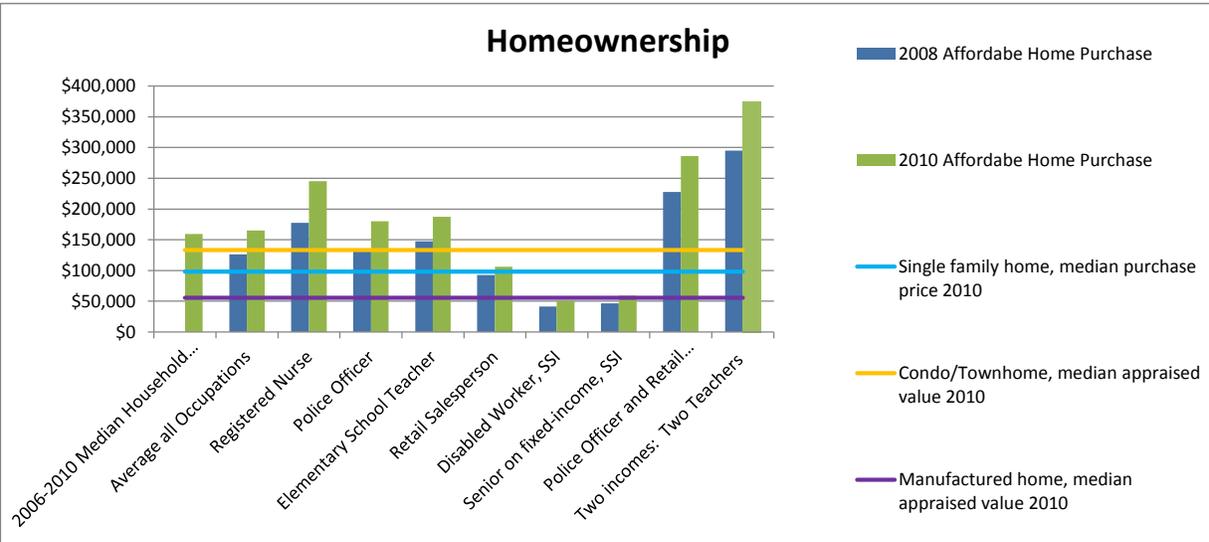
# Silver Bow

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

21% - Persons under 18, percent, 2010  
 16% - Persons over 65, percent, 2010  
 18% - Persons below poverty level, percent, 2010

16.1 - Mean Travel time to work, 2010  
 718 - Land area in square miles, 2010  
 47.6 - Persons per square mile, 2010

Butte - County Seat

## Silver Bow

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$99,825	\$98,150	-1.7%
Condos & Townhomes Median Appraised Value	\$134,360	\$133,445	-0.7%
Manufactured Home Median Appraised Value	\$54,090	\$55,440	2.5%
1 Bedroom Fair Market Rent	\$431	\$457	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$37,986	\$159,390	\$950
Average all Occupations	\$37,619	\$126,538	\$940	\$39,385	\$165,260	\$985
Registered Nurse	\$52,799	\$177,598	\$1,320	\$58,482	\$245,392	\$1,462
Police Officer	\$40,211	\$135,256	\$1,005	\$42,933	\$180,148	\$1,073
Elementary School Teacher	\$43,870	\$147,564	\$1,097	\$44,690	\$187,520	\$1,117
Retail Salesperson	\$27,519	\$92,565	\$688	\$25,313	\$106,214	\$633
Disabled Worker, SSI	\$12,267	\$41,261	\$307	\$12,040	\$50,519	\$301
Senior on fixed-income, SSI	\$13,895	\$46,739	\$347	\$14,058	\$58,987	\$351
Police Officer and Retail Salesperson	\$67,730	\$227,821	\$1,693	\$68,246	\$286,362	\$1,706
Two incomes: Two Teachers	\$87,740	\$295,128	\$2,194	\$89,380	\$375,040	\$2,235

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Total housing units</i>				15,995	1,958	12.2%	14,037	87.8%	
<i>Homeownership rates:</i>	70.4%	67.6%		<i>Single-family</i>	11,687	1,073	6.7%	10,614	66.4%
<i>Population:</i>	34,606	34,200	-1.2%	<i>Condos &amp; Townhouses</i>	174	0	0.0%	174	1.1%
<i>Owner Occupied Units:</i>	10,154	10,094	-0.6%	<i>Mobile Home</i>	1,795	21	0.1%	1,774	11.1%
<i>Renter Occupied Units:</i>	4,278	4,838	13.1%	<i>Multifamily</i>	2,339	864	5.4%	1,475	9.2%
<i>Total Households:</i>	14,432	14,932	3.5%						
<i>Vacant Units:</i>	1,744	1,785	2.4%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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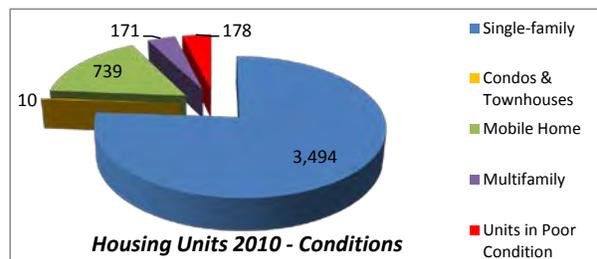
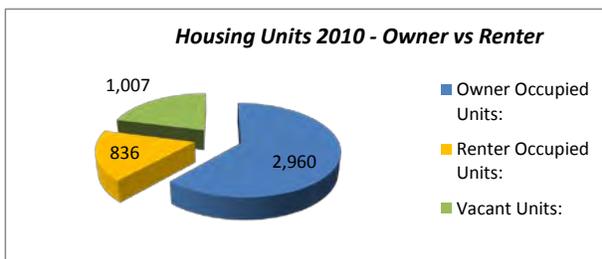
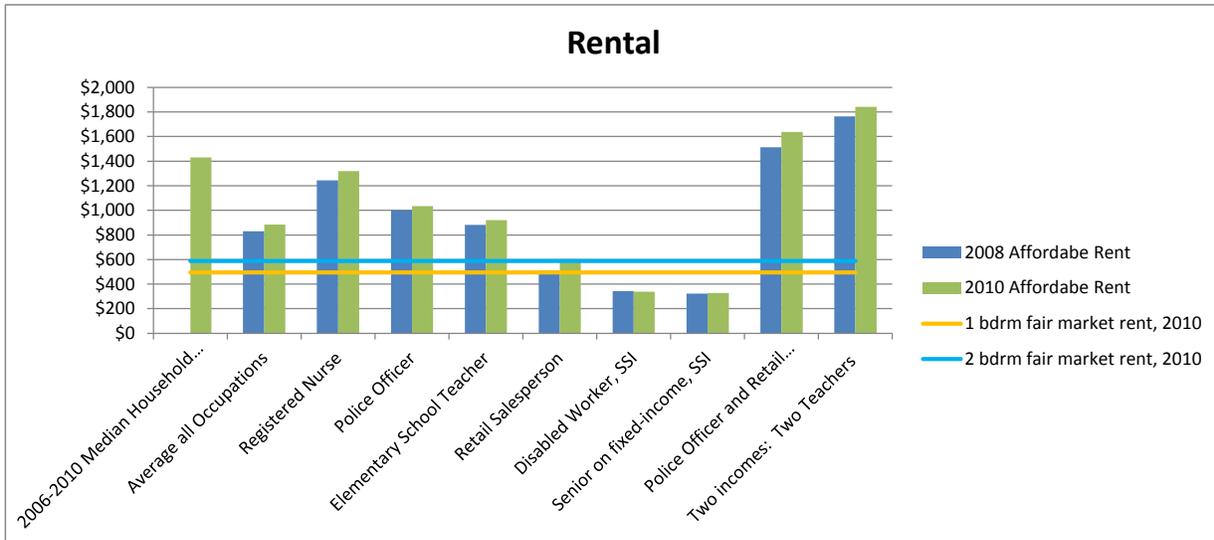
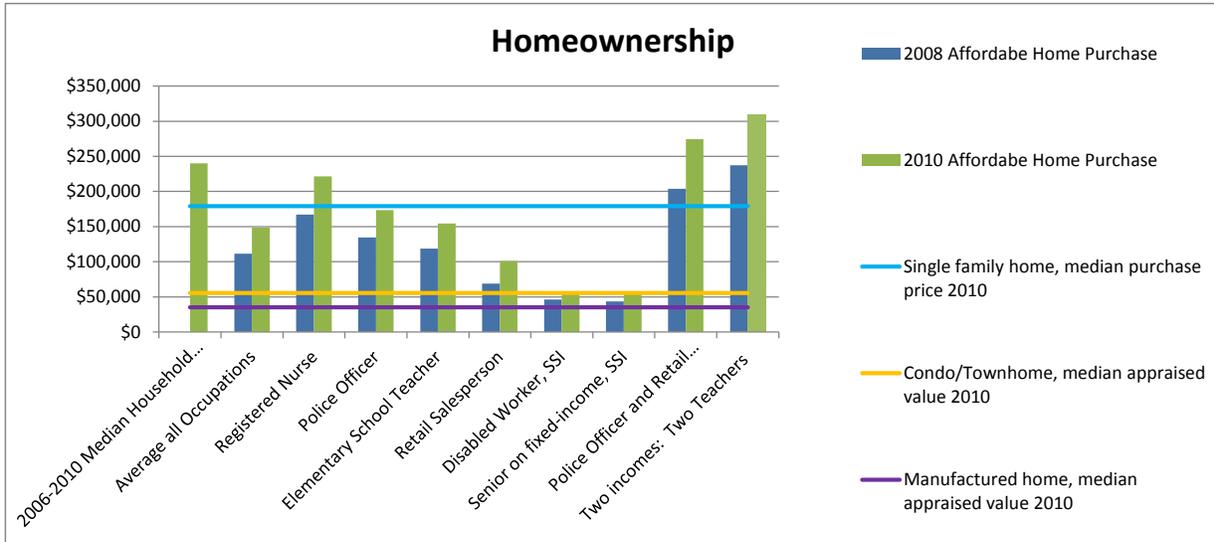
# Stillwater

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

23% - Persons under 18, percent, 2010  
 16% - Persons over 65, percent, 2010  
 10% - Persons below poverty level, percent, 2010

26.5 - Mean Travel time to work, 2010  
 1,795 - Land area in square miles, 2010  
 5.1 - Persons per square mile, 2010

Columbus - County Seat

## Stillwater

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$169,000	\$179,000	5.9%
Condos & Townhomes Median Appraised Value	\$61,090	\$55,550	-9.1%
Manufactured Home Median Appraised Value	\$34,660	\$35,205	1.6%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$57,227	\$240,126	\$1,431
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$13,714	\$46,130	\$343	\$13,513	\$56,701	\$338
Senior on fixed-income, SSI	\$12,958	\$43,586	\$324	\$13,142	\$55,142	\$329
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
Two incomes: Two Teachers	\$70,580	\$237,407	\$1,765	\$73,622	\$308,920	\$1,841

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census	Unit Condition Data, 2010 MT Dept of Revenue								
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	76.0%	78.0%		<i>Total housing units</i>	4,592	178	3.9%	4,414	96.1%
<i>Population:</i>	8,195	9,117	11.3%	<i>Single-family</i>	3,610	116	2.5%	3,494	76.1%
<i>Owner Occupied Units:</i>	2,458	2,960	20.4%	<i>Condos &amp; Townhouses</i>	10	0	0.0%	10	0.2%
<i>Renter Occupied Units:</i>	776	836	7.7%	<i>Mobile Home</i>	774	35	0.8%	739	16.1%
<i>Total Households:</i>	3,234	3,796	17.4%	<i>Multifamily</i>	198	27	0.6%	171	3.7%
<i>Vacant Units:</i>	713	1,007	41.2%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

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# Sweet Grass

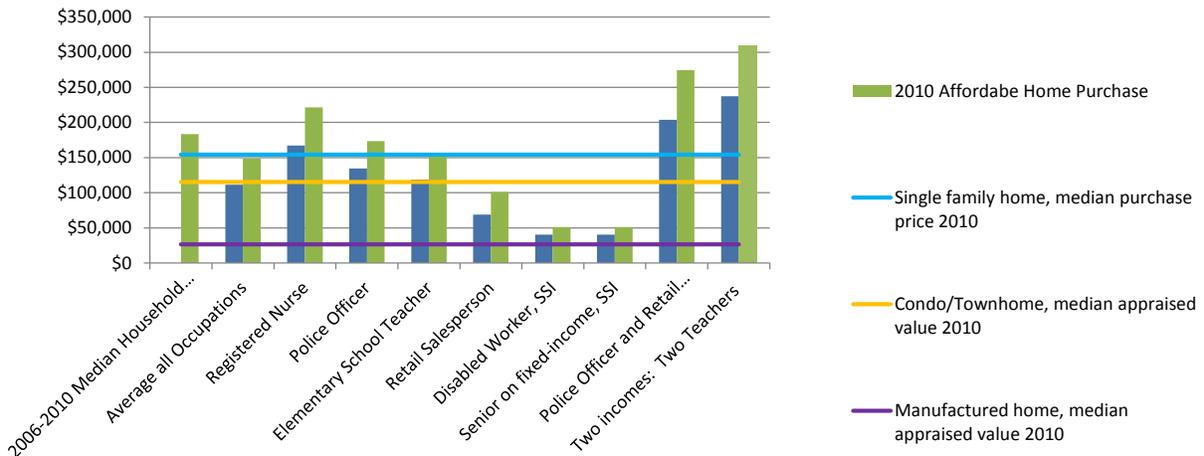
Housing Data and Statistics



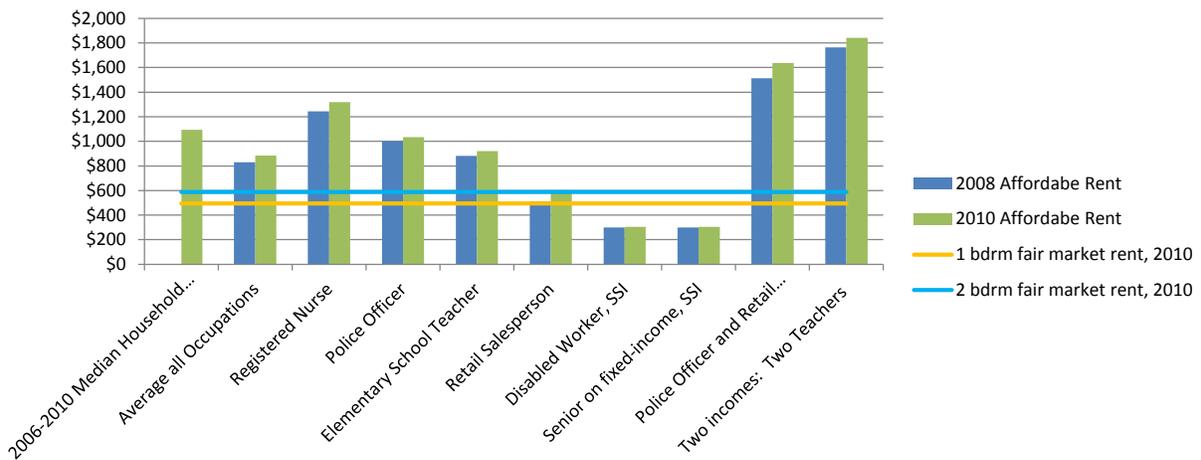
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## Housing Affordability, Attainability and Availability

