

City of Powell, Wyoming

HOUSING STUDY

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Prepared for the City of Powell and
the Powell Valley Economic Development Alliance

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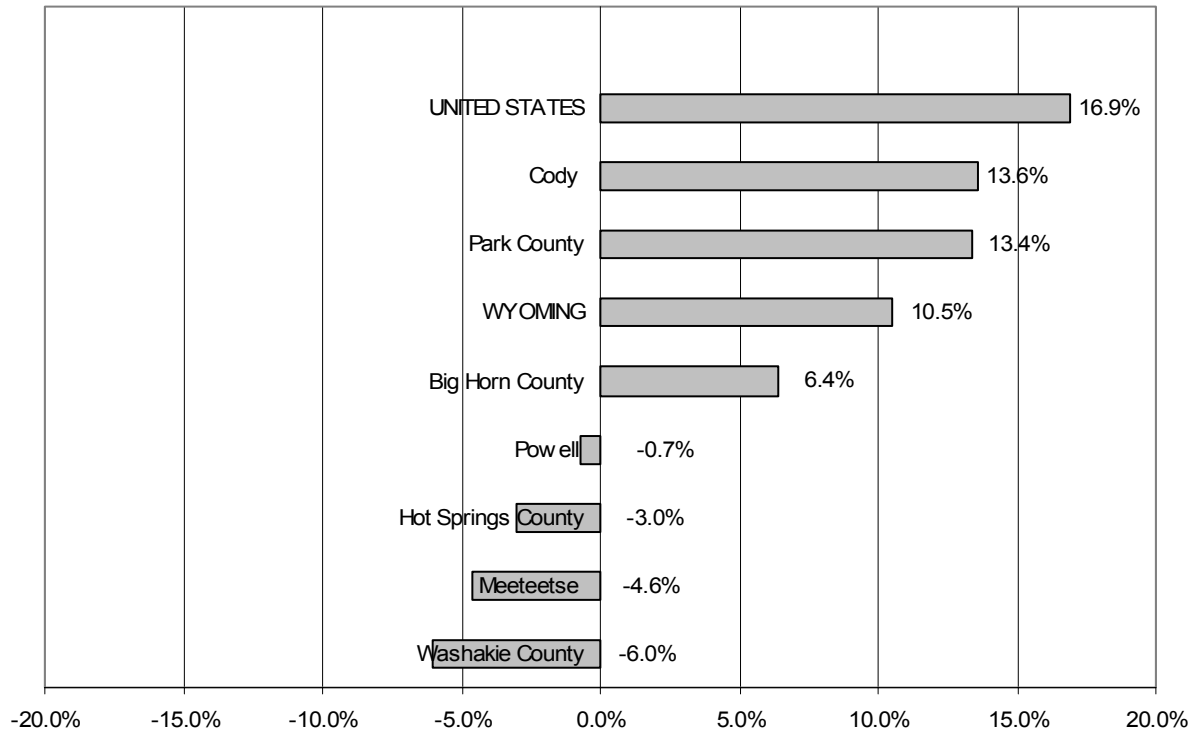
INTRODUCTION

In 1997, the City of Powell updated its plan for the city. The Master Plan Update set out two primary goals with regard to housing in the city. These are: (1) promote a variety of affordable housing opportunities and (2) protect residential neighborhoods from conflicting land uses. The plan specified a number of investment and regulatory strategies that should be undertaken to advance these goals. Among them was the recommendation that “The City of Powell and the Powell Valley Economic Development Alliance should prepare a Housing Plan to explore innovative approaches to affordable housing.” Accordingly, the City and the Alliance have commissioned this housing study for the city.

Since 1997, the housing market in Powell has increasingly tightened and housing prices have increased. The City and the Alliance have continued to be concerned with how they can help provide more affordable housing in the city. This has included an interest in providing a housing analysis which can help private sector housing providers anticipate and meet future housing needs in terms of numbers and types of housing units. Such a study can also be useful in applications for government funding to support housing initiatives in the community.

This housing study is intended to go into more depth than the Master Plan Update in assessing the current housing situation and future housing needs in Powell. The study relies on existing published housing data to characterize a wide variety of factors influencing the housing situation in Powell. These factors include demographic changes, characteristics of the housing supply, college town issues, and housing affordability. The study concludes with an assessment of future housing needs and with ideas for creating more affordable housing in the city.

Percent Change in Population for
the US, the State of Wyoming,
Wyoming's Big Horn Basin Counties, and
Park County Communities: 1990 to 2003



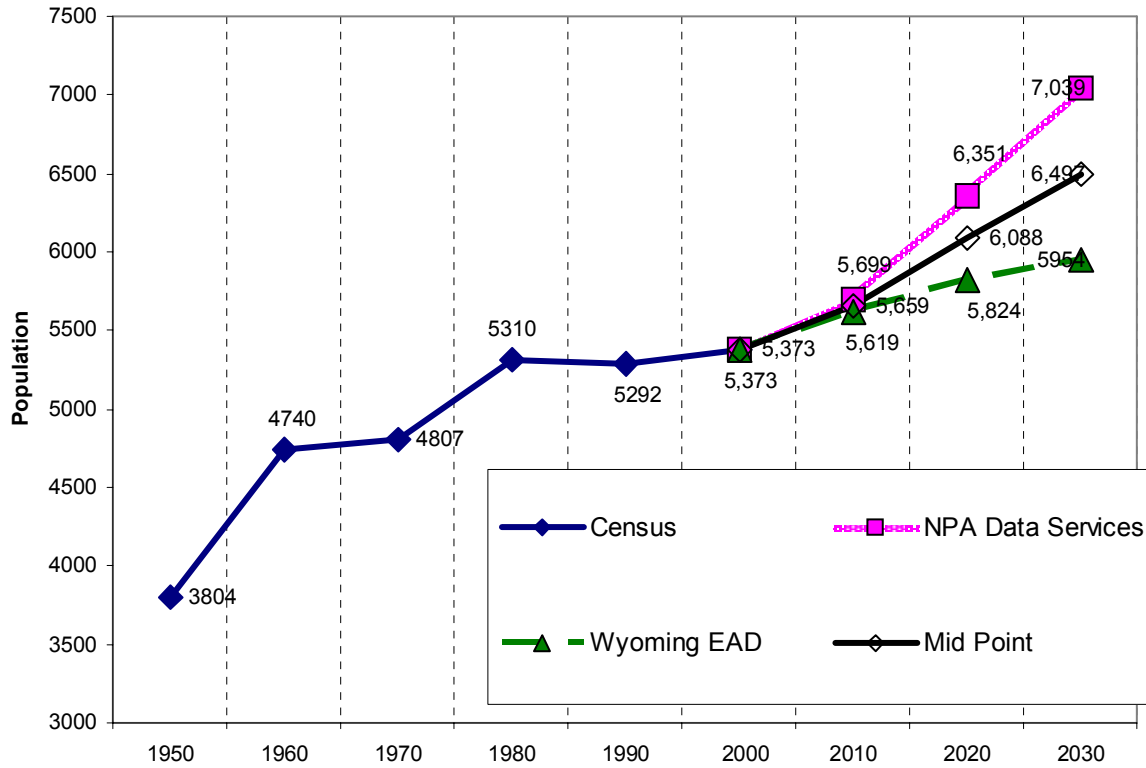
DEMOGRAPHIC CHANGES

Population Growth

One of the most basic determinants of housing supply and demand is the rate of population growth. The City of Powell has grown only modestly throughout the 1980's and 1990's. During this same time, the nation, state, and Park County all grew at a significantly higher rate.

According to the latest U.S. Census estimates, Powell's rate of growth over the period 1990 to 2003 was actually negative, at -0.7%. The Census county in April 2000 showed Powell gaining a net of 81 people since 1990, a 1.5% increase for the decade. The July 2003 population estimate shows Powell losing a net of 120 people since 2000. This relatively dramatic decline is probably not real and a result of the inaccuracies of the population estimating methodology.

Historic & Future Population for the City of Powell



DEMOGRAPHIC CHANGES

Future Population Growth

Powell is expected continue growing at a slow to moderate rate, much like it has over the past few decades.

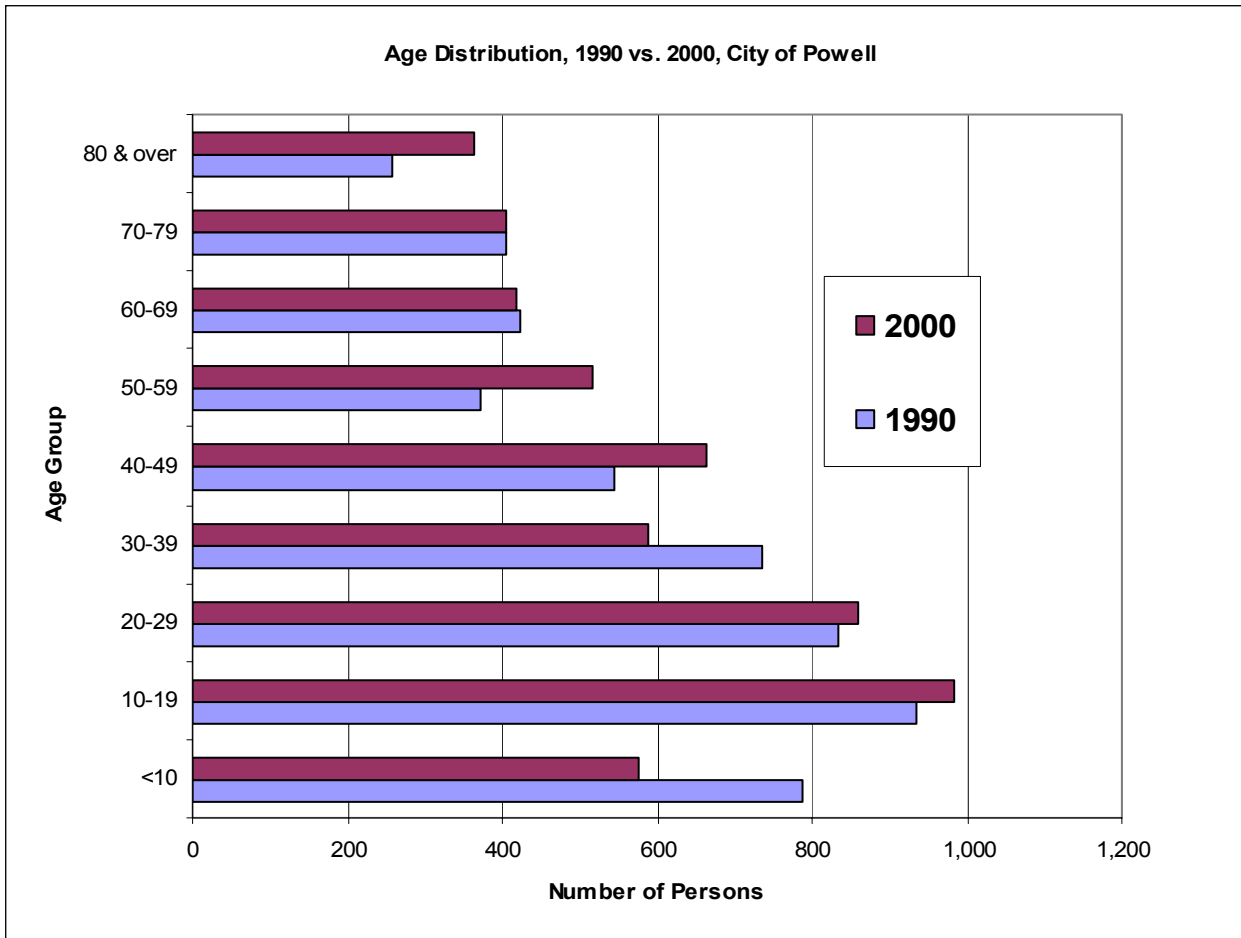
From the 1950's through the end of 1970's, Powell grew at a relatively fast pace. In the 1950's, for instance, Powell's population grew 25%.

