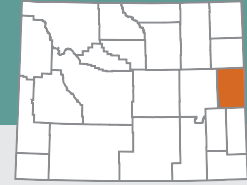




NIOBRARA COUNTY HOUSING REPORT



Niobrara County's housing report is a tool to help the community understand its current housing picture.

Niobrara County ranks highest in the state for age of housing, with 78.7% of houses built before 1980. Despite this older housing stock, 28.2% of homeowners and 28.8% of renters are cost-burdened.

A lack of the right type of housing for the people who live in an area can lead to issues of affordability, quality and suitable space for family size. The chart below is an estimate of demand resulting from these issues.



Area Median Income (AMI) is the middle income in an area. Half of the households in the area make more than the AMI and half make less.

- Most federal housing assistance is available to people who are at 50% or lower of AMI, or half the average income.
- Some assistance is available at 80% of AMI or lower.
- Generally, those families who earn over 120% of AMI have enough disposable income to have housing choices both in quality and cost.
- The missing middle are those families who earn 80-120% of AMI - this is generally referred to as "workforce" housing, keeping in mind that many families who are below 80% of AMI work several jobs to be able to afford housing and work in industries that are vital to our communities, such as accommodations, food service and retail.

RENTER RATE^[1]
29.8%

Niobrara County has the 5th highest percentage of renters in Wyoming.

POVERTY RATE^[2]
14.3%
Wyoming 11.1%

Niobrara County has the 4th highest poverty rate in Wyoming.

HOUSEHOLD INCOME^[2]
\$3,387/MO.
Wyoming Average: \$4,930

Niobrara County has the 23rd highest household income in Wyoming.

UNEMPLOYMENT^[3]
2.7%
Wyoming unemployment rate: 4.2%

Want to know more?
Check out the full report at
wyomingcda.com/demographics

HOUSING DEMAND^[4]

Affordable housing is spending 30% or less on mortgage or rent.

Percent of Median Family Income	Affordable Monthly Rental or Mortgage Payment*	Shortage Rental Units Needed**	Affordable Housing Purchase Price*	Shortage Units for Purchase
0% - 30%	\$0-438	76	\$0-\$67,819	55
31% - 50%	\$438-\$729	18	\$67,819-\$112,877	43
51% - 80%	\$729-\$1,167	—	\$112,877-\$180,697	37
81% - 95%	\$1,167-\$1,385	—	\$180,697-\$214,452	11
96% - 115%	\$1,385-\$1,677	—	\$214,452-\$259,665	—
115%	\$1,677	—	\$259,665	—

*Estimations by the Wyoming Business Council
** No figures indicates no data available.

[1] US Census Bureau, American Community Survey; [2] US Census Bureau, Quick Facts; [3] Department of Employment, Labor Market Statistics; [4] 2018 WCDA Housing Needs Forecast



3

NET COMMUTER INFLOW

Commuting ^[6]

Inflow indicates there could be commuters who cannot find local housing to suit their needs.

Commuting Out	
to Natrona Cty., WY	36
to Converse Cty., WY	31
to Weston Cty., WY	30
to Campbell Cty., WY	25
to Burke Cty., ND	13

Commuting In	
from Larimer Cty., CO	33
from Laramie Cty., WY	28
from Converse Cty., WY	22
from Goshen Cty., WY	20
from Natrona Cty., WY	19

TOP 5 EMPLOYERS ^[5]



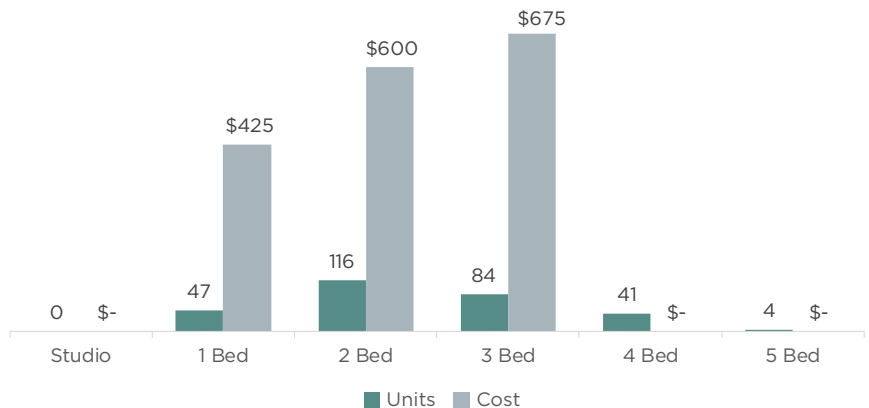
PUBLIC ADMINISTRATION

230
EMPLOYEES

\$3,164
MONTHLY WAGE

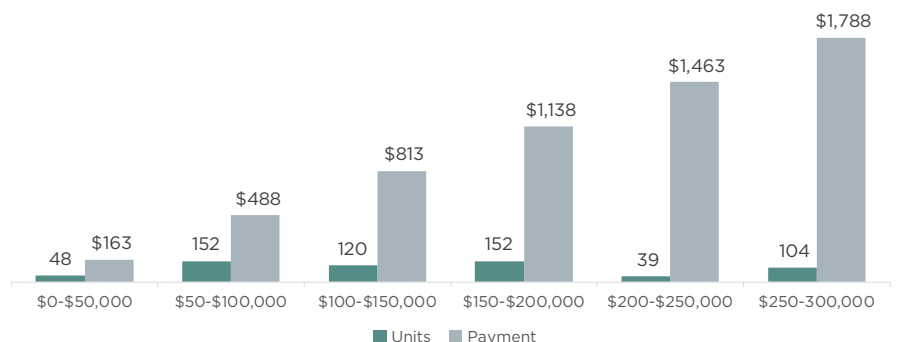
	EMPLOYEES	MONTHLY WAGE
1. PUBLIC ADMINISTRATION	230	\$3,164
2. EDUCATIONAL SERVICES	151	\$3,586
3. HEALTH CARE & SOCIAL ASSISTANCE	138	\$3,627
4. RETAIL TRADE	109	\$1,503
5. LEISURE & HOSPITALITY	91	\$957

HOW AFFORDABLE IS RENTAL HOUSING? ^[7]



*No cost figure represents unavailable data.