### Homeownership



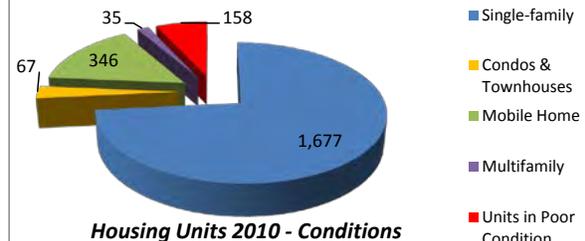
### Rental



### Housing Units 2010 - Owner vs Renter



### Housing Units 2010 - Conditions



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

23% - Persons under 18, percent, 2010  
 21% - Persons over 65, percent, 2010  
 12% - Persons below poverty level, percent, 2010

21.3 - Mean Travel time to work, 2010  
 1,855 - Land area in square miles, 2010  
 2.0 - Persons per square mile, 2010

Big Timber - County Seat

## Sweet Grass

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$172,000	\$154,000	-10.5%
Condos & Townhomes Median Appraised Value	\$115,220	\$115,220	0.0%
Manufactured Home Median Appraised Value	\$26,420	\$26,695	1.0%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$43,723	\$183,463	\$1,093
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$12,000	\$40,364	\$300	\$12,200	\$51,191	\$305
Senior on fixed-income, SSI	\$11,935	\$40,144	\$298	\$12,234	\$51,335	\$306
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
Two incomes: Two Teachers	\$70,580	\$237,407	\$1,765	\$73,622	\$308,920	\$1,841

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census	Unit Condition Data, 2010 MT Dept of Revenue								
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	74.1%	69.9%		<i>Total housing units</i>	2,283	158	6.9%	2,125	93.1%
<i>Population:</i>	3,609	3,651	1.2%	<i>Single-family</i>	1,722	45	2.0%	1,677	73.5%
<i>Owner Occupied Units:</i>	1,093	1,112	1.7%	<i>Condos &amp; Townhouses</i>	67	0	0.0%	67	2.9%
<i>Renter Occupied Units:</i>	383	478	24.8%	<i>Mobile Home</i>	403	57	2.5%	346	15.2%
<i>Total Households:</i>	1,476	1,590	7.7%	<i>Multifamily</i>	91	56	2.5%	35	1.5%
<i>Vacant Units:</i>	384	558	45.3%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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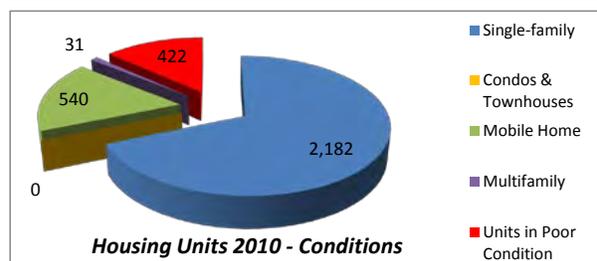
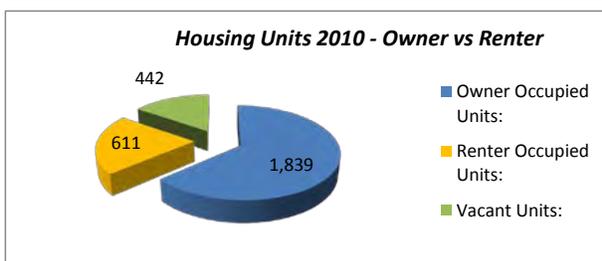
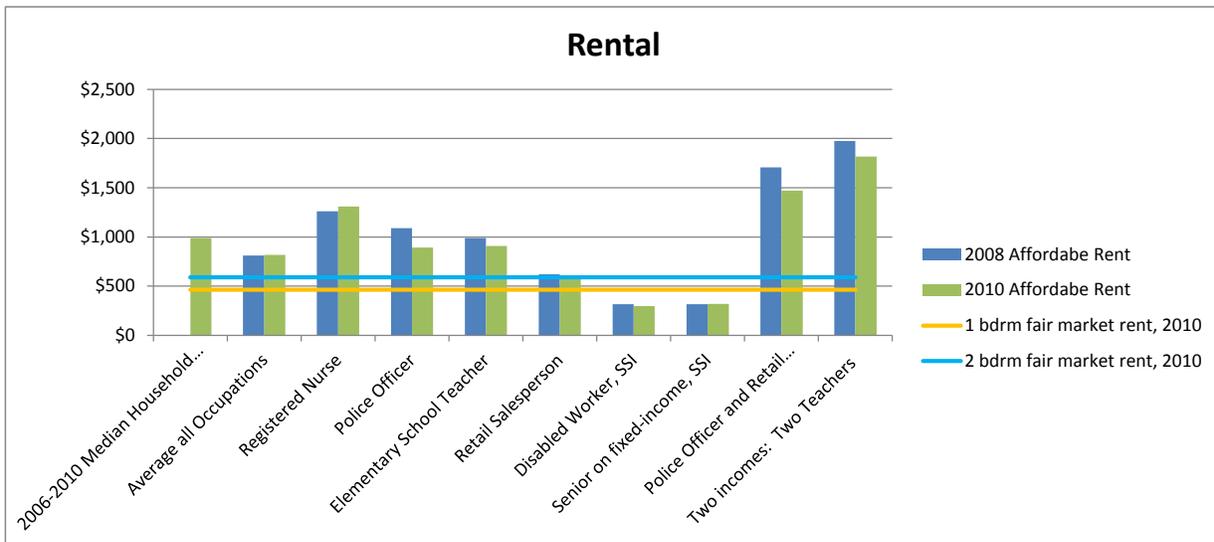
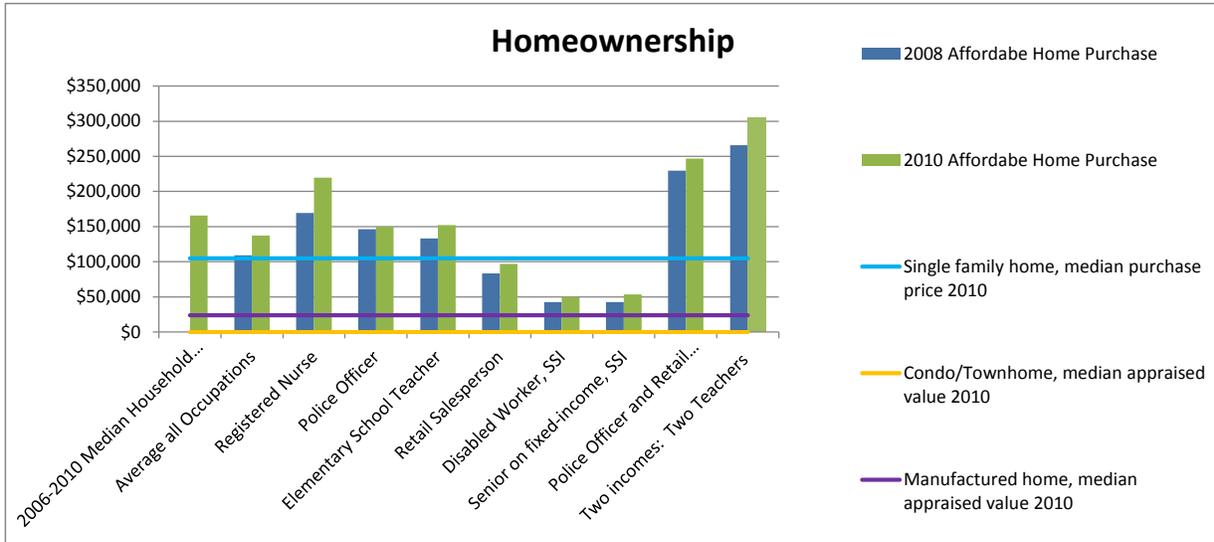
# Teton

Housing Data and Statistics



Data was collected by the Housing Coordinating Team for this White Paper in an effort to document the availability and affordability of decent housing for Montana residents. The intent is to give decision-makers information to address current problems and improve housing options for the future.

## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

23% - Persons under 18, percent, 2010  
 21% - Persons over 65, percent, 2010  
 13% - Persons below poverty level, percent, 2010

19.3 - Mean Travel time to work, 2010  
 2,272 - Land area in square miles, 2010  
 2.7 - Persons per square mile, 2010

Choteau - County Seat

## Teton

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$106,500	\$105,000	-1.4%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$23,255	\$23,580	1.4%
1 Bedroom Fair Market Rent	\$439	\$464	5.7%
2 Bedroom Fair Market Rent	\$557	\$588	5.6%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$39,516	\$165,810	\$988
Average all Occupations	\$32,437	\$109,107	\$811	\$32,745	\$137,399	\$819
Registered Nurse	\$50,379	\$169,458	\$1,259	\$52,363	\$219,716	\$1,309
Police Officer	\$43,538	\$146,447	\$1,088	\$35,676	\$149,697	\$892
Elementary School Teacher	\$39,528	\$132,959	\$988	\$36,321	\$152,404	\$908
Retail Salesperson	\$24,777	\$83,341	\$619	\$23,152	\$97,146	\$579
Disabled Worker, SSI	\$12,600	\$42,382	\$315	\$11,908	\$49,965	\$298
Senior on fixed-income, SSI	\$12,691	\$42,689	\$317	\$12,764	\$53,556	\$319
Police Officer and Retail Salesperson	\$68,315	\$229,788	\$1,708	\$58,828	\$246,844	\$1,471
Two incomes: Two Teachers	\$79,056	\$265,918	\$1,976	\$72,642	\$304,807	\$1,816

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census	Unit Condition Data, 2010 MT Dept of Revenue								
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Homeownership rates:</i>	75.7%	75.1%		<i>Total housing units</i>	3,175	422	13.3%	2,753	86.7%
<i>Population:</i>	6,445	6,073	-5.8%	<i>Single-family</i>	2,457	275	8.7%	2,182	68.7%
<i>Owner Occupied Units:</i>	1,914	1,839	-3.9%	<i>Condos &amp; Townhouses</i>	0	0	0.0%	0	0.0%
<i>Renter Occupied Units:</i>	624	611	-2.1%	<i>Mobile Home</i>	580	40	1.3%	540	17.0%
<i>Total Households:</i>	2,538	2,450	-3.5%	<i>Multifamily</i>	138	107	3.4%	31	1.0%
<i>Vacant Units:</i>	372	442	18.8%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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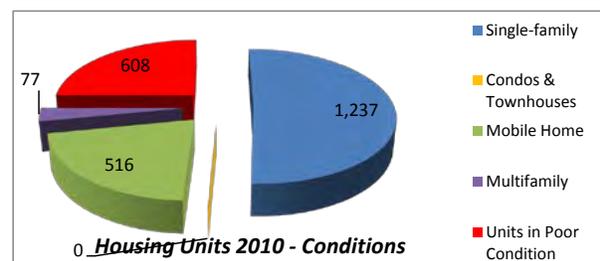
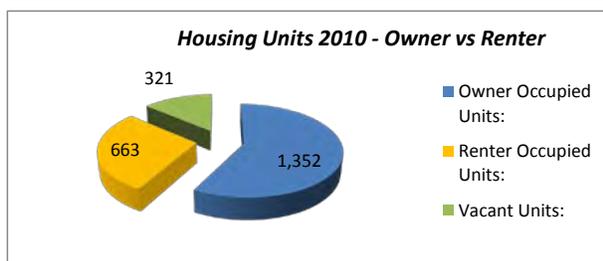
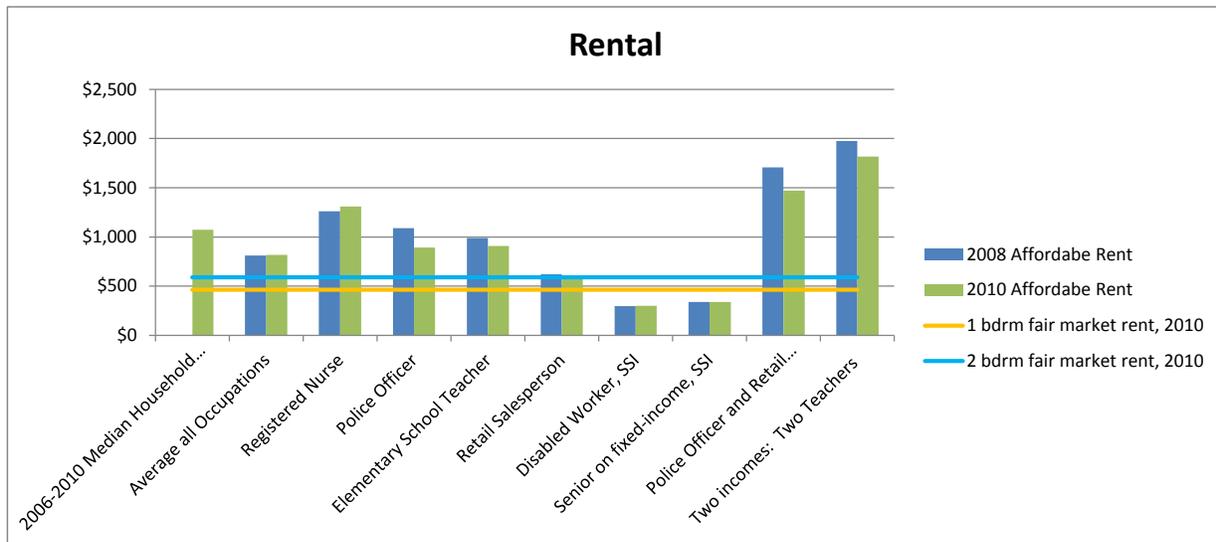
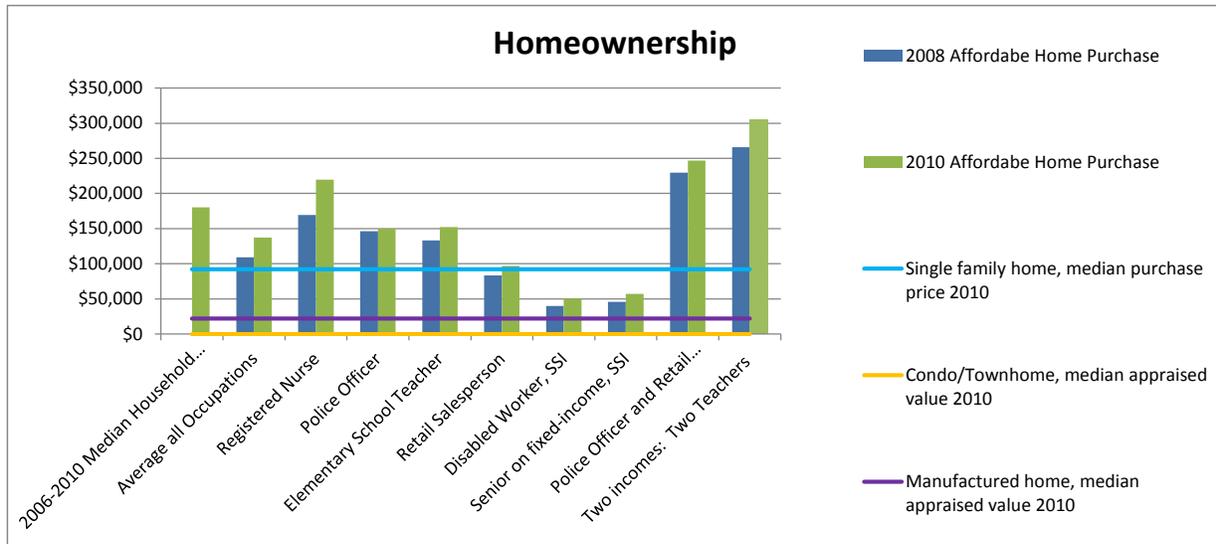
# Toole

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

21% - Persons under 18, percent, 2010  
 14% - Persons over 65, percent, 2010  
 16% - Persons below poverty level, percent, 2010

17.5 - Mean Travel time to work, 2010  
 1,916 - Land area in square miles, 2010  
 2.8 - Persons per square mile, 2010

