

HOUSING

INTRODUCTION

Where do people in Big Horn County live? How much and what kind of housing is available? What are the existing and future housing needs in the county? When planning future land uses, these questions need to be considered.

HOUSING CHARACTERISTICS

Households and Group Quarters

According to the decennial census, the population either lives in households or in group quarters. In 2000, 97.8% of Big Horn County's population lived in households and the remaining 2.2% lived in group quarters.

Group quarters are defined as places where people live or stay that are normally owned or managed by an entity or organization providing housing and/or services for the residents. Non-institutionalized quarters include group homes and homeless shelters. People in institutionalized group quarters are under formally authorized, supervised care or custody. In Big Horn County, the major institutional facility is the state-operated Wyoming Retirement Center near Basin, which provides care to elderly and disabled citizens from throughout the state. The facility has 90 beds. Other institutions include the Bonnie Blue Jacket Memorial Home in Basin and the New Horizons Care Center in Lovell.

With 218 persons in institutionalized group quarters, Big Horn County has a slightly higher proportion of institutionalized residents compared to the state overall.

2000 Households and Group Quarters						
		Numbers	Numbers In Group Quarters		%	%
	Total Population	In Households	Institutionalized	Non-institutionalized	In Households	Institutionalized
Wyoming	493,782	479,699	7,861	6,222	97.1	1.6
Big Horn	11,461	11,214	218	29	97.8	1.9

All other non-group quarter housing is described by the census as housing units. A housing unit is defined as a single-family house, townhouse, mobile home or trailer, apartment, group of rooms, or single room that is occupied as a separate living quarters or, if vacant, is intended for occupancy as separate living quarters.

The census defines households as a person or group of people who occupy a housing unit as their usual place of residence. The number of households equals the number of occupied housing units in a census.

Change in Households and Number of Housing Units

Between 1990 and 2000, county's population increased, the number of households increased by an even greater margin (an additional 407 households), the average number of people per household decreased from 2.65 to 2.60, and yet the total number of housing units increased by only 57 units.

Other changes between 1990 and 2000:

- Increase of 146 housing units in Cowley (43 units), Lovell, Burlington, Basin, Frannie, and Byron
- Decrease of 89 units in Greybull (45 units), Manderson, Deaver, and the unincorporated areas of county
- Total number of households in the county grew by 10.4%; total population gain was 8.9%
- Greybull and Manderson were the only communities to have average household size increase
- Greybull population increased by 1.5%; households decreased by 1.8%, housing units decreased by 4.6%
- Manderson population increased by 25%; # households increased by 19%; housing units decreased by 16%

Average Household Size: 1990 to 2000		
	Average household size	
	1990	2000
Wyoming	2.63	2.48
Big Horn Co.	2.65	2.60
Basin	2.40	2.20
Burlington	3.54	3.29
Byron	2.96	2.86
Cowley	3.10	2.80
Deaver	2.84	2.72
Frannie	2.96	2.82
Greybull	2.25	2.32
Lovell	2.59	2.55
Manderson	2.24	2.36

Households and Change: 1990 to 2000						
	Number of households			Number of housing units		
	1990	2000	Percent change	1990	2000	Percent change
Wyoming	168,839	193,608	14.7	203,411	223,854	10.1
Big Horn Co.	3,905	4,312	10.4	5,048	5,105	1.1
Basin	453	504	11.3	551	565	2.5
Burlington	52	76	46.2	60	87	45.0
Byron	159	195	22.6	206	217	5.3
Cowley	154	200	29.9	180	223	23.9
Deaver	70	65	-7.1	89	80	-10.1
Frannie	50	74	48.0	72	85	18.1
Greybull town	795	781	-1.8	968	923	-4.6
Lovell town	800	896	12.0	975	1,013	3.9
Manderson	37	44	18.9	61	51	-16.4
Unincorporated	1,335	1,477	10.6	1,886	1,861	-1.3