In the 1980's and 1990's, Powell's growth was much more limited, only increasing by a net of 63 people in 20 years.

Two different population growth forecasts are available for Powell. The state's Economic Analysis Division (EAD) projects a lower growth rate than NPA Data Services, a firm that produces housing studies for the Wyoming Housing Database Partnership (WHDP). The first shows a net gain of 451 people 2000 to 2020 while the second has a gain of 1,059.

Also shown is a "Mid-Point" forecast, half way between the two extreme forecasts. It shows a gain of 715 people, 2000 to 2020. The WHDP believes the Mid-Point forecast is the most credible one of the three.

Source: Wyoming Housing Database Partnership, 2005 Draft Housing Needs Forecast, 12/3/2004.



DEMOGRAPHIC CHANGES

Changes in Age Distribution

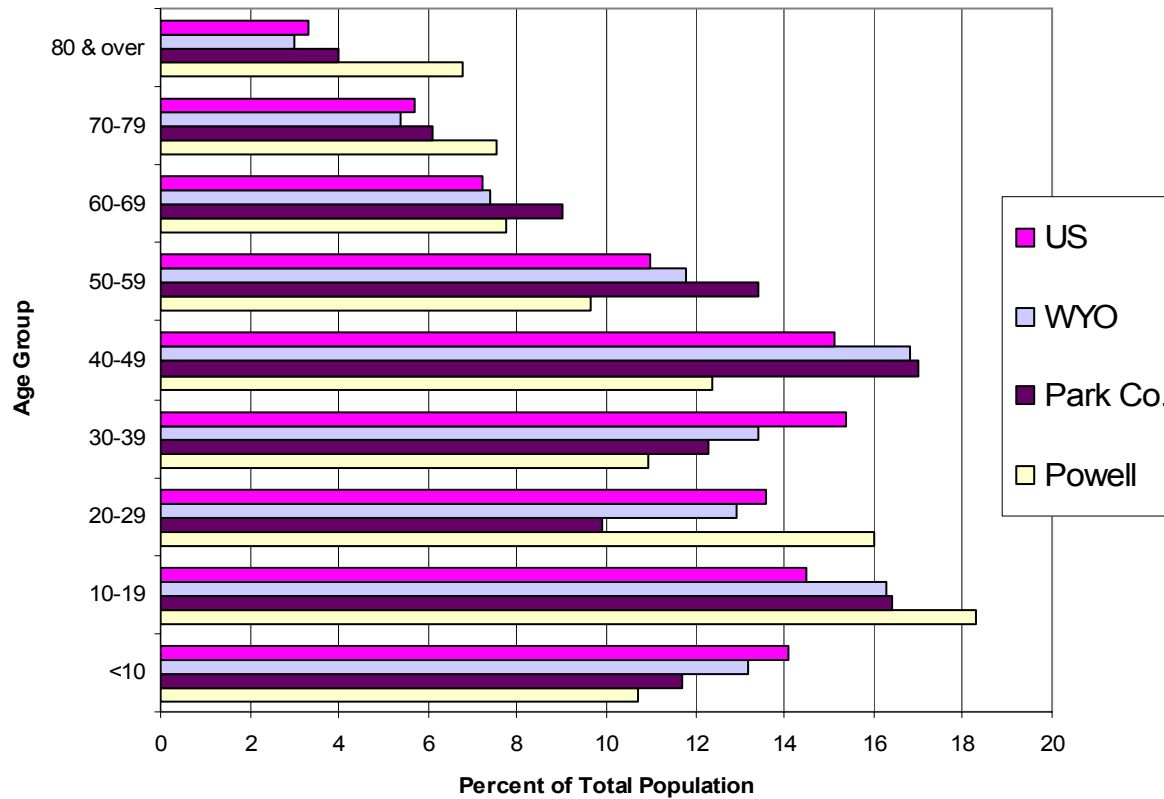
The “age distribution” of the population shows the number of people in each age group. By comparing the age distribution in 1990 and 2000, we can get a sense of the direction of change in the size of age groups. This can have significant implications for housing.

Powell’s changing age distribution is characterized by:

- Fewer young children;
- Fewer 30-39 year old adults;
- Strong increases in those aged 40 to 59 years; and
- Increase in elderly (80+ years).

These changes have taken place during the 1990’s. Some of these trends will continue into the future.

2000 Population Distributions (by Percentage): US, Wyoming, Park County and Powell



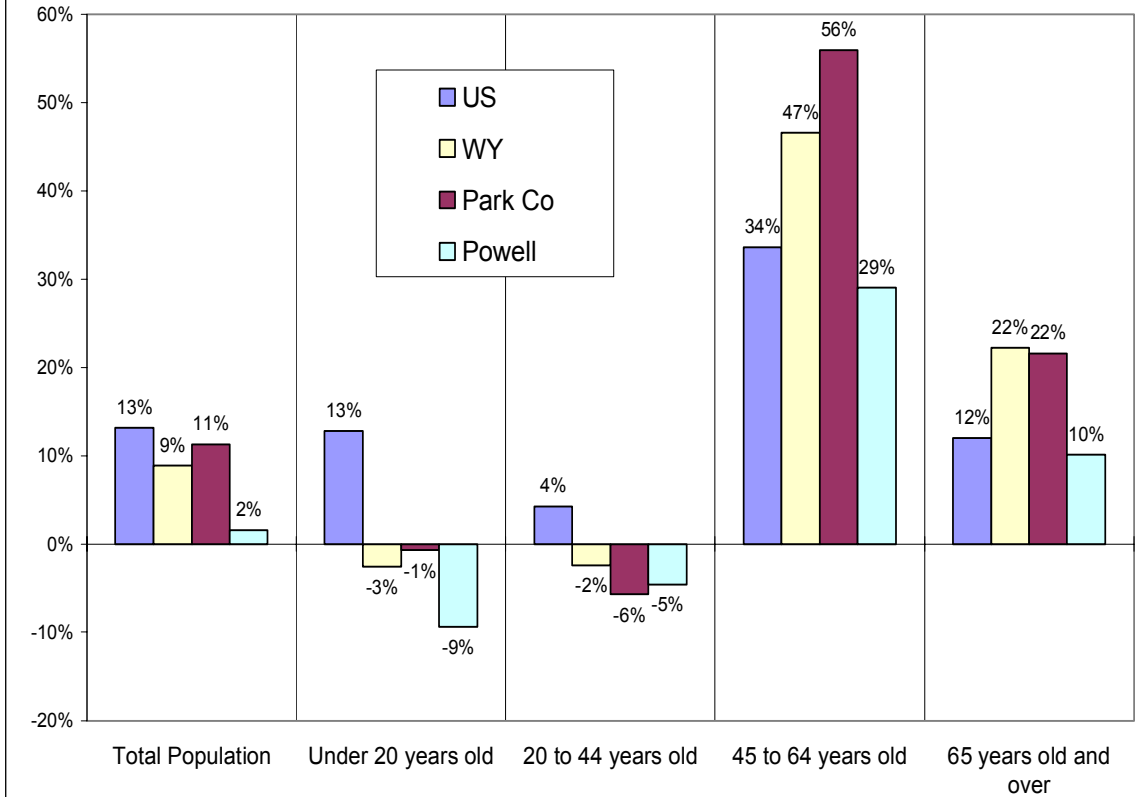
DEMOGRAPHIC CHANGES

Comparing Age Distributions

Compared to the nation, state and county, Powell proportionately has proportionately:

- More older people, aged 70 years or more;
- Fewer young children;
- More college-aged young adults; and
- Fewer people in the main age groups that make up the workforce.

Percent Change in Total Population and by Age Group, 1990 to 2000



DEMOGRAPHIC CHANGES

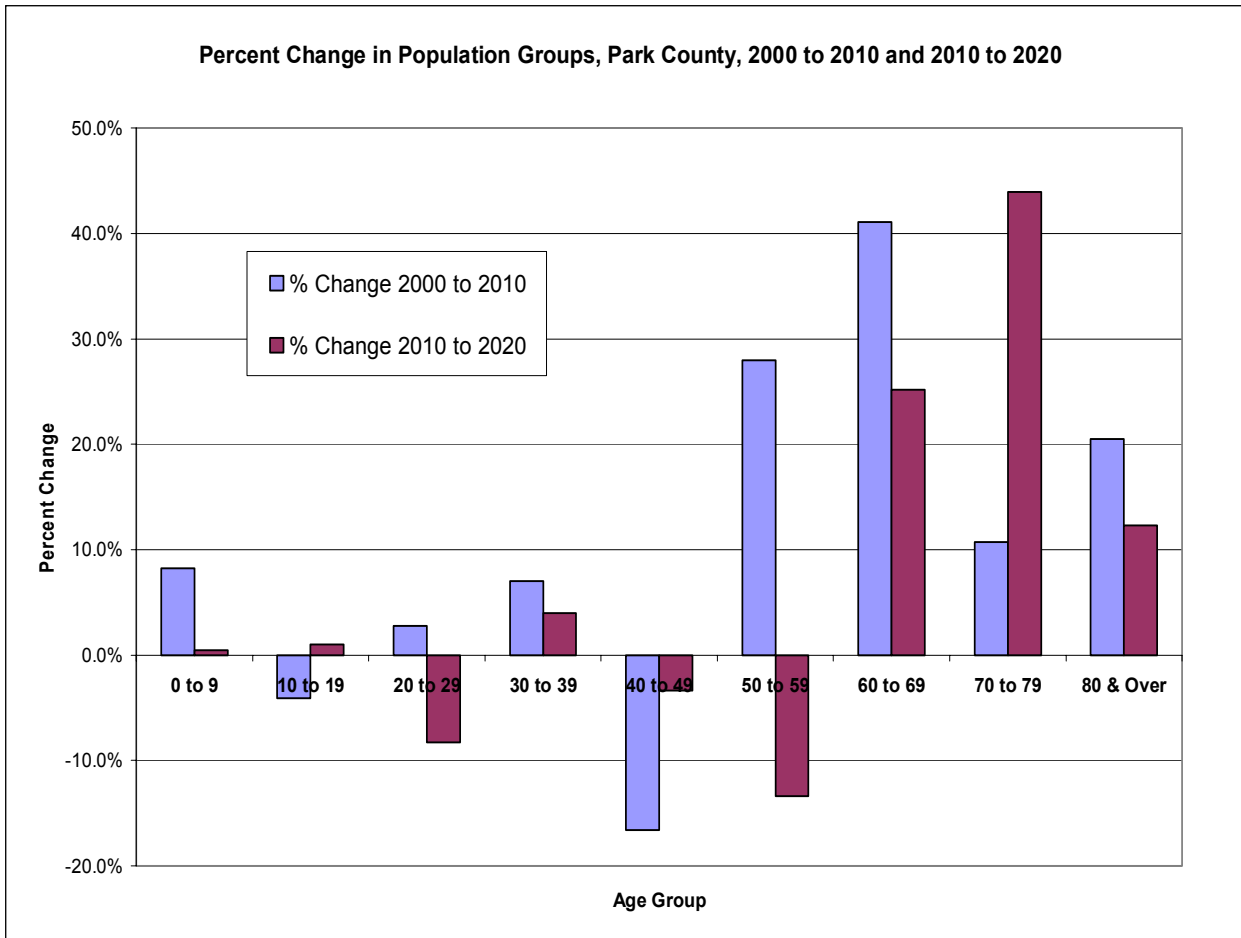
Comparing Changes in Age

Distributions

Powell's population overall has grown slower than compared to the nation, state and county (see left column). However, within each age group, some significant trends are apparent:

- Powell has decreased its share of younger children more so than the county and state.
- The percentage increase in young children in the nation as a whole has increased considerably.
- Powell's share of younger adults, who typically comprise a substantial part of the workforce, has declined, but not as much as Park County as a whole (probably due to the influx of college students).
- Wyoming as a whole has reduced its share of the younger adult age groups.
- The pre-retiree age groups have grown substantially in Powell, but not as fast as elsewhere.
- The retirement age groups increased in Powell at a rate similar to that of the nation and much less than Park County and the state.