Shelby - County Seat

Toole

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$63,250	\$92,000	45.5%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$20,205	\$21,920	8.5%
1 Bedroom Fair Market Rent	\$439	\$464	5.7%
2 Bedroom Fair Market Rent	\$557	\$588	5.6%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$42,949	\$180,215	\$1,074
Average all Occupations	\$32,437	\$109,107	\$811	\$32,745	\$137,399	\$819
Registered Nurse	\$50,379	\$169,458	\$1,259	\$52,363	\$219,716	\$1,309
Police Officer	\$43,538	\$146,447	\$1,088	\$35,676	\$149,697	\$892
Elementary School Teacher	\$39,528	\$132,959	\$988	\$36,321	\$152,404	\$908
Retail Salesperson	\$24,777	\$83,341	\$619	\$23,152	\$97,146	\$579
Disabled Worker, SSI	\$11,886	\$39,980	\$297	\$12,000	\$50,352	\$300
Senior on fixed-income, SSI	\$13,541	\$45,548	\$339	\$13,579	\$56,978	\$339
Police Officer and Retail Salesperson	\$68,315	\$229,788	\$1,708	\$58,828	\$246,844	\$1,471
Two incomes: Two Teachers	\$79,056	\$265,918	\$1,976	\$72,642	\$304,807	\$1,816

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census			Unit Condition Data, 2010 MT Dept of Revenue						
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
Homeownership rates:	71.5%	67.1%		Total housing units	2,438	608	24.9%	1,830	75.1%
Population:	5,267	5,324	1.1%	Single-family	1,679	442	18.1%	1,237	50.7%
Owner Occupied Units:	1,396	1,352	-3.2%	Condos & Townhouses	0	0	0.0%	0	0.0%
Renter Occupied Units:	566	663	17.1%	Mobile Home	571	55	2.3%	516	21.2%
Total Households:	1,962	2,015	2.7%	Multifamily	188	111	4.6%	77	3.2%
Vacant Units:	338	321	-5.0%						

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The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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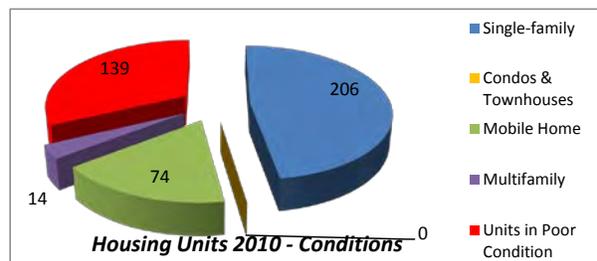
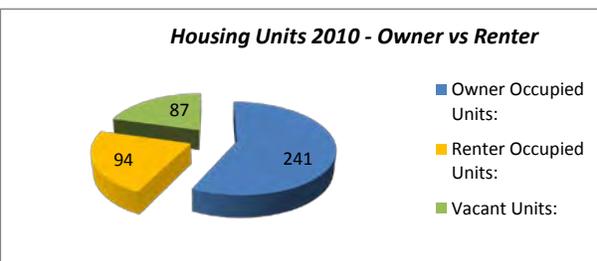
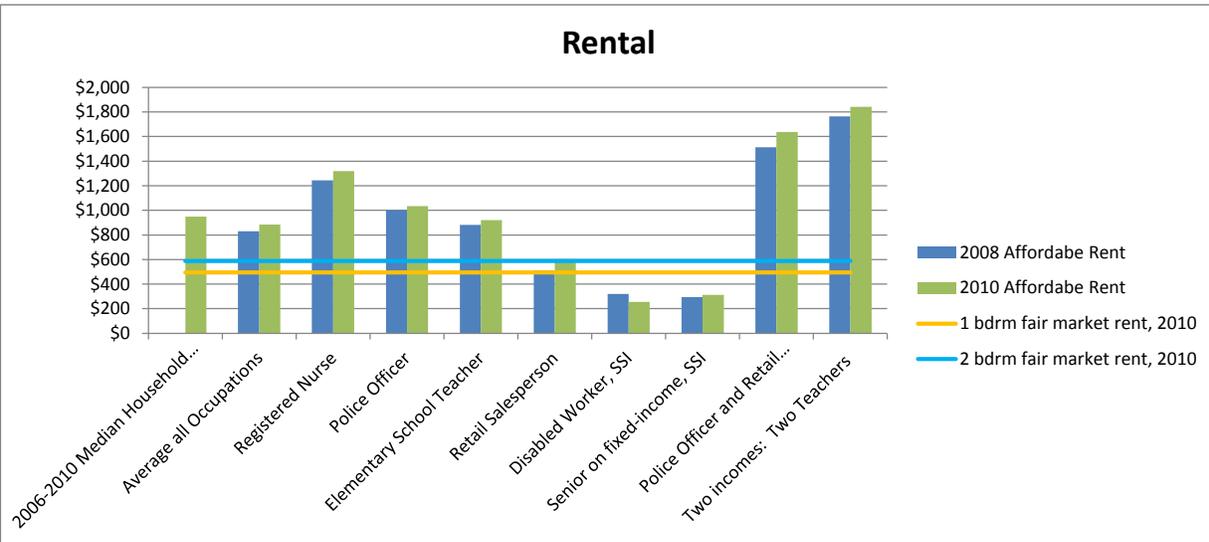
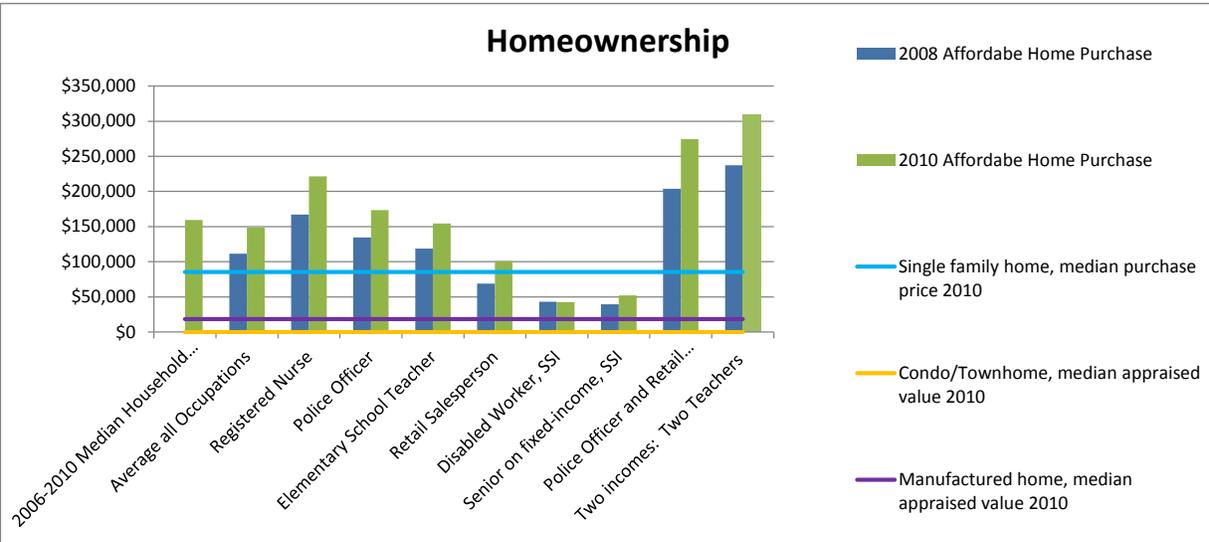
# Treasure

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

19% - Persons under 18, percent, 2010  
 24% - Persons over 65, percent, 2010  
 8% - Persons below poverty level, percent, 2010

14.5 - Mean Travel time to work, 2010  
 977 - Land area in square miles, 2010  
 0.7 - Persons per square mile, 2010

Hysham - County Seat

## Treasure

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$83,000	\$85,500	3.0%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$17,785	\$18,320	3.0%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$37,969	\$159,319	\$949
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$12,800	\$43,055	\$320	\$10,200	\$42,799	\$255
Senior on fixed-income, SSI	\$11,743	\$39,499	\$294	\$12,465	\$52,301	\$312
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
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Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue				
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
Homeownership rates:	71.4%	71.9%		433	139	32.1%	294	67.9%
Population:	861	718	-16.6%	312	106	24.5%	206	47.6%
Owner Occupied Units:	255	241	-5.5%	0	0	0.0%	0	0.0%
Renter Occupied Units:	102	94	-7.8%	107	33	7.6%	74	17.1%
Total Households:	357	335	-6.2%	14	0	0.0%	14	3.2%
Vacant Units:	65	87	33.8%					

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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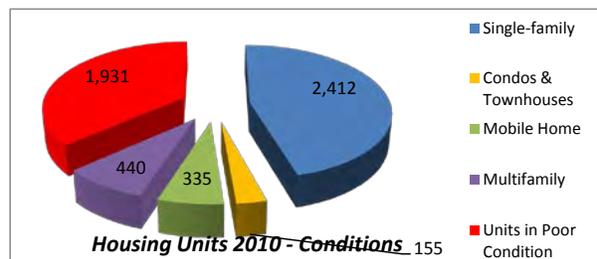
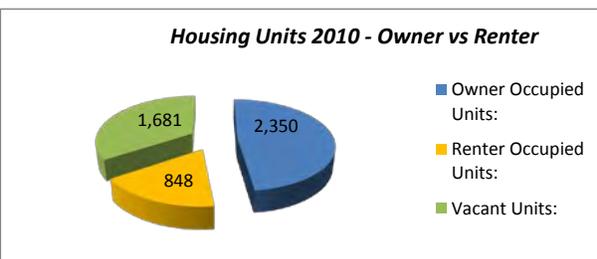
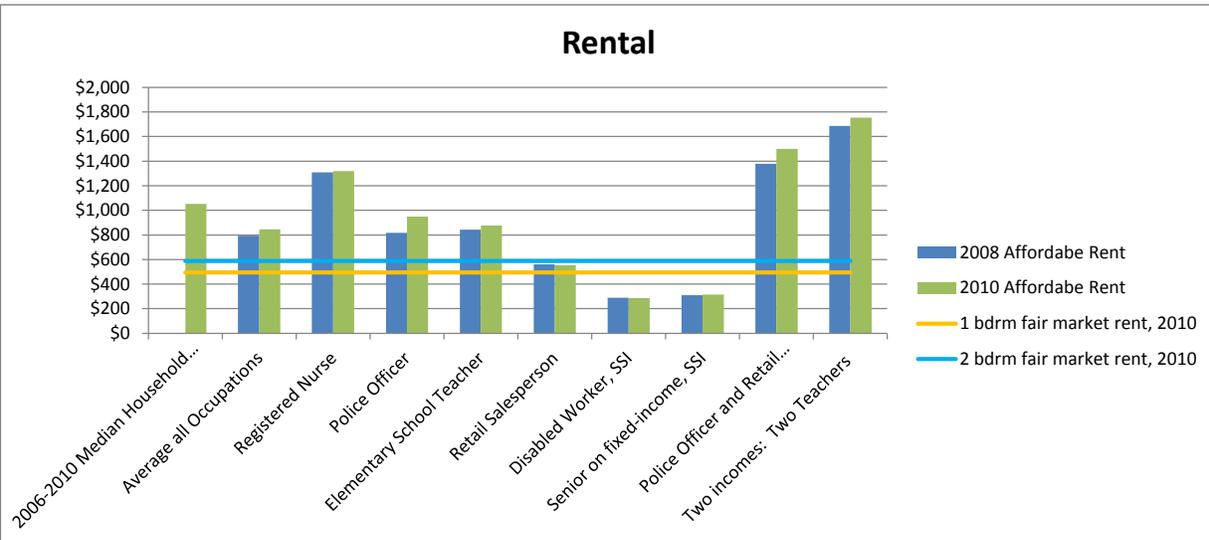
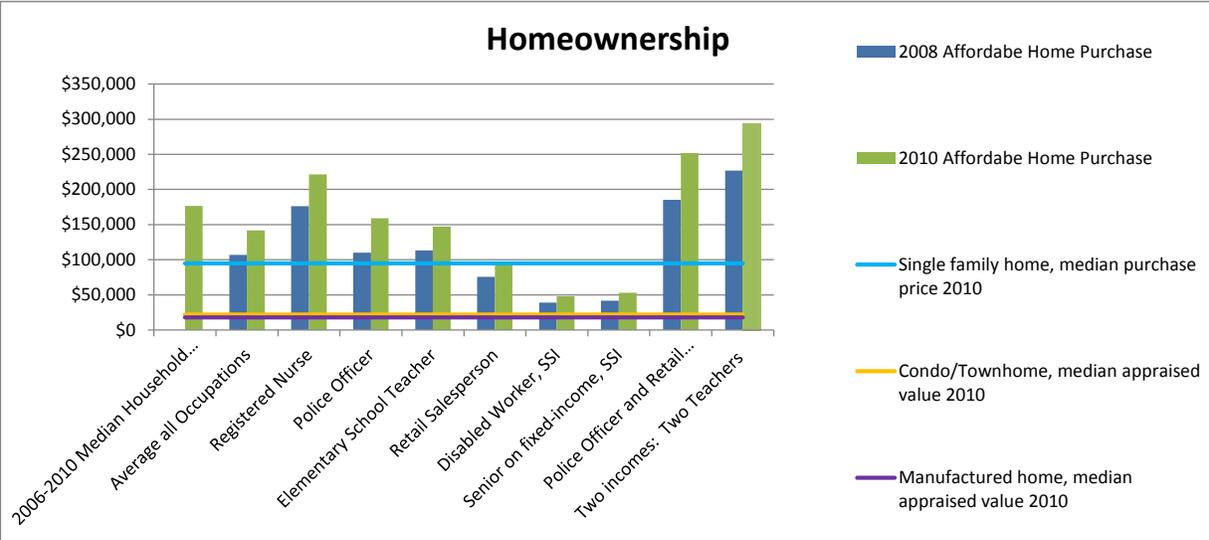
# Valley

Housing Data and Statistics



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## Housing Affordability, Attainability and Availability



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

23% - Persons under 18, percent, 2010  
 21% - Persons over 65, percent, 2010  
 10% - Persons below poverty level, percent, 2010

12.3 - Mean Travel time to work, 2010  
 4,926 - Land area in square miles, 2010  
 1.5 - Persons per square mile, 2010

Glasgow - County Seat

Valley

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$76,500	\$95,000	24.2%
Condos & Townhomes Median Appraised Value	\$22,000	\$22,000	0.0%
Manufactured Home Median Appraised Value	\$17,420	\$17,800	2.2%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$42,050	\$176,443	\$1,051
Average all Occupations	\$31,715	\$106,679	\$793	\$33,781	\$141,746	\$845
Registered Nurse	\$52,357	\$176,111	\$1,309	\$52,759	\$221,378	\$1,319
Police Officer	\$32,664	\$109,871	\$817	\$37,906	\$159,054	\$948
Elementary School Teacher	\$33,706	\$113,376	\$843	\$35,076	\$147,180	\$877
Retail Salesperson	\$22,440	\$75,481	\$561	\$22,127	\$92,845	\$553
Disabled Worker, SSI	\$11,576	\$38,939	\$289	\$11,446	\$48,028	\$286
Senior on fixed-income, SSI	\$12,346	\$41,527	\$309	\$12,637	\$53,027	\$316
Police Officer and Retail Salesperson	\$55,104	\$185,351	\$1,378	\$60,033	\$251,900	\$1,501
Two incomes: Two Teachers	\$67,412	\$226,751	\$1,685	\$70,152	\$294,359	\$1,754

