



Helena Area Housing Needs Assessment

Greater Helena Area
Housing Task Force

December, 2010

TABLE OF CONTENTS

Executive Summary	2
I. Introduction	5
II. Public Input	7
III. Supply & Demand	17
IV. Housing Condition	27
V. Housing Costs	31
VI. New Construction Costs	38
VII. Socio-Economic Trends	41
VIII. Market Trends	47
IX. Other Housing Issues	52
X. Housing Resources	56
XI. Next Steps	59
Appendix A: References	
Appendix B: Survey Form	

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Executive Summary

The Greater Helena Area Housing Task Force has been in existence since the mid-1990's and is comprised of government agencies, housing service providers and non-profit organizations. The Task Force undertook this process to update the 1999 needs assessment in the fall of 2009. This assessment relies on numerous data sources as well as public input from focus groups and a community survey. The needs assessment will assist the Task Force in developing long-term strategies to address housing needs. Key findings from this needs assessment are summarized below:

Key Findings

- **Affordability** - The number one issue among survey respondents and focus group participants is housing affordability. In 2008, based on the definition of cost burden, the median home cost to own a home exceeded the household income for half of the households in the area. While housing prices have stabilized over the last two years, it is anticipated that when the economy rebounds, the housing prices will rebound as well. Meanwhile, increases in average household income are projected to be stagnant as long as unemployment rates are high. Consequently, the affordability gap will become more pronounced over time.

Due to this gap, affordable options for low and moderate income households to purchase a home are becoming more difficult to find. In addition to homebuyers, senior citizens on fixed income are experiencing severe cost-burden for rental units and it is projected to become worse over the next 10 years.

- **Rental Shortage** - There is a shortage of rental units overall and especially affordable rental units for low to moderate income households. The vacancy rate for rental units is significantly lower in Lewis & Clark County than statewide or national rates. Survey respondents ranked apartments for the elderly and apartments with two to three bedrooms as the most needed type of new housing in the greater Helena area. Indicative of this shortage, households on waiting lists for public housing units and Section 8 vouchers have a six to eight month wait. The Helena Housing Authority noted that even if more vouchers were available there is not enough rental inventory to meet the demand for units.
- **Housing Demand** - According to projections by the Montana Board of Housing (BOH), over the next 10 years, 3,092 owner households or 300 homeowners a year, will be added to the county. During the peak year of 2006, there were almost 400 housing starts. Single-family housing starts in 2008, however, were down to 180 units and rebounded in 2009 to 272 units. If housing starts continue to rebound, the level of construction activity should meet projected needs.

The BOH also projects that 1,328 renter households will be added to the county in the next 10 years or 133 households per year. Over the last five years, only 55 multi-family units annually have been added to the housing stock and represents a severe gap in the number of rental units

needed to meet future demand for all income levels. For low to moderate income households, agencies would need to increase renter assistance by 50 households per year and homeowner assistance by 75 households per year to maintain the same level of service as they are currently providing.

- **Energy Efficiency** - Energy efficiency features are becoming more important to consumers. According to the U.S. Department of Energy, half of new home buyers cite energy efficiency as a primary consideration in their purchasing decision. Locally, housing survey respondents indicated the most support for weatherization and energy conservation programs. Respondents also noted that weatherization was the most common type of repair needed for their homes.

The Montana Board of Housing notes that since 2003 home energy bills have increased and monthly energy costs consume a larger part of the monthly budget. For older mobile homes, energy costs can sometimes exceed rents in the winter months. In FY 09/10, the Low-Income Energy Assistance Program (LIEAP) received the highest number of applications in the last six years. In addition to the LIEAP, there are a number of programs and tax credits that homeowners can take advantage of to improve energy efficiency.

- **Smaller Homes** - There is more demand for smaller homes and one-story homes. The U.S. Census reports that in 2008, the average square footage for new homes declined for the first time in a decade. Additionally, the population is aging and driving the demand for one-story units with aging in place features.

The housing survey indicated that among respondents in the age group from 41 to 65, one-third intended to sell their larger home and buy a smaller home in the next five to ten years. Half of the respondents in this age group indicated a preference for one story units. Those over age 65 were just as likely to prefer a condo as a single-family home while the younger age cohorts under 40 years of age strongly favored single-family homes.

- **Special Need Populations** - When asked about needed housing services, survey responses ranked special need groups such as “Neglected/abused children”, “Victims of domestic violence”, “Homeless persons”, “People with physical disabilities”, and “Frail elderly” as having the most need for housing services. Demographic data indicates these needs will increase over the next 20 years. The 65 and over age cohort is projected to increase from 11.7% of the population in 2000 to 24.6% by 2030. The U.S. Census indicates that in 2000, 40% of the population over age 65 reported some type of disability.

Additionally, the homeless population has increased significantly since 2005. The recent economic downturn has undoubtedly contributed to this trend but with a shortage of affordable units there will be continued demand for services for the homeless population.

- **Housing Sale Trends** - The number of house sales has declined since the peak year of 2006. Sales prices for single-family homes have declined slightly but have been more stable than other parts of Montana. Since 2006, condominium prices have experienced a sharper decline in prices and on average have a longer selling period.

Building lots have also experienced a sharp decline in price with a 35% decrease between 2008 and 2009. There is a significant inventory of lots that have been approved in final and preliminary plats and this may be creating a glut.

- **Construction Costs and Development Fees** - Construction costs also contribute to new housing prices. In Helena construction costs are less than national averages. Construction fees are comparable to cities in the state that do not have impact fees. If Helena imposes impact fees, it is projected that total fees would comprise around 3.0% of building costs which is comparable to national averages.

I. Introduction

A. Purpose

The purpose of the “Helena Area Housing Needs Assessment” is to conduct a comprehensive analysis of current and future housing needs in the greater Helena area. This assessment identifies data on current housing uses and trends, as well as examines projections of future population, demographic changes, and housing demand. The information in this report provides an overview of the existing housing market and highlights challenges and opportunities in regards to housing issues. Results of the assessment will determine the long-term strategy for meeting the Helena area’s housing needs.

B. Helena Area Housing Task Force

The Helena Area Task Force was formed in 1993 and is comprised of the City of Helena, Lewis and Clark County, Helena Association of REALTORS®, Helena Housing Authority, Rocky Mountain Development Council, Helena Building and Industry Association, AWARE Inc., local financial institutions, and other community partners. The Task Force has been meeting periodically over the years to coordinate on housing issues and last conducted a needs assessment in 1999. In 2009, the Helena Area Housing Task Force contracted with the consulting firm of Applied Communications to assist in the development of an updated Housing Needs Assessment.

C. Study Area

The study area generally includes the City of Helena, surrounding valley, East Helena, and the north valley to Canyon Ferry. Map 1 depicts the study area boundary.

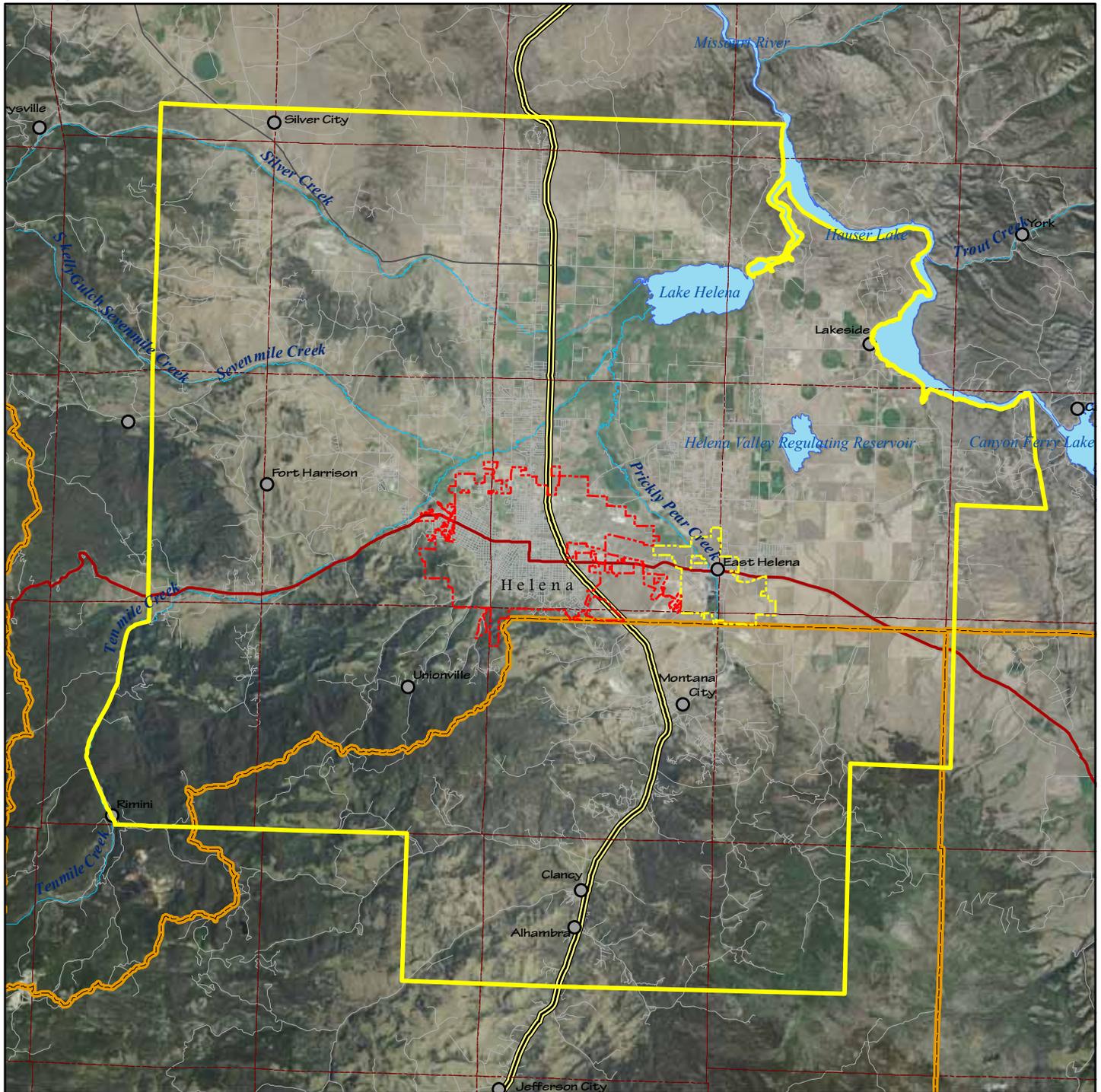
D. Coordination with Other Plans

The following plans were consulted in the development of this needs assessment.

- “Greater Helena Area Comprehensive Housing Affordability Strategy”, 1999
- City of Helena Growth Policy – 2001 & 2010 Update (draft)
- Lewis & Clark County Growth Policy – 2004
- East Helena Growth Policy -2009
- Montana Board of Housing – Various planning documents



HELENA HOUSING NEEDS ASSESSMENT STUDY AREA



STUDY AREA

 HELENA ASSESSMENT

HIGHWAYS

 INTERSTATE

 U.S. ROUTE

 MONTANA

 SECONDARY

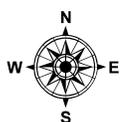
BOUNDARIES

 HELENA CITY LIMITS

 EAST HELENA CITY LIMITS

 TOWNSHIPS

 COUNTIES



MILES

II. Public Input

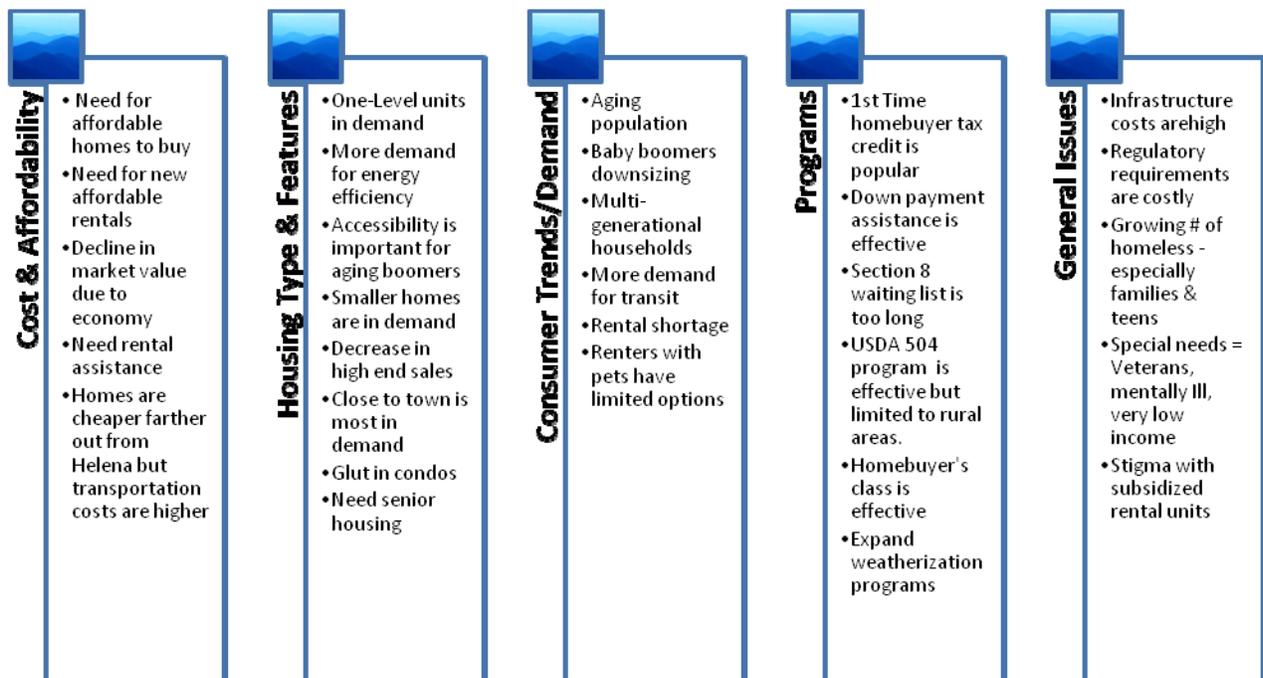
A. Focus Groups

As part of the planning process, the Task Force and consultant conducted focus groups with the following stakeholders:

- Helena Association of REALTORS®
- Helena Building Industry Association
- Economic Development and Financial Institutions
- Housing Service Providers
- Landlords
- Helena Housing Authority
- Social Service Providers
- Helena, East Helena and Lewis & Clark County Planning Department Staff & Board Members

The focus groups provided much detail about the housing market and issues. Some general themes emerged from the groups and are summarized below.

Chart 1: Housing Themes from Focus Groups



B. Survey

1. Methodology

From December, 2009 through February, 2010 community members were invited to take an on-line survey regarding housing needs in the Helena area. The survey was advertised in the local media and a link was posted on the City of Helena web site. Task Force members sent the web link for the survey to e-mail lists for their respective agencies and a number of other community organizations distributed the link to the survey web site via their list-serves. Additionally, printed copies of the surveys were distributed at the home-buyer education classes, the library, the City-County building, and Helena Housing Authority Offices. A VISTA volunteer from Rocky Mountain Development Corporation also actively distributed printed copies to Head Start parents and senior citizens.