Occupancy

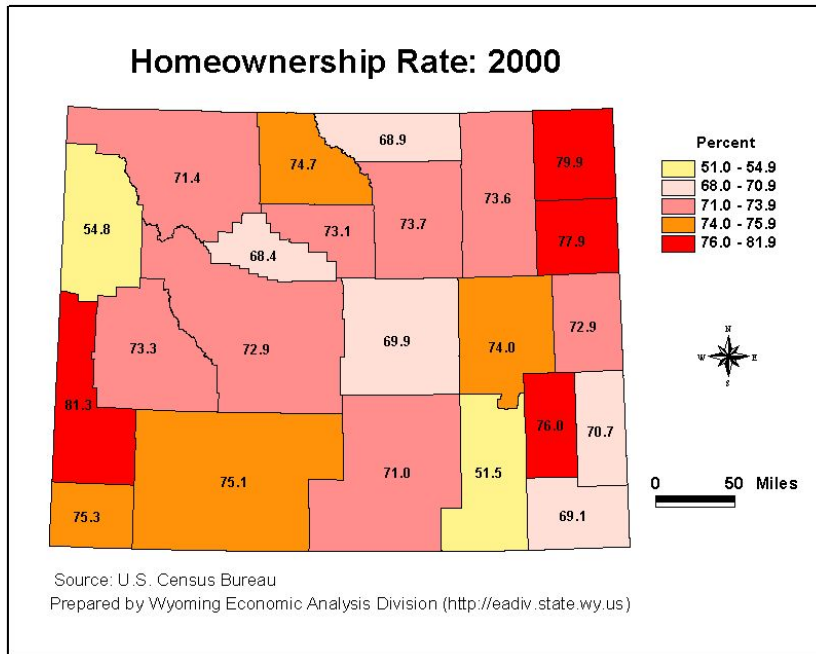
One of the main reasons the county was able to keep average household size down during a decade with far fewer additional housing units than additional households was because the decade started with high vacancy rates. County-wide, 1,143 housing units were vacant in 1990 (nearly a quarter of the total 1990 housing stock). In 2000 vacant housing had decreased to a total of 793 units. In every community, vacancy rates dropped between 1990 and 2000.

Housing Unit Vacancy 1990-2000				
	# Vacant Units		% of Total Units	
	2000	1990	2000	1990
Big Horn	793	1,143	15.5	22.6
Basin	61	98	10.8	17.8
Burlington	11	8	12.6	13.3
Byron	22	47	10.1	22.8
Cowley	23	26	10.3	14.4
Deaver	15	19	18.8	21.3
Frannie	11	22	12.9	30.6
Greybull town	142	173	15.4	17.9
Lovell town	117	175	11.5	17.9
Manderson	7	27	13.7	44.3
Unincorporated	384	548	20.6	29.1

Manderson, Frannie, and the unincorporated areas of the county had the highest vacancy rates in 1990 (ranging from 29% to 44%). By 2000, the highest vacancy rate in the county was the unincorporated areas of the county at 20.6%, which is also the area that has the highest percentage of seasonal use homes. Of the 233 seasonal homes in 2000, 64 (27.5%) were located in Hyattville and Meadow Lark Lake areas.

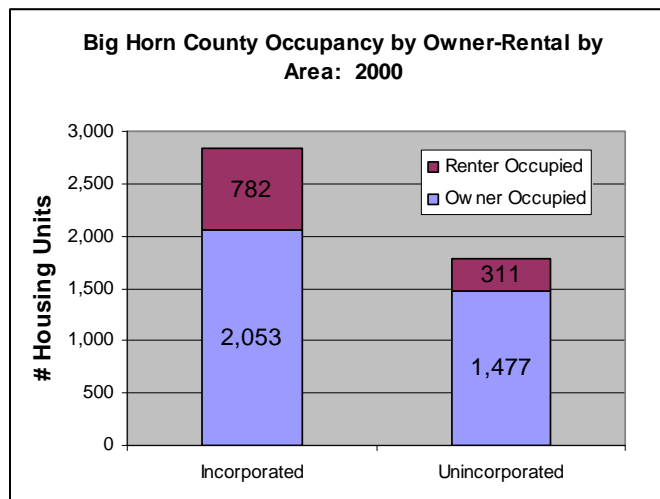
Seasonal and recreational housing is included in the total number of vacant units. In 2000, 5.2% of all housing units in Big Horn County were second or seasonal homes, slightly less than the total state-wide average of 5.5% and far less than the highest ranking counties (Sublette with 26.2% and Teton with 20.7%). In Big Horn County communities, the number of seasonal housing ranged from 0 to 15 units in 2000. Greybull had the highest increase in number of seasonal units in the county between 1990 and 2000 and the unincorporated areas had the largest decrease (14 units).