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census			Unit Condition Data, 2010 MT Dept of Revenue						
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Total housing units</i>				5,273	1,931	36.6%	3,342	63.4%	
<i>Homeownership rates:</i>	75.9%	73.5%		<i>Single-family</i>	3,131	719	13.6%	2,412	45.7%
<i>Population:</i>	7,675	7,369	-4.0%	<i>Condos &amp; Townhouses</i>	1,104	949	18.0%	155	2.9%
<i>Owner Occupied Units:</i>	2,389	2,350	-1.6%	<i>Mobile Home</i>	393	58	1.1%	335	6.4%
<i>Renter Occupied Units:</i>	761	848	11.4%	<i>Multifamily</i>	645	205	3.9%	440	8.3%
<i>Total Households:</i>	3,150	3,198	1.5%						
<i>Vacant Units:</i>	1,697	1,681	-0.9%						

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# Wheatland

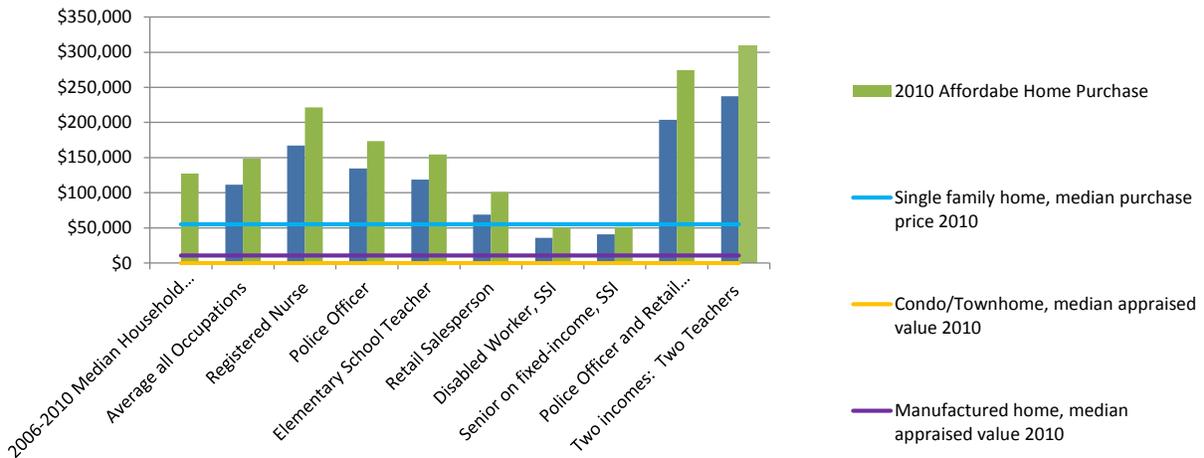
Housing Data and Statistics



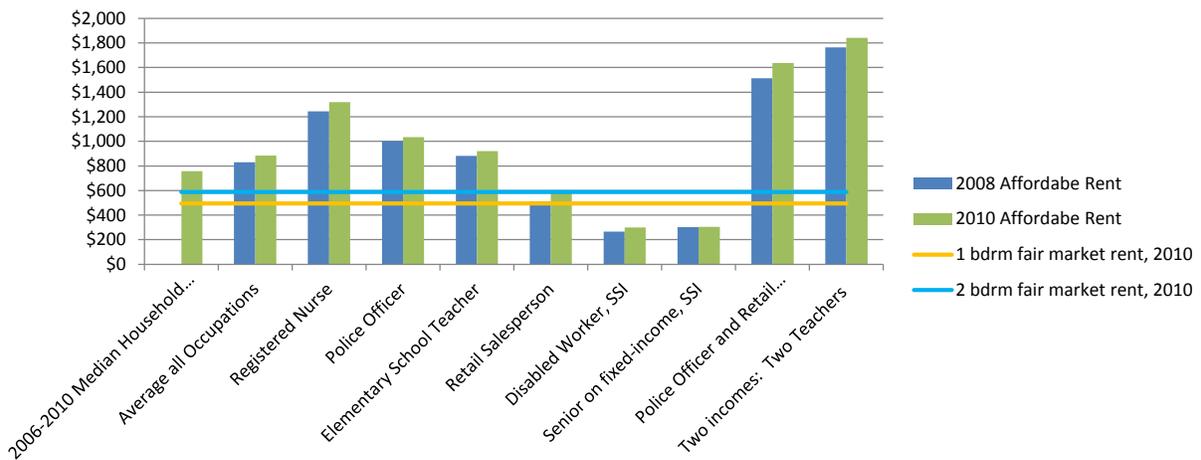
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## Housing Affordability, Attainability and Availability

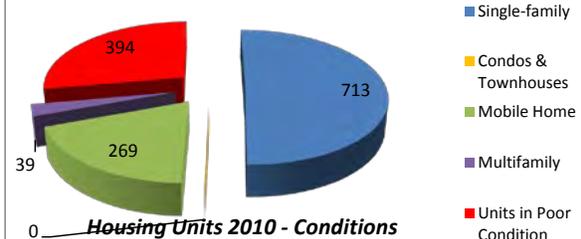
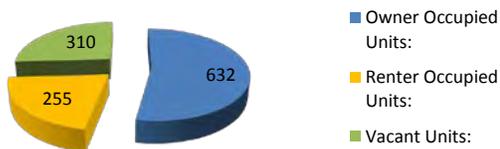
### Homeownership



### Rental



### Housing Units 2010 - Owner vs Renter



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

24% - Persons under 18, percent, 2010  
 21% - Persons over 65, percent, 2010  
 12% - Persons below poverty level, percent, 2010

20.8 - Mean Travel time to work, 2010  
 1,423 - Land area in square miles, 2010  
 1.5 - Persons per square mile, 2010

Harlowton - County Seat

## Wheatland

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$51,500	\$55,000	6.8%
Condos & Townhomes Median Appraised Value	\$0	\$0	#DIV/0!
Manufactured Home Median Appraised Value	\$9,870	\$10,675	8.2%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$30,321	\$127,228	\$758
Average all Occupations	\$33,152	\$111,512	\$829	\$35,420	\$148,623	\$886
Registered Nurse	\$49,731	\$167,278	\$1,243	\$52,758	\$221,374	\$1,319
Police Officer	\$40,030	\$134,647	\$1,001	\$41,337	\$173,451	\$1,033
Elementary School Teacher	\$35,290	\$118,704	\$882	\$36,811	\$154,460	\$920
Retail Salesperson	\$20,495	\$68,938	\$512	\$24,121	\$101,212	\$603
Disabled Worker, SSI	\$10,667	\$35,879	\$267	\$12,000	\$50,352	\$300
Senior on fixed-income, SSI	\$12,116	\$40,755	\$303	\$12,150	\$50,982	\$304
Police Officer and Retail Salesperson	\$60,525	\$203,586	\$1,513	\$65,458	\$274,663	\$1,636
Two incomes: Two Teachers	\$70,580	\$237,407	\$1,765	\$73,622	\$308,920	\$1,841

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue				
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total
Homeownership rates:	72.2%	71.3%		1,415	394	27.8%	1,021	72.2%
Population:	2,259	2,168	-4.0%	912	199	14.1%	713	50.4%
Owner Occupied Units:	619	632	2.1%	0	0	0.0%	0	0.0%
Renter Occupied Units:	234	255	9.0%	446	177	12.5%	269	19.0%
Total Households:	853	887	4.0%	57	18	1.3%	39	2.8%
Vacant Units:	301	310	3.0%					

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

This White Paper and other housing reports can be found at [housing.mt.gov](http://housing.mt.gov)

# Wibaux

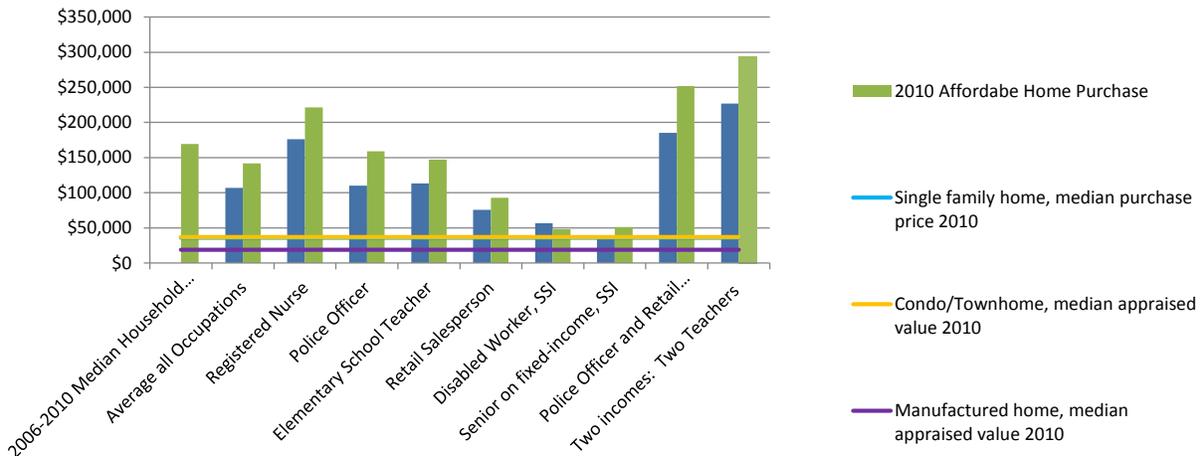
Housing Data and Statistics



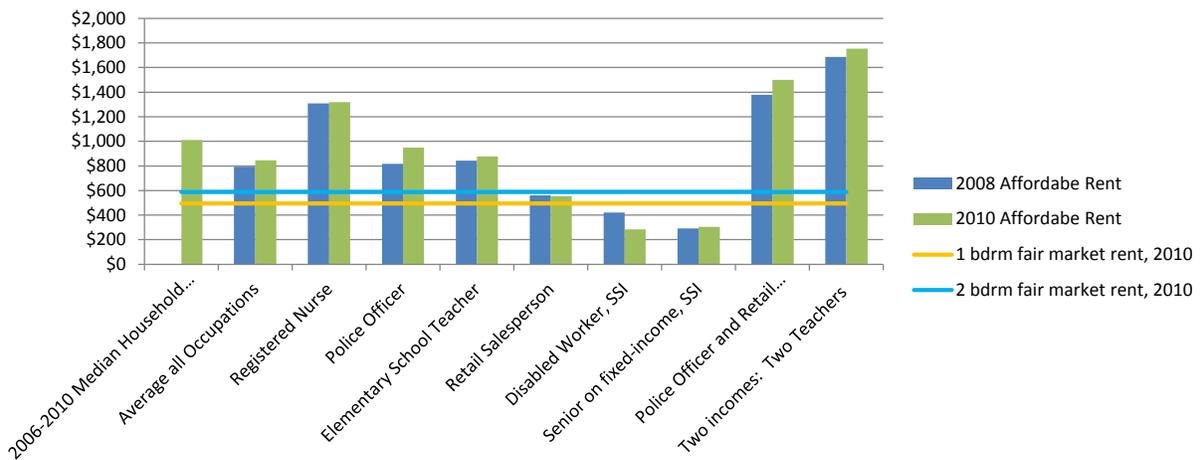
Data was collected by the Housing Coordinating Team for this White Paper in an effort to document the availability and affordability of decent housing for Montana residents. The intent is to give decision-makers information to address current problems and improve housing options for the future.

## Housing Affordability, Attainability and Availability

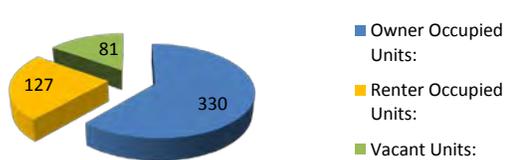
### Homeownership



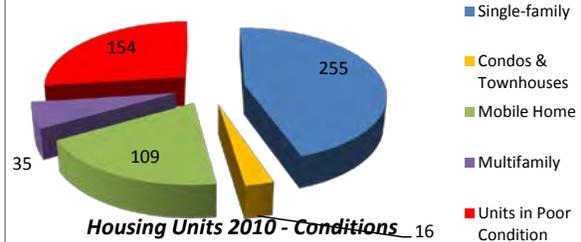
### Rental



### Housing Units 2010 - Owner vs Renter



### Housing Units 2010 - Conditions



Montana Department of Commerce, Housing Coordinating Team, White Paper, June 2012

21% - Persons under 18, percent, 2010  
 24% - Persons over 65, percent, 2010  
 12% - Persons below poverty level, percent, 2010

12.2 - Mean Travel time to work, 2010  
 889 - Land area in square miles, 2010  
 1.1 - Persons per square mile, 2010

Wibaux - County Seat

## Wibaux

### Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$56,000	\$36,000	-35.7%
Condos & Townhomes Median Appraised Value	\$36,760	\$36,760	0.0%
Manufactured Home Median Appraised Value	\$18,360	\$18,880	2.8%
1 Bedroom Fair Market Rent	\$467	\$495	6.0%
2 Bedroom Fair Market Rent	\$555	\$588	5.9%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	<i>Not Available</i>			\$40,417	\$169,591	\$1,010
Average all Occupations	\$31,715	\$106,679	\$793	\$33,781	\$141,746	\$845
Registered Nurse	\$52,357	\$176,111	\$1,309	\$52,759	\$221,378	\$1,319
Police Officer	\$32,664	\$109,871	\$817	\$37,906	\$159,054	\$948
Elementary School Teacher	\$33,706	\$113,376	\$843	\$35,076	\$147,180	\$877
Retail Salesperson	\$22,440	\$75,481	\$561	\$22,127	\$92,845	\$553
Disabled Worker, SSI	\$16,800	\$56,510	\$420	\$11,400	\$47,835	\$285
Senior on fixed-income, SSI	\$11,636	\$39,141	\$291	\$12,218	\$51,268	\$305
Police Officer and Retail Salesperson	\$55,104	\$185,351	\$1,378	\$60,033	\$251,900	\$1,501
Two incomes: Two Teachers	\$67,412	\$226,751	\$1,685	\$70,152	\$294,359	\$1,754

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Total housing units</i>				569	154	27.1%	415	72.9%	
<i>Homeownership rates:</i>	73.2%	72.2%		<i>Single-family</i>	386	131	23.0%	255	44.8%
<i>Population:</i>	1,068	1,017	-4.8%	<i>Condos &amp; Townhouses</i>	16	0	0.0%	16	2.8%
<i>Owner Occupied Units:</i>	309	330	6.8%	<i>Mobile Home</i>	132	23	4.0%	109	19.2%
<i>Renter Occupied Units:</i>	112	127	13.4%	<i>Multifamily</i>	35	0	0.0%	35	6.2%
<i>Total Households:</i>	421	457	8.6%						
<i>Vacant Units:</i>	166	81	-51.2%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