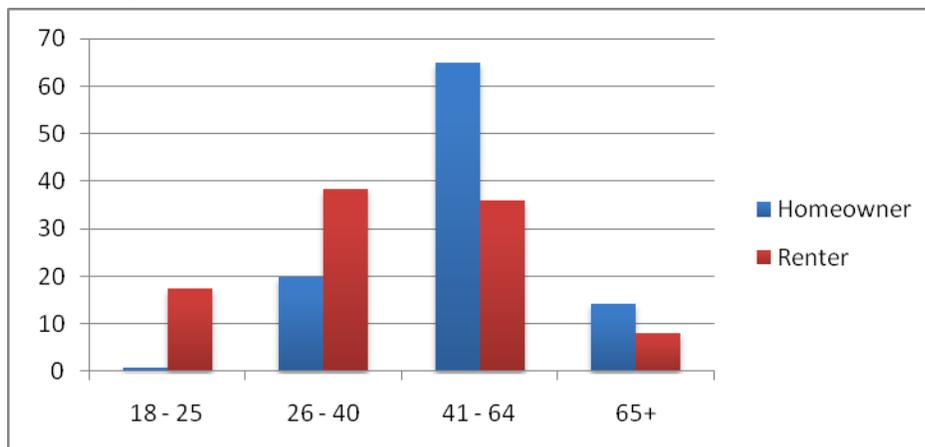
A total of 662 surveys were completed. Although this was not a random survey of households, the respondent profile correlates closely with the 2008 U.S. Census of the Population in regards to distribution of owners and renters and median income. The median age of survey respondents was slightly higher than the general population. On key questions, the survey analysis segregated responses by age to account for this difference. With the number of responses received, the survey generally represents community members that have an interest in housing issues. Additionally, this survey offered an additional method for community members to have input on the housing needs assessment and greatly expanded the range of individuals who could provide insight into housing issues. A copy of the survey is included in the appendix.

2. Survey Respondent Profile - General Characteristics

Following is a general profile of survey respondents.

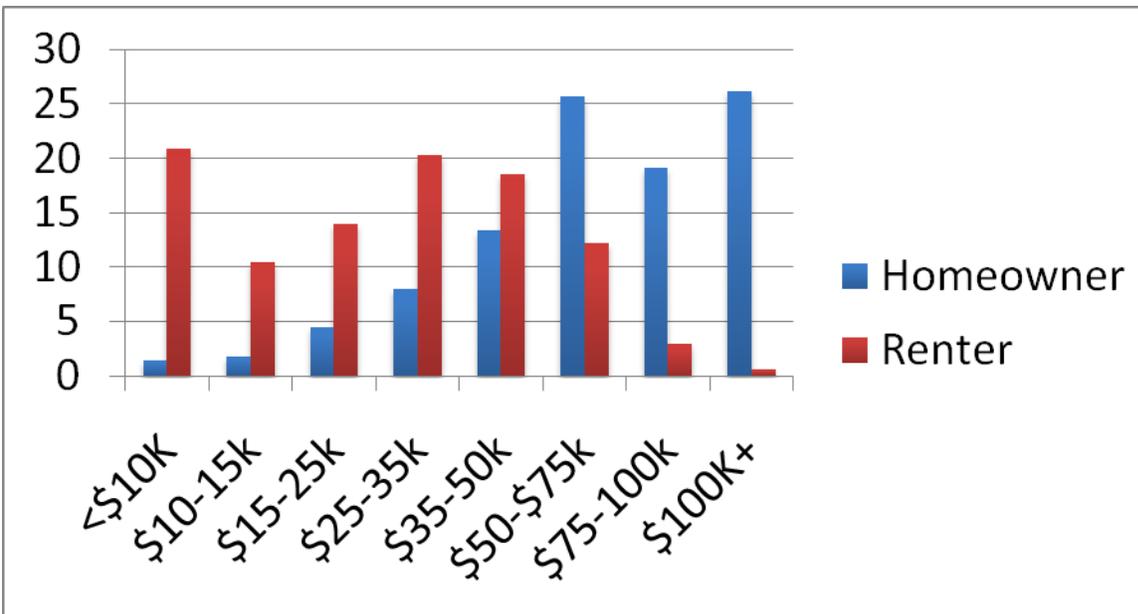
- 69% (453) of respondents were homeowners and 27% (178) were renters.
- 56% of respondents lived in the 59601 zip code while 30% lived in the 59602 zip code.
- Overall, the majority of respondents (68%) were over age 40. Among homeowners the age demographic was more heavily weighted to the over age 40 cohorts while among renters, the age demographic was more heavily weighted towards the under 40 cohorts.

Chart 2: Age Distribution of Survey Respondents



- 71.6% of respondents lived in single-family homes while 10.2% lived in apartments and 10.2% lived in mobile homes. 6.1% lived in either a townhouse, condo, or duplex.
- Of respondents living in single-family homes, almost half of respondents (48.5%) indicated that they lived on city lots and 46.3% indicated they lived in the county or large lots.
- About half of respondents reported gross household incomes over \$50,000 per year and half reported gross household incomes under \$50,000. Among homeowners, however, household income was more heavily weighted towards over \$50,000 while among renters, household income was heavily weighted towards the under \$50,000 categories.

Chart 3: % of Respondents by Income



3. Housing Costs

According to the survey, the median monthly housing costs for homeowners, including utilities, taxes, rent/mortgage, and insurance was \$1,375. This compared to \$750 a month for renters. These costs are slightly higher than U.S. Census, data for 2008 that indicates the median cost for homeowners with a mortgage in the City of Helena was \$1,264 while for renter the median cost was \$612.

A comparison of responses for homeowners that live on city lots as opposed to those that live in the county indicated that costs are slightly higher in the county. This may be due to buyers that are willing to pay more for larger lots and the fact that older and smaller homes are generally located in the city.

- Monthly Median Homeowner Cost for City Lot - \$1,300
- Monthly Median Homeowner Cost for County lots of less than 1 acres = \$1,400

- Monthly Median Homeowner Cost for County lots of less than 5 acres = \$1,400
- Monthly Median Homeowner Cost for County lots of more than 5 acres = \$1,600

4. Housing Projects – Most Needed

Among all groups “Affordable Rental Housing” and “Affordable for Sale Housing” were ranked as the most needed types of housing for the Helena area. Following these two categories, the groups identified “Homeowner Purchase Assistance”, “Assisted Living for Elderly”, “Emergency Shelters” and “Senior Housing – Independent Living” as other important needs.

Table 1: Most Needed Housing Projects by Group

Category	Most Popular Projects
Homeowners	<ol style="list-style-type: none"> 1. Affordable Rental Housing 2. Affordable for Sale Housing 3. Assisted living for Elderly
Renters	<ol style="list-style-type: none"> 1. Affordable for Sale Housing 2. Affordable Rental Housing 3. Homeowner Purchase Assistance
Household Income < \$35,000	<ol style="list-style-type: none"> 1. Affordable for Sale Housing 2. Affordable Rental Housing 3. Homeowner Purchase Assistance
Household Income \$35,000 to \$75,000	<ol style="list-style-type: none"> 1. Affordable Rental Housing 2. Affordable for Sale Housing 3. Assisted Living for Elderly & Emergency Shelters for Homeless
Household Income > \$75,000	<ol style="list-style-type: none"> 1. Affordable Rentals 2. Affordable for Sale Housing 3. Senior Housing Independent Living & Assisted Living for Elderly
Overall	<ol style="list-style-type: none"> 1. Affordable Rental Housing 2. Affordable for Sale Housing 3. Emergency shelters for Homeless

5. Housing Services and Programs

Respondents were asked to rank the need for various types of services related to housing needs. A ranking of “one” indicated “No Need” while a ranking of “four” indicated a “High Need”. The closer the number is to a four the more important the need. The rankings below represent the overall ranking among all who completed the survey. Transit services were ranked as the most needed service related to housing. Neglected/abused children and victims of domestic violence were the groups ranked as having the highest need for housing services. Other groups that were ranked as having a high-need for services included homeless persons, people with physical disabilities, and the frail elderly. Crime prevention and legal services also received high ranks as associated services that are in high need.

Table 2: Ranking of Most Needed Housing Services by Groups

	Rank
Transit services	3.43
Neglected/abused children	3.39
Victims of domestic violence	3.36
Homeless persons	3.28
People with physical disabilities	3.27
Crime Prevention	3.27
The frail elderly	3.26
Seniors	3.25
Legal service- Free/Low Cost	3.22
People with cognitive disabilities	3.18
People with other disabilities	3.18
Fair housing education	3.14
Persons with substance abuse problems	3.10
Chronically homeless persons	3.10
Tenant/landlord counseling	2.86
Persons with HIV/AIDS	2.66

6. Housing Issues

The most important issues for both renters and homeowners were high rents and high cost to purchase a home. Renters, however, were more likely to rank these issues as “Very Important”. Rankings between a 2.0 and 3.0 were only considered “Somewhat important.”

Table 3: Housing Issues

	Homeowners	Renters
a. Rents are too high for the average worker.	3.26	3.60
b. The cost to purchase a home is too high for the average worker.	3.37	3.69
c. It is difficult to recruit employees due to cost of housing.	2.70	2.91
d. There is a shortage of rental units	2.82	3.21
e. There are vacant & dilapidated houses in town	2.53	2.80
f. Government regulations make cost to build too high	2.76	3.09
g. Affordable lots and homes are too far from town	3.02	3.09
h. Not enough building sites for new homes	2.22	2.38

7. Housing Programs

The program that received the highest level of support among all groups was weatherization and energy conservation. In general, renters indicated higher support for all types of housing programs than did homeowners. Among renters and homeowners, assistance with home maintenance for elderly and sweat equity programs received high levels of support. Among renters, however, down payment assistance, reduced development fees, rental rehab, subsidized rentals and use of local funds for housing programs received significantly higher rankings compared to rankings from homeowners.

Table 4 : Support for Housing Programs

	Overall	Homeowners	Renters
Weatherization – energy conservation	3.73	3.68	3.80
Assistance with home maintenance for elderly and disabled	3.61	3.61	3.62
Sweat equity Programs	3.54	3.50	3.61
Homeowner rehabilitation grants and loans	3.43	3.37	3.55
Down payment assistance –low/moderate income	3.38	3.24	3.67
Seek state or Federal funds for affordable housing	3.38	3.25	3.66
Reduced development fees for affordable homes	3.35	3.22	3.67
Rental rehabilitation grants and loans	3.20	3.07	3.51
Foreclosure prevention	3.17	3.08	3.40
Demolish vacant, deteriorating homes	3.14	3.08	3.29
Subsidized rental units	3.14	3.04	3.42
Use of local funds for affordable housing	3.12	2.97	3.50
Housing land trust	2.99	2.88	3.28
Inclusionary zoning	2.92	2.86	3.09

8. Issues specific to certain groups

High rents were noted as an issue by eight out of ten renters. Among potential homebuyers lack of down payment was significantly more common than other issues.

Table 5 : Problems Experienced by Renters and Homebuyers

Most Common Problems Among Renters	Most Common Problems Among Potential Homebuyers
<ul style="list-style-type: none"> • Rents too high (80.7%) • Costly rental deposit (66.7%) • Too few places to choose (66%) • I have pets (62%) • High move in costs (52%) 	<ul style="list-style-type: none"> • Lack required down payment (67.1%) • Don't qualify for bank loan due to credit history (48.6%) • Price of homes cheaper elsewhere (41.8%) • Don't qualify for bank loan due to income (41.1%) • Could not afford mortgage payments (40.5%)

9. Homebuyer Programs

There were significant differences in the use of various housing programs depending on income level. Lower income households were most likely to use the homebuyer education workshops and Section 8 vouchers while households making more than \$75,000 annually were more likely to have used FHA financing. Other programs that were noted by respondents that were not listed in the survey were Veteran’s Administration Loans and USDA Rural Development Loans.

Table 6 : Homebuyer Program Usage

	<\$35,000	\$35 - \$50,000	\$50 - \$75,000	> \$75,000
Homebuyer Education Workshop	52.5%	71.4%	52.2%	26.0%
First Time homebuyer tax credit	32.2%	35.7%	47.8%	22.0%
Down payment assistance	32.2%	17.9%	2.2%	4.0%
FHA Mortgage	27.1%	46.4%	50.0%	68.0%
Section 8 Voucher	40.7%	3.6%	0%	0%

10. Homebuyer Preferences

Of those looking to purchase a home, there were differences in preferences for type of housing by income levels. The highest income group, with households earning more than \$75,000, was least likely to prefer a home out of town with acreage and more likely to consider purchasing a condominium. Households earning less than \$35,000 were more likely to consider mobile/manufactured homes and least likely to prefer condominiums. All groups expressed the strongest preference for single-family homes.

Table7: Housing Preferences by Income

	<\$35,000	\$35 - \$50,000	\$50 - \$75,000	> \$75,000
Townhouse	21.7%	34.1%	20.5%	29.3%
Duplex	17.4%	15.9%	13.6%	22.0%
Single-Family Home	80.4%	90.9%	84.1%	73.3%
Mobile/Manufactured Home	45.7%	22.7%	18.2%	4.9%
Out of Town with Acreage	47.8%	50.0%	56.8%	39.0%
Condominium	16.3%	25.0%	20.5%	31.7%
Triplex or four-plex	5.4%	4.5%	9.1%	2.4%
Home in land trust	14.1%	15.9%	4.5%	4.9%
Modular Unit	26.1%	29.5%	13.6%	4.9%

There were also differences in housing preferences among age groups. Respondents over age 65 were just as likely to prefer a condominium as a single-family home. They were also less likely to be looking for acreage out of town. The age group between 18 to 25 was the most likely to prefer a townhome of any age group.

Table 8: Housing Preferences by Age

	18 – 25	26-40	41-64	65+
Townhouse	47.6%	27.8%	18.9%	33.3%
Duplex	14.3%	16.7%	18.9%	16.7%
Single-Family Home	85.7%	91.7%	81.1%	44.4%
Mobile/Manufactured Home	23.8%	30.6%	26.4%	27.8%
Out of Town with Acreage	47.6%	62.5%	44.3%	22.2%
Condominium	28.6%	18.1%	19.8%	44.4%
Triplex or fourplex	14.3%	4.3%	3.8%	11.1%
Home in land trust	14.3%	19.4%	5.7%	11.1%
Modular Unit	28.6%	19.4%	20.8%	22.2%

11. Type of Housing Needed in Helena

Respondents indicated that the most needed types of housing in the Helena area were apartments for the elderly or disabled, apartments (two – three bedrooms) and for sale homes under 1500 sq. ft. Housing types with a low ranking may reflect that either there is little demand for a product type or there is adequate inventory to meet the need.