Seasonal, Recreational, or Occasional Use Housing: 1990-2000			
	# Units		% of Total Units
	2000	1990	2000
Big Horn	265	264	5.2
Basin	2	2	0.4
Burlington	1	0	1.1
Byron	2	2	0.9
Cowley	4	1	1.8
Deaver	0	0	0.0
Frannie	1	0	1.2
Greybull town	15	7	1.6
Lovell town	5	5	0.5
Manderson	2	0	3.9
Unincorporated	233	247	12.5



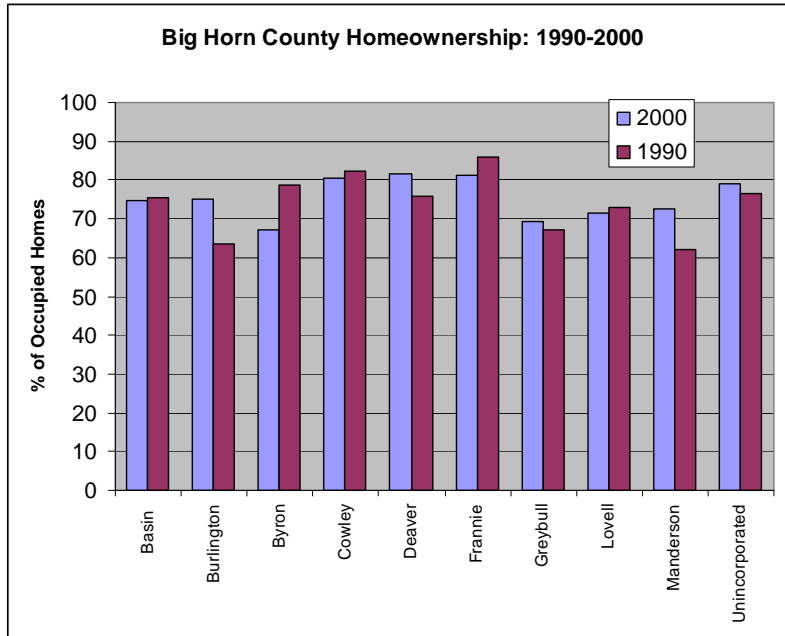
The decennial census also tracks housing occupancy by ownership and rentals.

In Big Horn County, there are more than twice as many rentals in the incorporated areas than the unincorporated areas. Proportionately, there are more owner-occupied homes in the unincorporated areas than in the towns.



Homeownership rates are calculated as the percent of all occupied housing that is owner-occupied. In 2000, Big Horn County had the eighth highest homeownership rate in Wyoming. Home ownership in the unincorporated areas of the county was 79% in 2000.

Overall county homeownership rates declined from 75.5 in 1990 to 74.7 in 2000. Burlington, Deaver, Greybull, Manderson and the unincorporated areas experienced increases in homeownership rates. Byron had the sharpest decrease in homeownership rates in the decade—from 78.6 to 67.2.



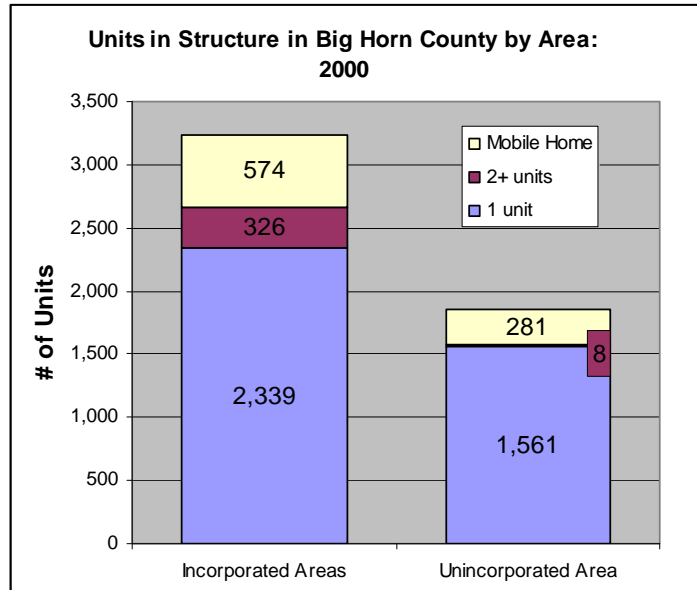
The decennial census also tracks vacancy rates by ownership and rentals.

In 1990, homeowner vacancy rates ranged from 0% in Cowley to 21% in Manderson. In 2000, homeowner vacancy rates ranged from 2.6% in Manderson to 7% in Deaver. (See Appendix for detailed table.)

Rental vacancy rates were higher than homeowner vacancy rates in both 1990 and 2000 in all communities with one significant exception; in 2000 there were no rental vacancies in Frannie. In 2000, no community had a rental vacancy rate greater than 20%, and the overall rate for the county was 12.5%. In 1990, rental vacancy rates across the county ranged from 9.5% in Burlington to 53% in Frannie, with six communities exceeding 20%. (See Appendix for detailed table.)