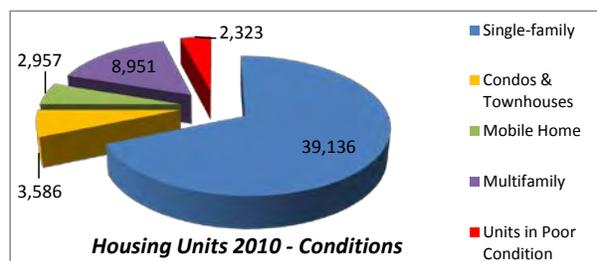
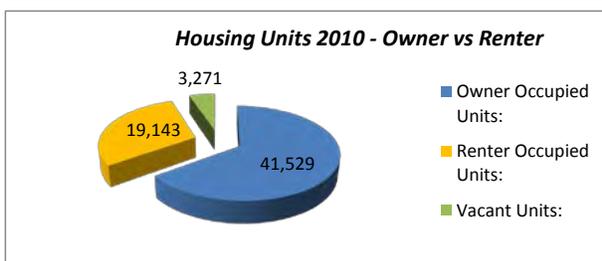
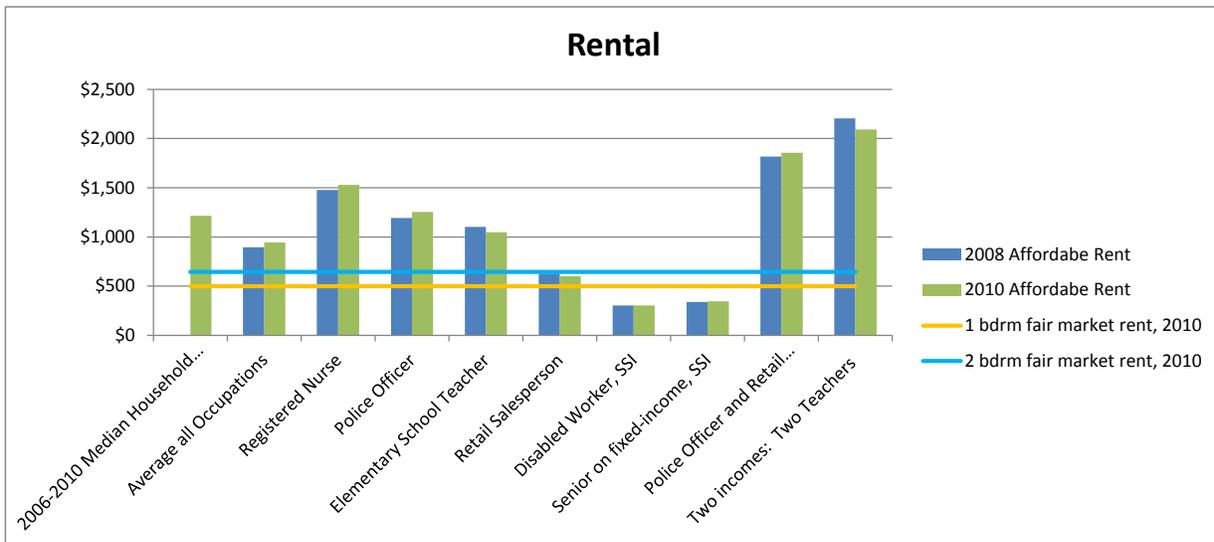
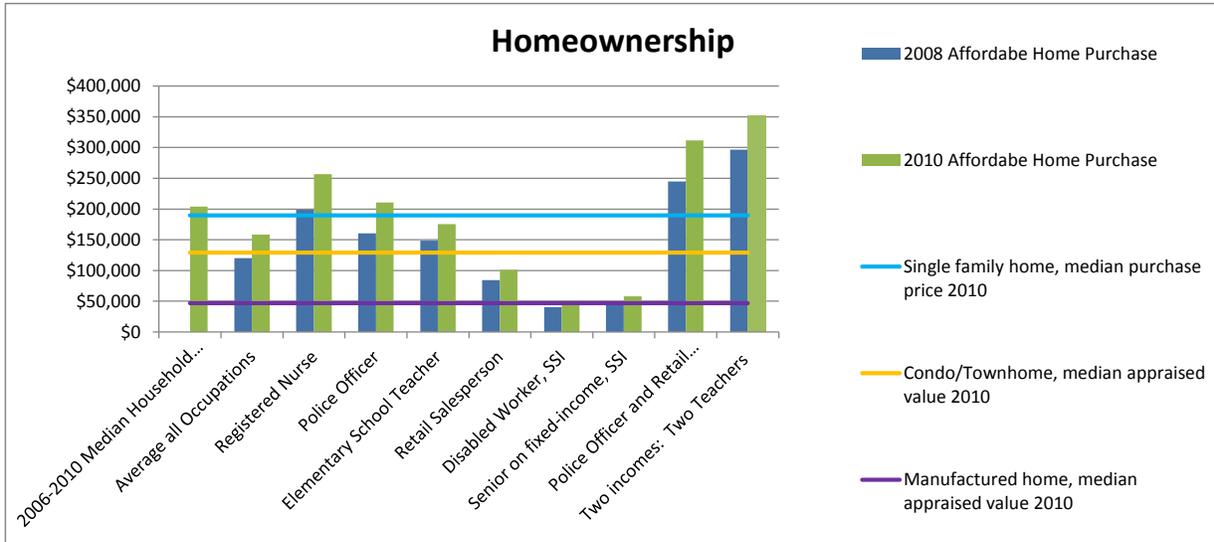
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## Housing Affordability, Attainability and Availability



24% - Persons under 18, percent, 2010  
 14% - Persons over 65, percent, 2010  
 11% - Persons below poverty level, percent, 2010

17.7 - Mean Travel time to work, 2010  
 2,633 - Land area in square miles, 2010  
 56.2 - Persons per square mile, 2010

Billings - County Seat

Yellowstone

## Housing Affordability, Attainability and Availability

	2008	2010	% Change
Single Family Median Home Cost	\$181,000	\$189,900	4.9%
Condos & Townhomes Median Appraised Value	\$127,460	\$129,135	1.3%
Manufactured Home Median Appraised Value	\$45,160	\$46,950	4.0%
1 Bedroom Fair Market Rent	\$490	\$499	1.8%
2 Bedroom Fair Market Rent	\$634	\$645	1.7%

Condos & Townhomes and Manufactured Median Appraised Values for 2008 are actually 2009 values due to the reappraisal.

Select Occupations	Affordable Share of Income for Housing, Various Occupations					
	2008			2010		
	Annual Income	Affordable Home Cost	Affordable Monthly Rent	Annual Income	Affordable Home Cost	Affordable Monthly Rent
2006-2010 Median Household Income	Not Available			\$48,641	\$204,099	\$1,216
Average all Occupations	\$35,758	\$120,278	\$894	\$37,703	\$158,203	\$943
Registered Nurse	\$59,033	\$198,567	\$1,476	\$61,178	\$256,704	\$1,529
Police Officer	\$47,646	\$160,265	\$1,191	\$50,166	\$210,498	\$1,254
Elementary School Teacher	\$44,109	\$148,368	\$1,103	\$41,849	\$175,599	\$1,046
Retail Salesperson	\$25,076	\$84,347	\$627	\$24,079	\$101,036	\$602
Disabled Worker, SSI	\$12,081	\$40,638	\$302	\$12,105	\$50,791	\$303
Senior on fixed-income, SSI	\$13,580	\$45,679	\$340	\$13,833	\$58,043	\$346
Police Officer and Retail Salesperson	\$72,722	\$244,612	\$1,818	\$74,245	\$311,534	\$1,856
Two incomes: Two Teachers	\$88,218	\$296,735	\$2,205	\$83,698	\$351,199	\$2,092

Affordable home cost is based on a FHA 30 year (In 2008, 6.5% rate. In 2010, 4.5% rate.) mortgage with a 3.5% downpayment using a 29% ratio and 15% factor for taxes and insurance. The generally accepted definition of affordable rent is that housing costs do not exceed 30% of income.

Population and Structure data, 2010 census				Unit Condition Data, 2010 MT Dept of Revenue					
	2000	2010	% Chg	Total housing units	Units in Poor Condition in 2010	% of Total	Units in Acceptable Condition in 2010	% of Total	
<i>Total housing units</i>				56,953	2,323	4.1%	54,630	95.9%	
<i>Homeownership rates:</i>	69.2%	68.4%		<i>Single-family</i>	39,793	657	1.2%	39,136	68.7%
<i>Population:</i>	129,352	147,972	14.4%	<i>Condos &amp; Townhouses</i>	3,686	100	0.2%	3,586	6.3%
<i>Owner Occupied Units:</i>	36,026	41,529	15.3%	<i>Mobile Home</i>	4,372	1,415	2.5%	2,957	5.2%
<i>Renter Occupied Units:</i>	16,058	19,143	19.2%	<i>Multifamily</i>	9,102	151	0.3%	8,951	15.7%
<i>Total Households:</i>	52,084	60,672	16.5%						
<i>Vacant Units:</i>	2,479	3,271	31.9%						

NOTE: The data on the right side of the chart above comes from the Montana Department of Revenue data, so will not necessarily match the data in the census info on the left side.

The data in the tables above describe the housing stock in the county and how it is used by the households in the county. Units in poor condition are likely to be unusable in the future unless the units are improved. Whether or not new units will be needed, and what type of units should be built, depends on the incomes and ages of the county population in the future. What types of housing structures will best fit the county's needs for homeowner and renter households, taking into account the likely costs of homeownership and rental units in the future?

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## X. Appendix

Appendix A - Quick Facts, US Census

	Geography	2010 Population	2010 Percent of Persons under 18 years	2010 Percent of Persons 65 years and over	2006-2010 Mean Travel Time to Work in minutes	2006-2010 Percent of Persons below poverty level	2010 Land area in square miles	2010 Persons per square mile	County Seat
0	Montana	989,415	22.6%	14.8%	17.7	14.5%	145,545.0	6.8	Helena
1	Beaverhead	9,246	20.1%	16.9%	0.1	15.0%	5,541.6	1.7	Dillon
2	Big Horn	12,865	33.2%	10.0%	19.0	23.5%	4,995.5	2.6	Hardin
3	Blaine	6,491	30.0%	13.5%	13.3	29.0%	4,227.6	1.5	Chinook
4	Broadwater	5,612	22.5%	17.8%	25.6	10.1%	1,192.5	4.7	Townsend
5	Carbon	10,078	19.7%	18.8%	23.3	12.2%	2,048.8	4.9	Red Lodge
6	Carter	1,160	17.5%	23.2%	13.0	14.0%	3,340.8	0.3	Ekalaka
7	Cascade	81,327	22.9%	15.6%	15.9	13.5%	2,698.2	30.1	Great Falls
8	Chouteau	5,813	26.7%	17.3%	18.6	21.0%	3,972.5	1.5	Fort Benton
9	Custer	11,699	22.7%	17.5%	14.3	15.7%	3,783.4	3.1	Miles City
10	Daniels	1,751	21.0%	24.8%	12.5	14.1%	1,426.1	1.2	Scobey
11	Dawson	8,966	20.8%	17.9%	16.6	9.3%	2,371.9	3.8	Glendive
12	Deer Lodge	9,298	18.9%	19.2%	21.5	21.2%	736.5	12.6	Anaconda
13	Fallon	2,890	23.5%	17.4%	11.3	8.5%	1,620.8	1.8	Baker
14	Fergus	11,586	20.2%	21.5%	13.8	14.7%	4,339.8	2.7	Lewistown
15	Flathead	90,928	23.4%	14.4%	18.2	11.7%	5,087.7	17.9	Kalispell
16	Gallatin	89,513	20.9%	9.5%	18.3	13.5%	2,602.7	34.4	Bozeman
17	Garfield	1,206	23.1%	20.6%	11.4	10.7%	4,675.4	0.3	Jordan
18	Glacier	13,399	31.6%	10.6%	11.4	25.4%	2,995.9	4.5	Cut Bank
19	Golden Valley	884	21.7%	21.4%	30.7	10.9%	1,175.3	0.8	Ryegate
20	Granite	3,079	17.0%	24.5%	22.2	12.1%	1,727.4	1.8	Philipsburg
21	Hill	16,096	26.8%	12.7%	14.0	17.9%	2,899.0	5.6	Havre
22	Jefferson	11,406	23.1%	14.1%	20.1	12.8%	1,656.3	6.9	Boulder
23	Judith Basin	2,072	20.6%	20.8%	18.2	9.9%	1,869.8	1.1	Stanford
24	Lake	28,746	25.3%	16.8%	18.9	21.6%	1,490.2	19.3	Polson
25	Lewis and Clark	63,395	22.7%	13.8%	17.3	9.7%	3,458.8	18.3	Helena
26	Liberty	2,339	22.0%	19.8%	18.0	19.5%	1,430.1	1.6	Chester
27	Lincoln	19,687	19.8%	20.5%	16.4	18.6%	3,612.9	5.4	Libby
28	McCone	1,734	20.9%	22.0%	16.5	8.6%	2,643.2	0.7	Circle
29	Madison	7,691	17.7%	21.0%	19.4	11.6%	3,587.5	2.1	Virginia City
30	Meagher	1,891	19.3%	22.6%	17.8	19.0%	2,391.9	0.8	White Sulphur Springs
31	Mineral	4,223	17.9%	21.9%	19.2	19.0%	1,219.4	3.5	Superior
32	Missoula	109,299	20.0%	11.4%	17.4	17.3%	2,593.4	42.1	Missoula
33	Musselshell	4,538	20.6%	18.8%	25.2	17.8%	1,868.2	2.4	Roundup
34	Park	15,636	19.7%	16.6%	22.0	13.6%	2,803.1	5.6	Livingston
35	Petroleum	494	22.9%	20.9%	9.9	16.7%	1,654.9	0.3	Winnett
36	Phillips	4,253	23.1%	20.3%	13.7	13.5%	5,140.0	0.8	Malta
37	Pondera	6,153	25.0%	18.9%	16.2	21.5%	1,622.9	3.8	Conrad
38	Powder River	1,743	20.8%	22.7%	15.0	14.1%	3,297.3	0.5	Broadus
39	Powell	7,027	17.3%	16.4%	19.0	17.3%	2,326.4	3.0	Deer Lodge
40	Prairie	1,179	17.7%	26.0%	10.8	16.9%	1,736.7	0.7	Terry
41	Ravalli	40,212	21.9%	19.2%	23.1	15.0%	2,390.8	16.8	Hamilton
42	Richland	9,746	23.4%	14.9%	16.5	13.5%	2,084.1	4.7	Sidney
43	Roosevelt	10,425	31.8%	10.8%	13.0	21.5%	2,354.8	4.4	Wolf Point
44	Rosebud	9,233	29.6%	11.5%	12.9	18.5%	5,010.4	1.8	Forsyth
45	Sanders	11,413	20.6%	21.5%	23.3	21.3%	2,760.5	4.1	Thompson Falls
46	Sheridan	3,384	19.4%	23.1%	13.6	14.5%	1,677.1	2.0	Plentywood
47	Silver Bow	34,200	21.0%	16.4%	16.1	17.8%	718.5	47.6	Butte
48	Stillwater	9,117	23.0%	16.4%	26.5	9.5%	1,795.4	5.1	Columbus
49	Sweet Grass	3,651	23.0%	20.7%	21.3	12.1%	1,855.2	2.0	Big Timber
50	Teton	6,073	23.3%	20.8%	19.3	12.8%	2,272.4	2.7	Choteau
51	Toole	5,324	20.7%	13.9%	17.5	15.7%	1,915.7	2.8	Shelby
52	Treasure	718	18.7%	23.8%	14.5	8.2%	977.4	0.7	Hysham
53	Valley	7,369	23.2%	20.7%	12.3	10.1%	4,925.8	1.5	Glasgow
54	Wheatland	2,168	23.7%	20.7%	20.8	11.5%	1,423.2	1.5	Harlowton
55	Wibaux	1,017	21.3%	23.9%	12.2	11.8%	889.3	1.1	Wibaux
56	Yellowstone	147,972	23.7%	14.1%	17.7	11.2%	2,633.3	56.2	Billings