Table 9: Ranking of Most Needed Housing Types of New Housing

	Rank
Apartments for the Elderly or Disabled	3.17
Apartments (Two – Three Bedrooms)	3.13
For Sale homes under 1500 sq. ft.	3.11
Assisted Living	3.02
Apartments (Studio - One Bedroom)	2.65
For Sale homes over 1500 sq.ft.	2.54
Duplexes or townhomes	2.50
Condominiums	2.22
Manufactured or Mobile Home Parks	2.22

12. Housing Condition

Homeowners were more likely to rank their residences as “Excellent” or “Good” with a total of 91% indicating their homes were in these categories. While only 9% of homeowners ranked their units as “fair” or “poor”, 39% of renters indicated their units were in these categories.

Table 10: Ranking of Housing Conditions

	Homeowner	Renter
Excellent	45%	18%
Good	46%	43%
Fair	8%	33%
Poor	1%	6%

13. Housing Repairs

The top repair for both homeowners and renters was weatherization/insulation. A much higher percentage of renters, however, indicated that this repair was required for their units. Plumbing was the second most needed repair for both renters and homeowners with renters again indicating more of need for this type of repair. Renters also indicated a need for repairing “Sticking doors and windows”, “Walls or ceilings with holes, falling, plaster, peeling paint, stains, mildew” and “unsafe wiring”. Homeowners noted more of a need for “Exterior painting”.

Figure 1 : Apartment with Window in Need of Repair



Table 11: Repairs Needed

	Homeowners	Renters
Plumbing Work	32.2%	51.8%
Asbestos	3.5%	4.4%
Weatherization/insulation	53.3%	79.6%
Need furnace repair	11.5%	19.0%
Heating repair damaged walls, ceilings	4.8%	13.1%
Water heater	15.9%	12.4%
Roof leaks or sags	13.7%	10.2%
Radon	11.5%	2.9%
Major interior remodeling	17.6%	15.3%
Lead based paint	1.3%	5.1%
Handicap accessibility	12.3%	16.1%
Unsafe wiring	8.8%	21.2%
Painting of exterior	31.3%	15.3%
Cracked foundations	8.4%	12.4%
Room addition	9.7%	7.3%
Sticking doors and window	15.4%	27.0%
Cracked siding	9.7%	8.8%
Walls or ceilings with holes, falling plaster, peeling paint, stains, mildew	12.3%	23.4%

14. Future Housing Needs

Reponses to the question regarding future plans for housing varied markedly according to age group. The older age cohorts were more likely to have plans for downsizing and have more of a preference for a one-story unit. The younger cohorts were more likely to be renters that are looking to purchase a home in the next five to ten years. Slightly more than half of the respondents over age 65 indicated that they will be looking to move into a housing development oriented towards seniors.

Table 12 : Future Housing Needs by Age Group

	18-25	26-40	41-64	65+
I will need a smaller accessible home in the next 5-10 years.	16.7%	5.7%	22.0%	35.3%
I intend to sell my larger home and buy a smaller home in the next 5-10 years	4.2%	8.6%	35.2%	27.5%
I intend to sell my smaller home and buy a larger home in the next 5-10 years	16.7%	28.6%	6.3%	0%
I intend to sell my home and rent	0%	1.0%	2.4%	9.8%
I will move to assisted living in the next 5-10 years	0%	0%	2.0%	17.6%
I want to live in a housing development oriented to seniors	0%	0%	8.8%	54.9%
I want to live in a housing development oriented to families	20.8%	18.1%	3.9%	9.8%
I want to stop renting and purchase a home in next 5-10 years	79.2%	54.3%	22.0%	3.9%
I intend to buy a second home/recreation home	4.2%	10.5%	11.2%	9.8%
I intend to move closer to town and services in the next 5-10 years	8.3%	6.7%	13.2%	15.7%
I prefer a one story unit to a multi-story house or condo	12.5%	21.0%	49.8%	62.7%

III. Supply & Demand

A. Housing - Inventory

1. Census Designated Places

The study area includes the cities of Helena and East Helena and five “Census Designated Places” (CDPs) identified by the U.S. Census Bureau. A CDP is defined as follows:

“CDP is the abbreviation for Census designated place, a statistical entity defined for each decennial census according to Census Bureau guidelines, comprising a densely settled concentration of population that is not within an incorporated place, but is locally identified by a name. CDPs are delineated cooperatively by state and local officials and the Census Bureau, following Census Bureau guidelines. Beginning with Census 2000 there are no size limits.”

Map 2: CDP Boundaries



1. Number of Housing Units & Tenure by Area

Although new housing units have been added to the housing inventory since the 2000 Census, the distribution of housing units among the CDP's is generally indicative of the current development patterns. Approximately 80% of all housing units in the County are located in the study area. According to the 2000 Census, there were 20,485 housing units within the study area and approximately 60% of these units were within the city limits of Helena. The West Central Valley and Southeast Valley each had just over 10% of housing units in the study area while the Northwest Valley CDP had the smallest number of housing units. The City of Helena had the highest number of rental units while the northwest CDP had the lowest percentage of rental units.

Table 13: Distribution of Housing Units – 2000

Location	Housing Units	% Owner-Occupied	% Rental	% Single-Family	# Mobile Home	Median Year Built
Helena	12,133	57%	43%	54%	737	1963
East Helena	728	72%	28%	99%	8	1956
Helena Valley – Northeast CDP	830	88%	12%	86%	105	1983
Helena Valley – Northwest CDP	769	92%	8%	77%	187	1985
Helena Valley – Southeast CDP	2,590	86%	14%	52%	1133	1982
Helena Valley – West Central CDP	2,667	87%	13%	74%	673	1978
Helena Valley – West Side CDP	768	72%	28%	54%	232	1969
Core Study Area Total	20,485	68%	32%	60%	3075	n/a
Boulder	568	69%	31%	54%	190	
Montana City	709	95%	5%	95%	12	1988
Townsend	847	74%	26%	63%	183	1969
Total With Outlying Areas	22,609	70%	30%	61%	3,470	n/a

Source: U.S. Census Bureau, Census of Population - 2000

In the year 2000, just over half of the housing units in the City of Helena were single-family detached units and 36% were multi-family units (duplex or more). There are concentrations of mobile homes in the Helena Valley Southeast CDP, Helena Valley West Central CDP and City of Helena. The City of Helena had the oldest median age of housing units with 50% of all units being constructed prior to 1963. The Helena Valley Northwest CDP had the newest percentage of housing units with 50% being constructed after 1985.

2. Census Annual Housing Estimates

The U.S. Census releases annual estimates of housing units on a county-wide basis. To update housing unit change since the last census, the annual estimate relies on building permits, estimates of non-permitted construction, mobile home shipments, and estimates of housing unit loss. According to the Census estimates, Lewis and Clark County experienced a 3.3% growth in housing units since 2000 compared to a 6.1% growth rate for the State as a whole. Since most counties in Montana are not

certified to issue building permits in unincorporated areas, the estimates for building activity in the county sometimes underestimate the total number of units.

Table 14: Growth in # of Housing Units from 2000-2008

	2000	2008	# Change	% Change
Lewis & Clark County	25,695	26,540	845	3.3%
Montana	413,220	438,282	25,062	6.1%

Source: U.S. Census Bureau – Annual Estimates of Housing Units

B. Construction Activity

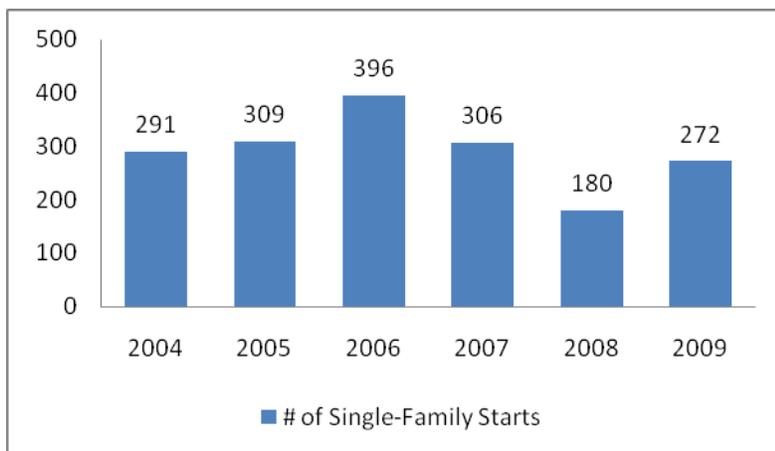
1. Housing Starts

Since 2004, the Montana Building Industry Association has maintained data for single-family housing starts in Montana on a county-wide basis. Data is compiled primarily from electrical permit data. This data is an indicator of construction activity for new housing. According to this data, 1,754 new units have been constructed since 2004. The peak year for new construction was 2006. In 2008, due to the economic slow-down, new construction activity was less than half of what it was during the peak period.

Figure 2: New Construction



Chart 4 : Single Family Starts – Lewis & Clark County – Unincorporated Area



Source: Montana Building and Industry Association

2. Helena Building Permit Data - Single-Family

The number of building permits issued peaked in 2005-2006. The increase in median value from 2004 to 2008 corresponded with an increase in median square footage. In 2009, both median square footage and median value declined.

Table 15 : Building Permit Data –City of Helena

	# SF Permits	Median. Value	Median Sq. Ft.
2004	86	\$145,000	2,650
2005	96	\$176,897	2,888
2006	95	\$218,346	3,259
2007	57	\$225,000	3,395
2008	44	\$220,000	3,421
2009	70	\$204,000	2,827

Source: City of Helena Building Permit Data

3. Helena Building Permit Data – Multi-Family

Since 2000 the City of Helena has added 313 new units in duplex to fourplex buildings and 125 units in multi-family structures over five units. The peak years for new multi-family units were in 2006 - 2007.

Table 16: Multi-Family Permit Data

	# Duplex, Triplex, Fourplex Permits	# Duplex, Triplex, Fourplex Units	# Multi-Family Permits (5+ units)	# Multi-Family Units	Total Units
2000	20	55	0	0	55
2001	2	4	0	0	4
2002	5	14	7	38	52
2003	8	24	1	6	30
2004	7	22	0	0	22
2005	8	23	1	41	64
2006	19	60	1	12	72
2007	24	73	3	18	91
2008	9	26	1	5	31
2009	3	12	1	5	17
Total	105	313	15	125	438

Source: U.S. Census Bureau – <http://censtats.census.gov/bldg/bldgprmt.shtml>

4. East Helena Building Activity

Between 2000 and 2008, 172 new housing units were constructed in East Helena. The majority of these units were in duplex, triplex, or fourplex buildings. The East Helena Growth Policy reports that an additional 35 single-family units were added to the East Gate Village subdivision since 2000. East Gate is located in the unincorporated area adjacent to East Helena.

Table 17: Building Permit Activity – East Helena

	Single-Family	2 – 4 Units	Multi-Family Units	Avg. Value Single Family
2000	0	0	0	--
2001	1	0	0	\$50,000
2002	11	0	0	\$62,686
2003	17	24	0	\$82,860
2004	12	12	0	\$107,750
2005	5	72	8	\$99,100
2006	1	4	0	\$104,104
2007	0	2	0	--
2008	1	0	0	\$238,143
2009	0	0	0	--
Total	48	114	8	--

Source: U.S. Census Bureau – <http://censtats.census.gov/bldg/bldqprmt.shtml>

5. Electrical Permits – Unincorporated Lewis & Clark County

Electrical permits are a good indicator of new construction in the unincorporated areas of the county peaked in 2006. The year 2008 saw the fewest number of electrical permits that were in the last 10 years.

Table 18: Unincorporated Lewis & Clark County Electric Permits

	Single-Family	Duplex	Multi-Family Units	Total
2001	231	0	0	231
2002	266	0	0	266
2003	277	0	24	301
2004	291	0	12	303
2005	309	0	80	389
2006	396	0	4	400
2007	306	2	0	308
2008	180	0	0	180
2009	266	0	0	266

Source: U.S. Census Bureau & Montana Department of Labor and Industry

C. Inventory – Building Lots

Since 2000, building lots were created at a faster rate than homes were being constructed. During the peak building years of 2004 through 2007, a total of 1,678 lots were approved for final plat in the City of Helena and in unincorporated Lewis & Clark County compared to 1,302 housing starts for this same period. A much higher number of lots were approved in preliminary plats during this time period. The Montana Department of Environmental Quality (DEQ) reported that it approved 5,685 lots in unincorporated areas of the county from 2000 to 2009, including lots in preliminary plats, family transfers, and other exempted subdivisions. Compared to lots that were approved in final plats, it appears that more than half of the lots approved by DEQ have yet to be recorded.

Table 19: # of Lots in Final Plats & Preliminary Plats

	Helena (1)	Lewis & Clark (2)	County Prelim Plat (3)
2000	0	87	361
2001	29	171	503
2002	147	324	409
2003	0	102	226
2004	81	226	394
2005	267	209	429
2006	103	444	1042
2007	147	375	1580
2008	135	0	523
2009	50	n/a	218
Total	959	1,938	5,685

Source & Notes:

(1) City of Helena Community Development – Lots in Final Plats only. Totals Includes townhome lots.

(2) Lewis & Clark County Planning Dept. – Final Plats Only.

(3) MT Dept. of Environmental Quality – All lots reviewed for preliminary plats

(4) East Helena did not approve any subdivisions during this time period. The KNR Subdivision (Queen City) was reviewed by Lewis & Clark County and subsequently annexed to the City.

D. Rental Housing

1. Rental Housing Characteristics

According to the US Census, in 2000 there were 6177 rental units in the study area. Approximately 80% of those were located in the City of Helena. The majority of rentals were duplex/triplex/fourplex units. About one-quarter of rental units were single-family homes and slightly more than one-quarter were in multi-family buildings with more than five units. Mobile homes accounted for 9% of the rental stock. Rental units in East Helena had the oldest median age of rental units with 50% being built before 1957. In the City of Helena, 50% of rental units were constructed before 1965.

Figure 3 : Fourplex in Helena



Table 20: Distribution of Rental Housing Units – 2000

Location	Rental Housing Units	# Single-Family Rentals	# 2-4 Units Rentals	# Multi-Family (+5 Units)	# Mobile Home	Median Year Built
Helena	4954	972	2135	1707	130	1965
East Helena	239	122	100	8	4	1957
Helena Valley – Northeast CDP	91	51	24	0	16	1974
Helena Valley – Northwest CDP	62	39	0	0	23	1980
Helena Valley – Southeast CDP	306	80	66	9	151	1976
Helena Valley – West Central CDP	304	156	14	0	134	1974
Helena Valley – West Side CDP	221	74	54	0	77	1963
Study Area Total #	6177	1494	2393	1724	535	--
Study Area % of Total	100%	24%	39%	28%	9%	--

Source: U.S. Bureau of Census – Census of the Population

2. Rental Housing Demand

Although, over 500 multi-family units have been added to the housing stock since 2000, there is still a high demand for rental units. According to the Census American Community Survey from 2006 to 2008, the rental vacancy rate for the City of Helena was 3.3% and for Lewis & Clark County it was 4.1%. This compares to rental vacancy rates statewide of 5.3% and nationwide of 7.8% for the same time period.

E. Subsidized Units

1. Helena Housing Authority

Helena Housing Authority (HHA) is the largest landlord in Helena. To be eligible for the public housing program the applicant and/or household must be below the income limits, qualify as a family, qualify on the basis of citizenship and provide social security numbers for all members. The household must be acceptable tenants in accordance with the application and consent forms. HHA owns and operates the following complexes located throughout Helena.