HOW AFFORDABLE IS IT TO OWN YOUR OWN HOME? ^[8]



Housing Stock



NIORBRARA COUNTY
AVERAGE HOUSING AGE ^[9]
59

WYOMING
AVERAGE HOUSING AGE ^[9]
42

78.7% of housing in Niobrara County was built before 1980

Pre-1980 housing may not meet current construction standards.

Niobrara County ranks 23rd in the state for age of housing stock. Older housing stock sometimes brings with it maintenance and aesthetic challenges.

How does Niobrara County's housing mix compare to other counties? ^[9]

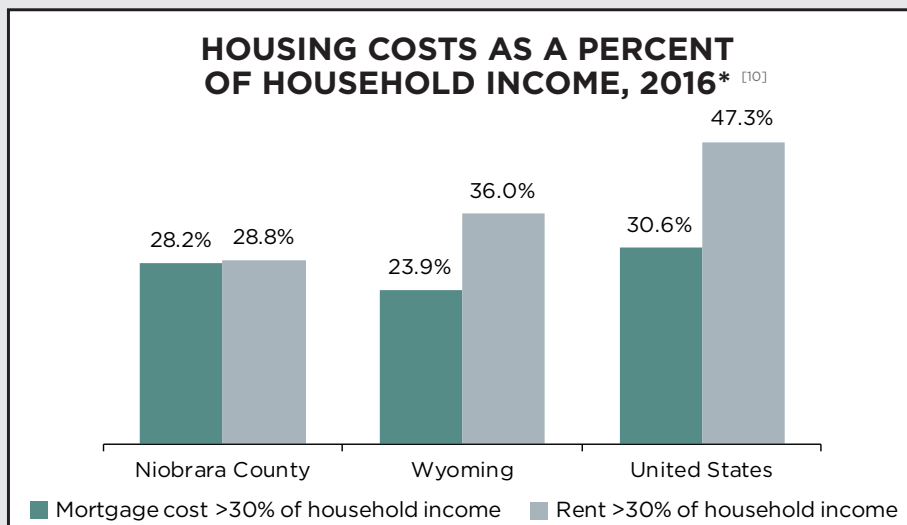
Unit Type	Number of Units	Percent of Mix
Single Family	836	85.2%, (2)
Duplex	5	0.5%, (21)
Tri or Four Plex	17	1.7%, (16)
Apartment	33	3.4%, (18)
Trailer/Other	90	9.2%, (19)

Age of housing** ^[9]		
Year Built	Value*	Percent of Mix
<1939	156,300	36.1%
1940-49	131,300	13.1%
1950-59	149,100	13.8%
1960-69	100,000	9.6%
1970-79	192,500	6.1%
1980-89	160,100	6.9%
1990-99	—	6.6%
2000-09	253,800	7.2%
2010-Present	—	0.5%

***No figure represents unavailable data.*

Careers and Cost Burden

Niobrara County is No. 2 in the state for people spending more than half their income on housing (17%) and 15th for those spending 31-50% of income on housing (13%). Niobrara County ranks 21st in the state for access to affordable housing.



** ACS five-year estimates used. 2016 represents average characteristics from 2012-2016; 2010 represents 2006-2010.*

How much can households afford? ^[11]

Max Monthly Payment	Number of Households
\$0-313	137
\$314-563	169
\$564-813	137
\$814-1,063	78
\$1,064-1,375	124
\$1,376-2,188	195
\$2,189-3,438	101
\$3,439-5,000	40

^[9] 2018 WCDA Housing Needs Forecast; ^[10] Head Water Economics, Populations at Risk 2015; ^[11] datausa.io, Housing & Living Data

Community Demographics

How much monthly income does a family need to

LIVE WITHOUT ASSISTANCE?^[12]



ONE ADULT
\$1,414



TWO ADULTS,
1 CHILD
\$3,468



Calculate your situation at
wywf.org/self-sufficiency-calculator



9%

OF CHILDREN ARE IN SINGLE-PARENT FAMILIES^[13]

Niobrara County has the 23rd highest amount of children in single-parent families.

VULNERABLE POPULATIONS

SUPPLEMENTAL SECURITY INCOME (DISABILITY)^[14]

6.9%

CASH PUBLIC ASSISTANCE INCOME^[14]

0.7%

FOOD STAMP/SNAP^[14]

8.9%



POPULATION OVER 65^[15]
525

21.9% of Niobrara County's population is over 65.

LOW INCOME TAX CREDIT UNITS^[14]

0

Niobrara County has no units.

ASSISTED LIVING BEDS^[16]

0

Niobrara County has no assisted living beds.

NURSING HOME BEDS^[16]

0

Niobrara County has no nursing home beds.