**Appendix B - Housing Costs**

	Geography	2008 Single Family Home Cost	2010 Single Family Home Cost	2009 Condo & Townhome DOR Appraised Value	2010 Condo & Townhome DOR Appraised Value	2009 Manuf Home DOR Appraised Value	2010 Manuf Home DOR Appraised Value	2008 1-bdrm Fair Market Rent	2010 1-bdrm Fair Market Rent	2008 2-bdrm Fair Market Rent	2010 2-bdrm Fair Market Rent
0	Montana	181,350	175,000	147,670	148,080	53,180	54,270	473	493	586	611
1	Beaverhead	136,000	155,000	135,580	135,580	77,280	77,175	531	540	698	710
2	Big Horn	83,000	85,500	108,920	108,920	29,795	32,380	431	456	555	588
3	Blaine	55,000	62,500	0	0	15,230	15,500	439	464	557	588
4	Broadwater	176,500	170,000	77,200	77,200	72,715	72,925	466	475	592	603
5	Carbon	190,000	170,500	202,485	201,940	45,980	47,425	490	499	634	645
6	Carter	55,000	55,000	0	0	7,050	7,220	467	495	555	588
7	Cascade	150,000	152,750	138,450	139,040	38,030	39,000	453	461	581	591
8	Chouteau	70,000	79,000	0	0	24,180	24,390	439	464	557	588
9	Custer	98,000	93,750	111,930	111,930	24,030	32,840	502	532	555	588
10	Daniels	27,500	25,000	0	0	18,000	20,430	467	495	555	588
11	Dawson	84,000	110,000	127,510	128,715	30,890	30,890	467	495	555	588
12	Deer Lodge	84,000	90,000	0	0	30,120	32,410	466	475	592	603
13	Fallon	55,000	55,000	0	0	65,080	65,320	467	495	555	588
14	Fergus	98,478	123,000	95,145	95,785	64,435	65,070	422	447	555	588
15	Flathead	234,000	223,000	142,885	141,930	65,845	65,945	505	513	634	645
16	Gallatin	271,750	236,000	200,680	200,335	79,695	79,880	552	562	718	731
17	Garfield	82,500	69,000	0	0	53,200	55,280	467	495	555	588
18	Glacier	82,000	82,450	0	0	17,490	18,260	439	464	557	588
19	Golden Valley	35,000	40,000	0	0	17,825	16,620	467	495	555	588
20	Granite	181,000	142,500	0	0	74,450	74,730	466	475	592	603
21	Hill	122,000	123,000	0	0	41,520	47,195	445	471	555	588
22	Jefferson	219,500	200,250	140,495	144,840	51,480	52,860	466	475	592	603
23	Judith Basin	36,000	33,250	0	0	50,670	50,950	439	464	557	588
24	Lake	200,000	190,000	176,435	170,790	72,855	72,170	486	494	589	599
25	Lewis and Clark	199,500	192,000	124,390	124,540	55,410	55,465	501	509	626	636
26	Liberty	66,500	59,000	0	0	28,995	30,580	439	464	557	588
27	Lincoln	182,400	130,000	136,330	118,480	65,060	65,270	482	491	603	614
28	McCone	64,500	53,000	0	0	46,290	24,815	467	495	555	588
29	Madison	220,000	215,000	432,590	436,740	24,815	46,290	531	540	698	710
30	Meagher	76,750	80,000	0	0	14,905	14,930	531	540	698	710
31	Mineral	168,500	147,500	124,630	124,630	79,270	80,790	552	561	692	704
32	Missoula	228,500	230,000	109,160	110,340	68,630	68,625	561	571	708	721
33	Musselshell	79,950	101,000	0	0	58,170	58,170	467	495	555	588
34	Park	210,000	181,750	115,570	117,390	49,730	49,730	506	515	665	677
35	Petroleum	82,500	69,000	0	0	16,330	17,360	467	495	555	588
36	Phillips	65,000	53,000	0	0	18,620	19,395	467	495	555	588
37	Pondera	66,000	74,950	88,070	88,070	25,580	26,490	439	464	557	588
38	Powder River	55,000	46,000	0	0	34,430	34,430	467	495	555	588
39	Powell	115,000	115,000	0	0	51,005	51,040	466	475	592	603
40	Prairie	56,000	36,000	0	0	25,510	25,510	467	495	555	588
41	Ravalli	239,450	213,500	124,300	124,300	68,910	68,855	503	512	646	657
42	Richland	92,500	112,500	58,330	58,330	16,800	16,935	467	495	555	588
43	Roosevelt	58,000	62,500	29,530	31,510	19,840	23,360	467	495	555	588
44	Rosebud	118,250	100,000	0	0	31,300	40,360	428	454	555	588
45	Sanders	139,900	123,750	131,080	131,080	31,890	32,365	482	491	603	614
46	Sheridan	48,500	56,500	58,540	58,540	29,580	30,570	467	495	555	588
47	Silver Bow	99,825	98,150	134,360	133,445	54,090	55,440	431	457	555	588
48	Stillwater	169,000	179,000	61,090	55,550	34,660	35,205	467	495	555	588
49	Sweet Grass	172,000	154,000	115,220	115,220	26,420	26,695	467	495	555	588
50	Teton	106,500	105,000	0	0	23,255	23,580	439	464	557	588
51	Toole	63,250	92,000	0	0	20,205	21,920	439	464	557	588
52	Treasure	83,000	85,500	0	0	17,785	18,320	467	495	555	588
53	Valley	76,500	95,000	22,000	22,000	17,420	17,800	467	495	555	588
54	Wheatland	51,500	55,000	0	0	9,870	10,675	467	495	555	588
55	Wibaux	56,000	36,000	36,760	36,760	18,360	18,880	467	495	555	588
56	Yellowstone	181,000	189,900	127,460	129,135	45,160	46,950	490	499	634	645

Appendix C - Earnings and Affordability by Occupation

	Geography	2006-2010 Median Household Income	Affordable Home Cost	Affordable Monthly Rent	2008 Average Income for All Occupation	Affordable Home Cost	Affordable Monthly Rent	2010 Average Income for All Occupation	Affordable Home Cost	Affordable Monthly Rent
0	Montana	43,872	184,088	1,097	34,190	115,004	855	36,060	151,309	902
1	Beaverhead	38,264	160,557	957	30,451	102,427	761	33,841	141,998	846
2	Big Horn	36,550	153,365	914	33,152	111,512	829	35,420	148,623	886
3	Blaine	37,034	155,395	926	32,437	109,107	811	32,745	137,399	819
4	Broadwater	44,667	187,424	1,117	34,452	115,885	861	36,811	154,460	920
5	Carbon	49,010	205,647	1,225	33,152	111,512	829	35,420	148,623	886
6	Carter	35,703	149,811	893	33,152	111,512	829	35,420	148,623	886
7	Cascade	42,389	177,865	1,060	32,775	110,244	819	34,577	145,086	864
8	Chouteau	41,064	172,305	1,027	32,437	109,107	811	32,745	137,399	819
9	Custer	38,913	163,280	973	33,152	111,512	829	35,420	148,623	886
10	Daniels	38,125	159,973	953	31,715	106,679	793	33,781	141,746	845
11	Dawson	50,752	212,956	1,269	31,715	106,679	793	33,781	141,746	845
12	Deer Lodge	35,310	148,162	883	37,619	126,538	940	39,385	165,260	985
13	Fallon	52,529	220,413	1,313	31,715	106,679	793	33,781	141,746	845
14	Fergus	37,607	157,800	940	33,152	111,512	829	35,420	148,623	886
15	Flathead	44,998	188,813	1,125	33,268	111,902	832	34,786	145,963	870
16	Gallatin	50,136	210,372	1,253	34,655	116,568	866	36,729	154,116	918
17	Garfield	42,955	180,240	1,074	33,152	111,512	829	35,420	148,623	886
18	Glacier	38,075	159,764	952	32,437	109,107	811	32,745	137,399	819
19	Golden Valley	35,726	149,907	893	33,152	111,512	829	35,420	148,623	886
20	Granite	36,052	151,275	901	30,451	102,427	761	33,841	141,998	846
21	Hill	43,606	182,972	1,090	32,437	109,107	811	32,745	137,399	819
22	Jefferson	56,695	237,893	1,417	34,452	115,885	861	36,811	154,460	920
23	Judith Basin	41,473	174,022	1,037	33,152	111,512	829	35,420	148,623	886
24	Lake	37,274	156,403	932	33,268	111,902	832	34,786	145,963	870
25	Lewis and Clark	50,238	210,800	1,256	34,452	115,885	861	36,811	154,460	920
26	Liberty	40,212	168,730	1,005	32,437	109,107	811	32,745	137,399	819
27	Lincoln	30,823	129,334	771	30,451	102,427	761	33,841	141,998	846
28	McCone	48,167	202,110	1,204	33,152	111,512	829	35,420	148,623	886
29	Madison	42,998	180,421	1,075	30,451	102,427	761	33,841	141,998	846
30	Meagher	31,577	132,498	789	33,152	111,512	829	35,420	148,623	886
31	Mineral	37,256	156,327	931	30,451	102,427	761	33,841	141,998	846
32	Missoula	42,887	179,955	1,072	33,953	114,206	849	36,024	151,157	901
33	Musselshell	37,033	155,391	926	33,152	111,512	829	35,420	148,623	886
34	Park	38,830	162,932	971	34,655	116,568	866	36,729	154,116	918
35	Petroleum	36,875	154,728	922	33,152	111,512	829	35,420	148,623	886
36	Phillips	36,453	152,958	911	32,437	109,107	811	32,745	137,399	819
37	Pondera	36,419	152,815	910	32,437	109,107	811	32,745	137,399	819
38	Powder River	37,685	158,127	942	33,152	111,512	829	35,420	148,623	886
39	Powell	39,851	167,216	996	30,451	102,427	761	33,841	141,998	846
40	Prairie	34,896	146,424	872	31,715	106,679	793	33,781	141,746	845
41	Ravalli	43,000	180,429	1,075	33,953	114,206	849	36,024	151,157	901
42	Richland	52,516	220,358	1,313	31,715	106,679	793	33,781	141,746	845
43	Roosevelt	37,451	157,145	936	31,715	106,679	793	33,781	141,746	845
44	Rosebud	44,776	187,881	1,119	33,152	111,512	829	35,420	148,623	886
45	Sanders	30,622	128,491	766	30,451	102,427	761	33,841	141,998	846
46	Sheridan	39,578	166,070	989	31,715	106,679	793	33,781	141,746	845
47	Silver Bow	37,986	159,390	950	37,619	126,538	940	39,385	165,260	985
48	Stillwater	57,227	240,126	1,431	33,152	111,512	829	35,420	148,623	886
49	Sweet Grass	43,723	183,463	1,093	33,152	111,512	829	35,420	148,623	886
50	Teton	39,516	165,810	988	32,437	109,107	811	32,745	137,399	819
51	Toole	42,949	180,215	1,074	32,437	109,107	811	32,745	137,399	819
52	Treasure	37,969	159,319	949	33,152	111,512	829	35,420	148,623	886
53	Valley	42,050	176,443	1,051	31,715	106,679	793	33,781	141,746	845
54	Wheatland	30,321	127,228	758	33,152	111,512	829	35,420	148,623	886
55	Wibaux	40,417	169,591	1,010	31,715	106,679	793	33,781	141,746	845
56	Yellowstone	48,641	204,099	1,216	35,758	120,278	894	37,703	158,203	943

Appendix C - Earnings and Affordability by Occupation

	Geography	2008 Income for Registered Nurse	Affordable Home Cost	Affordable Monthly Rent	2010 Income for Registered Nurse	Affordable Home Cost	Affordable Monthly Rent	2008 Income for Police Officer	Affordable Home Cost	Affordable Monthly Rent	2010 Income for Police Officer	Affordable Home Cost	Affordable Monthly Rent
0	Montana	55,060	185,203	1,377	57,860	242,782	1,447	41,310	138,953	1,033	44,270	185,758	1,107
1	Beaverhead	47,895	161,103	1,197	52,373	219,758	1,309	39,190	131,822	980	40,405	169,540	1,010
2	Big Horn	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
3	Blaine	50,379	169,458	1,259	52,363	219,716	1,309	43,538	146,447	1,088	35,676	149,697	892
4	Broadwater	57,091	192,035	1,427	56,753	238,137	1,419	41,523	139,669	1,038	47,020	197,297	1,176
5	Carbon	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
6	Carter	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
7	Cascade	56,377	189,633	1,409	59,926	251,451	1,498	46,120	155,132	1,153	49,708	208,576	1,243
8	Chouteau	50,379	169,458	1,259	52,363	219,716	1,309	43,538	146,447	1,088	35,676	149,697	892
9	Custer	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
10	Daniels	52,357	176,111	1,309	52,759	221,378	1,319	32,664	109,871	817	37,906	159,054	948
11	Dawson	52,357	176,111	1,309	52,759	221,378	1,319	32,664	109,871	817	37,906	159,054	948
12	Deer Lodge	52,799	177,598	1,320	58,482	245,392	1,462	40,211	135,256	1,005	42,933	180,148	1,073
13	Fallon	52,357	176,111	1,309	52,759	221,378	1,319	32,664	109,871	817	37,906	159,054	948
14	Fergus	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
15	Flathead	52,376	176,175	1,309	59,144	248,170	1,479	37,049	124,620	926	40,114	168,319	1,003
16	Gallatin	53,264	179,162	1,332	56,622	237,587	1,416	41,430	139,356	1,036	49,743	208,723	1,244
17	Garfield	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
18	Glacier	50,379	169,458	1,259	52,363	219,716	1,309	43,538	146,447	1,088	35,676	149,697	892
19	Golden Valley	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
20	Granite	47,895	161,103	1,197	52,373	219,758	1,309	39,190	131,822	980	40,405	169,540	1,010
21	Hill	50,379	169,458	1,259	52,363	219,716	1,309	43,538	146,447	1,088	35,676	149,697	892
22	Jefferson	57,091	192,035	1,427	56,753	238,137	1,419	41,523	139,669	1,038	47,020	197,297	1,176
23	Judith Basin	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
24	Lake	52,376	176,175	1,309	59,144	248,170	1,479	37,049	124,620	926	40,114	168,319	1,003
25	Lewis and Clark	57,091	192,035	1,427	56,753	238,137	1,419	41,523	139,669	1,038	47,020	197,297	1,176
26	Liberty	50,379	169,458	1,259	52,363	219,716	1,309	43,538	146,447	1,088	35,676	149,697	892
27	Lincoln	47,895	161,103	1,197	52,373	219,758	1,309	39,190	131,822	980	40,405	169,540	1,010
28	McCone	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
29	Madison	47,895	161,103	1,197	52,373	219,758	1,309	39,190	131,822	980	40,405	169,540	1,010
30	Meagher	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
31	Mineral	47,895	161,103	1,197	52,373	219,758	1,309	39,190	131,822	980	40,405	169,540	1,010
32	Missoula	57,332	192,845	1,433	58,473	245,354	1,462	41,930	141,038	1,048	48,829	204,888	1,221
33	Musselshell	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
34	Park	53,264	179,162	1,332	56,622	237,587	1,416	41,430	139,356	1,036	49,743	208,723	1,244
35	Petroleum	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
36	Phillips	50,379	169,458	1,259	52,363	219,716	1,309	43,538	146,447	1,088	35,676	149,697	892
37	Pondera	50,379	169,458	1,259	52,363	219,716	1,309	43,538	146,447	1,088	35,676	149,697	892
38	Powder River	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
39	Powell	47,895	161,103	1,197	52,373	219,758	1,309	39,190	131,822	980	40,405	169,540	1,010
40	Prairie	52,357	176,111	1,309	52,759	221,378	1,319	32,664	109,871	817	37,906	159,054	948
41	Ravalli	57,332	192,845	1,433	58,473	245,354	1,462	41,930	141,038	1,048	48,829	204,888	1,221
42	Richland	52,357	176,111	1,309	52,759	221,378	1,319	32,664	109,871	817	37,906	159,054	948
43	Roosevelt	52,357	176,111	1,309	52,759	221,378	1,319	32,664	109,871	817	37,906	159,054	948
44	Rosebud	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
45	Sanders	47,895	161,103	1,197	52,373	219,758	1,309	39,190	131,822	980	40,405	169,540	1,010
46	Sheridan	52,357	176,111	1,309	52,759	221,378	1,319	32,664	109,871	817	37,906	159,054	948
47	Silver Bow	52,799	177,598	1,320	58,482	245,392	1,462	40,211	135,256	1,005	42,933	180,148	1,073
48	Stillwater	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
49	Sweet Grass	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
50	Teton	50,379	169,458	1,259	52,363	219,716	1,309	43,538	146,447	1,088	35,676	149,697	892
51	Toole	50,379	169,458	1,259	52,363	219,716	1,309	43,538	146,447	1,088	35,676	149,697	892
52	Treasure	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
53	Valley	52,357	176,111	1,309	52,759	221,378	1,319	32,664	109,871	817	37,906	159,054	948
54	Wheatland	49,731	167,278	1,243	52,758	221,374	1,319	40,030	134,647	1,001	41,337	173,451	1,033
55	Wibaux	52,357	176,111	1,309	52,759	221,378	1,319	32,664	109,871	817	37,906	159,054	948
56	Yellowstone	59,033	198,567	1,476	61,178	256,704	1,529	47,646	160,265	1,191	50,166	210,498	1,254