- Stewart Homes = 132 units. Multi-family, townhomes. Families & non-families.
- ME Anderson = 76 units. Multi-family. Senior Citizens & Persons with Disabilities.
- Scattered Sites in Helena = 158 units. Single-family homes to multiplexes. Families & non-families.

In May, 2010 there were 453 applicants on the waiting list for public housing. The average wait for an applicant was 177 days. The waiting list for one-bedrooms is the largest and wait times can take up to a year. Elderly households comprise 4.6% of clients while 14.1% of clients are disabled. The average wait for a two to three-bedroom unit is six months with most applicants being single mothers who cycle in an out of housing more quickly. In addition to public housing units, the HHA administers the following rental assistance programs.

- Section 8 Housing - Section 8 is a rental assistance program and is tenant-based. Once the client finds a place to live, the Housing Authority has to inspect and approve the place. The client pays 30% of their adjusted Gross Income for the rent directly to the landlord, the housing authority pays the difference. There are rent limits based on the number of bedrooms. Rent Limits include rent costs plus utility cost. In 2008, HHA administered 345 housing vouchers for the U.S. Dept of Housing and Urban Development and 240 housing vouchers for the Montana Dept. of Commerce. The HHA waiting list for vouchers in May, 2010 was 529 people with an average wait time of 237 days. The State of Montana Board of Housing maintains a separate waiting list for the Montana voucher program. In July, 2010 there were 486 people from Lewis and Clark County on that waiting list.
- Shelter + Care - Shelter + Care is designed to aid seriously mentally ill individuals in finding permanent housing. There were 13 people using this program in May, 2010. Individuals on the program must receive supportive services from an approved provider, currently The Center for Mental Health serves these clients. In 2008, HHA administered 29 vouchers for this program. There is currently no waiting list for this program.
- Tax Credit Properties – Helena Housing is also the limited partner, and managing agent for 47 tax credit properties. Wilder has 31 units and Road Runner has 16 units, both are located in Helena.

2. Rocky Mountain Development Council

Rocky Mountain Development Council (RMDC) is a nonprofit, 501 (c)(3) Human Resource Development Council. The agency has been working in south-central Montana since 1965. Ten Human Resource Development Councils (HRDCs) across the state help connect low-income, elderly, minority, and Montanans with disabilities with programs aimed at alleviating poverty and providing educational and training opportunities. HRDCs are nonprofit corporations first established in 1965 as part of the federal government's "War on Poverty." They are governed by volunteer boards of directors representing the private, public and low-income sectors of their communities. All rental units are tax credit properties and are for income qualified households.

- Eagles Manor Campus - 140 units for senior and persons with disabilities. One bedroom and efficiency. Campus includes Eagle Manor II, Eagle Manor III and Penkay. Waiting List = 60
- Ptarmigan - 22 Family units. One bedroom. Waiting List = 16
- Pheasant Glen - 32 Family units. One bedroom. Waiting List = 16

3. Multi-Family Tax Credits

The low income housing tax credit, established by Congress in the Tax Reform Act of 1986, is intended to provide for the retention, rehabilitation and construction of low income rental housing. Through the program, developers and owners of qualified housing receive an annual federal tax credit for 10 years, based on the number of housing units provided to low income individuals and families. The Montana Board of Housing allocates the credit through the Internal Revenue Code and monitors projects to ensure low-income tenant and rent restrictions are met. In addition to tax credit units operated by the HHA and RMDC, such properties in Helena include:

- Shadow Mountain Apartments, 2525 Ferndale Lane – 36 units
- East Park Villas, 2615 Broadway – 36 units (Seniors)

4. Other Housing

Other housing facilities that are income-based or serve special need populations include:

- Almanor Apartments – Family units. Accepts Section 8 vouchers.
- Aspen Village Apts. – Disabled. Wheelchair accessible. Income based rent.
- Broadwater Village – Low and moderate income families
- Eastgate Apartments – East Helena. Housing for low and moderate-income. HUD.

F. Groups Quarters

The population in group quarters includes all people not living in households and includes those people residing in group quarters as of the date on which a particular survey was conducted. Two general categories of people in group quarters are recognized: 1) the institutionalized population which includes people under formally authorized supervised care or custody in institutions at the time of enumeration and 2) the non-institutionalized population which includes all people who live in group quarters other than institutions (such as college dormitories, military quarters, and group homes).

Table 21: Group Quarters Population

	Population
Total:	1,246
Institutionalized population:	329
Correctional institutions	62
Nursing homes	248
Other institutions	19
Non-institutionalized population:	917
College dormitories (includes college quarters off campus)	525
Military quarters	0
Other non-institutional group quarters	392

U.S. Census Bureau, Census of the Population - 2000

According to the Area IV – Agency on Aging the following is a list of nursing homes and assisted living facilities in the study area.

- Big Sky Care Center, 2475 Winne, Helena
- Cooney Convalescent Home, 2555 Broadway, Helena
- Nightingale Nursing & Caregiving, 900 N. Montana, Helena
- Rocky Mountain Care Center, 30 South Rodney, Helena
- Aspen Gardens, LLC, 11, 13, and 16 Bumblebee Court, Helena
- June's House, Inc, 675 Myles Road, Helena
- Masonic Home of Montana, 2010 Masonic Home Road, Helena
- Our House, 2000 Winne, Helena
- Rosetta Assisted Living, 525 Saddle Drive, Helena
- 10 Day Springs Loop, Helena
- Shelby House I, 2320 Spokane Creek Road, East Helena
- Shelby House II, 5750 Spokane Creek Road, East Helena
- Son Heaven I and II, 2510 Ferndale, Helena
- Talbert House, 200 Stabern St., Helena
- Waterford Assisted Living, 915 Saddle Drive, Helena

IV. Housing Condition

A. Housing Condition

The Montana Department of Commerce - Housing Division, conducts a periodic "Housing Condition Study" to collect information in support of the Montana Consolidated Plan for housing. The purpose of the study is to evaluate the current stock of housing in Montana and better understand what type of housing structures are available to rent and purchase. The data was compiled from the database of buildings in Montana that is maintained by the Montana Department of Revenue (MDOR). It includes single family dwelling units and mobile homes. The database does not include multi-family structures.

The appraiser gives single family homes a rating that describes the condition of the dwelling. The rating is based on the overall physical condition or state of repair, and the condition of such features as foundations, porches, walls, exterior trim, roofing, and other attributes. The rating system follows:

- a. *Unsound* - indicating that the dwelling is structurally unsound, not suitable for habitation, and subject to condemnation.
- b. *Poor* - indicating that the dwelling shows many signs of structural damage (sagging roof, foundation cracks, uneven floors, etc.) combined with a significant degree of deferred maintenance.
- c. *Fair* - Indicating that the dwelling is in structurally sound condition, but has greater than normal deterioration relative to its age. (Significant degree of deferred maintenance)
- d. *Average* - indicating that the dwelling shows only minor signs of deterioration caused by normal "wear and tear".
- e. *Good* - indicating that the dwelling exhibits an above ordinary standard of maintenance and upkeep in relation to its age.
- f. *Excellent* - indicating that the dwelling exhibits an outstanding standard of maintenance and upkeep in relation to its age.

Overall, homes within the city limits of Helena were ranked in better condition than homes elsewhere in the county. Just over half the homes (51.2%)(in the city of Helena were ranked above average ("Good", "Very Good", or "Excellent") compared to only 15.7% of homes located in the unincorporated area and East Helena combined. The majority of homes (70.4%) in the East Helena/unincorporated area were rated as average. In Helena, less than 1% of single-family homes were rated as unsound, very poor or poor. In the East Helena/unincorporated parts of the county 3.1% of homes were rated in this category.

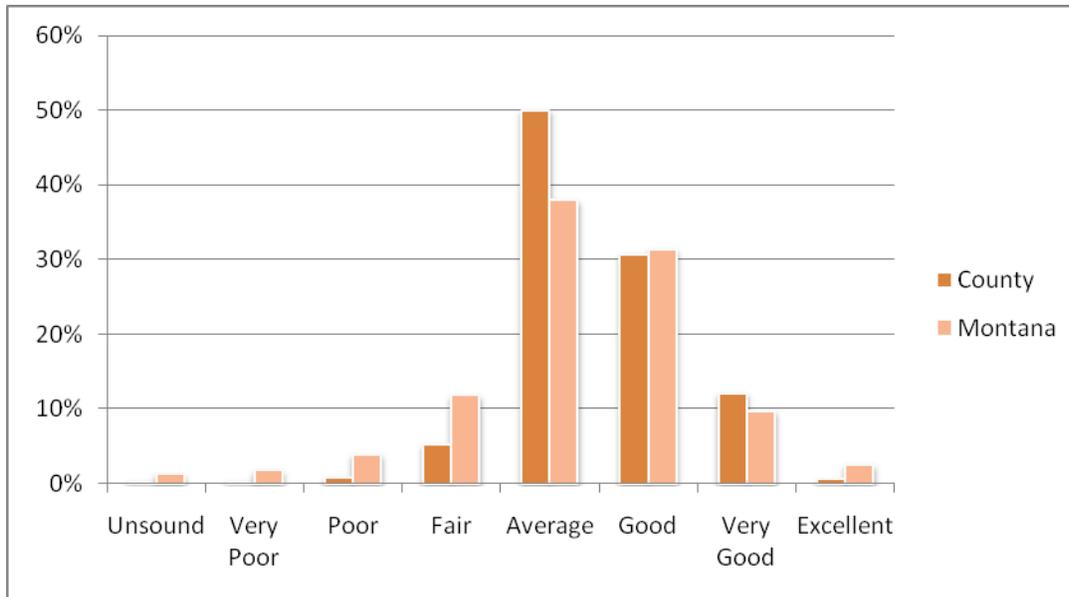
Table 22: Single-Family Housing Condition –2008

	Helena		Rest of County	
	#	%	#	%
Unsound	18	0.1%	30	0.6%
Very Poor	23	0.2%	36	0.8%
Poor	71	0.5%	80	1.7%
Fair	465	3.5%	497	10.7%
Average	5,915	44.4%	3,255	70.4%
Good	4,894	36.7%	340	7.3%
Very Good	1,854	13.9%	373	8.1%
Excellent	80	0.6%	15	0.3%
Total	13,320	100%	4,626	100

Source: Montana Department Commerce, Housing Division, Housing Condition Study - 2008

Statewide, 43.5% of single-family homes were rated above average (“good”, “very good” or “excellent”) condition in 2008 compared to 43.3% countywide. While the county and the state were comparable in the percentage of homes ranked above average, the county had a higher percentage that were ranked as “average” and statewide there was a higher percentage ranked as “fair”. Overall, compared to state averages, the county housing stock was in somewhat better condition.

Chart 5 : Comparison of Housing Conditions to State Trends



Source: Montana Department of Commerce, Housing Division – Housing Condition Study, 2008

B. Age of Structure

According to U.S. Census data, countywide, 12.4% of the housing stock has been constructed since the year 2000. The period between the years of 1970 to 1979 had the highest percentage of new home construction. Slightly more than one-third of the housing stock was built before 1970 and is more than 40-years old.

A concern with older homes is deferred maintenance, lack of modern features, and energy inefficient construction. While older homes are more affordable, the cost to fix-up or modernize these homes can offset the cost savings to purchase the unit. In some cases, the cost to upgrade homes that have not received routine maintenance can be a deterrent to rehabilitation. Financing for homes needing extensive repairs or that do not meet FHA home inspections requirements can be difficult to obtain.

Another concern with older homes is lead-based paint. Any home built, or more specifically, painted, before 1978 may have lead-based paint. Lead-based paint becomes hazardous when it chips off or turns to dust. It can cause permanent side-effects when inhaled or swallowed which can go so far as to impair cognitive development. It is a big risk to everyone, especially young children.

Table 23: Housing Units by Year –Built

Year Built	Countywide		Helena	
	#	%	#	%
2005 or later	1,028	3.9%	316	2.6%
2000-2004	2,278	8.6%	615	5.1%
1990-1999	4,320	16.3%	1,237	10.3%
1980-1989	2,657	10.0%	1,210	10.1%
1970-1979	5,965	22.6%	1,991	16.6%
1960-1969	2,483	9.4%	1,335	11.2%
1950-1959	2,068	7.8%	1,126	9.4%
1940-1949	1,203	4.5%	986	8.2%
1939 or Before	4,445	16.8%	3,151	26.3%

Source: U.S. Census Bureau – American Community Survey

C. Mobile Homes

There are a significant number of mobile homes located throughout the study area. Many of these homes predate the HUD Code established in “National Manufactured Housing construction and Safety Standards Act of 1974.” The codes were enacted in 1976. Mobile homes built prior to the enactment of these standards were generally built of flimsy and non-durable materials, not really designed for long-term permanent housing. In addition, materials used were sometimes highly flammable and the homes lacked sufficient ventilation and insulation. Often building components contained toxic materials such as asbestos and formaldehyde.

Another issue with these homes is energy efficiency. According to, “Mobile Home Decommissioning and Replacement and Mobile Home Park Acquisition Strategies for Montana”, (June 2006), escalating

energy prices are resulting in a serious cost burden for low income households that reside in the pre-HUD code mobile homes that are energy inefficient. The report notes the following:

“The Montana Weatherization Assistance Program attempts to retrofit homes for greater energy efficiency and administer publicly funded home rehabilitation efforts throughout the state. That Program’s experience shows that although not every pre-HUD Code manufactured home is dilapidated beyond cost effective renovation, the majority of the 30 to 50 year old mobile home stock has outlived its useful life. It is this often unsafe and barely habitable component of the manufactured housing stock.”

Figure 4: Older Mobile home located in study area



Source: Montana DOC, http://housing.mt.gov/Hous_CP_MobileHomeRpt.asp

The Department of Revenue (DOR) housing data includes information for mobile homes that are assessed as “real” property. Units assessed as “personal” property are not included in the data set. To be classified as “real property”, the mobile home must have its running gear removed and be placed on a permanent foundation (Montana Administrative Rules 42.20.117). According to DOR data, there were 279 homes mobile homes in Lewis & Clark County that were rated as unsound, very poor or poor. The majority of mobile homes were rated as average. Mobile home units in the city were rated in somewhat better condition than those in the county.

Table 24: Mobile Home Housing Condition –2008

	Helena		East Helena/Unincorp.	
	#	%	#	%
Unsound	3	0.2	175	4.6
Very Poor	2	0.2	32	0.8
Poor	4	0.3	72	1.8
Fair	37	3.0	305	7.2
Average	1151	92.5	4,280	83.6
Good	41	3.3	78	1.0
Very Good	4	0.3	19	0.4
Excellent	2	0.2	25	0.6
Total	1,244		3,742	

Source: Montana Department Commerce, Housing Division, Housing Condition Study - 2008

V. Housing Costs

A. Housing Sales

1. Housing Sales & Prices

Of the homes that were sold through the Helena Association of REALTORS® Multiple Listing Service (MLS) in the Helena area, the peak year for number of homes that were sold was in 2006. The number of homes sold in 2009 was represented a 26% decline compared to the peak year of 2006. Median sales price for homes peaked in 2007 and has declined by 5% in the last two years. According to focus groups, Helena housing prices are more stable than the rest of the state due to the high levels of government employment providing a steady job base. As noted in Table 24, while the median house price has declined, the median square footage of homes that sold also declined. This likely indicates that the decline in price may be due more to the trend that the type of homes that are selling are smaller in size rather than an actual decline in value.