Source: Decennial Census, 1990 and 2000, U.S. Census Bureau.



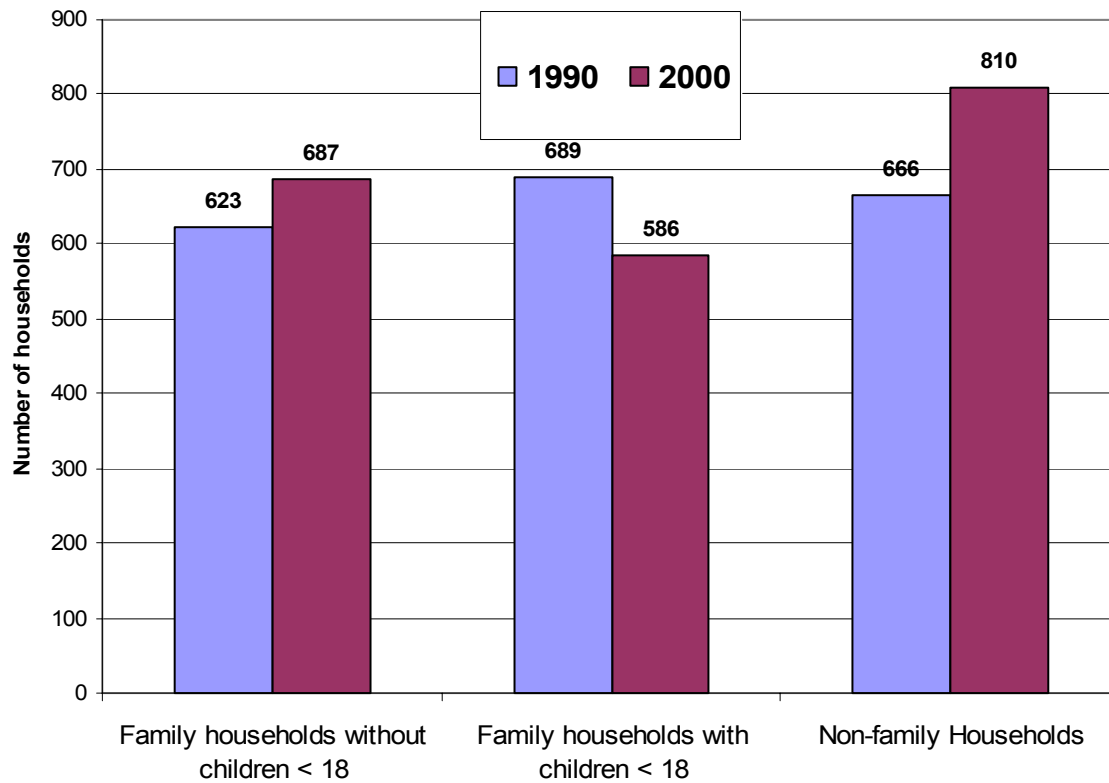
DEMOGRAPHIC CHANGES

Future Changes in Age Distribution

The county level is the smallest unit of analysis for available projections of future age distributions. Nevertheless, there are trends in the county populations will apply to Powell:

- Future changes to the population show the ripple effect of the aging of the baby boom generation; and
- In general, the population will tend to be older overall than it is now.

Change in Household Types, City of Powell, 1990 & 2000



DEMOGRAPHIC CHANGES

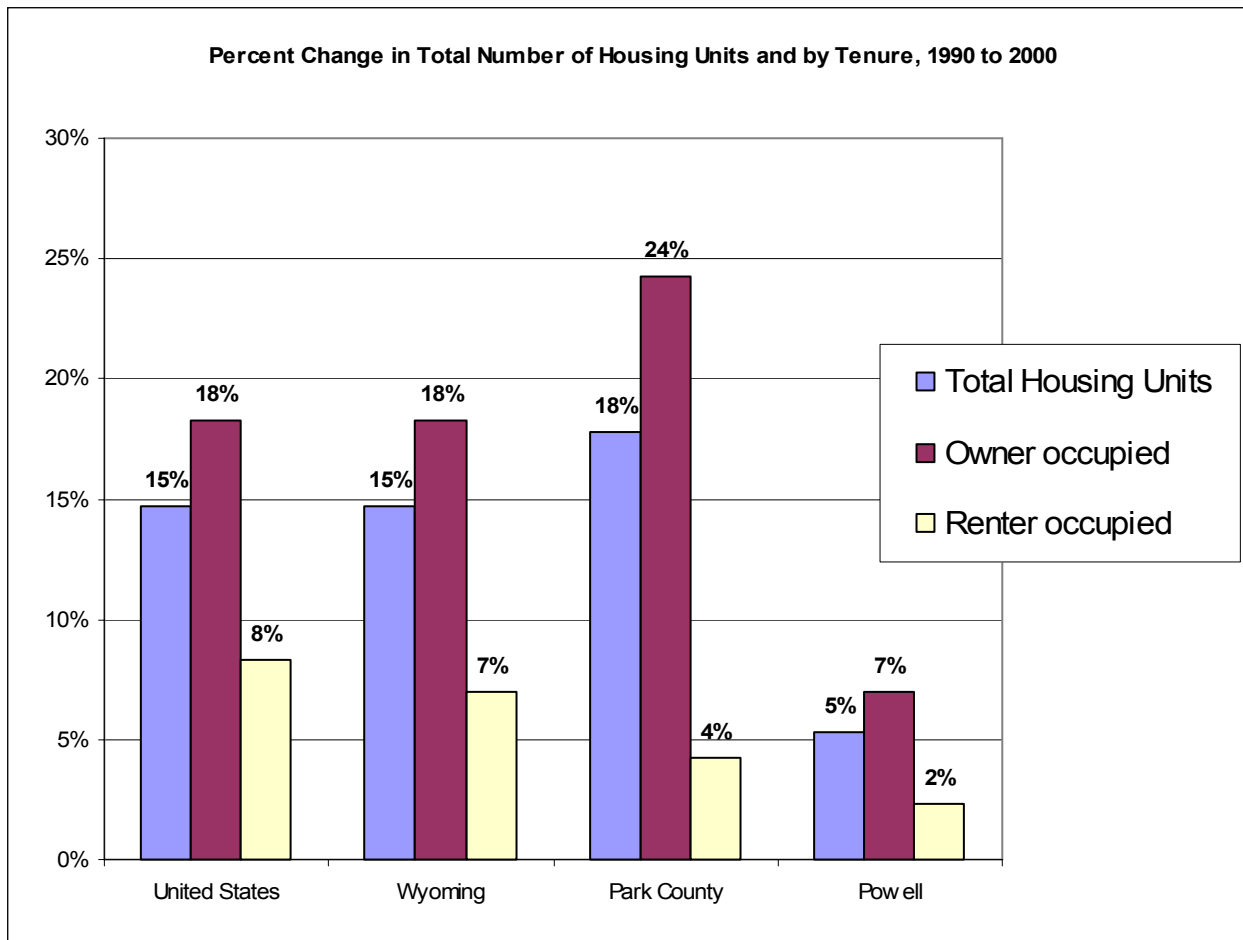
Changing Households

The Census Bureau track sample statistics about the numbers of different types of households. Households are the people living in a single housing unit and do not include people in group housing, such as retirement homes and college dormitories.

In the nation and the Western US region, there have been slow but persistent changes in household composition over several decades. Similar trends are evident in Powell when comparing 1990 and 2000 data:

- In the 1990's, households without children increased while households with children decreased.
- Non-family households, such as single-person households increased significantly.

These trends are likely to continue into the future.



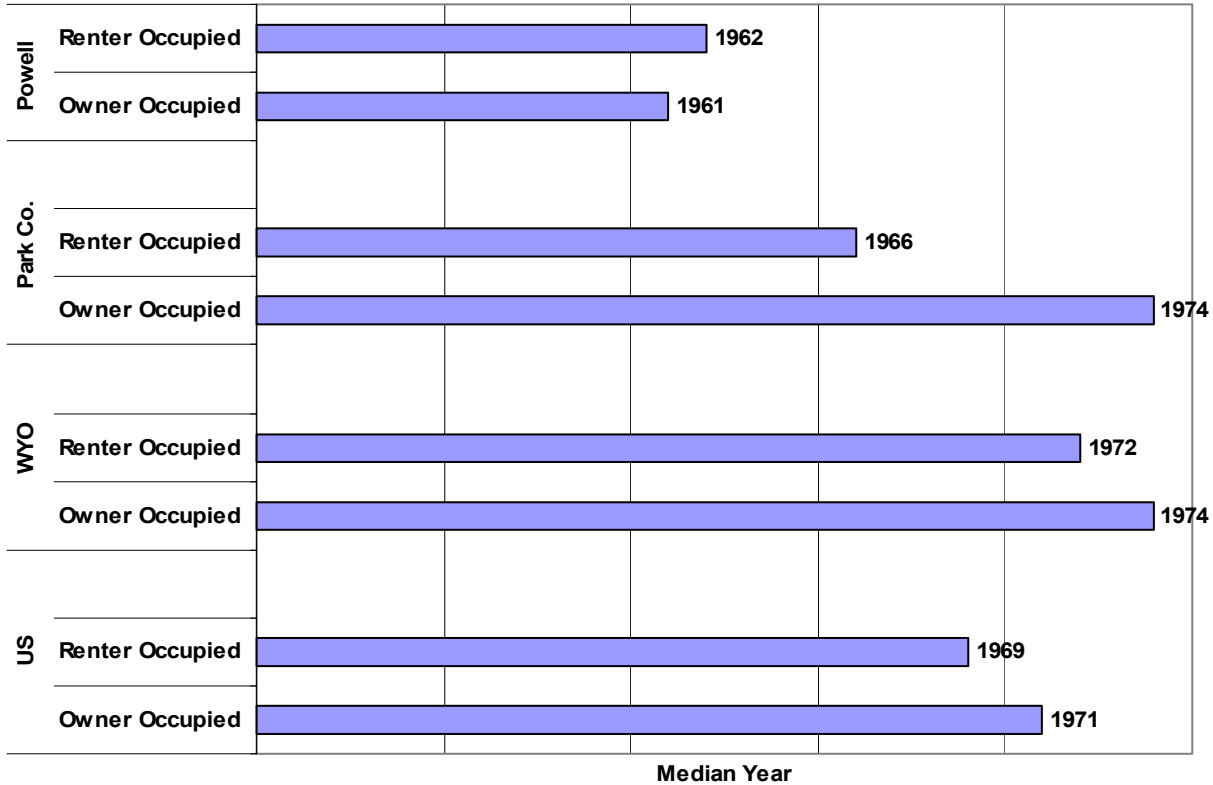
HOUSING CHARACTERISTICS

Additions to Housing Stock

Even though Powell's population growth has been fairly flat, housing growth increased significantly in the 1990's (a 5% increase in total housing units). Housing growth has increased faster than population growth in Powell. As fewer households have children and average household size decreases, fewer people are housed in the same number of housing units.