Housing Types

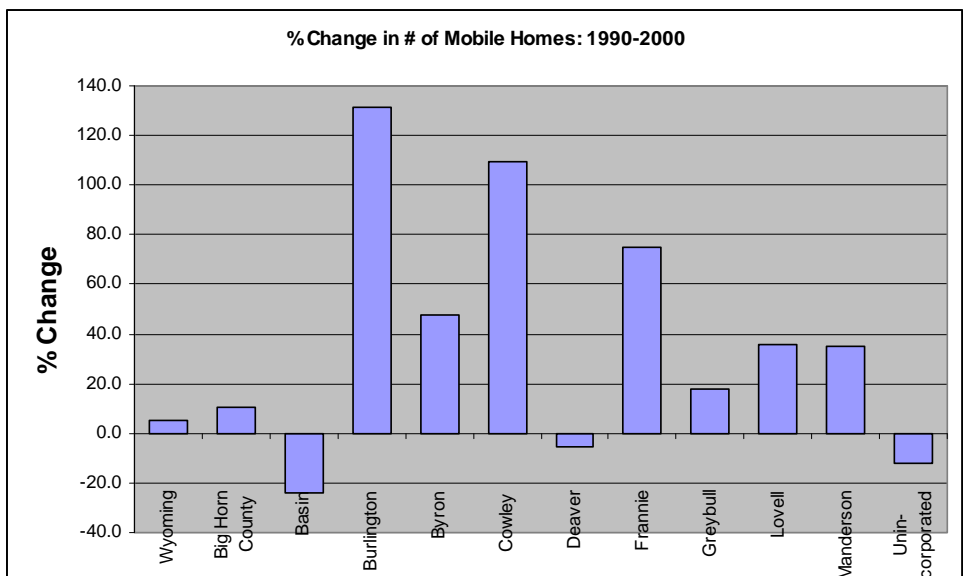
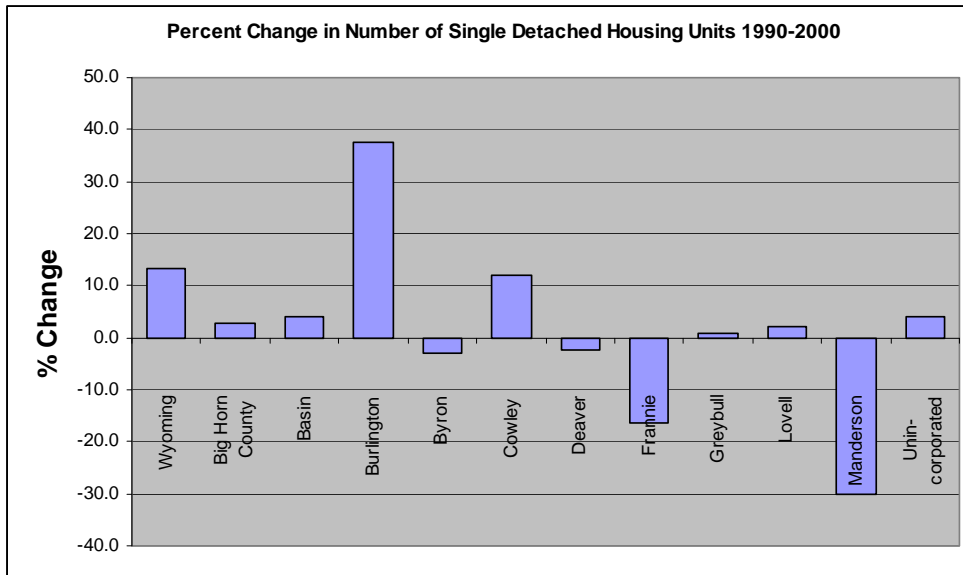
In 2000, Big Horn County housing units consisted of 3,850 single detached housing units, 50 attached units (attached to another building), 334 multiplex units (e.g., duplexes, apartments), 855 mobile homes, and 16 vans or RVs being used as permanent housing. With the exception of eight units in the unincorporated area, 3 in Deaver, and one in Byron, all of the multiplex units were located in Basin, Greybull, and Lovell. (Detailed tables for each location are included in Table A.2 in the appendix.)



Percent of Single Detached Units and Mobiles: 2000		
	Single detached unit	Mobile home
Wyoming	64.9	15.9
Big Horn	75.4	16.7
Basin	73.2	12.6
Burlington	59.8	40.2
Byron	72.2	27.3
Cowley	69.9	29.6
Deaver	52.4	43.9
Frannie	62.2	34.1
Greybull	69.0	18.2
Lovell	75.4	7.9
Manderson	43.8	56.3
Unincorporated Area	83.6	15.1

Overall in 2000, the county had a significantly higher rate of single detached units and a somewhat higher rate of mobile homes compared to the state of Wyoming. Within the various communities in the county, the percentage of mobile homes ranged from 8% (Lovell) to 56% (Manderson). The unincorporated areas have the highest rates of single detached units and the third lowest rate of mobile homes in Big Horn County.