Table 25: Median Housing Prices & Sq. Ft. by Year Sold

Year	Number Sold	Median Sold Price	Median Sq. Ft.
2006	1006	\$182,000	2016
2007	928	\$195,900	1940
2008	749	\$192,500	1920
2009	743	\$185,900	1908

Source: Helena Association of REALTORS® – Multiple Listing Data

Sales data is also available from Moore Appraisal for the City of Helena and surrounding area. The data is based on actual properties sold that are listed with the County Clerk and Recorder office and includes properties listed through the MLS service as well as properties sold by owners. This data confirms that the peak year for sales was in 2006 and peak year for sales prices was in 2007. The data also indicates that in 2008 and 2009, homes were on the market longer than previous years.

Table 26 : Median Housing Prices & Days on Market

Year	Number Sold	Median Sold Price	Days on Market
2006	923	\$195,000	95
2007	839	\$205,900	94
2008	667	\$202,900	124
2009	669	\$195,000	125

Source: Moore Appraisal Firm, Helena, MT

2. Housing Prices by Area

According to MLS data, the median sales price of homes is highest in the area southwest of Helena followed by the southeast area. These are also areas where there is new construction and home sizes and lots are larger than in-town. The lowest priced areas includes East Helena and the north-central/north-east area of in-town. These are areas with older homes that are smaller and on smaller lots.

Figure 5 : Large Lot Residential in West Valley



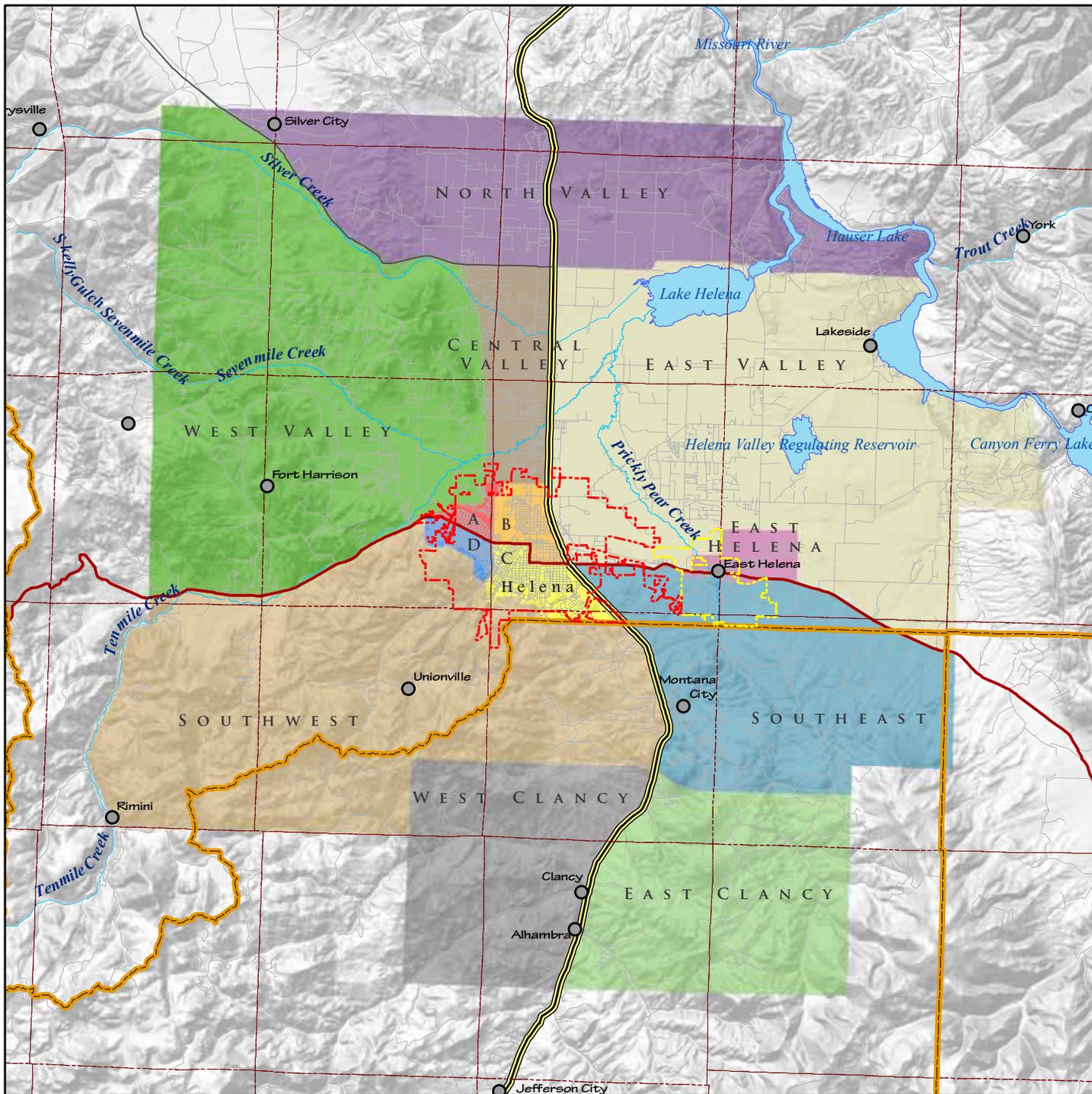
Table 27: Median Housing Prices by Area

Area	# Sold	Median Price
Helena – In-Town Area A	249	\$181,700
Helena – In-Town Area B	90	\$170,500
Helena – In-Town Area C	638	\$186,500
Helena – In-Town Area D	286	\$195,000
East Helena	366	\$155,000
Central Valley	357	\$198,900
North Valley	407	\$197,150
East Valley	542	\$230,000
West Valley	142	\$230,000
Southeast	74	\$275,000
Southwest	101	\$284,000
East Clancy	38	\$235,000
West Clancy	71	\$259,500

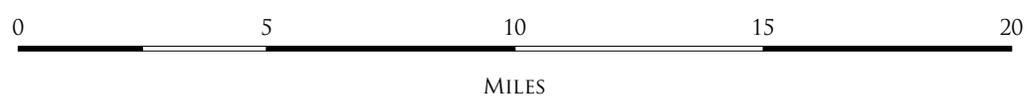
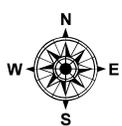
Source: Helena Association of REALTORS® – Multiple Listing Data 2006-2009



HELENA HOUSING NEEDS ASSESSMENT STUDY AREA



NEIGHBORHOODS	SERVICE AREAS		HIGHWAYS	BOUNDARIES
■ A	■ EAST HELENA	■ SOUTHEAST	INTERSTATE	HELENA CITY LIMITS
■ B	■ CENTRAL VALLEY	■ WEST VALLEY	U.S. ROUTE	EAST HELENA CITY LIMITS
■ C	■ EAST CLANCY	■ NORTH VALLEY	MONTANA	TOWNSHIPS
■ D	■ SOUTHWEST	■ EAST VALLEY	SECONDARY	COUNTIES
		■ WEST CLANCY		



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3. Housing Prices by Unit Type

The most common type of homes that were sold in the Helena area in the last four years was ranch styles. Contemporary homes had the highest median sales prices.

Table 28: Housing Prices by Year and Unit Type

Type	Number Sold	Median Sales Price
2-Story	472	\$215,900
Contemporary	249	\$249,000
Double-Wide	112	\$143,000
Ranch	1,362	\$189,900
Single-Wide	103	\$36,500
Split-Entry	339	\$196,000
Traditional	168	\$170,000
Tri-Level	160	\$216,300

Source: Helena Association of REALTORS® – Multiple Listing Data

According to data for condominiums from Moore Appraisals, median sales price for condominiums is less than for single-family detached homes. Like single-family homes, prices for units have declined since they peaked in 2007. Additionally, the average time on market for condos is longer than for single-family homes.

Table 29: Condominium Prices by Year

Year	Number Sold	Median Sales Price	Days on Market
2006	71	\$150,000	122
2007	107	\$150,000	131
2008	83	\$144,000	162
2009	76	\$136,950	197

Source: Moore Appraisal Firm, Helena, MT

4. Housing Prices by Age

As expected, newer homes were priced significantly higher than older homes. The median sizes of homes fluctuate by construction era that it was built.

Table 30: Housing Prices by Year Built

Year Built	# Sold	Median Price
Before 1960	733	\$159,900
1960-1980	692	\$180,000
1980-2000	833	\$189,900
2000-2005	507	\$225,000
2006 - 2009	172	\$224,550

Source: Helena Association of REALTORS® – Multiple Listing Data 2006 – 2009

B. Owner-Occupied Housing Values

According to the U.S. Census American Community Survey, housing values in Helena and Lewis & Clark County are slightly higher than the state average. Housing values are lower than Missoula, Kalispell, and Bozeman but higher than Great Falls, Butte and Billings. Housing prices experienced the biggest change in value in Bozeman, Kalispell and Missoula.

Table 31: Median Value for Owner-Occupied Units – 2006-2008

Location	2000 Median Value	2006-2008 Median Value	% Change
Lewis & Clark County	\$112,200	\$177,200	58%
Helena	\$113,000	\$179,800	59%
Bozeman	\$137,000	\$288,900	110%
Great Falls	\$92,000	\$137,100	49%
Billings	\$99,000	\$162,800	64%
Missoula	\$132,500	\$229,800	73%
Kalispell	\$104,000	\$192,100	85%
Montana	\$99,500	\$168,200	69%

Source: U.S. Bureau of the Census, American Community Survey, 2006-2008

C. Owner-Occupied Housing Costs

Compared to other locations, the percentage of households with a mortgage was comparable to other cities in the state. Monthly housing costs for residents with a mortgage were comparable between the city and county. For households without a mortgage, however, housing costs in the city was higher than in the county. The U.S. Census defines housing costs as, “In Census 2000 the selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees.” Compared to other communities around the State, housing costs from 2006 to 2008 in Helena are higher than Great Falls and Billings.

Table 32: Median Value for Owner-Occupied Units – 2006-2008

Location	% With Mortgage	Median Housing Costs With Mortgage	Median Housing Cost Without Mortgage
Lewis & Clark County	66.5%	\$1,275	\$385
Helena	65.0%	\$1,264	\$429
Bozeman	62.8%	\$1,564	\$439
Great Falls	64.7%	\$1,082	\$358
Billings	65.3%	\$1,237	\$381
Missoula	58.6%	\$1,459	\$455
Kalispell	70.1%	\$1,276	\$392
Montana	58.4%	\$1,201	\$365

Source: U.S. Bureau of the Census, American Community Survey, 2006-2008

D. Rental Costs

1. Fair Market Rents

Section 8 is a rental assistance program funded by the U.S. Department of Housing and Urban Development and administered by the State of Montana Department of Commerce, Housing Division. This program allows very low income families to pay a set amount toward rent and utilities based on their gross adjusted income and reimburses the landlord for the difference between the family's rent payment and fair market rent. Fair market rent is established periodically by HUD based on rent surveys in the county and represent the average rent in the area. Rents for Lewis and Clark County are lower than the Gallatin and Missoula County but somewhat higher than adjoining counties.

Table 33 : Fair Market Rents for Selected Counties – Oct. 2009

	0 BR	1 BR	2 BR	3 BR	4 BR
Lewis & Clark	\$445	\$509	\$636	\$923	\$953
Cascade	\$383	\$461	\$591	\$799	\$962
Gallatin	\$472	\$562	\$731	\$976	\$1,281
Missoula	\$496	\$571	\$721	\$934	\$1,118
Jefferson	\$414	\$475	\$603	\$815	\$876
Broadwater	\$414	\$475	\$603	\$815	\$1,007

Source: Montana Dept. of Commerce, Housing Division, <http://housing.mt.gov/Includes/S8/FMR.pdf>

2. Moving Costs

In addition to rental costs, the cost to move into a rental unit can be cost prohibitive for low to moderate income households. The Montana Board of Housing estimates that move in costs may account for over \$2000 in up-front costs.

Table 34: Move in Costs for Renters

Description	Cost
Application Fee	\$30
Credit/Criminal Work History	\$20
Security Deposit	\$681
1st Month Rent	\$681
Electric Deposit	\$125
Gas Deposit	\$175
Phone Deposit	\$90+
Water Deposit	\$75
Renter's Insurance	\$150
Moving Fees	\$150
Transportation Costs	\$50
Stove – Used	\$175
Refrigerator -Used	\$150
Total	\$2,552

Source: Montana Board of Housing

E. Energy Costs

1. Energy Costs as a Percentage of Rent

In addition to mortgage and rent, operational expenses are another consideration in determining the actual cost of housing. Utilities such as electricity, natural gas, water and sewer can significantly affect the monthly budget for housing. In the last 10 years, electricity and natural gas prices have been more volatile. According to the Montana Board of Housing, monthly energy costs for a two-bedroom rental unit increased by \$52 from 2003 to 2007. In 2007 monthly energy costs was equal to 22.2% of rent. Most units in the county are heated by natural gas.

Table 35: Home Energy Bill Affordability Gap

	2003	2007
Fair Market Rent (2BR) – 2007	554	591
Monthly Energy Bill (renters)	\$76	\$128
Home energy bill as percent of FMR	13.7%	21.7%

Source: Montana Board of Housing

B. Low-Income Energy Assistance Program (LIEAP)

The Low Income Energy Assistance Program (LIEAP) is designed to help low income households meet the expense of keeping warm during the cold months. Those who qualify receive a credit to their utility account if heat costs are paid directly and a heat rebate if heating costs are included in rent. Those who use wood are usually paid directly for wood purchases. LIEAP is funded by the Department of Public Health and Human Services, and is administered by Rocky Mountain Development Council for Broadwater, Jefferson, and Lewis & Clark counties.

If a household has a heating emergency which poses an imminent threat to the health and safety of the household, LIEAP can help with emergency assistance. LIEAP also has a supply of self-weatherization materials available at no charge to qualifying households. These include window kits, caulking, and weather-stripping. The number of households applying for assistance generally ranges between 1600 and 1900. Only the first ten months of Fiscal Year 2009-2010 were available and the number of applications already exceeded numbers for previous years.

Table 36: LIEAP Applications in Lewis & Clark County

LIEAP Applications in Lewis & Clark County	2009-2010 7/1-4/16	2008-2009 7/1-6/30	2007-2008 7/1-6/30	2006-2007 7/1-6/30	2005-2006 7/1-6/30	2004-2005 7/1-6/30
Received	2184	1964	1799	1759	1914	1568
Approved	1986	1750	1506	1472	1594	1302

Source: Rocky Mountain Development Council (<http://www.rmhc.net/lieap.html>)

VI. New Construction Costs

B. Land Costs

Vacant land represents building lots for single-family homes. In 2006, the number of lots sold was more than double than the number sold in the years 2008 and 2009. The price of building lots peaked in 2007 with a median price of \$73,750. The median price in 2009 was 40% lower than the price for lots in 2007.

