



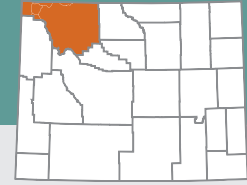
Area Median Income (AMI) is the middle income in an area. Half of the households in the area make more than the AMI and half make less.

- 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.

2018



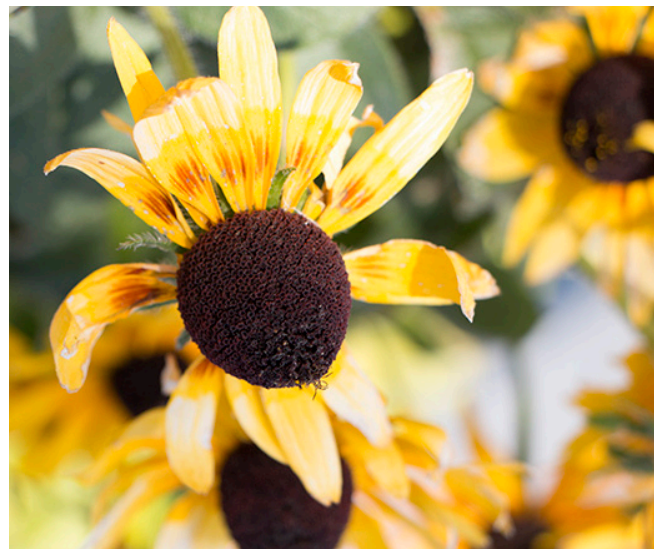
PARK COUNTY HOUSING REPORT



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

The top employer in Park County is the leisure and hospitality industry, which generally pays lower wages. Despite the nice mixture of housing, more housing is needed at the rate of \$1,649 or below.

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.



RENTER RATE ^[1]
28%

Park County has the 11th highest percentage of renters in Wyoming.

POVERTY RATE ^[2]
11.1%
Wyoming 11.1%

Park County has the 10th highest poverty rate in Wyoming.

HOUSEHOLD INCOME ^[2]
\$5,099/MO.
Wyoming Average: \$4,930

Park County has the 8th highest household income in Wyoming.

UNEMPLOYMENT ^[3]
4.2%
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-\$534	233	\$0-\$82,684	281
31% - 50%	\$534-\$890	233	\$82,684-\$137,806	301
51% - 80%	\$890-\$1,424	66	\$137,806-\$220,490	646
81% - 95%	\$1,424-\$1,691	25	\$220,490-\$261,832	150
96% - 115%	\$1,691-\$2,048	—	\$261,832-\$317,110	85
115%	\$2,048	—	\$317,110	326

*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



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NET COMMUTER INFLOW

Commuting ^[6]

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

Commuting Out

to Big Horn Cty., WY	370
to Natrona Cty., WY	120
to Carbon Cty., MT	117
to Rio Blanco Cty., CO	60
to Laramie Cty., WY	34

Commuting In

from Big Horn Cty., WY	505
from Park Cty., MT	199
from Teton Cty., WY	72
from Campbell Cty., WY	59
from Yellowstone Cty., MT	57

TOP 5 EMPLOYERS ^[5]