Between 1990 and 2000, there were shifts in types of housing. Countywide, total number of multiple housing units decreased from 379 to 334. Single family homes increased by 107 units, and mobile homes increased by 79 units. The 10-year rate of growth in the county was smaller than the state's for single detached units, and greater than the state's for mobile homes.

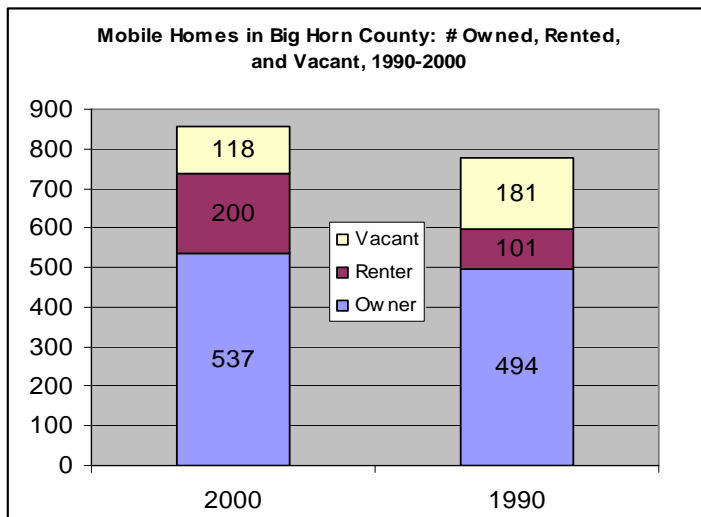
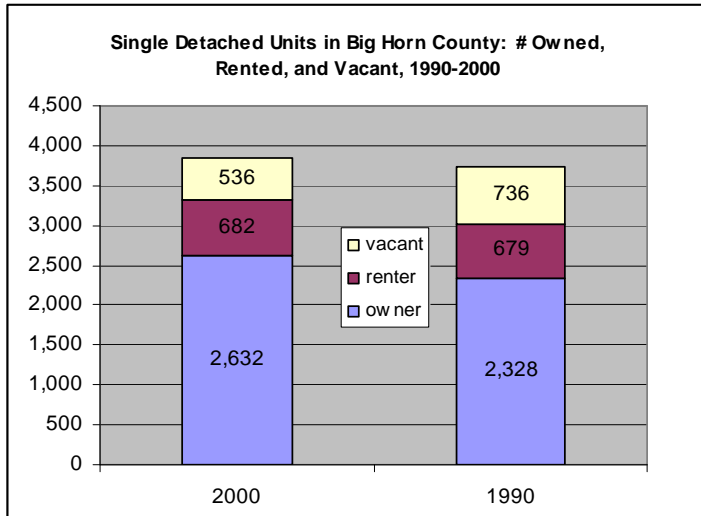


Change in single detached housing units and mobile homes varied significantly in each community in the county between 1990 and 2000.

The number of single detached homes increased by only 4.2% in the unincorporated areas of the county, but accounted for 62 of the 107 net new units in the county. Net growth of single detached homes in other communities ranged from a loss of 10 units in

Frannie to an additional 17 homes in Cowley. (Refer to Table A.3 for more detail for each community)

In all areas of the county except Basin, Deaver, and unincorporated areas, the number of new mobile homes increased (and surpassed numbers of net new single detached units). Numbers ranged from a decrease of 38 mobiles in the unincorporated areas to an increase of 35 units in Cowley.



Ownership among housing units also changed between 1990 and 2000. Countywide, vacancy rates decreased for rentals (both mobiles and single detached units). Single family home ownership increased by 304 units and rentals increased by three units. Mobile home ownership increased by 43 units and rentals increased by 99 (100% increase). (Refer to Table A.3 for more detail for each community)

2000-2007 Changes in Housing Numbers

Appraisal data from the Wyoming Department of Revenue provides another source of information on housing. Total numbers of housing units differ between the U.S. census and Wyoming Department of Revenue, due to differences in methodology. The U.S. census numbers are based on what is reported by individuals, the Department of Revenue information is based on appraisal information.

The U.S. census estimated 5,221 housing units in 2007, an increase of 116 homes compared to the 2000 census count of 5,105. At the end of calendar year 2007, the Department of Revenue listed 1,467 mobile homes, 4,145 single detached housing, and 54 multi-unit structures (apartments, duplexes, triplexes, and townhomes) in Big Horn County. Total number of housing structures in the Department of Revenue database was 5,666 at the end of 2007 (an undercount of total housing units because the number of units for multi-unit structures was not specified).