Table 37: Vacant Land Prices by Year

Year	Number Sold	Median Sales Price	Days on Market
2006	371	\$62,500	227
2007	266	\$73,750	237
2008	145	\$67,500	294
2009	162	\$43,874	367

Source: Moore Appraisal Firm, Helena, MT

“In high growth areas, one of the fastest growing contributors to the cost of housing is land. A recent survey of Montana home builders indicated that 30% of new home construction in 2006 was for customers living outside of Montana. This is not unusual; most states have about the same percentage of out-of-state new home construction. What is different about Montana is that land costs here are relatively low compared to the costs in other states. Costs of raw land have increased as Montana has become attractive to folks from higher-priced, out-of-state housing markets seeking to build permanent and recreational homes in “the last best place.” As the price of land goes up, options for the type of home on a particular piece of land are more limited. It isn’t cost-effective to put a lower cost house on an expensive piece of land. Rather, more expensive homes are built as land prices increase, which in turn are affordable only to higher income households.” (Source: Montana Board of Housing, “White Paper – Housing in Montana”)

B. Infrastructure Costs

There is increasing recognition that decisions regarding new development must take into account the provision of infrastructure such as roads, water, and sewer so that it does not exceed the capacity of the community to provide services. It is also important that upgrades to infrastructure due to growth are funded by the proposed development and do not create an undue cost burden on existing residents. The Montana Environmental Quality Council notes that one benefit of Growth Policies is that they allow for the efficient extension of infrastructure. The National Association of Home Builders states that one principle of smart growth is:

“Planning and constructing new infrastructure in a timely manner to keep pace with the current and future demand for housing, and finding a fair and broad-based way to underwrite the costs of this necessary infrastructure investment.”

The Montana Board of Housing, “Housing in Montana – White Paper”, notes that the cost for building and maintaining public infrastructure such as water and sewer systems, streets and sidewalks is escalating. Many water and sewer systems were built before 1920 and require expensive upgrades. More stringent treatment standards for water and waste water also add to the cost of operating these systems. Additionally, communities with public water and sewer often have adjacent areas that are on individual wells and septic systems. If these systems begin to fail and threaten the underlying aquifer, the only alternative is extending lines from the public system for water and sewer. A recent study for extending public water and sewer to homes to the unincorporated Westside area of Helena indicated a cost of about \$30 million for less than 400 homes. This comes to more than \$75,000 per home. Strategies to address cost of infrastructure include increasing density, promoting in-fill or contiguous development, impact fees, special improvement districts, and other financing mechanisms

C. Building Permit Fees

The most common permitting fees for new construction in communities are typically comprised of building, mechanical, electrical, and plumbing. Of these fees, the building permit fees generally comprise the highest portion of the total. As noted in the table below, building fees for Helena are in the mid-range of comparable communities in the State.

Table 38: Comparison of Building Permit Fees

	Building Permit Fee	Fee for \$200,000	Plan Review Fee
Helena	\$895 for \$100,000 of building value plus \$5.00 for \$1,000 in value thereafter up to \$500,000	\$1395	65% of Total building permit fee
Great Falls	\$887 for \$100,000 of building value plus \$5.20 for \$1,000 in value thereafter up to \$500,000	\$1,407	25% of Total building permit fee
Billings	Starting at \$643 for \$100,000 of building value up to \$1,136 for \$241,000. From \$242,000 to \$500,000 fee equals \$1,140 plus \$3.50 for each \$1000 thereafter	\$993	65% of Total building permit fee
Missoula	\$1,022 from \$100,000 of building value plus \$6.43 for each \$1000 thereafter.	\$1,665	20% of Permit Fee
Kalispell	From \$100,000 to \$200,000 fee equal to \$774.85 plus \$4.90 for each \$1,000 of value thereafter. From \$200,000 to \$500,000 fee equal to \$1,264.85 + \$7.00 for each \$1,000 thereafter.	\$1,264	\$50
Bozeman	Formula based on square foot, valuation, and labor costs	--	--

Source: City Web Sites – April, 2010

Other fees for new construction may include tap fees for the water and sewer system, plant investment fees, impact fees, street openings fees, water meters fees and other fees. Fee structures vary significantly between communities depending on projected growth, capital improvements, staffing issues, intergovernmental agreements, cost-sharing policies, fiscal health, supplemental funding sources and other considerations. Additional factors influencing costs of fees include lack of building codes in unincorporated areas, special improvement districts, and homeowner association fees. In examining fee structures, it is advisable to conduct a separate analysis that considers the many variables and local policies that influence the establishment of fees.

D. Construction Cost Breakdown

The following table compares the cost of new construction in Helena to data from the National Association of Home Builders. The cost is based on the 2000 square foot home. As indicated in the table, the land costs and construction costs in Helena are lower compared to national averages. Nationally, fees include building permit fees, impact fees and water/sewer fees. Impact fees have not been imposed in Helena so as a percentage of costs, fees are lower than the national average. A study for Missoula County by the Missoula Association of REALTORS® and the Missoula Building Industry Association estimated the cost of regulating subdivisions, obtaining permits and paying fees to be about \$10,949 per lot in 2006. If impact fees are adopted at a comparable level to Missoula, then fees would be comparable to the national average as a percentage of costs.

Table 39 : Comparison of Building Costs

	National (1)		Helena	
	Cost	% of Total	Cost	% of Total
Finished Lot	\$76,591	20.3%	\$55,000	18.0% (2)
Construction Costs & Overhead	\$231,698	61.4%	\$200,000	65.6%(3)
Fees (Building/Impact/...)	\$11,190	3.0%	\$5,000	1.6%
Financing	\$6,375	1.7%	\$5,000	1.6%
Sales/Marketing	\$12,815	4.8%	\$15,000	4.9%
Profit	\$33,658	8.9%	\$25,000	8.2%
Total	\$377,624		\$305,000	

Notes: 1. National Data source is the National Association of Home Builders, "Breaking Down House Price and Construction Costs", March 5, 2010, HousingEconomics.com
 2. Finished Lot Costs = to averaging median lot price from 2007 &
 3. 2008Helena Const. Cost based on \$100 per square foot

The Montana Department of Environmental Quality (DEQ) is in the process of developing base numeric nutrient standards for surface waters. Adoption of these numeric nutrient standards for surface waters will bring additional regulatory costs to all point source dischargers of water pollution, including public operated treatment works (POTW). Non-point sources of pollution, such as subdivisions with septic systems, also contribute to the nutrient loading within a watershed they will also, at some point in the future, come under additional regulation resulting in more cost to the homeowner.

VII. Socio-Economic Trends

A. Population Growth

The population in Lewis & Clark County is estimated to have increased by 9.3% since the year 2000. This exceeds the rate of growth statewide. The majority of the growth occurred in the city limits of Helena. East Helena had the highest rate of growth.

Table 40 : Population Growth

	2000	2008	# Change	% Change
Lewis & Clark County	55,716	60,925	5,209	9.3%
Helena	25,780	29,351	3,571	13.9%
East Helena	1,642	2,114	472	28.7%
Unincorporated County	28,294	29,460	1,166	4.1%
Montana	901,195	967,440	62,245	7.2%

Source: Population Division, U.S. Census Bureau,

http://ceic.mt.gov/Demog/estimate/pop/City/estplacepop_bycounty_2008.pdf

According to population projections, the population in the county is expected to reach 82,020 by the year 2030. This projection assumes population growth will continue to occur at the same rate as in recent years. The economic downturn, however, could slow down the rate of growth and there may be a period where growth levels off. Likewise, factors such as an expansion in the employment rate, could create faster growth rates than anticipated. The 2010 Census will provide a better indicator of current trends.

Table 41 : Population Forecasts

	2010	2020	2030
Lewis & Clark County	63,640	69,187	80,591
Helena	28,182	32,989	40,200
East Helena	2,056	2,626	3,483
Unincorporated County	33,403	33,572	36,908
Montana	968,598	1,033,880	1,113,669

Source: Helena Growth Policy – Draft 2010

B. Age

The population of people age 65 and over is expected to increase dramatically over the next 20 years. In the next ten years, it is projected that the number of people age 65 and over will double. By the year 2030, one in four individuals in the county will be over age 65.

Table 42 : Age Trends in Lewis & Clark County

	2000	2007	2020	2030
Median Age	38.0	40.4	--	--
# Age 65 and over	6,533	7,672	15,040	20,170
% Age 65 and over	11.7%	12.8%	20.7%	24.6%

Source: http://ceic.mt.gov/Demog/project/proj_mt_pop_65_over_08.pdf

C. Household Characteristics

The largest share of households are classified as “Family Households”. Married couples, with no children, account for the largest share of family households. Almost one-third of households are comprised of individuals living alone. Almost three out of ten households had an individual under the age of 18 while about two in ten households had someone age 65 and over.

Table 43: Household Characteristics –Lewis & Clark County, MT

Household Characteristics	Number	Percent
Total households	23,554	100%
Family households	14,478	61.5%
With own children under 18 years	6,182	26.2%
Married-couple family	11,861	50.4%
With own children under 18 years	4,435	23.3%
Nonfamily households	9,076	38.5%
Householder living alone	7,711	32.7%
Householder 65 years and over	2,210	9.4%
Households with individuals under 18 years	6,635	28.2%
Households with individuals 65 years and over	5,071	21.5%
Average household size	2.45	--
Average family size	3.15	--

Source: U.S. Bureau of the Census, American Community Survey, 2006 - 2008

D. Employment Base

With Helena being the State capital, it is not surprising that government employment is the largest employment sector in the county. Together, local, state and federal jobs account for 59% of the employment base. Retail trade, accommodation and food service, and health care services are other large industrial sectors.

Table 44 : Employment by Industry in Lewis & Clark County-2007

	# of Employees	Annual Wages Per Job
Manufacturing	980	\$35,068
Construction	1,705	\$38,439
Wholesale Trade	673	\$23,940
Retail Trade	4,019	\$23,332
Transportation & Warehousing	727	\$33,250
Information	660	\$45,887
Finance & Insurance	1,913	\$49,156
Real Estate	359	\$27,393
Administrative Services	1,009	\$23,888
Educational Services	504	\$26,817
Health Care and Social Services	3,731	\$32,044
Arts, Entertainment and Recreation	677	\$15,949
Accommodation and Food Services	3,032	\$11,987
Other Services	1,772	\$28,755
Local Government	2,177	\$39,954
State Government	6,246	\$41,415
Federal Government	1,693	\$69,288

Source: Montana Dept. of Labor & Industry, Quarterly Census of Employment and Wages Program

E. Income & Poverty

Poverty status is defined by family; either everyone in the family is in poverty or no one in the family is in poverty. The characteristics of the family used to determine the poverty threshold are: number of people, number of related children under 18, and whether or not the primary householder is over age 65. Family income is then compared to the poverty threshold; if that family's income is below the threshold, the family is classified as being in poverty.

Each year the U.S. Census Bureau establishes thresholds to measure the number of people living below a certain income level. The numbers are used to formulate economic policy and distribute social service aid. The poverty threshold for 2007 for a single individual was \$10,991, and \$21,834 for a family with 2 adults and 2 children.

According to the 2007 Census Small Area Estimates, 10.7% of the county population is below poverty levels and 13.6% of children are below the poverty line. Children under age 18 are more likely to be living in poverty than any other group. Poverty levels in Lewis and Clark County are below the state poverty levels.”

Table 45: Poverty Levels in Lewis & Clark County - 2008

% in Poverty	Lewis & Clark County	Montana
Median Household Income	\$49,959	\$43,948
Under Age 18 in Poverty	13.6%	19.2%
Under Age 5 in Poverty	--	22.8%
All ages in Poverty	10.7%	14.1%

Source: U.S. Census Bureau, (<http://www.census.gov//did/www/saipe/county.html>)

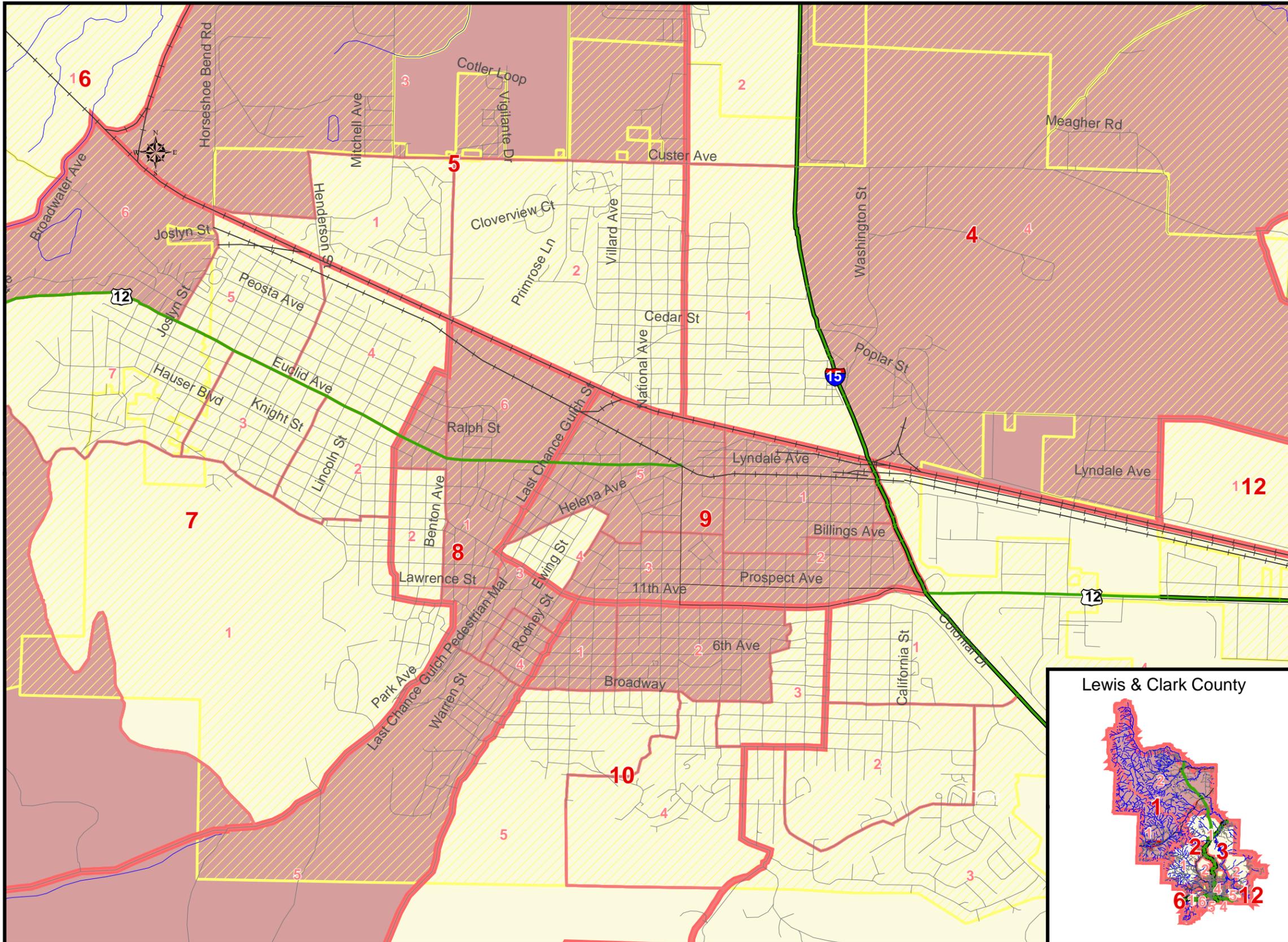
The median household income for Lewis and Clark County was higher than the statewide average. Typically, urban counties in Montana have a higher income level than more rural counties. Additionally, Lewis and County has higher paying jobs in the government sector as opposed to some of the lower paying jobs in other sectors. Although the county income level is above state averages, cost of housing and other living expenses is also above state average.