Compared to the nation, state and Park County, Powell's housing growth was much less. Powell's housing growth was similar in the proportions of owner-versus renter-occupied units. Park County was the least similar in that rental housing growth was quite small relative to overall housing growth and owner-occupied housing grew faster than for the nation and state.

Comparison of the Median Year Housing Unit Built by Tenure, Year 2000

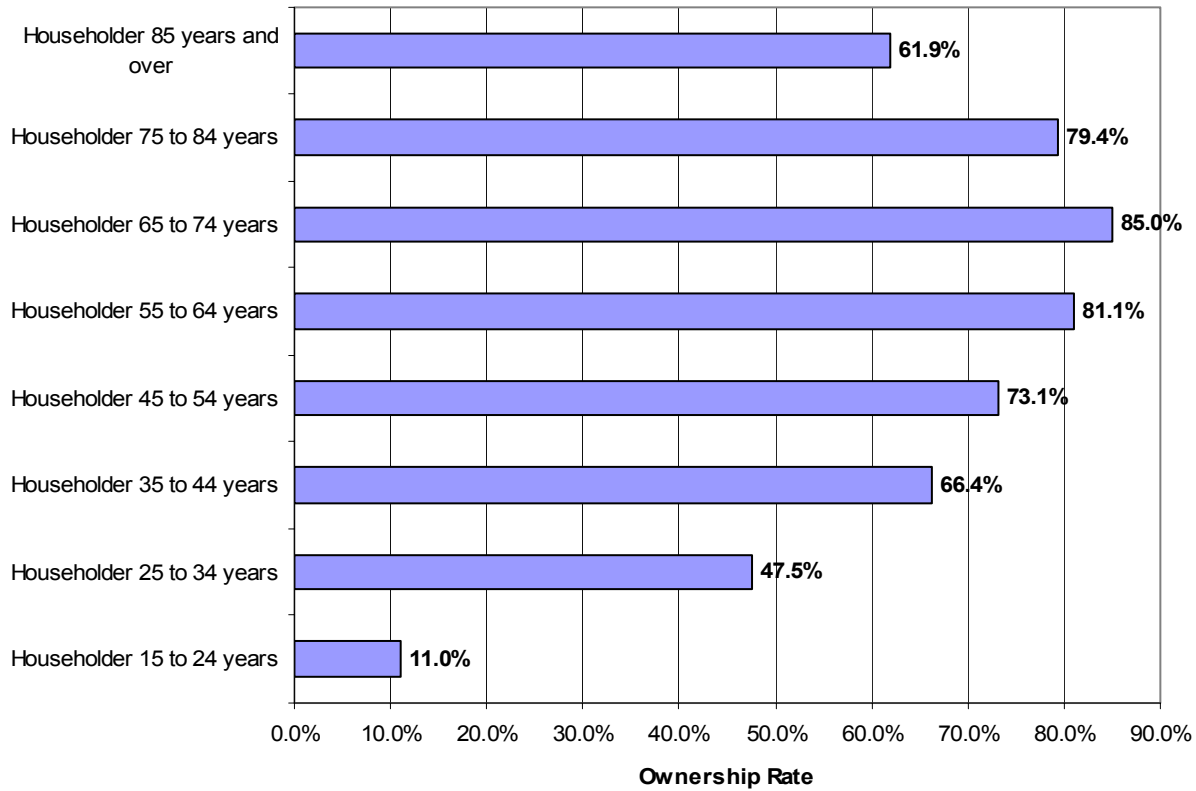


HOUSING CHARACTERISTICS

Age of Housing Stock

The Census collects data on the year that housing units were built and reports a “median year” that housing was built. Compared to the county, state and the nation, Powell’s owner-occupied housing and renter-occupied are both older. In Powell, this is probably partly a reflection of the rapid growth in the city during the 1950’s when the population grew 25%. Now the substantial number of homes built in that era contribute to making a higher average age of the city’s housing stock.

Home Ownership Rates by Age Groups, City of Powell, Year 2000



HOUSING CHARACTERISTICS

Homeownership and Age

The highest ownership rates are in older age groups, particularly the 65 to 74 year old group. Homeownership rates in Powell are already high and have increased (due the greater increase in owner-occupied housing). Home ownership is expectedly lowest in the young adult age group as these people are typically beginning to purchase their first homes.

	Powell	Riverton	Rock Springs	Sheridan	Torrington
Total population of city	5373	9310	18708	15804	5776
City residents enrolled in college or graduate school	852	544	1225	984	250
College enrolled as percent of all residents	16%	6%	7%	6%	4%

	Powell	Riverton	Rock Springs	Sheridan	Torrington
Persons living in college dormitories (includes college quarters off campus)	479	112	327	149	40
Percent of enrolled residents living in dormitories	56%	21%	27%	15%	16%

	Powell	Riverton	Rock Springs	Sheridan	Torrington
Total population in renter occupied housing unit	1,584	2,734	4,511	5,123	1,675
College enrolled, not living in dormitory	373	432	898	835	210
Estimated percent of rental units occupied by college students	24%	16%	20%	16%	13%

COLLEGE TOWN FACTORS

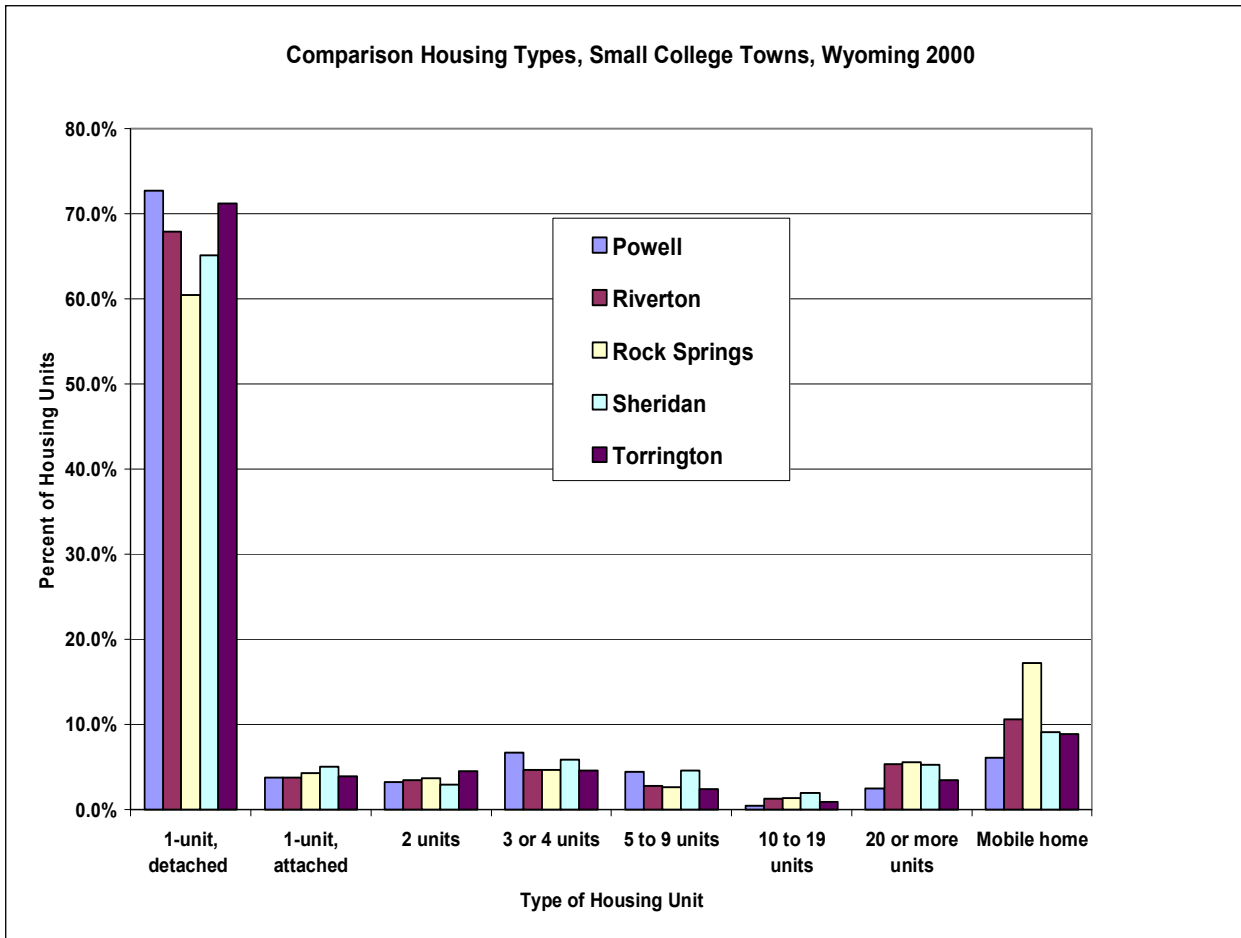
College Town Housing

Four of the other community college cities and towns in Wyoming are similar in their size to Powell: Riverton, Rock Springs, Sheridan and Torrington. In terms of housing, the presence of a college has a differing impact on each community.

The Census collects its college enrollment statistics by asking each household how many people living in the house in April are enrolled in college. Thus, because of the timing and nature of the question, the count largely reflects a count of people attending the college in the community.

Compared to other college towns, in Powell:

- College students are a larger component of total city population than for the other college towns; and
- A much larger percentage of college students live in campus housing in Powell compared to the other college towns.
- Student occupy a greater percentage of the city's rental housing.