Between 2000 and 2007, building permits for an additional 104 housing units were authorized in the incorporated towns of the county. (U.S. Census Bureau) Using data produced by the county Planning Department, we have estimated that 162 new housing units were built in the unincorporated areas, 2000-2007. Added together, this indicates that 266 housing units were built in the entire county, 2000-2007.

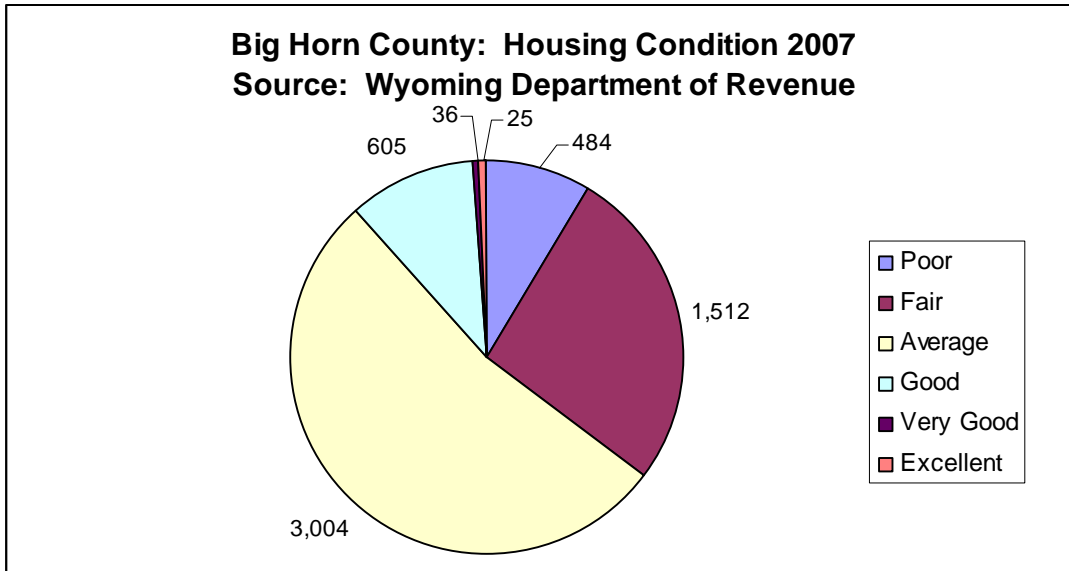
Housing Condition

The condition of existing housing is a factor in present and future housing needs. If housing stock is in poor condition, it may have little or no potential to meet long term housing needs. The net loss of single family housing units in some communities in the county between 1990 and 2000 was likely because the structures were uninhabitable. Some of the housing currently classified as “vacant,” but not for seasonal or other occasional use, is probably also essentially abandoned due to condition.

The US decennial census does not collect housing condition data, but does identify age of housing units. Houses and mobile homes in Big Horn County are generally old. According to the 2000 census, half of the housing stock in Big Horn County was built in 1958 or earlier. For Wyoming, half was built in 1973 or earlier. For Park County, that year is 1972. More than half of all housing units in the unincorporated areas and two-thirds of total municipal units were built prior to 1970. (Refer to Table A.4 for detail by community.)

Big Horn County Year Structure Built (as of 2000)		
	Unincorporated	Incorporated
Built 1999 to March 2000	46	15
Built 1995 to 1998	133	100
Built 1990 to 1994	82	61
Built 1980 to 1989	242	361
Built 1970 to 1979	332	644
Built 1960 to 1969	131	285
Built 1950 to 1959	169	504
Built 1940 to 1949	302	505
Built 1939 or earlier	418	775

Wyoming Department of Revenue appraisal data provides basic information about housing condition in Big Horn County. Based on the appraised inventory at the end of calendar year 2007, more than three-quarters of all housing in the county was in average or worse condition. Housing in good to excellent condition accounted for less than 15% of all housing.



The National Manufactured Home Construction and Safety Act of 1976 required significant improvement in the safety and quality of mobile homes. Homes that comply with the act are said to meet the “HUD code.” The HUD Code is a uniform construction code that ensures that a manufactured home, regardless of where it is built in the U.S., will meet certain publicly adopted standards related to health, safety, and welfare. Older mobile homes do not meet health and safety standards. There is a legitimate public interest in facilitating the removal of these older mobile homes or their replacement with manufactured housing meeting HUD standards.