The goal of the Community Development Block Grant (CDBG) program is to assist Low and Moderate Income (LMI) households. CDBG programs provide funding for housing, infrastructure and economic development initiatives. Communities must document benefit to LMI persons to apply for these funds. For CDBG purposes, the following definitions apply:

- Moderate Income is defined as income from 50% to 80% of median family income.
- Low Income is defined as income below 50% of median family income.

Map 3, indicates the census blocks in the study area where there was a concentration of low to moderate income households in the study area.

H.U.D. Low to Moderate Income Areas, City of Helena, Lewis & Clark County, Montana



Percent Low to Moderate Income by Incorporated (Inc.) City or Town or Census Designated Place (CDP)

- Inc. Place or CDP with Less than 51% Low to Moderate Income
- Inc. Place or CDP with 51% or More Low to Moderate Income

Percent Low to Moderate Income by Census Block Group

- Block Group with Less than 51% Low to Moderate Income
- Block Group with 51% or More Low to Moderate Income

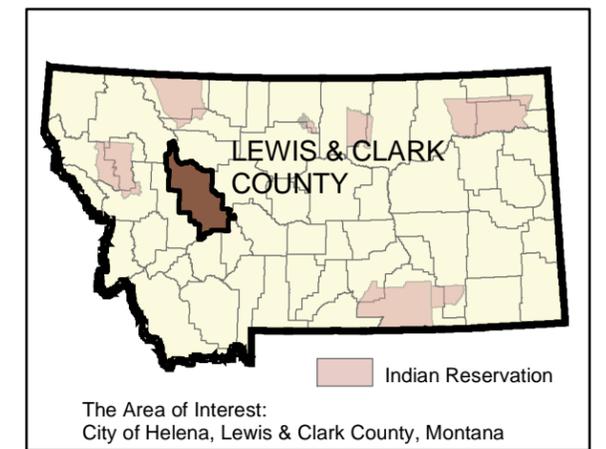
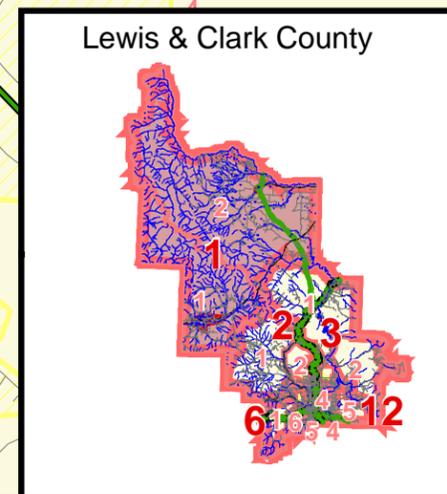
- Block Group Number
- Census Tract Boundary
- Census Tract Number

- Water
- Interstate Highway
- Primary Highway
- Local Road or Street
- Railroad
- Airport

0.5 0.25 0 0.5



Scale of Miles



THIS MAP IS NOT INTENDED TO BE A STAND-ALONE PRODUCT. It should be interpreted in conjunction with the U.S. Department of Housing and Urban Development (HUD) Census 2000 "All Block Group Low and Moderate Income (LMI) Estimates" table for Lewis & Clark Co. For more information, contact the Montana Community Development Block Grant (CDBG) Program at 406-841-2791 or the Montana Census and Economic Information Center (CEIC) at 406-841-2740.

F. Disability

The U.S. Census includes the following categories for disabilities.

- Sensory Disability - blindness, deafness, or a severe vision or hearing impairment
- Physical Disability - A condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying
- Mental Disability - learning, remembering, or concentrating
- Self-care Disability - dressing, bathing, or getting around inside the home
- Mobility Disability - going outside the home alone to shop or visit a doctor’s office
- Employment Disability - working at a job or business

Table 46 : Disability Status for Lewis & Clark Population

	Number	Percent
Population 5 to 20 years	736	5.5
Population 21 to 64 years	5,621	17.3
Population 65 years and over	2,517	40.1

Source: U.S. Census of the population -2000

According to this definition, the 2000 Census indicated that 17.3% of adults in the county age 21 to 64 had a disability compared to 16.9% statewide. The percentage of seniors over age 65 experiencing a disability (40.1%) in the county was also higher than the state average of 39.6%. As the population ages, the demands for specialized housing to accommodate individuals with disabilities will increase.

Figure 6: House with Modified for Accessibility



VIII. Market Trends

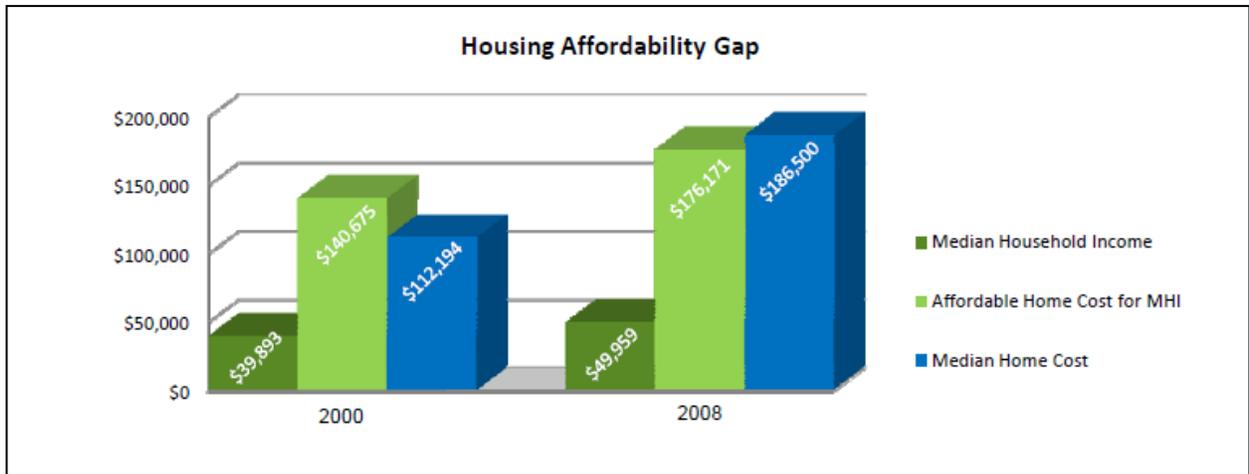
A. Affordability

HUD defines a cost burden as housing costs that consume more than 30% of household income. Housing costs include monthly payments for rent or mortgage. In 2000, the median home cost was affordable compared to median household income. The following graphic indicates that in 2008, there was an affordability gap. The average household in Lewis & Clark County could only afford a mortgage of \$176,171 while the median home price was \$186,500. While the recession has stabilized housing prices, other housing issues still exist.. According to the Montana Board of Housing:

“The effects of the “housing bubble” and subsequent national recession have improved the affordability of housing in many areas across the state. However, another problem has become more widespread, and that is a lack of available housing. Many Montana communities and counties face challenges in meeting the housing needs of their residents, whether from a lack of usable housing units or a lack of affordability of the units that they have.”

(Source: Montana Board of Housing, “Housing in Montana – The White Paper, 2010)

Chart 6: Housing Affordable Gap for Home-Buyers



Source: Montana Department of Commerce, http://housing.mt.gov/Includes/HCT/Final_White_Paper.pdf

It is important to note that the affordability gap is most severe for first-time home buyers. While data from the BOH is an indicator of affordability and factors such as the amount of down payment or credit rating will greatly influence the ability of buyers to qualify for a loan.

The Montana Board of Housing, Housing Coordinating Committee indicates that seniors have the most severe affordability gap in regards to average rents. In 2008, rents comprised 43.7% of household income for seniors compared to 25.4% for other renters.

B. Projected Needs

1. BOH 5-Year Plan – Households in Need

According to the Montana Department of Commerce, “Montana Housing Needs Assessment” projections, total household formation in Lewis & Clark County is expected to increase by 8,980 households between 2010 and 2030. This represents an increase of 34% to a total of 35,030 households in 2030. Renter households are projected to increase by 2,698 over the next 20 years or 134 households annually. Owner-occupied households will increase by 6,282 households over the next 20 years or 314 households annually.

Chart 7: Total Number of Projected Households in Lewis & Clark County



Unmet housing need is defined by HUD as a household that is experiencing one or more of the following housing problems: overcrowding, severe overcrowding, cost burden, severe cost burden, incomplete plumbing facilities or incomplete kitchen facilities. In Lewis & Clark County, the most common unmet need is cost burden. In the year 2010, it was estimated that 2,911 renter households had unmet needs. This is projected to increase by 1004 households by the year 2030 or about 50 households a year. Approximately 17.5% of the projected renter households in need are elderly households.

Table 47: # of Renter Households in Need by % of Median Family Income

	2010	2020	2030
< 30% of MFI	1480	1731	1990
30-50% of MFI	885	1036	1191
50%-80% of MFI	388	454	522
80% - 90% of MFI	45	52	60
95% + of MFI	113	132	152
Total In Need	2911	3405	3915
Total # of Elderly in Need	508	595	684

Source: Montana Department of Commerce, “Montana Housing Needs Assessment”, December, 2009 http://housing.mt.gov/Hous_CP.asp

In the year 2010, it was estimated that 4,263 owner households had unmet needs. The majority of these households had incomes of less than 50% of the median family income. The total number of owner households in need is projected to increase by 1,471 households by the year 2030 or about 75 households a year. Approximately 21% of projected owner households in need are elderly households.

Table 48 : # of Owner Households in Need by % of Median Family Income

	2010	2020	2030
< 30% of MFI	644	753	866
30-50% of MFI	832	973	1119
50%-80% of MFI	1448	2693	1947
80% - 90% of MFI	399	467	537
95% + of MFI	940	1100	1265
Total In Need	4263	4986	5734
# of Elderly in Need	900	1053	1143

Source: Montana Department of Commerce, "Montana Housing Needs Assessment", December, 2009
http://housing.mt.gov/Hous_CP.asp

C. Foreclosures

Starting in 2007, the number of foreclosures began rising coinciding with the economic downturn. According to the data from the Lender Processing Services (LPS) the nationwide inventory of foreclosed homes reached a peak in February, 2010 and experienced its first decline in 3-years in March, 2010. The overall number of inventories, however, is still about 32% higher than a year ago. Compared to other states and national averages, Montana has experienced much lower rates of delinquencies, foreclosures and non-current loans.

Table 49 : % of Home Loans Classified as Delinquent, Foreclosed, or Non-Current

	Delinquencies	Foreclosures	Non-Current
National	9.1%	3.2%	12.4%
Montana	5.0%	1.5%	6.5%

Source: http://www.lpsvcs.com/NewsRoom/IndustryData/Documents/04-2010%20Mortgage%20Monitor/Pes_MM_Mar10Data.pdf

In Lewis & Clark County, the trend for a dramatic increase in the number of foreclosures did not occur until 2008. The year 2009, was considerably higher than any previous year. Montana, however, has fared better than other parts of the country in part due to more conservative lending practices.

Table 50: # of Foreclosed Residential Properties in Lewis & Clark County

	# of Foreclosures
2005	41
2006	36
2007	16
2008	73
2009	121

Source: Lewis & Clark County Clerk & Recorder Office

D. Smaller Homes

Homes built in the last ten years were generally larger than homes built from 1980 to 2000. The period from 1960 to 1980, however, was also an era of larger homes. Homebuyer preferences tend to vary depending on economic and demographic factors. Family size was larger during the years from 1960 to 1980 due to the baby boomers. During the next 20 years, family size was smaller, there was a recession in the first half of the 1980’s and interest rates were comparatively high. Consequently, average size of new homes was smaller than in the previous decade. Since 2000, however, low interest rates and financing practices made the purchase of larger homes more affordable and fueled a trend toward larger homes even though average household size is smaller than previous eras.

Table 51: Median Square Foot of Residences by Year Built

Year Built	Median Sq. Ft.
Before 1960	1773
1960-1980	2016
1980-2000	1728
2000-2005	2060
2006 - 2009	2056

Source: Helena Association of REALTORS® – Multiple Listing Data 2006 - 2009

With the recent economic downturn and a wave of baby boomers becoming empty nesters, the square footage of homes is likely to trend downward again. According to the U.S. Census, in 2008, the median square footage for a single-family home declined for the first time in over ten years. In 2007 the median square feet for homes in the western region was 2,286 compared to 2,216 square feet in 2008.

Figure 7: Newer Small Home in Helena Area



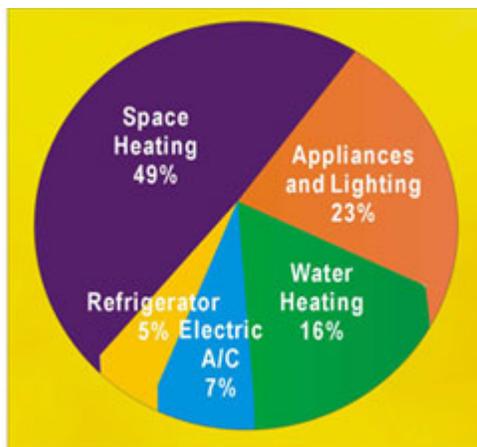
E. Energy Efficiency

According to the U.S. Department of Energy (DOE), energy efficiency of new homes has increased significantly over the last 20 years. Tighter state building energy codes along with energy efficiency programs for new construction have been factors in this trend. Additionally, 46 percent of new home buyers cite energy efficiency as a primary consideration in their purchasing decisions. (Source: http://apps1.eere.energy.gov/buildings/publications/pdfs/corporate/bt_stateindustry.pdf)

Many programs exist to address efficiency in homes such as the DOE ENERGY STAR program, and Leadership in Energy and Environmental Design (LEED) certifications for homes. According to DOE, however, high energy efficient homes still account for a small market segment and more gains are possible. Recently, the State of Montana adopted the 2009 version of the *International Energy Conservation Code* (IECC) that mandates that all new houses in Montana meet minimum requirements of the code. It is anticipated that the code will produce approximately 15% to 18% in energy efficiency gains compared to the 2006 edition and may offset some of the cost of the new requirements. Actual costs and savings are still to be determined.