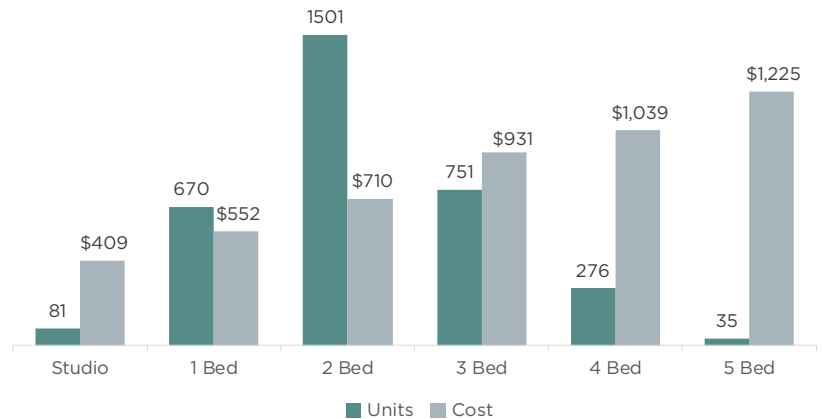
LEISURE & HOSPITALITY

2,579
EMPLOYEES

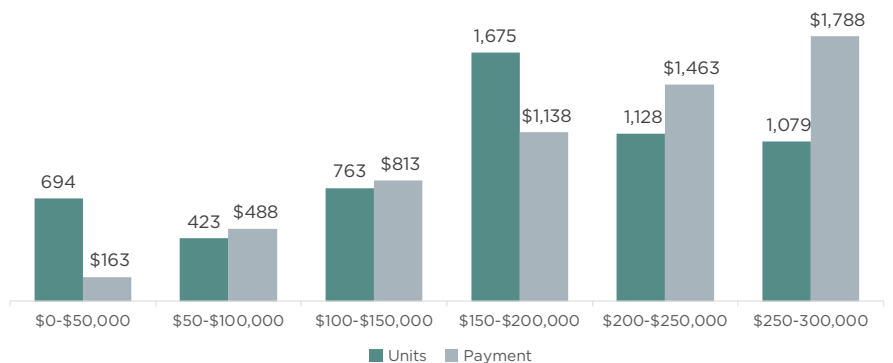
\$1,647
MONTHLY WAGE

	EMPLOYEES	MONTHLY WAGE
1. LEISURE & HOSPITALITY	2,579	\$1,647
2. HEALTH CARE & SOCIAL ASSISTANCE	\$961	\$4,165
3. RETAIL TRADE	\$539	\$2,334
4. PUBLIC ADMINISTRATION	\$932	\$4,038
5. EDUCATIONAL SERVICES	\$763	\$3,306

HOW AFFORDABLE IS RENTAL HOUSING? ^[7]



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



Housing Stock



PARK COUNTY
**AVERAGE
HOUSING AGE** ^[9]
40

WYOMING
**AVERAGE
HOUSING AGE** ^[9]
42

49.6% of housing
in Park County was
built before 1980

*Pre-1980 housing may not meet
current construction standards.*

Park County ranks 8th in the state for age of housing stock. Older housing stock sometimes brings with it maintenance and aesthetic challenges.

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

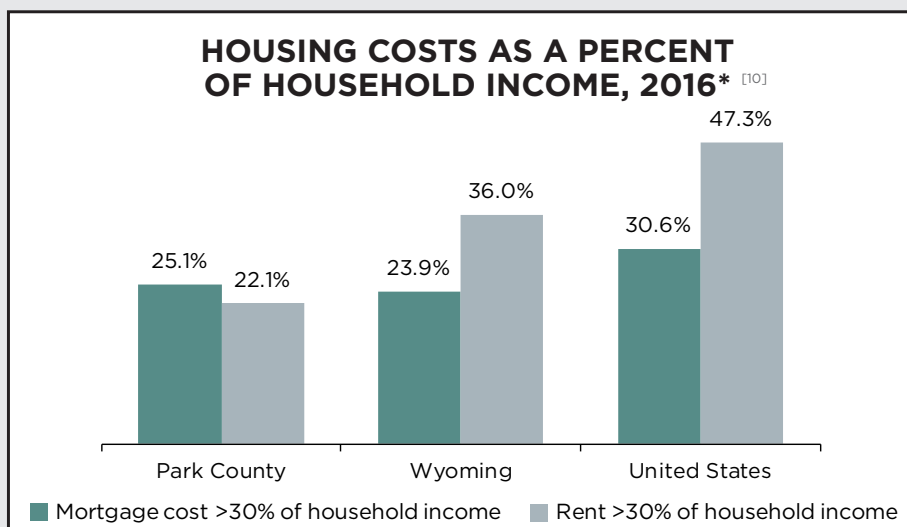
Unit Type	Number of Units	Percent of Mix
Single Family	9,393	79.4%, (7)
Duplex	314	2.7%, (4)
Tri or Four Plex	533	4.5%, (6)
Apartment	486	4.1%, (15)
Trailer/Other	1,100	9.3%, (18)

Age of housing ^[9]

Year Built	Value*	Percent of Mix
<1939	190,700	7.7%
1940-49	166,100	7.7%
1950-59	190,100	7.6%
1960-69	190,700	9.2%
1970-79	205,300	17.4%
1980-89	255,100	16.3%
1990-99	270,600	14.8%
2000-09	310,600	15.3%
2010-Present	272,500	3.9%

Careers and Cost Burden

Park County is No. 18 in the state for people spending more than half their income on housing (8%) and 15th for those spending 31-50% of income on housing (13%). Park County ranks 5th 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	760
\$314-563	1,014
\$564-813	1,222
\$814-1,063	1,192
\$1,064-1,375	1,652
\$1,376-2,188	3,620
\$2,189-3,438	1,681
\$3,439-5,000	685

[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
\$1,530



TWO ADULTS,
1 CHILD
\$3,474



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



24%

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

Park County has the 15th highest amount of children in single-parent families.

VULNERABLE POPULATIONS

SUPPLEMENTAL SECURITY INCOME (DISABILITY)^[14]

4.5%

CASH PUBLIC ASSISTANCE INCOME^[14]

2.1%

FOOD STAMP/SNAP^[14]

3.9%



POPULATION OVER 65^[15]
6,564

22.2% of Park County's population is over 65.

LOW INCOME TAX CREDIT UNITS^[14]

128

Park County has the 9th most units per capita.

ASSISTED LIVING BEDS^[16]

75

Park County has the 9th most assisted living beds per capita.

NURSING HOME BEDS^[16]

194

Park County has the 8th most nursing home beds per capita.