Appendix C - Earnings and Affordability by Occupation

	Geography	2008 Income for Elementary Teacher	Affordable Home Cost	Affordable Monthly Rent	2010 Income for Elementary Teacher	Affordable Home Cost	Affordable Monthly Rent	2008 Income for Retail Sales Person	Affordable Home Cost	Affordable Monthly Rent	2010 Income for Retail Sales Person	Affordable Home Cost	Affordable Monthly Rent
0	Montana	39,740	133,672	994	41,900	175,813	1,048	25,040	84,226	626	24,620	103,306	616
1	Beaverhead	29,899	100,570	747	44,725	187,667	1,118	18,966	63,795	474	23,231	97,478	581
2	Big Horn	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
3	Blaine	39,528	132,959	988	36,321	152,404	908	24,777	83,341	619	23,152	97,146	579
4	Broadwater	46,718	157,144	1,168	44,573	187,029	1,114	23,973	80,637	599	24,283	101,892	607
5	Carbon	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
6	Carter	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
7	Cascade	41,776	140,520	1,044	41,477	174,038	1,037	25,907	87,142	648	25,293	106,130	632
8	Chouteau	39,528	132,959	988	36,321	152,404	908	24,777	83,341	619	23,152	97,146	579
9	Custer	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
10	Daniels	33,706	113,376	843	35,076	147,180	877	22,440	75,481	561	22,127	92,845	553
11	Dawson	33,706	113,376	843	35,076	147,180	877	22,440	75,481	561	22,127	92,845	553
12	Deer Lodge	43,870	147,564	1,097	44,690	187,520	1,117	27,519	92,565	688	25,313	106,214	633
13	Fallon	33,706	113,376	843	35,076	147,180	877	22,440	75,481	561	22,127	92,845	553
14	Fergus	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
15	Flathead	38,615	129,888	965	44,011	184,671	1,100	24,955	83,940	624	25,627	107,531	641
16	Gallatin	40,138	135,011	1,003	38,208	160,322	955	28,361	95,397	709	25,599	107,414	640
17	Garfield	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
18	Glacier	39,528	132,959	988	36,321	152,404	908	24,777	83,341	619	23,152	97,146	579
19	Golden Valley	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
20	Granite	29,899	100,570	747	44,725	187,667	1,118	18,966	63,795	474	23,231	97,478	581
21	Hill	39,528	132,959	988	36,321	152,404	908	24,777	83,341	619	23,152	97,146	579
22	Jefferson	46,718	157,144	1,168	44,573	187,029	1,114	23,973	80,637	599	24,283	101,892	607
23	Judith Basin	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
24	Lake	38,615	129,888	965	44,011	184,671	1,100	24,955	83,940	624	25,627	107,531	641
25	Lewis and Clark	46,718	157,144	1,168	44,573	187,029	1,114	23,973	80,637	599	24,283	101,892	607
26	Liberty	39,528	132,959	988	36,321	152,404	908	24,777	83,341	619	23,152	97,146	579
27	Lincoln	29,899	100,570	747	44,725	187,667	1,118	18,966	63,795	474	23,231	97,478	581
28	McCone	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
29	Madison	29,899	100,570	747	44,725	187,667	1,118	18,966	63,795	474	23,231	97,478	581
30	Meagher	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
31	Mineral	29,899	100,570	747	44,725	187,667	1,118	18,966	63,795	474	23,231	97,478	581
32	Missoula	37,093	124,768	927	46,929	196,915	1,173	24,640	82,881	616	24,347	102,161	609
33	Musselshell	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
34	Park	40,138	135,011	1,003	38,208	160,322	955	28,361	95,397	709	25,599	107,414	640
35	Petroleum	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
36	Phillips	39,528	132,959	988	36,321	152,404	908	24,777	83,341	619	23,152	97,146	579
37	Pondera	39,528	132,959	988	36,321	152,404	908	24,777	83,341	619	23,152	97,146	579
38	Powder River	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
39	Powell	29,899	100,570	747	44,725	187,667	1,118	18,966	63,795	474	23,231	97,478	581
40	Prairie	33,706	113,376	843	35,076	147,180	877	22,440	75,481	561	22,127	92,845	553
41	Ravalli	37,093	124,768	927	46,929	196,915	1,173	24,640	82,881	616	24,347	102,161	609
42	Richland	33,706	113,376	843	35,076	147,180	877	22,440	75,481	561	22,127	92,845	553
43	Roosevelt	33,706	113,376	843	35,076	147,180	877	22,440	75,481	561	22,127	92,845	553
44	Rosebud	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
45	Sanders	29,899	100,570	747	44,725	187,667	1,118	18,966	63,795	474	23,231	97,478	581
46	Sheridan	33,706	113,376	843	35,076	147,180	877	22,440	75,481	561	22,127	92,845	553
47	Silver Bow	43,870	147,564	1,097	44,690	187,520	1,117	27,519	92,565	688	25,313	106,214	633
48	Stillwater	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
49	Sweet Grass	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
50	Teton	39,528	132,959	988	36,321	152,404	908	24,777	83,341	619	23,152	97,146	579
51	Toole	39,528	132,959	988	36,321	152,404	908	24,777	83,341	619	23,152	97,146	579
52	Treasure	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
53	Valley	33,706	113,376	843	35,076	147,180	877	22,440	75,481	561	22,127	92,845	553
54	Wheatland	35,290	118,704	882	36,811	154,460	920	20,495	68,938	512	24,121	101,212	603
55	Wibaux	33,706	113,376	843	35,076	147,180	877	22,440	75,481	561	22,127	92,845	553
56	Yellowstone	44,109	148,368	1,103	41,849	175,599	1,046	25,076	84,347	627	24,079	101,036	602

Appendix C - Earnings and Affordability by Occupation

	Geography	2008 Income for Disabled Worker, SSI	Affordable Home Cost	Affordable Monthly Rent	2010 Income for Disabled Worker, SSI	Affordable Home Cost	Affordable Monthly Rent	2008 Income for Senior Fixed, SSI	Affordable Home Cost	Affordable Monthly Rent	2010 Income for Senior Fixed, SSI	Affordable Home Cost	Affordable Monthly Rent
0	Montana	12,261	41,240	307	12,231	51,324	306	13,165	44,283	329	13,388	56,176	335
1	Beaverhead	13,314	44,785	333	13,120	55,052	328	12,720	42,786	318	12,806	53,733	320
2	Big Horn	10,957	36,854	274	10,826	45,424	271	11,552	38,855	289	11,738	49,255	293
3	Blaine	10,176	34,229	254	10,489	44,012	262	11,982	40,303	300	12,107	50,800	303
4	Broadwater	12,364	41,587	309	12,727	53,404	318	12,765	42,937	319	12,933	54,265	323
5	Carbon	12,907	43,414	323	12,833	53,846	321	12,868	43,283	322	13,129	55,090	328
6	Carter	12,800	43,055	320	12,600	52,870	315	11,400	38,346	285	11,657	48,914	291
7	Cascade	11,856	39,880	296	11,825	49,616	296	13,090	44,030	327	13,215	55,449	330
8	Chouteau	12,327	41,465	308	12,109	50,810	303	13,144	44,213	329	13,208	55,419	330
9	Custer	11,534	38,798	288	11,548	48,455	289	12,421	41,780	311	12,651	53,082	316
10	Daniels	12,000	40,364	300	13,200	55,387	330	12,609	42,412	315	12,752	53,509	319
11	Dawson	12,400	41,709	310	12,714	53,346	318	13,084	44,009	327	13,408	56,259	335
12	Deer Lodge	13,141	44,203	329	12,686	53,230	317	13,440	45,208	336	13,768	57,771	344
13	Fallon	12,686	42,670	317	11,200	46,995	280	12,935	43,509	323	13,247	55,584	331
14	Fergus	12,215	41,087	305	12,185	51,127	305	12,388	41,668	310	12,706	53,313	318
15	Flathead	12,413	41,751	310	12,577	52,772	314	13,414	45,120	335	13,637	57,221	341
16	Gallatin	12,355	41,558	309	12,395	52,009	310	13,847	46,578	346	14,120	59,247	353
17	Garfield	9,600	32,291	240	12,000	50,352	300	11,506	38,702	288	11,286	47,358	282
18	Glacier	10,370	34,881	259	10,505	44,079	263	12,389	41,672	310	12,432	52,167	311
19	Golden Valley	13,029	43,824	326	13,600	57,066	340	12,067	40,588	302	11,580	48,590	290
20	Granite	13,129	44,163	328	14,021	58,833	351	12,821	43,126	321	12,910	54,169	323
21	Hill	11,006	37,019	275	11,200	46,995	280	13,033	43,840	326	13,180	55,305	330
22	Jefferson	13,006	43,749	325	13,600	57,066	340	13,218	44,460	330	13,473	56,533	337
23	Judith Basin	11,564	38,896	289	11,520	48,338	288	12,338	41,501	308	12,158	51,015	304
24	Lake	11,907	40,051	298	11,729	49,213	293	12,754	42,899	319	13,035	54,695	326
25	Lewis and Clark	12,252	41,211	306	12,206	51,216	305	13,507	45,434	338	13,791	57,866	345
26	Liberty	12,000	40,364	300	12,000	50,352	300	14,083	47,370	352	13,378	56,133	334
27	Lincoln	13,148	44,227	329	13,133	55,106	328	12,874	43,304	322	13,092	54,933	327
28	McCone	10,400	34,982	260	13,600	57,066	340	12,000	40,364	300	12,144	50,956	304
29	Madison	13,407	45,096	335	13,309	55,845	333	12,815	43,107	320	12,940	54,297	324
30	Meagher	14,182	47,703	355	12,686	53,230	317	11,897	40,018	297	12,284	51,545	307
31	Mineral	13,228	44,494	331	12,800	53,709	320	13,168	44,293	329	13,566	56,923	339
32	Missoula	11,864	39,906	297	11,880	49,849	297	13,768	46,310	344	14,017	58,817	350
33	Musselshell	12,514	42,094	313	12,702	53,300	318	12,270	41,274	307	12,345	51,800	309
34	Park	11,573	38,926	289	11,730	49,219	293	12,576	42,302	314	12,785	53,645	320
35	Petroleum	24,000	80,728	600	16,800	70,493	420	12,000	40,364	300	12,000	50,352	300
36	Phillips	11,733	39,467	293	12,424	52,129	311	11,623	39,095	291	11,966	50,210	299
37	Pondera	12,209	41,066	305	11,556	48,487	289	12,702	42,724	318	12,905	54,150	323
38	Powder River	12,000	40,364	300	10,560	44,310	264	10,965	36,882	274	11,443	48,014	286
39	Powell	13,164	44,278	329	12,862	53,967	322	12,965	43,611	324	13,225	55,491	331
40	Prairie	12,000	40,364	300	13,440	56,395	336	12,373	41,620	309	12,094	50,747	302
41	Ravalli	13,105	44,080	328	12,918	54,204	323	12,669	42,615	317	12,905	54,150	323
42	Richland	12,600	42,382	315	12,240	51,359	306	12,849	43,219	321	13,082	54,892	327
43	Roosevelt	10,880	36,597	272	10,708	44,930	268	12,205	41,055	305	12,533	52,590	313
44	Rosebud	14,031	47,195	351	13,171	55,265	329	13,146	44,219	329	13,361	56,064	334
45	Sanders	13,383	45,015	335	13,331	55,936	333	12,569	42,280	314	12,684	53,223	317
46	Sheridan	12,000	40,364	300	11,486	48,194	287	12,203	41,047	305	12,348	51,813	309
47	Silver Bow	12,267	41,261	307	12,040	50,519	301	13,895	46,739	347	14,058	58,987	351
48	Stillwater	13,714	46,130	343	13,513	56,701	338	12,958	43,586	324	13,142	55,142	329
49	Sweet Grass	12,000	40,364	300	12,200	51,191	305	11,935	40,144	298	12,234	51,335	306
50	Teton	12,600	42,382	315	11,908	49,965	298	12,691	42,689	317	12,764	53,556	319
51	Toole	11,886	39,980	297	12,000	50,352	300	13,541	45,548	339	13,579	56,978	339
52	Treasure	12,800	43,055	320	10,200	42,799	255	11,743	39,499	294	12,465	52,301	312
53	Valley	11,576	38,939	289	11,446	48,028	286	12,346	41,527	309	12,637	53,027	316
54	Wheatland	10,667	35,879	267	12,000	50,352	300	12,116	40,755	303	12,150	50,982	304
55	Wibaux	16,800	56,510	420	11,400	47,835	285	11,636	39,141	291	12,218	51,268	305
56	Yellowstone	12,081	40,638	302	12,105	50,791	303	13,580	45,679	340	13,833	58,043	346