COLLEGE TOWN FACTORS

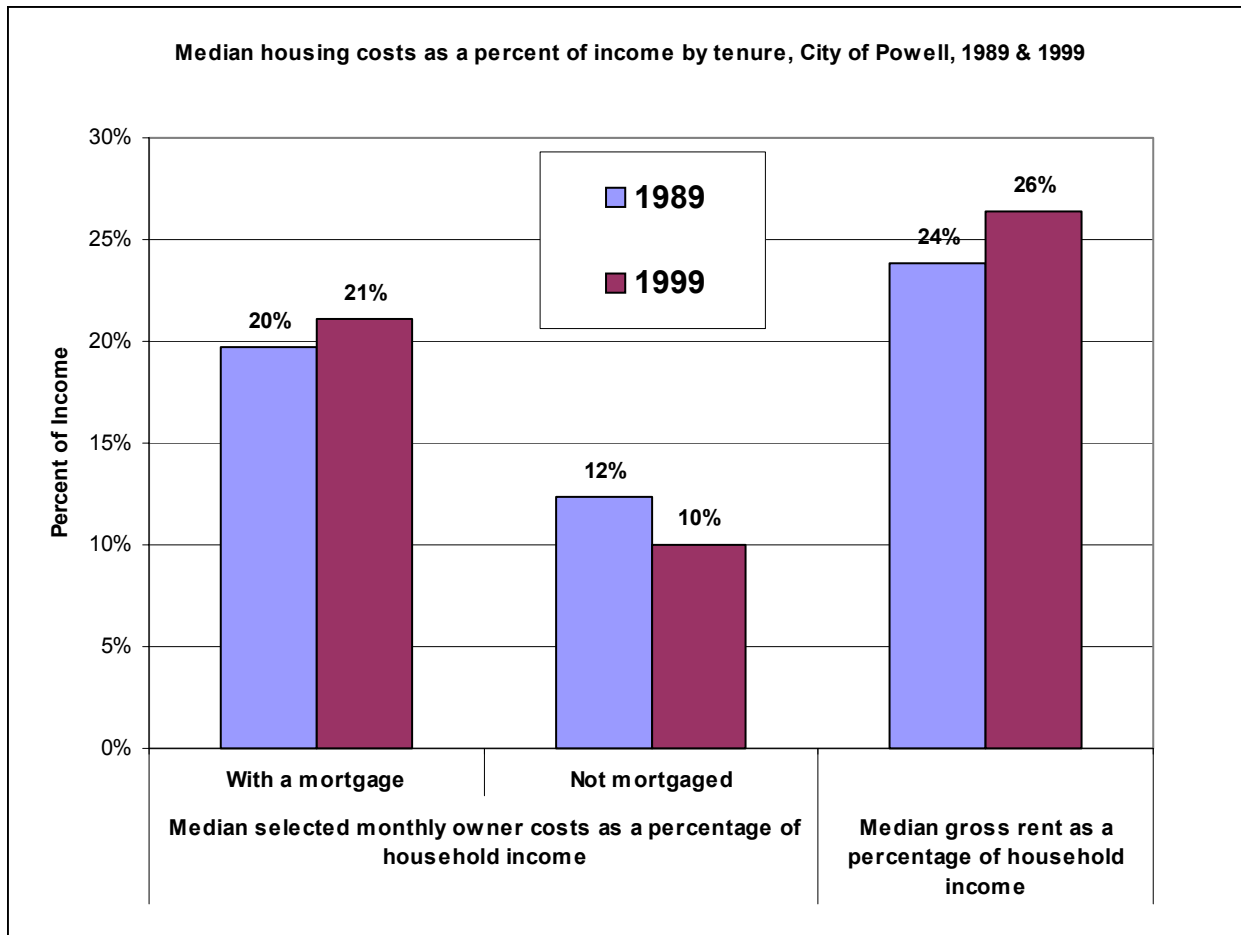
Housing Unit Types

A variety of building types are used to provide off-campus housing. The mix of the different types of housing buildings in each college town shows how the housing market has responded to the impact of college students in each location.

Unique aspects of Powell's housing situation are:

- Compared to the other college towns, Powell has fewer of the larger multi-unit housing complexes and is the lowest in numbers of mobile homes.
- Powell is highest in its proportion of single-family units as well as 3 or 4 unit and 5 to 9 unit multifamily buildings.

This indicates that Powell has relatively few larger (10 units or more) apartment buildings and instead houses off-campus students dispersed among more, smaller buildings.



AFFORDABLE HOUSING

Census Bureau Statistics

The Census collects sample data on selected housing costs (mortgages, taxes, insurance and utilities). These costs are compared with household incomes as a measure of housing affordability.

The data for Powell from the last two Censuses shows that:

- For households with mortgages and for renter household, the proportion of household income spent on housing increased over the decade of the 90's.
- Housing costs as a percentage of income dropped for people who own their home without a mortgage (probably due to rising incomes with lesser increases in housing costs).
- Powell's housing costs-to-income ratio for owners and renters are essentially the same as those for the entire nation. This probably indicates that while incomes are lower here than for the nation overall, housing costs are comparably lower.

INCOME SPENT ON HOUSING
CITY OF POWELL

INCOME RANGE	Renter-Occupied Units		Owner-Occupied Units			
			Housing Units with a Mortgage		Housing Units without a Mortgage	
	Households	Percent	Households	Percent	Households	Percent
Less than 29.9%	400	53.8	464	67.3	447	95.0
30 to 49.9%	171	23.0	132	19.1	18	4.0
50% or more	128	17.2	94	13.6	7	1.0
Not computed	45	6.1	0	0.0	0	0.0
Total	744	100.0	690	100.0	472	100.0

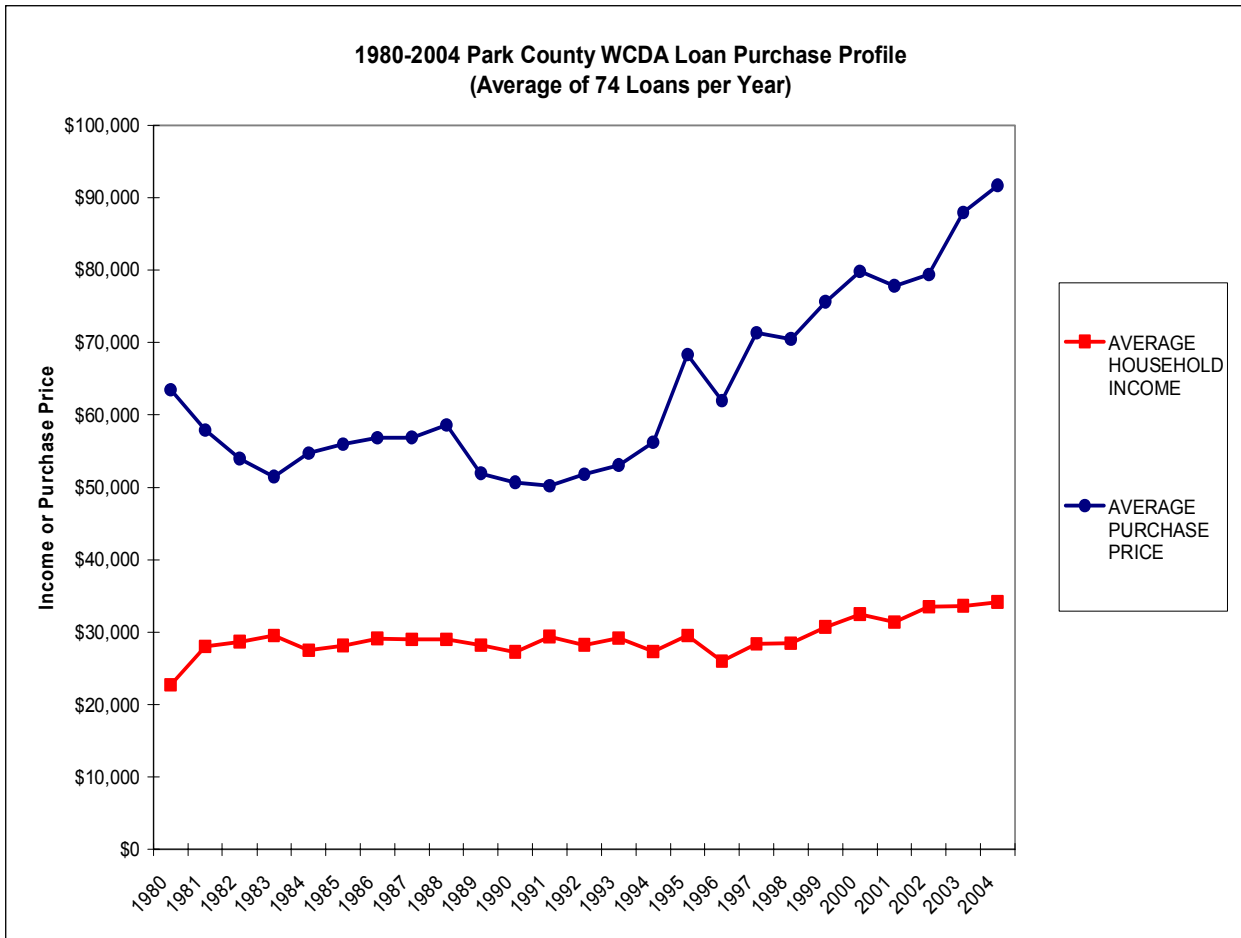
AFFORDABLE HOUSING

Census Bureau Statistics

While aggregate statistic on the previous page indicate no pronounced problems with housing affordability, disaggregated statistics present a more revealing picture. Using sample data, the Census estimated the number of households in Powell experiencing a "cost burden" or "severe cost burden" with respect to housing costs. A cost burden is when a household spends more than 30% of household income on housing and a severe cost burden is when 50% is spent on housing.

In Powell in 2000, 23 percent of renters had a cost burden and 17 percent had a severe cost burden. For household that own their homes and pay a mortgage, 19 percent had a cost burden and almost 14 percent had a severe cost burden. This means that about half of all renters and about one-third of home owners with mortgages had a cost burden or severe cost burden.

Source: U.S. Census data in A PROFILE OF WYOMING DEMOGRAPHICS, ECONOMICS AND HOUSING, Semiannual Report, Ending December 31, 2003, Volume III of 3, City Profiles, Final Report, Wyoming Housing Database Partnership, 2/27/2004.



AFFORDABLE HOUSING

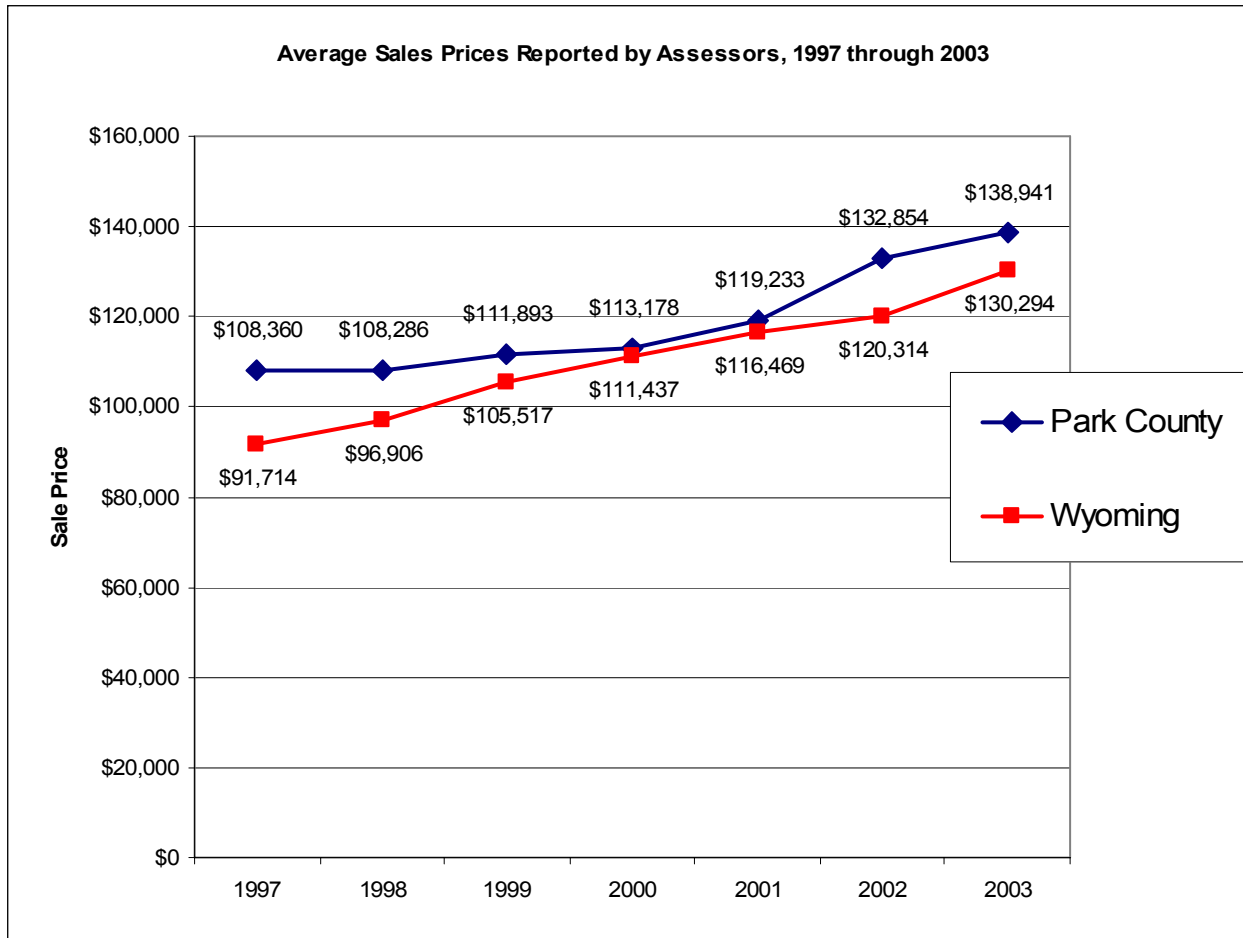
WCDA Loan Profiles

The Wyoming Community Development Authority below-market rate mortgages and down payment assistance to help first-time homebuyers with low and moderate incomes who are purchasing a home in the state.