The Department of Revenue data suggest a greater proportion of mobile homes than reported in the census. The Department of Revenue data indicate a 1:3 ratio of mobile homes to single detached housing; the 2000 census indicates a 1:4 ratio. Of the total 1,467 mobiles in the Department of Revenue data base for Big Horn County in 2007, only 563 were constructed after 1976.

Housing Costs and Affordability

Housing costs are less expensive in Big Horn County than overall in the State of Wyoming. In 2000, the median value of owner-occupied homes was \$70,600 in the county and \$91,500 in the state. In Park County median value was \$106,600. Median gross rent in Big Horn County was \$380, compared to \$437 for Wyoming and \$435 for Park County.

In 2000, Deaver had the least expensive median rent in the county (\$325/month) and Cowley the highest (\$415/month). In 2000, Frannie had the lowest median value for

owner-occupied homes (\$34,100). The unincorporated area had the highest median owner-occupied home value. (For more detail by community, refer to Tables A.5-7)

Median Sales Price: 2005-2007		
	Northern Big Horn County	Park County
2005	59,000	148,000
2006	88,500	168,900
2007	109,500	187,000

Source: Markert

Median sales price of homes has risen since 2000, according sales data from the Multiple Listing Service for northern Big Horn County. In a review of 45-50 sales between 2005 and 2007, values rose 86% in northern Big Horn County (Markert). Because prices also rose in Park County (although by smaller growth rates), Big Horn County is still relatively inexpensive compared to Park County (and to the state of Wyoming and the nation).

The Wyoming Housing Database Partnership provides annual updates of housing costs by county. The most recently released report (February 28, 2008) indicates that in Big Horn County, rental prices experienced average annualized increases of 2.46% for apartments since the second quarter of 1998. State rental prices increased at an average annualized rate of 3.52%.

The affordability of homes is a factor of income and housing costs. Cost burden is defined as spending 30 to 50% of household income on housing. A severe cost burden is experienced if more than 50% of income is spent on housing. (Wyoming Database Partnership)

In Big Horn County, 9.8% of all households had a cost burden according to the 2000 census. An additional 6.1% had a severe cost burden. In the unincorporated areas of the county 9.3% of homeowners had a cost burden and an additional 3.7% had a severe cost burden. Countywide, 13.3% of all renters had a cost burden and an additional 8.5% had a severe cost burden. More than 50% of rental units in the unincorporated areas did not report information on housing costs as percent of total income, so determining cost burden for those areas cannot be definitive.

1999 Housing Costs as Percent of Income				
	Homeowners		Renters	
	Unincorporated %	Incorporated %	Unincorporated %	Incorporated %
Less than 10 percent	31.8	27.9	6.5	9.5
10 to 14 percent	21.7	22.1	13.5	16.1
15 to 19 percent	12.4	18.0	5.1	15.9
20 to 24 percent	13.0	11.6	5.6	9.1
25 to 29 percent	8.1	6.9	4.2	10.9
30 to 34 percent	3.1	3.3	0.9	5.1
35 to 39 percent	2.5	2.5	1.4	3.1
40 to 49 percent	3.7	1.8	7.0	6.2
50 percent or more	3.7	5.4	2.8	10.1
Not computed	0.0	0.5	53.0	13.9

Housing Projections

Based on updated projections from the Wyoming Housing Database Partnership, Big Horn County could experience an additional 356 to 1,363 additional occupied housing units (households) by 2020 and as many as 2,439 by 2030, compared to census numbers for the year 2000 (base year). These projections are based on three scenarios; moderate, strong, and very strong. The moderate projection is based on population forecasts from the State of Wyoming Department of Administration and Information (A&I), Economic Analysis Division and that forecast only extends to the year 2020. The other projections are developed by the Partnership with includes a variety of state agencies and business and government associations.

Big Horn County Additional Future Households Projections: 2005-2030 (with year 2000 as the base year)						
Net increase	2005	2010	2015	2020	2025	2030
Moderate	46	245	306	356		
Strong	70	376	594	815	1,080	1,398
Very Strong	70	559	944	1,363	1,852	2,439

Source: Housing Needs Forecast, Feb 2008

By 2020, Byron, Cowley, Frannie, Greybull and Lovell will account for 368 additional occupied units (households), based on projections in recent land use plans for Byron, Cowley, Frannie, and Greybull and the moderate scenario for Lovell from the Housing Needs Forecast (Feb 2008). These communities would thus exceed the moderate scenario housing forecast of 356 total occupied units for the entire county by 2020.