Appendix C - Earnings and Affordability by Occupation

	Geography	2008 Income for Police Officer & Retail Sales	Affordable Home Cost	Affordable Monthly Rent	2010 Income for Police Officer & Retail Sales	Affordable Home Cost	Affordable Monthly Rent	2008 Income for Two Teachers	Affordable Home Cost	Affordable Monthly Rent	2010 Income for Two Teachers	Affordable Home Cost	Affordable Monthly Rent
0	Montana	66,350	223,179	1,659	68,890	289,064	1,722	79,480	267,344	1,987	83,800	351,627	2,095
1	Beaverhead	58,156	195,617	1,454	63,636	267,018	1,591	59,798	201,140	1,495	89,450	375,334	2,236
2	Big Horn	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
3	Blaine	68,315	229,788	1,708	58,828	246,844	1,471	79,056	265,918	1,976	72,642	304,807	1,816
4	Broadwater	65,496	220,306	1,637	71,303	299,189	1,783	93,436	314,287	2,336	89,146	374,059	2,229
5	Carbon	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
6	Carter	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
7	Cascade	72,027	242,274	1,801	75,001	314,706	1,875	83,552	281,041	2,089	82,954	348,077	2,074
8	Chouteau	68,315	229,788	1,708	58,828	246,844	1,471	79,056	265,918	1,976	72,642	304,807	1,816
9	Custer	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
10	Daniels	55,104	185,351	1,378	60,033	251,900	1,501	67,412	226,751	1,685	70,152	294,359	1,754
11	Dawson	55,104	185,351	1,378	60,033	251,900	1,501	67,412	226,751	1,685	70,152	294,359	1,754
12	Deer Lodge	67,730	227,821	1,693	68,246	286,362	1,706	87,740	295,128	2,194	89,380	375,040	2,235
13	Fallon	55,104	185,351	1,378	60,033	251,900	1,501	67,412	226,751	1,685	70,152	294,359	1,754
14	Fergus	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
15	Flathead	62,004	208,560	1,550	65,741	275,851	1,644	77,230	259,776	1,931	88,022	369,342	2,201
16	Gallatin	69,791	234,753	1,745	75,342	316,137	1,884	80,276	270,021	2,007	76,416	320,643	1,910
17	Garfield	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
18	Glacier	68,315	229,788	1,708	58,828	246,844	1,471	79,056	265,918	1,976	72,642	304,807	1,816
19	Golden Valley	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
20	Granite	58,156	195,617	1,454	63,636	267,018	1,591	59,798	201,140	1,495	89,450	375,334	2,236
21	Hill	68,315	229,788	1,708	58,828	246,844	1,471	79,056	265,918	1,976	72,642	304,807	1,816
22	Jefferson	65,496	220,306	1,637	71,303	299,189	1,783	93,436	314,287	2,336	89,146	374,059	2,229
23	Judith Basin	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
24	Lake	62,004	208,560	1,550	65,741	275,851	1,644	77,230	259,776	1,931	88,022	369,342	2,201
25	Lewis and Clark	65,496	220,306	1,637	71,303	299,189	1,783	93,436	314,287	2,336	89,146	374,059	2,229
26	Liberty	68,315	229,788	1,708	58,828	246,844	1,471	79,056	265,918	1,976	72,642	304,807	1,816
27	Lincoln	58,156	195,617	1,454	63,636	267,018	1,591	59,798	201,140	1,495	89,450	375,334	2,236
28	McCone	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
29	Madison	58,156	195,617	1,454	63,636	267,018	1,591	59,798	201,140	1,495	89,450	375,334	2,236
30	Meagher	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
31	Mineral	58,156	195,617	1,454	63,636	267,018	1,591	59,798	201,140	1,495	89,450	375,334	2,236
32	Missoula	66,570	223,919	1,664	73,176	307,048	1,829	74,186	249,537	1,855	93,858	393,830	2,346
33	Musselshell	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
34	Park	69,791	234,753	1,745	75,342	316,137	1,884	80,276	270,021	2,007	76,416	320,643	1,910
35	Petroleum	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
36	Phillips	68,315	229,788	1,708	58,828	246,844	1,471	79,056	265,918	1,976	72,642	304,807	1,816
37	Pondera	68,315	229,788	1,708	58,828	246,844	1,471	79,056	265,918	1,976	72,642	304,807	1,816
38	Powder River	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
39	Powell	58,156	195,617	1,454	63,636	267,018	1,591	59,798	201,140	1,495	89,450	375,334	2,236
40	Prairie	55,104	185,351	1,378	60,033	251,900	1,501	67,412	226,751	1,685	70,152	294,359	1,754
41	Ravalli	66,570	223,919	1,664	73,176	307,048	1,829	74,186	249,537	1,855	93,858	393,830	2,346
42	Richland	55,104	185,351	1,378	60,033	251,900	1,501	67,412	226,751	1,685	70,152	294,359	1,754
43	Roosevelt	55,104	185,351	1,378	60,033	251,900	1,501	67,412	226,751	1,685	70,152	294,359	1,754
44	Rosebud	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
45	Sanders	58,156	195,617	1,454	63,636	267,018	1,591	59,798	201,140	1,495	89,450	375,334	2,236
46	Sheridan	55,104	185,351	1,378	60,033	251,900	1,501	67,412	226,751	1,685	70,152	294,359	1,754
47	Silver Bow	67,730	227,821	1,693	68,246	286,362	1,706	87,740	295,128	2,194	89,380	375,040	2,235
48	Stillwater	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
49	Sweet Grass	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
50	Teton	68,315	229,788	1,708	58,828	246,844	1,471	79,056	265,918	1,976	72,642	304,807	1,816
51	Toole	68,315	229,788	1,708	58,828	246,844	1,471	79,056	265,918	1,976	72,642	304,807	1,816
52	Treasure	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
53	Valley	55,104	185,351	1,378	60,033	251,900	1,501	67,412	226,751	1,685	70,152	294,359	1,754
54	Wheatland	60,525	203,586	1,513	65,458	274,663	1,636	70,580	237,407	1,765	73,622	308,920	1,841
55	Wibaux	55,104	185,351	1,378	60,033	251,900	1,501	67,412	226,751	1,685	70,152	294,359	1,754
56	Yellowstone	72,722	244,612	1,818	74,245	311,534	1,856	88,218	296,735	2,205	83,698	351,199	2,092

Appendix D - Unit and Structure Data, US Census

	Geography	2000 Homeowners hip rate	2010 Homeowners hip rate	2000 Households	2010 Households	2000 Population	2010 Population	2000 Owner Occupied units	2010 Owner Occupied units	2000 Renter Occupied units	2010 Renter Occupied units	2000 Vacant units	2010 Vacant units
0	Montana	69.1%	68.0%	358,667	409,607	902,195	989,415	247,723	278,418	110,944	131,189	53,966	73,218
1	Beaverhead	63.7%	64.5%	3,684	4,014	9,202	9,246	2,336	2,589	1,348	1,425	887	1,259
2	Big Horn	64.9%	63.9%	3,924	4,004	12,671	12,865	2,535	2,560	1,389	1,444	731	691
3	Blaine	61.0%	62.1%	2,501	2,357	7,009	6,491	1,527	1,463	974	894	446	486
4	Broadwater	79.3%	78.4%	1,752	2,347	4,385	5,612	1,391	1,841	361	506	250	348
5	Carbon	74.2%	75.9%	4,065	4,571	9,552	10,078	3,026	3,471	1,039	1,100	1,429	1,870
6	Carter	74.6%	74.8%	543	532	1,360	1,160	406	398	137	134	268	278
7	Cascade	64.9%	65.9%	32,547	33,809	80,357	81,327	21,134	22,290	11,413	11,519	2,678	3,467
8	Chouteau	68.6%	65.7%	2,226	2,294	5,970	5,813	1,531	1,507	695	787	550	585
9	Custer	70.1%	66.6%	4,768	5,031	11,696	11,699	3,349	3,349	1,419	1,682	592	529
10	Daniels	77.9%	80.6%	892	798	2,017	1,751	699	643	193	155	262	313
11	Dawson	74.0%	70.9%	3,625	3,749	9,059	8,966	2,684	2,658	941	1,091	543	484
12	Deer Lodge	73.9%	70.7%	3,995	4,018	9,417	9,298	2,942	2,841	1,053	1,177	963	1,104
13	Fallon	77.3%	73.2%	1,140	1,233	2,837	2,890	882	902	258	331	270	237
14	Fergus	73.7%	73.1%	4,860	5,099	11,893	11,586	3,573	3,725	1,287	1,374	698	737
15	Flathead	73.3%	70.8%	29,588	37,504	74,471	90,928	21,678	26,537	7,910	10,967	5,185	9,459
16	Gallatin	62.4%	61.0%	26,323	36,550	67,831	89,513	16,434	22,285	9,889	14,265	3,166	5,739
17	Garfield	73.3%	78.0%	532	532	1,279	1,206	392	415	140	117	429	312
18	Glacier	62.0%	60.9%	4,304	4,361	13,247	13,399	2,670	2,658	1,634	1,703	939	987
19	Golden Valley	77.5%	76.0%	365	363	1,042	884	282	276	83	87	85	113
20	Granite	74.0%	75.0%	1,200	1,417	2,830	3,079	893	1,063	307	354	874	1,405
21	Hill	64.4%	65.9%	6,457	6,275	16,673	16,096	4,155	4,137	2,302	2,138	996	975
22	Jefferson	83.2%	83.8%	3,747	4,512	10,049	11,406	3,116	3,779	631	733	452	543
23	Judith Basin	77.2%	76.2%	951	924	2,329	2,072	733	704	218	220	374	412
24	Lake	71.5%	71.2%	10,192	11,432	26,507	28,746	7,278	8,144	2,914	3,288	3,413	5,156
25	Lewis and Clark	70.0%	69.2%	22,850	26,694	55,716	63,395	16,008	18,477	6,842	8,217	2,822	3,486
26	Liberty	71.9%	67.3%	833	822	2,158	2,339	594	553	239	269	237	221
27	Lincoln	76.5%	76.2%	7,764	8,843	18,837	19,687	5,945	6,736	1,819	2,107	1,555	2,570
28	McCone	77.7%	79.5%	810	774	1,977	1,734	632	615	178	159	277	234
29	Madison	70.4%	74.1%	2,956	3,560	6,851	7,691	2,082	2,638	874	922	1,715	3,380
30	Meagher	73.2%	73.8%	803	806	1,932	1,891	588	595	215	211	560	626
31	Mineral	73.0%	74.8%	1,584	1,911	3,884	4,223	1,162	1,430	422	481	377	535
32	Missoula	61.9%	59.4%	38,439	45,926	95,802	109,299	23,795	27,300	14,644	18,626	2,880	4,180
33	Musselshell	76.9%	76.7%	1,878	2,046	4,497	4,538	1,444	1,570	434	476	439	608
34	Park	66.4%	67.6%	6,828	7,310	15,694	15,636	4,536	4,938	2,292	2,372	1,419	2,065
35	Petroleum	74.4%	72.4%	211	225	493	494	157	163	54	62	81	99
36	Phillips	70.5%	73.8%	1,848	1,819	4,601	4,253	1,305	1,342	543	477	654	516
37	Pondera	70.2%	70.9%	2,410	2,285	6,424	6,153	1,699	1,620	711	665	424	374
38	Powder River	72.9%	76.7%	737	755	1,858	1,743	544	579	193	176	270	267
39	Powell	71.3%	70.5%	2,422	2,466	7,180	7,027	1,727	1,739	695	727	508	639
40	Prairie	77.7%	79.5%	537	551	1,199	1,179	416	438	121	113	181	122
41	Ravalli	75.7%	74.5%	14,289	16,933	36,070	40,212	10,811	12,607	3,478	4,326	1,657	2,650
42	Richland	72.3%	69.7%	3,878	4,167	9,667	9,746	2,806	2,904	1,072	1,263	679	383
43	Roosevelt	65.3%	61.7%	3,581	3,553	10,620	10,425	2,333	2,191	1,248	1,362	463	510
44	Rosebud	67.2%	66.5%	3,307	3,395	9,383	9,233	2,218	2,259	1,089	1,136	605	662
45	Sanders	76.5%	75.1%	4,273	5,121	10,227	11,413	3,265	3,844	1,008	1,277	998	1,557
46	Sheridan	80.1%	76.0%	1,741	1,587	4,105	3,384	1,397	1,206	344	381	426	502
47	Silver Bow	70.4%	67.6%	14,432	14,932	34,606	34,200	10,154	10,094	4,278	4,838	1,744	1,785
48	Stillwater	76.0%	78.0%	3,234	3,796	8,195	9,117	2,458	2,960	776	836	713	1,007
49	Sweet Grass	74.1%	69.9%	1,476	1,590	3,609	3,651	1,093	1,112	383	478	384	558
50	Teton	75.7%	75.1%	2,538	2,450	6,445	6,073	1,914	1,839	624	611	372	442
51	Toole	71.5%	67.1%	1,962	2,015	5,267	5,324	1,396	1,352	566	663	338	321
52	Treasure	71.4%	71.9%	357	335	861	718	255	241	102	94	65	87
53	Valley	75.9%	73.5%	3,150	3,198	7,675	7,369	2,389	2,350	761	848	1,697	1,681
54	Wheatland	72.2%	71.3%	853	887	2,259	2,168	619	632	234	255	301	310
55	Wibaux	73.2%	72.2%	421	457	1,068	1,017	309	330	112	127	166	81
56	Yellowstone	69.2%	68.4%	52,084	60,672	129,352	147,972	36,026	41,529	16,058	19,143	2,479	3,271

**Appendix E - Unit Condition Data, Montana Department of Revenue**

	Geography	2010 SF Units in Poor Condition	2010 SF Units in Acceptable Condition	2010 Condo & Townhouses in Poor Condition	2010 Condo & Townhouses in Acceptable Condition	2010 Mobile Homes in Poor Condition	2010 Mobile Homes in Acceptable Condition	2010 MF Units in Poor Condition	2010 MF Units in Acceptable Condition
0	Montana	19,588	292,616	1,104	20,723	4,531	51,943	4,461	55,797
1	Beaverhead	260	3,364	0	8	9	740		327
2	Big Horn	205	1,875	0	19	28	430	172	97
3	Blaine	214	1,385	0	0	32	257	28	141
4	Broadwater	86	1,702	0	3	14	1,161	40	68
5	Carbon	548	4,499	0	194	279	961		242
6	Carter	365	200	0	0	216	134	11	0
7	Cascade	1,415	22,391	0	1,082	206	3,119	289	5,194
8	Chouteau	618	1,562	0	0	158	738	88	23
9	Custer	809	3,127	14	33	51	160		652
10	Daniels	348	533	0	0	60	133	5	61
11	Dawson	961	2,239	0	6	22	346		256
12	Deer Lodge	411	3,705	0	0	6	620	122	185
13	Fallon	216	803	0	0	63	150	44	12
14	Fergus	520	4,036	2	86	29	550	98	240
15	Flathead	368	29,548	16	3,876	18	4,513		4,468
16	Gallatin	113	23,381	0	6,070	9	4,159	40	10,929
17	Garfield	180	500	0	0	6	109	14	0
18	Glacier	297	1,898	0	0	34	679	486	306
19	Golden Valley	157	297	0	0	28	144	0	0
20	Granite	72	1,802	0	0	4	490	17	33
21	Hill	383	4,313	0	1	11	567	347	602
22	Jefferson	224	3,827	0	49	23	1,482	99	131
23	Judith Basin	261	890	0	0	7	298		51
24	Lake	181	10,418	2	326	194	1,313	61	732
25	Lewis and Clark	291	18,499	0	1,154	83	5,155		4,666
26	Liberty	100	611	0	0	10	273	83	17
27	Lincoln	288	7,407	0	15	7	689		392
28	McCone	255	602	0	0	6	77	24	5
29	Madison	160	4,413	2	1,274	50	1,168		910
30	Meagher	124	1,059	0	0	12	395	26	41
31	Mineral	72	1,367	0	4	3	714	3	93
32	Missoula	122	28,990	0	1,929	8	3,475	85	9,766
33	Musselshell	408	1,430	0	0	10	536	26	29
34	Park	420	6,759	0	279	63	1,612	106	896
35	Petroleum	50	188	0	0	26	115		9
36	Phillips	112	1,553	0	0	34	428	72	76
37	Pondera	276	1,583	0	1	25	377	99	118
38	Powder River	248	516	0	0	0	21	19	9
39	Powell	168	2,282	0	0	14	408	24	166
40	Prairie	183	389	0	0	12	52	35	0
41	Ravalli	452	14,156	2	235	35	3,047		1,488
42	Richland	608	2,622	0	24	218	875	72	443
43	Roosevelt	748	1,309	15	23	73	90	96	124
44	Rosebud	608	1,328	0	0	62	159	83	144
45	Sanders	77	4,531	0	16	346	1,240	2	311
46	Sheridan	843	801	2	8	13	125	106	76
47	Silver Bow	1,073	10,614	0	174	21	1,774	864	1,475
48	Stillwater	116	3,494	0	10	35	739	27	171
49	Sweet Grass	45	1,677	0	67	57	346	56	35
50	Teton	275	2,182	0	0	40	540	107	31
51	Toole	442	1,237	0	0	55	516	111	77
52	Treasure	106	206	0	0	33	74		14
53	Valley	719	2,412	949	155	58	335	205	440
54	Wheatland	199	713	0	0	177	269	18	39
55	Wibaux	131	255	0	16	23	109	0	35
56	Yellowstone	657	39,136	100	3,586	1,415	2,957	151	8,951

The 2012 Montana Housing White Paper is a collaborative effort by the Housing Coordinating Team. It is offered to all communities in Montana with the hope that it be used to better understand the issues and the problems facing those who need affordable housing and a better understanding of the efforts of those who work every day to provide it.

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A limited number of White Papers have been printed for distribution at the 2012 Montana Housing Partnership Conference in Billings on June 27, 2012.

The 2012 Montana Housing White Paper can be found on the Montana Department of Commerce Housing Division website:

**housing.mt.gov**

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