The Authority has made an averaged about 74 loans per year in Park County since 1980. According to the WCDA statistics, over the 24-year period 1980-2004 in Park County, household incomes have risen 50% while home purchase price has increased 45%.

However, in the last 10 years, income growth has not kept up with increases in home prices in Park County. Among WCDA loan recipients, household incomes have risen 16% while home purchase prices have risen 34%.

Source: A PROFILE OF WYOMING DEMOGRAPHICS, ECONOMICS AND HOUSING, Semiannual Report, Ending December 31, 2003, Volume II of 3, County Profiles, Final Report, Wyoming Housing Database Partnership, 2/27/2004.



AFFORDABLE HOUSING

County Assessor Statistics

The Wyoming Housing Database Partnership has tabulated housing sales prices as reported by the county assessors in the state. These data provide another measure of the recent increases in housing prices in the state and in Park County. According to these statistics:

- Home sales prices have increased steadily in Wyoming and Park County.
- Compared to the entire state, home values in Park County are higher.
- Home prices in Park County have risen faster since year 2000 compared to the rest of the state (23% and 17% respectively).

Source: A PROFILE OF WYOMING DEMOGRAPHICS, ECONOMICS AND HOUSING, Semiannual Report, Ending December 31, 2003, Volume II of 3, County Profiles, Final Report, Wyoming Housing Database Partnership, 2/27/2004.

Home Sales in the City of Powell Reported by Park County Board of Realtors		
	Jan -Dec 2003	Jan-Oct 2004
Average Days on Market	140	79
Average Sales Price	\$92,830	\$97,753
Median Sales Price	\$85,000	\$90,750

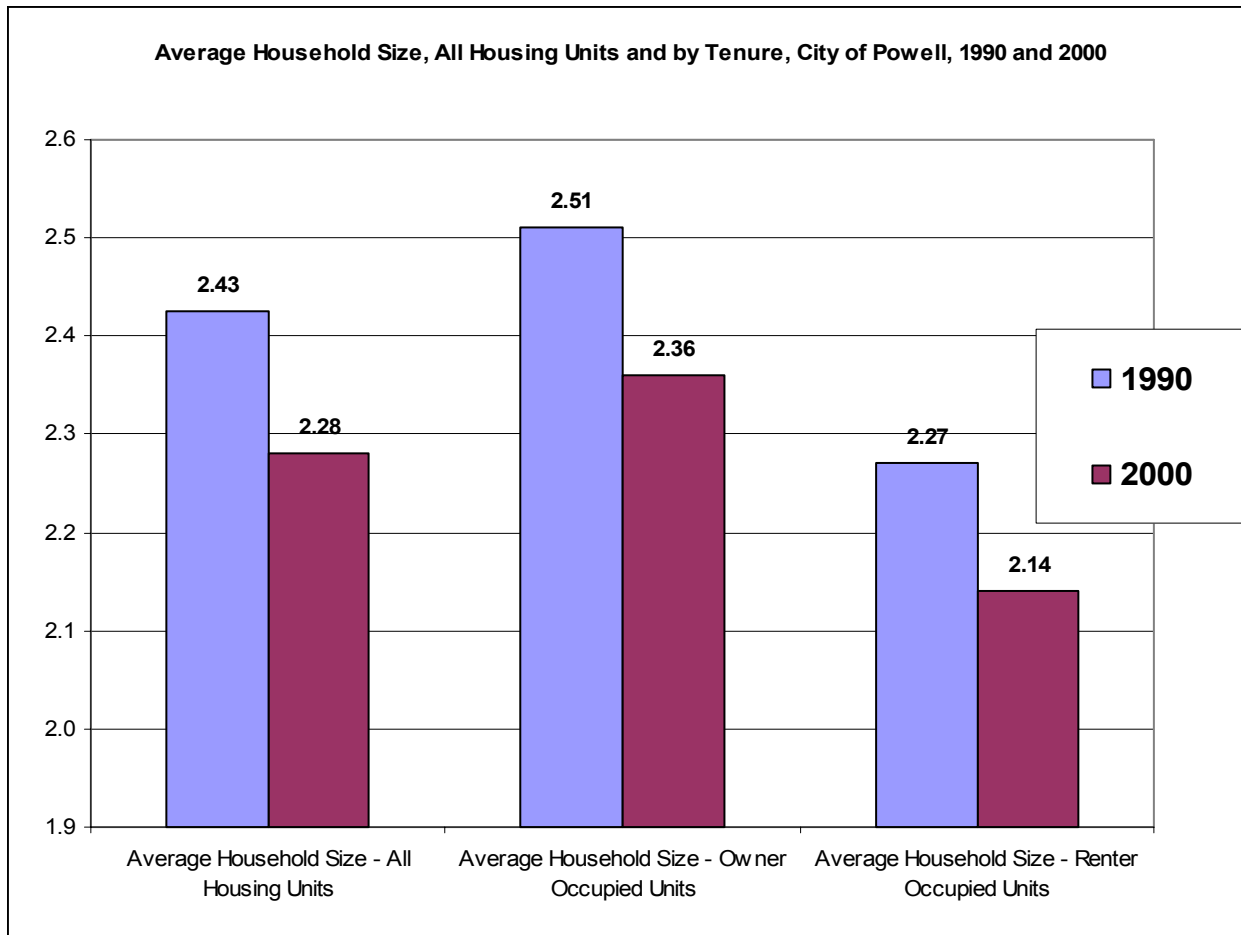
AFFORDABLE HOUSING

Park County Board of Realtors

The Park County Board of Realtors compiles housing sales data for sales in the City of Powell. Comparing the data from 2003 versus the data for the first 10 months of 2004 shows:

- Homes are selling more quickly in 2004.
- In less than one year, average sale price has risen 5.3% and median sales price has risen 6.8% .

This indicates that housing market in Powell continues to tighten in 2004 as sales happen faster and sellers obtain higher prices.



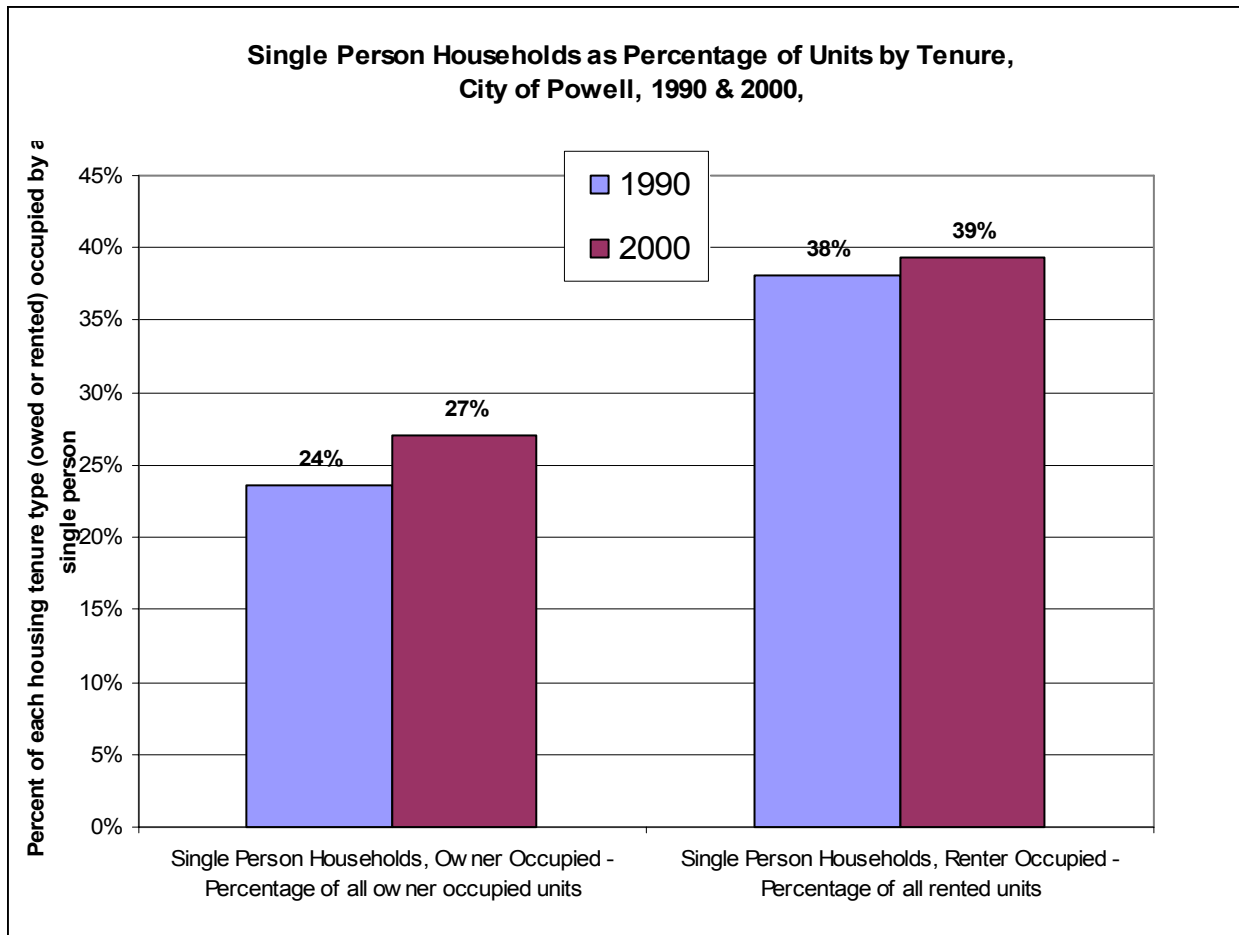
FUTURE HOUSING NEEDS

Household Size

Household size, or the average number of people living in housing units, has decreased over the years in Powell. This is consistent with state and national trends.

This decline in household size helps produce the effect of housing growth rates that exceed population growth rates, as happened in Powell in the 1990's. In 2000, Powell actually had about 50 fewer people living in housing units than in 1990. Yet there were 96 more occupied housing units in 2000.