The best available recent estimates from the U.S. census and rural addressing information indicate conflicting growth trends since 2000. The U.S. Census estimates for 2005-2006 show population growth at slightly less than the most recent Wyoming A&I moderate projection, which would indicate that actual new housing units would be even less than the moderate growth scenario in 2005. In the four-year period from 2003 through 2006, 161 new rural addresses were added to the Big Horn County system (Markert). With continued growth at that rate, actual new housing units may be closer to the strong or very strong housing scenarios.

With the exception of Deaver, Manderson, and Basin, all of the municipalities in the county have completed land use plans that address future housing needs. The six communities with plans (Burlington, Byron, Cowley, Frannie, Greybull and Lovell), have generally examined the variety of future housing needs, recognizing local and national trends for smaller household size, and greater number of aging households and single person households. The substantial increase in number and proportion of mobile homes was recognized as an issue in at least some of the communities.

In the unincorporated areas of the county, the trend over the past decade has been for mobile home numbers to decrease and for single unit numbers to increase. In fact, new home construction in the unincorporated areas far exceeded the combined increase of all municipalities between 1990 and 2000. Home values are also higher in the unincorporated areas of the county.

Actual population increase in the unincorporated areas of the county between 1990 and 2000 was 10.5%. During the decade, total housing (occupied and unoccupied) in the unincorporated areas decreased by about 1.5% , with a gain of 62 single housing units and a decrease of 38 mobiles and an additional decrease of 24 units of other types. The moderate population scenario projects 4.0% growth between 2000 and 2020.

In addition to considering population change and potential numbers of new households, land use planning also needs to consider where new housing units might be located. Would new lots be needed to accommodate future growth? The County Subdivision Administrator's records show a total of 415 existing vacant lots in the unincorporated areas. Some of these lots were created decades ago as part of communities (e.g., Otto) and many may be too small or have other limitations for development. There are, however, 250 additional lots currently proposed or pending in the incorporated areas of the county. (Waller)

Factors to consider for future housing needs in the unincorporated areas of Big Horn County include:

- Continued increase in owner-occupied single family housing in the county, although at slower rates than in the past (assuming moderate scenario projections)
- Condition of existing housing units – units in unsatisfactory condition reduce available supply and may result in demolition and overall decrease in housing units (similar to 1990-2000 decade)
- Towns with burgeoning growth (e.g., Cowley and Burlington) may increase demand for residential units in nearby areas of the county
- Demand for inexpensive housing in growing municipalities could cross into the surrounding county area, increasing incentives for mobile homes (and/or mobile home lots)
- Second and seasonal home development is a wild card. Growth in seasonal homes has historically been slow in Big Horn County, but may increase as people look toward new, less expensive areas
- Preferred location for second homes are likely to be in scenic areas with more potential for water (such as the east slope of the Big Horn Mountains and existing second homes in Hyattville and Meadow Lark Lake)
- Housing rehabilitation could improve deteriorating units and be used to meet overall future housing demand in the county
- Ability of municipalities to encourage new development within city limits

Marshall & Swift Condition Rating Indicators

The appraisal system that the Wyoming county assessors use in residential appraisals derives costs and conditions from Marshall & Swift Cost Handbook. The appraisal system supports six residential conditions.

The following are the description for the residential conditions taken from the residential cost handbook, Section E, page E-6.

Excellent Condition – All items that can normally be repaired or refinished have recently been corrected, such as new roofing, paint, furnace overhaul, state-of-the-art components, etc. With no functional inadequacies of any consequence and all major short lived components in like-new condition, the overall effective age has been substantially reduced upon complete revitalization of the structure regardless of the actual chronological age.

Very Good Condition – All items well maintained, many having been overhauled and repaired as they've showed signs of wear, increasing the life expectancy and lowering the effective age with little deterioration or obsolescence evident with a high degree of utility.

Good Condition – No obvious maintenance required but neither is everything new. Appearance and utility are above the standard, and the overall effective age will be lower than the typical property.

Average Condition – Some evidence of deferred maintenance and normal obsolescence with age in that a few minor repairs are needed, along with some refinishing. But with all major components still functional and contributing toward an extended life expectancy, effective age and utility is standard for like properties of its class and usage.

Fair Condition (Badly Worn) – Much repair needed. Many items need refinishing or overhauling, deferred maintenance obvious, inadequate building utility and services all shortening the life expectancy and increasing the effective age.

Poor Condition (Worn Out) – Repair and overhaul needed on painted surfaces, roofing, plumbing, heating, numerous functional inadequacies, substandard utilities etc (found only in extraordinary circumstances). Excessive deferred maintenance and abuse, limited value-in-use, approaching abandonment or major reconstruction, reuse or change in occupancy is imminent. Effective age is near the end of the scale regardless of the actual chronological age.