Basically, the entire growth in new housing units in the 1990's led to no increase in city population. Instead, the main growth in city population came from people housed in "group quarters." 124 more people were housed in nursing homes and dormitories in 2000 than in 1990 and the total city population only increased by a net of 81 people over the same time.



FUTURE HOUSING NEEDS

Single-person households

The increasing numbers of single person households (one person living in a housing unit) is one of the big factors behind the decrease in average household size.

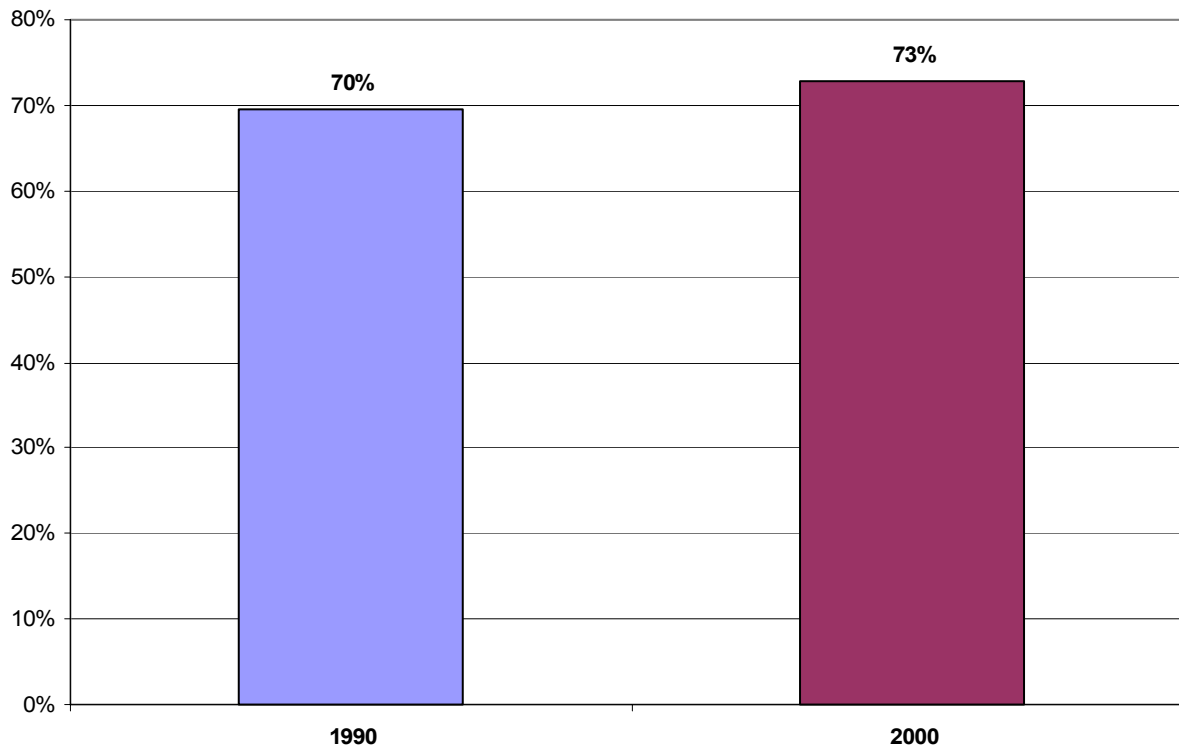
During the 1990's in Powell:

- The proportion of owner-occupied housing units that are inhabited by a single person (a household of one) has increased significantly in Powell.
- The proportion of renter-occupied housing inhabited by a single person also increased.

Both of these statistics for Powell are similar to those of Wyoming and neighboring states (19-22% for owner-occupied and 32-44% for rental units).

As might be expected, single occupant rental units are more common than single occupant, owner-occupied housing both in 1990 and 2000.

**Single family homes, as a percentage of all housing units,
City of Powell, 1990 & 2000**



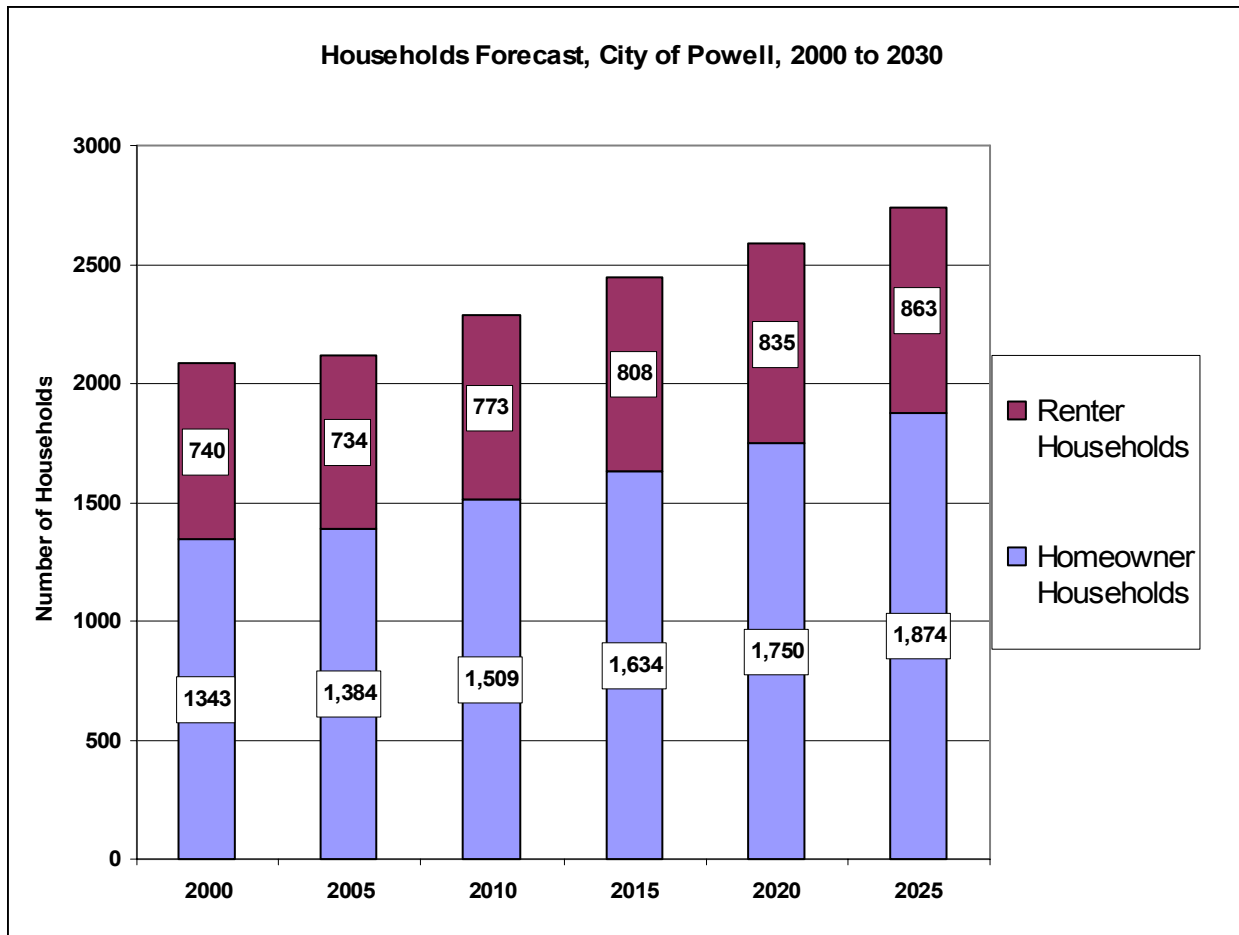
FUTURE HOUSING NEEDS

Single Family Homes

Among the various housing unit types in Powell, single-family detached homes are by far the most common housing unit (73% of housing units). This is higher than the 2000 averages of 60% for the nation and 65% for Wyoming.

Over the 90's, Powell's housing stock became more concentrated in single-family detached homes, increasing from 70% in 1990.

According to the Census, Powell gain a net of 68 housing units in the 1990's. Since mid-year 2000, Powell has added 96 housing units, 65 of which were single family dwellings.



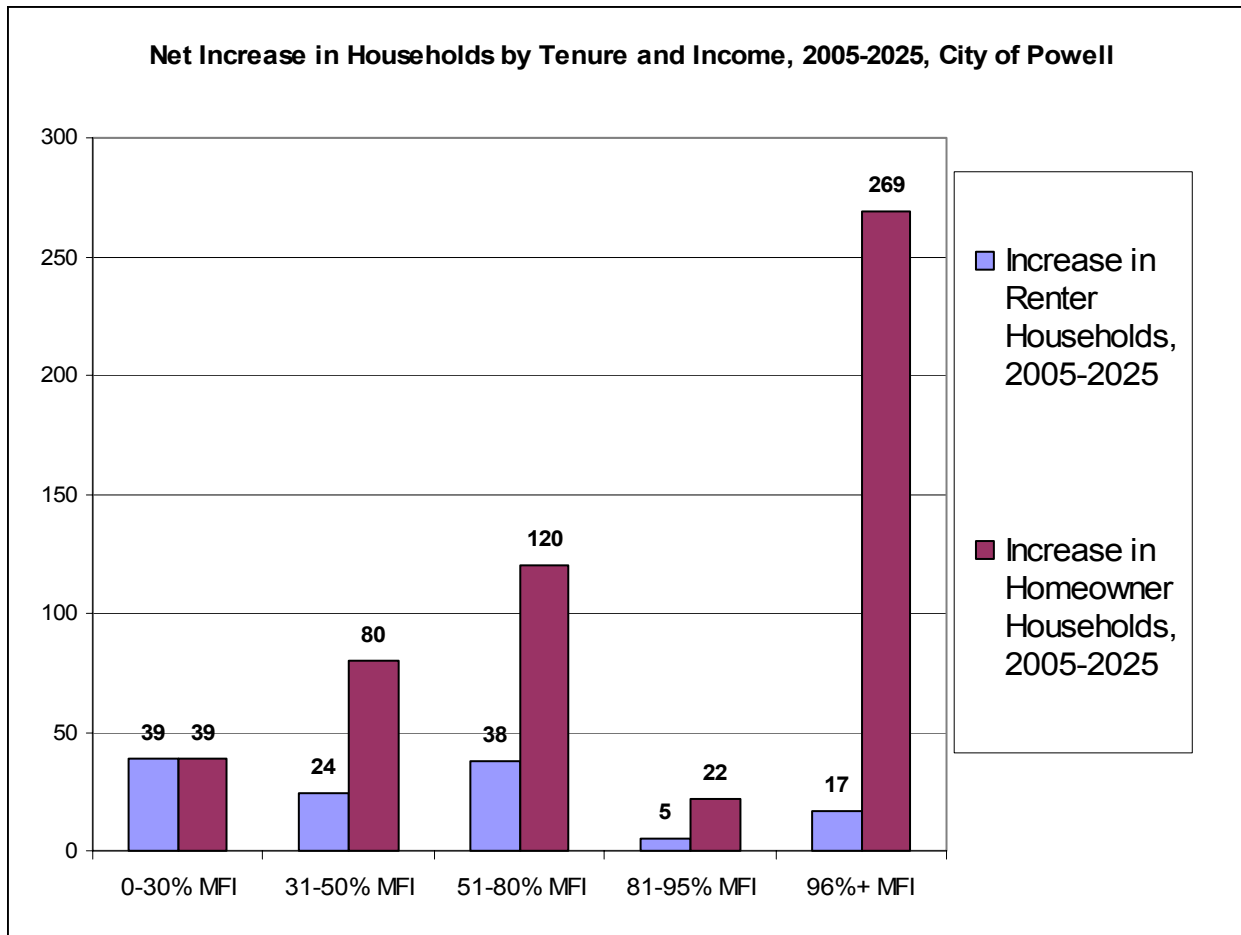
FUTURE HOUSING NEEDS

Household Forecasts

In 2004, the Wyoming Housing Database Partnership (WHDP) published two long range household forecasts. Both forecasts for Powell shows steady increases expected in owner-occupied housing and more modest increases in renter households. However, one forecast was based on the conservative population forecast of Wyoming EAD and the other on the high growth forecast of NPA Data Services.

As discussed under population forecasts, the WHDP believes the Mid-Point forecast is the most credible. Consequently, this report uses the mid-point data forecast for households. That forecast shown here indicates that Powell will need about 129 new rental housing units and about 490 owner-occupied units over the next 20 years. On a yearly basis, Powell will need to add about 6 rental units and 25 owner units each year to meet this forecast.

Source: Wyoming Housing Database Partnership, 2005 Housing Needs Assessment, Draft Report, 1/10/2005. and 2004 Housing Needs Assessment Final Report, 2/27/2004.



FUTURE HOUSING NEEDS

Household Forecasts

The WHDP household forecasts are broken down by income groups (percent of median family income) again using Mid Point forecasts.

According to these forecasts, most of the approximately 490 new homeowner households will have incomes at or above the median family income. In contrast, the vast majority of new rental households will have incomes below the median family income. About half of new renter households will have incomes that are less than half the median family income.

It is not necessarily a cause for concern that renter households are skewed toward the lower end of the income scale. The renter households include many single person households and small family households. These households, many with just one income earner, will have lower incomes than larger households, many with two income earners.

In 2000, the median family income in Powell was \$34,877. In 2025, the median should be higher.

Source: Wyoming Housing Database Partnership, 2005 Housing Needs Assessment, Draft Report, 1/10/2005. and 2004 Housing Needs Assessment Final Report, 2/27/2004.

HOUSING IMPLICATIONS

Demographic Changes

Unlike the 1980's and 1990's, the next 20 years will likely bring significant growth in population and households to Powell. The city may gain as many as 700 new residents by the year 2020 and over 1,100 by 2030. Powell will need to add considerably to its housing stock to cover the anticipated growth.

Housing opportunities in Powell will need to cater increasingly to the needs and preferences of an older population with proportionately fewer children. These changes may result in greater demand for condominiums, single level floor plans, housing unit with fewer bedrooms.

Housing Characteristics

The relatively older age of Powell's housing means that rehabilitation or replacement of existing housing will be more important in the city.

Home ownership rates are highest among the older age groups, the same age groups that are expected to grow the fastest in Powell. This is yet another reason why growth in rental units will not be as great as for owner-occupied units.

College Town Factors

The presence of Northwest College has a greater impact on the housing situation in Powell than in other small college towns in Wyoming. As much as one quarter of all rental housing in the city occupied by college students. The city's housing situation could be much more significantly impacted

by enrollment or other changes at the college. Planning for housing in the city should be coordinated with the housing plans of the college.

Affordable Housing

Overall, Powell's housing is fairly affordable for market it serves. However, housing price and household income trends portend an increasing problem of affordable housing in the future. Even now, significant numbers of housing consumers are facing severe housing cost burdens.

Renters in particular have high housing cost burdens now with 40% of renters paying over 30% of their income on housing. In San Francisco, known for the highest housing costs in the nation, the statistic is identical and considered a problem despite a wide range of affordable housing initiatives in that city.

Lower income renters tend to be mainly single person and small family households, but also include some elderly and large family households. All these groups could benefit from new affordable housing initiatives in Powell.

While only 22% of homeowners paid more than 30% of their income for housing, trends indicate that this situation will probably worsen and possibly rather quickly. One-third of homeowners with mortgages pay over 30% of income for housing. As housing cost rise faster than incomes, this will become more of a prob-

lem. Low income homeowners or prospective homeowners are another appropriate target for new affordable housing programs.

Future Housing Needs

Several demographic factors will coincide to change the nature of future housing needs in Powell. These include the relative aging of the population, fewer families with children, smaller household sizes, and more single-person households. Powell's high and increasing concentration in single-family homes may actually be contrary to future needs as more condominiums, town houses and apartment buildings may more closely match future needs. It is estimated that Powell will need to add 490 owner-occupied housing units and 129 renter units over the next 20 years. Many of the rental units will need to target the lower half of the income range.

Housing needs identified here may not be realized if housing brought to the market is substantively different in price, amenity, or other consumer preference from those units brought to market in the recent past. This means that Powell can actively modify the city's future to help produce more beneficial housing situation than if current trends simply continue into the future.

AFFORDABLE HOUSING STRATEGIES

Goals, Objective and Monitoring

First, any affordable housing strategy should be based on a clear objective. In that respect, it is critical to define what is meant by affordable housing. Without a clear definition, scarce resources that could promote affordable housing may be expended on other housing and thereby foregoing an opportunity to improve housing affordability. A standard definition of affordable housing which would work in Powell is:

“A housing unit which a person or family earning 120 percent or less of the median income in Powell can purchase with a mortgage payment which does not exceed 30 percent of the gross household income; and, a housing unit which this person or family can rent with gross rent and utility payments which do not exceed 30 percent of the gross household income.”

Powell should adopt this or a similar definition as part of any new affordable housing initiatives.

Secondly, it is advisable to set housing goals and monitor and evaluate progress towards them. Presently, the city Master Plan Update contains the following affordable housing goal:

“Promote the construction of a wide range of housing types, sizes and costs including modular home parks,

to assure the opportunity for residents to obtain a choice of affordable living environments.”

It would be beneficial to supplement this by establishing a comprehensive monitoring program for housing production, cost, and income data. Other Wyoming cities, notably Gillette, conduct an annual housing assessment and survey to keep track of their housing situation. The program should monitor the effectiveness of all housing efforts and should be the basis for any changes or adjustments to those efforts.

Lastly, improving the affordable housing situation is best accomplished when an organization takes the lead and makes affordable housing its mission. Perhaps an existing organization or coalition of organizations will do this. If not, the city should consider creating an affordable housing organization with the mission of finding the right affordable housing solutions for Powell.

Specific Techniques and Programs

This section of the report provides a number of ideas that could help with affordable housing situation in Powell.

Accessory Units – Also known as caretaker units, granny flats, or garage apartments, accessory units can be integrated with, attached to, or built apart from a principal residence on the same lot or parcel. The size of accessory units should be limited to prevent excessive population densities and

other adverse impacts on neighborhoods. Experience in other communities indicates this can be a highly effective strategy for encouraging much needed housing. Presently, these are not allowed in residential zones in Powell.

Inclusionary Zoning: This strategy requires larger residential development set aside a certain percentage of lots and/or units to be as affordable or resident-occupied housing. Lots and units produced through this strategy can be permitted to be smaller than others in the development, but design and quality of construction materials should be similar.

Mixed Use Development or Planned Unit Development (PUD) – This is a zoning concept that provides special flexibility in zoning standards for large projects with superior design attributes, typically including mixed residential and commercial uses and special public spaces. It can also be geared to producing a variety of housing types in a single residential project. The Master Plan Update also recommended this for Powell. If tied to an inclusionary zoning requirement, the PUD zoning could directly lead to more affordable housing.

Mobile Home Parks – Presently, Powell only allows mobile homes in the Industrial Limited zone. The Master Plan Update found that this is a “deterrent to developing more affordable housing.” Proximity to potentially noxious industrial uses may also suppress the upgrading of mobile units and is not ideal from a land use conflict stand-

point. As recommended in the Master Plan Update, a new, separate mobile home zoning district could be created to facilitate mobile home parks but of a better quality than would otherwise occur in industrial areas.

Housing Trust – A housing trust can provide affordable housing for purchase by permanent residents. Units are to be kept affordable over time because the Trust will retain ownership of land. Appreciation will be controlled, and the Trust has first right of refusal for resales. Buyers must be qualified as to income, employment, and residency. This would be a local non-profit organization and could be organized at the city or county level.

Housing Authority – Wyoming statute Title 15, Article 10, Chapter 10 allows the creation of a city housing authority. Housing authorities can be vested with any of a wide range of responsibilities and powers. An authority could undertake housing rehabilitation projects, sponsor new affordable housing projects, and provide direct financial support to housing programs.

Housing Rehabilitation – Park County operates a housing rehabilitation program for owner occupied housing. The program is for low interest loans and the overall loan capacity is fairly small.

Use of Public Land for Affordable Housing – Lands in public ownership could be considered for affordable housing development. In appropriate circumstances, the public entity

could provide the land at no cost to private sector developers of affordable housing. Similarly, utility work and connection fees are waived in some communities as an inducement for affordable housing projects.

Wyoming Community Development Authority Grant Programs:

Home Investment Partnership Program– Grant for affordable housing projects for low-and very low income households.

Low Income Housing Tax Credits–This program annually provides approximately \$2 million in tax credits for developers and contractors as an incentive to develop affordable rental housing projects.

Community Development Block Grant for Rehabilitation Projects–This can be a grant to the city and in turn be given as a grant to housing owners either for 100% of the project or as a match toward the project. The WCDA grant of Community Development Block Grant funds may also be used to purchase lots for rehab and then resale. The proceeds from one transaction may be applied toward the next transaction and therefore be used for several lots one lot at a time.

Housing Trust Fund–The WCDA has established a Housing Trust Fund for the purpose of financing non-traditional affordable housing outside its tax-exempt bond program. Loans to projects from the Housing Trust Fund are often combined with other funding sources to accomplish housing goals.

Wyoming Business Council Community Development Block Grant – This grant may be used to improve infrastructure in a neighborhood that has a high percentage of low-income residents or to clean up a blighted area.

CENSUS TERMINOLOGY

Family: A group of two or more people who reside together and who are related by birth, marriage, or adoption.

Family type: A family includes a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may be a group of unrelated people or one person living alone.

Group quarters: The Census Bureau classifies all people not living in households as living in group quarters. There are two types of group quarters: institutional (for example, correctional facilities, nursing homes, and mental hospitals) and non-institutional (for example, college dormitories, military barracks, group homes, missions, and shelters).

Household: A household includes all the people who occupy a housing unit as their usual place of residence. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room occupied (or if vacant, intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other people in the building and that have direct access

from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters.

Householder: The data on relationship to householder were derived from the question "How is this person related to Person 1," which was asked of Persons 2 and higher in housing units. One person in each household is designated as the householder (Person 1). In most cases, this is the person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person in the household, any household member 15 years old or over could be designated as the householder (that is, Person 1).

Housing unit: A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

Housing unit types:

1-unit, detached. This is a 1-unit structure detached from any other house; that is, with open space on all four sides. Such

structures are considered detached even if they have an adjoining shed or garage. A 1-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes to which one or more permanent rooms have been added or built also are included.

1-unit, attached. This is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.

2 or more units. These are units in structures containing 2 or more housing units, further categorized as units in structures with 2, 3 or 4, 5 to 9, 10 to 19, 20 to 49, and 50 or more units.

Mobile home. Both occupied and vacant mobile homes to which no permanent rooms have been added are counted in this category. Mobile homes used only for business purposes or for extra sleeping space and mobile homes for sale on a dealer's lot, at the factory, or in storage are not counted in the housing inventory. In 1990, the category was "mobile home or trailer."

Nonfamily household: A householder living alone or with nonrelatives only.