Retrofitting existing homes to become more energy efficient is another area where significant gains are possible. Heating, cooling, and lighting are still the largest single energy end-uses in a home. There are a number of programs to help home owners meet energy conservation goals. NorthWestern Energy and most electric coops offer free energy audits. There are a number of federal and state tax credits to upgrade appliances, windows, thermostats and other energy related items.

Chart 8 : Residential Energy Usage



Source: Montana Department of Environmental Quality,
<http://www.deq.mt.gov/Energy/conservation/homes/ExistingHomes/default.mcp>

IX. Other Housing Issues

A. Homelessness

The Montana Coalition for the Homeless defines homelessness as, “Without safe, permanent and stable housing or at risk of losing housing.” To measure the homeless population an annual point-in-time survey of Montana’s homeless population is sponsored by the Intergovernmental Human Services Bureau of the Department of Public Health and Human Services (DPHHS), the Human Resource Development Council (HRDC) Association and the Montana Continuum of Care Coalition. It is administered statewide in January on dates consistent with those established nationally by the Department of Housing and Urban Development (HUD).

Homeless data is compiled based on the Human Resource and Development Districts. Lewis & Clark County is located in District VIII which also services Jefferson and Broadwater counties. With Helena having the largest concentration of population and homeless services, the bulk of the homeless population included in the survey would be located in Lewis & Clark County. As indicated in the table below, since 2005, the homeless population appears to have increased significantly.

Table 52: Homeless Population in District VIII

2005	2006	2007	2008	2009	2010
171	316	353	232	368	429

Source: Montana Dept. of Public Health & Human Services, <http://www.mthomeless.org/>

Additionally, the survey indicated the following characteristics about the homeless population.

- 64 families who together were accompanied by 51 children.
- Many people in Helena who are homeless are not strangers to the area: 202 of the 334 primary respondents who answered this question (60.5%) had lived in Helena for at least a year and 127 (38%) had lived in Helena for at least five years.
- Among all 361 people between the ages of 18 and 64 who were identified by the Survey, 72 (20%) had a part- or full-time job.
- While almost all of the people identified by the survey are likely to be eligible for SNAP (food stamps) benefits, only 63% of those who answered the survey question were receiving them.
- 187 identified by the Survey chose to respond to a question asking if they had a disabling condition; 63 (33.7%) answered that they did.
- Of 368 persons identified by the 2010 Survey who were at least age 18 and chose to respond to a question about military veteran status, 89 (24.2%) stated that they were military veterans.

- 105 of the 429 persons identified by the 2010 Survey of the Homeless (24.5%) spent the night of January 28, 2010 *outside*.

(Source: "Homeless in Helena", 2010 - www.mtcoh.org)

Helena Action Coalition on Homelessness (HATCH) is a coalition of community organizations and individuals working to address issues related to homelessness and its impact on women, children and men in the greater Helena area. HATCH meets monthly to share information and participate in planning and implementing specific efforts and initiatives that address homelessness. Some projects that HATCH currently supports are: The Way Home Stand Down and Access Fair, The Homeless Persons' Memorial, Family Promise of Greater Helena, Point in Time Survey of Homelessness and upcoming winter shelter initiatives.

The Montana Continuum of Care (MT CoC) Coalition for the Homeless is a statewide collaboration of diverse homeless service providers, nonprofit organizations, and local and state governments. The coalition was formed to address homelessness with very few resources to cover Montana's vast geographical area. The system includes representatives from local and state government, public housing authorities, regional HRDCs, and other nonprofit organizations representing the homeless, housing and service providers, emergency shelters, domestic abuse shelters, veterans' organizations and mental health centers.

A number of agencies provide shelter services in Helena. (see below)

Table 53 : Shelters in Helena

Name	Type	Target Pop	# of Beds
Gods Love	Emergency	Single Male/Female	35
Montana Youth Home – Margaret Stewart	Emergency	Youth - Boys	10
Friendship Center	Emergency	Family/Children	29
Gods Love	Transition	Family	29
Montana Youth Home – Jan Shaw	Transition	Youth -Girls	8
Boyd Andrews House	Transition	Single Male	1
Florence Crittendon	Transition	Youth Male/Female	8
Golden Triangle Mental Health – Hannaford House	Transition	Single Male/Female	1
Montana Veteran Foundation – Willis Cruse Home	Transition	Veteran	7
Rocky Mountain Development Council – RHY	Transition	Youth	3
YWCA	Transition	Women & Children	32

Source: Montana Continuum of Care, 2006 Application for Funds & Helena Area Housing Task Force

B. Fair Housing

Fair housing agencies in Montana include the U.S. Department of Housing and Urban Development (HUD), Montana Department of Labor and Industry Human Rights Bureau (HRB), Montana Fair Housing, (MFH) and Community Housing Resource Board. Complaint data from these agencies over the last 16 years were related to the rental market and most frequently documented discrimination based on disability, familial status and race. The State of Montana Fair Housing Survey(2009), indicated the most common fair housing concerns as:

- Discrimination against families with children, persons of differing sexual orientation, American Indians and the homeless;
- Excessive waiting periods for housing assistance for low-income persons;
- Lack of enforcement of fair housing laws;
- Lack of understanding or awareness of fair housing laws;
- Lack of protected class status for those of differing sexual orientation;
- Lack of penalties and insufficient fines for fair housing violators, including first time violators;
- Need for supervision and enforcement of laws conducted by a single, statewide fair housing agency.

Several issues that are barriers to furthering fair housing include:

- Lack of knowledge of fair housing and fair housing law;
- Lack of sufficient fair housing outreach and education;
- Ineffective use of current system capacity;
- Lack of effective referral system;
- Confusion about fair housing, affordable housing and landlord/tenant issues;
- Disproportionately high denial rates for racial and ethnic minorities;
- Denial rates disproportionately higher in lower-income areas, especially near American Indian lands;
- Lack of an organization receiving fair housing funding from HUD for outreach, education, testing or enforcement;
- Alleged use of local government administrative actions to discriminate, NIMBYism; and
- Concern that existing local government housing actions and/or policies may not be in the spirit of affirmatively furthering fair housing.

Source: Montana Department of Commerce, 2009 Analysis of Impediments to Fair Housing Choice State of Montana, http://housing.mt.gov/Hous_CP_AnalysisImpedFrHsq.asp

C. Transportation

More often, public officials and housing professionals are factoring the cost of transportation into the equation for affordable housing. Transportation can increase housing costs through the costs of commuting, costs of improving the road system and effect on property values. In May 2010, the National Association of REALTORS © (NAR) published a transportation tool-kit that provided an overview of transportation topics as it relates to housing and residential development. Some of the relevant findings include:

- An NAR survey of homeowners in 2009 indicated that Americans wanted denser development and better bus and rail systems. They support transportation investment that aim to reduce energy use and want to live in walk able and bike-friendly communities.
- Transportation costs can wipe out housing savings for far-flung suburbanites. Often households move farther from city centers to find affordable housing. Recent studies have indicated that for it is not uncommon that the costs of transportation in these areas can exceed the savings in monthly housing savings.
- Making streets friendlier for walkers, bicycle riders and transit users can reduce accidents, increase physical activities and positively affect property values. Such streets are referred to as “complete streets”. Studies have shown that walk able neighborhoods maintain their value well in tough economic times.
- Transportation demand management uses a variety of different strategies to reduce congestion. Such strategies include transit, urban design, ride sharing, traffic calming, and other techniques to match the specific needs of the community. Successful strategies can help reduce the amount of funds localities must spend on road projects and result in lower development costs.
- Convenient access to public transit has been demonstrated to significantly increase property values. Higher density and mixed-use projects are often the best way to optimize the potential of transit-related projects.
- Induced travel demand is the additional traffic that is generated by transportation improvements. Increased capacity in the road system does not always result in less congestion. There must be a coordinated approach to land use decisions and transportation.
- Building communities that reduce travel distance is good for the environment and reduces transportation. The NAR survey indicated that issues such as global warming and traffic congestion are top development concerns.

Source: National Association of REALTORS ©,
http://www.realtor.org/government_affairs/smart_growth/toolkit_transportation

D. Livability Principles

The Partnership for Sustainable Communities is a joint initiative between the U.S. Housing of Urban Development (HUD), U.S. Department of Transportation (DOT) and the U.S. Environmental Protection Agency (EPA). The purpose of the initiative is to, "... advance development patterns and infrastructure investment programs that achieve improved economic prosperity and healthy, environmentally sustainable, and opportunity-rich communities." The partnership has identified a set of "Livability Principles" that will provide policy direction, guide program development and establish funding priorities across all three agencies. Housing programs that rely on funding from these agencies will be asked to address these principles in future grant applications. The principles are stated below:

- a. *Provide More Transportation Choices.*** Develop safe, reliable, and affordable transportation choices to decrease household transportation costs, reduce energy consumption and dependence on foreign oil, improve air quality, reduce greenhouse gas emissions, and promote public health.
- b. *Promote equitable, affordable housing.*** Expand location- and energy-efficient housing choices for people of all ages, incomes, races, and ethnicities to increase mobility and lower the combined cost of housing and transportation.
- c. *Enhance Economic Competitiveness.*** Improve economic competitiveness through reliable and timely access to employment centers, educational opportunities, services, and other basic needs by workers, as well as expanded business access to markets.
- d. *Support Existing Communities.*** Target federal funding toward existing communities—through strategies like transit-oriented, mixed-use development, and land recycling—to increase community revitalization and the efficiency of public works investments and safeguard rural landscapes.
- e. *Coordinate Policies and Leverage Investment.*** Align federal policies and funding to remove barriers to collaboration, leverage funding, and increase the accountability and effectiveness of all levels of government to plan for future growth, including making smart energy choices such as locally generated renewable energy.
- f. *Value Communities and Neighborhoods.*** Enhance the unique characteristics of all communities by investing in healthy, safe, and walkable neighborhoods—rural, urban, or suburban.

(Source: www.hud.gov/sustainability)

X. Housing Resources

Table 54: Overview of Housing Resources

Homebuyer Assist.	Providers	Comments
Down Payment - Closing Costs Assistance	RMDC MBOH NeighborWorks USDA, HUD FHA, VA	Home Start, HOPE, Home Choice, ...
Loan Guarantees – No or Low Interest Loans		
Sweat Equity – Self Help	Habitat for Humanity	
Homebuyer Education	NeighborWorks HAHTF	
Foreclosure Prevention	HAMP	
Development Accounts, Match Savings program	HHA – Sec. 8 H.O. Credit Union	Limited Participation
Rental Assistance	Providers	Comments
Public Housing	HHA	Waiting Lists
Tenant Rental Assist. – Section 8	HHA US HUD – MT DOC	Waiting Lists
Low-Income Rental Housing Tax Credits – For Profit	Various Private	
Low-Income Rent Restricted – Non-Profit	RMDC	Waiting Lists
Elderly – Disabled Units	HHA RMDC	Waiting Lists for Low Income. Various private facilities for assist. Living.
Single-Room Occupancy	YWCA	
Deposit Assistance	RMDC	Home Grant

Notes:

<p>CDBG = Community Development Block Grant FHA = Federal Housing Administration HAHTF = Helena Area Housing Task Force HAMP = Home Affordable Modification Program (Fannie Mae) HATCH = Helena Action Coalition on Homelessness HATS = Helena Area Transportation Service HHA = Helena Housing Authority HOME = HUD Funding for Affordable Housing LEEDS = Leadership in Energy & Environmental Design MBOH = Montana Board of Housing MCoC = Montana Continuum of Care</p>	<p>MT DOC = Montana Department of Commerce NAHB = National Association of Home Builders RMDC = Rocky Mountain Development Council USDA = United States Department of Agriculture US HUD = United States Department of Housing and Urban Development VA = Veteran Administration YWCA = Young Woman Christian Association</p>
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Special Needs	Providers	Comments
Emergency Shelter / Hotel Vouchers	God's Love Friendship Center Good Samaritan	Youth – Teens have limited options
Transitional Housing	Boyd Andrews Florence Crittendon	
Veteran's Homeless	HUD, RMDC, VA Willis Cruse Home	
Disabled/Elderly	Aging In Place (NAHB) RMDC	Various agencies providing in-home care
Youth (At Risk, Homeless)	MT Youth Home, RMDC	
Mental Illness - Homeless	HHA Shelter-Care Plus Montana House Hanford House	
Homeless Supportive Services	HATCH MCoC	Family Promise is an interfaith initiative that provides services
Homeless Prevention & Rapid Re-Housing	RMDC	
Rehabilitation	Providers	Comments
Weatherization	Tax Credits RMDC Americorp	
Homeowner Rehab programs	USDA	
Rental Rehab programs	CDBG, HOME & Grant Programs	
Environmental Remediation (Lead Paint, Mold, Radon, Asbestos)	Lewis & Clark County Brownfield Grants	See also Public Health programs
Energy Audits/Certifications	NW Energy LEEDS, Energy Star	

Notes:

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Other Services - Programs	Providers	Comments
Low Income Energy Assist. Program (LIEAP)	RMDC	
Credit Counseling	Consumer Credit Counseling Services of Montana	
Fair Housing – Legal Assist.	MT Legal Services MT Fair Housing MT Human Rights Bureau	
Housing Fairs – One-Stop Shopping	Various Housing Agencies	HAHTF organizes
Reverse Mortgage	Financial Institutions	
Regulatory & Fee Review	City County	
Planning/Technical Assistance	Housing Task Force MBOH City/County	
Public Transportation	HATS	RMDC provides para-transit service for elderly

Notes:

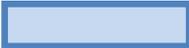
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XI. Next Steps

This “Helena Area Housing Needs Assessment” was based on extensive involvement from various stakeholder groups as well as input from the community via an on-line survey. The most pressing issue that was expressed throughout the needs assessment process was that home ownership is not an affordable option for low to moderate income households and rental costs for these households represent a cost burden. Maintenance of older housing units, energy costs, construction costs and fees all contribute to housing costs and should be monitored to determine if there are programs that can be created to address these issues. Another major issue that emerged from the study was that the existing inventory of rental units is not adequate to meet current demand. It is projected that, unless construction of multi-family units increases, this rental shortage will become more severe over the next 20 years.

The study also highlighted a number of trends including the recent decline in housing sales and the trend toward construction of smaller homes. Many building trends are related to the aging of the population and preferences for single-story and energy efficient housing units. Other special needs groups identified in the assessment include those with disabilities and the homeless population. The housing needs assessment includes baseline data to monitor these trends. Data in this needs assessment can be used to develop new programs, target strategies to the high priority issues and apply for grants.

Section 10 of this needs assessment identifies existing resources and partners that can help address these housing issues. The Helena community may develop an action plan based on this assessment to establish priorities and enumerate programs that could be used to address the priorities. The action plan could also identify lead agencies for specific programs as well as review potential funding sources and partnerships to address the challenges identified in this report.



Appendix

A. References

B. Survey Form

A. References

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B. Survey

Helena Area Housing Survey

The Helena Area Housing Task Force is conducting this survey for a housing needs assessment. Questions will help identify housing issues in the greater Helena Area. Thank you for completing the survey.

Part 1: Respondent Information:

1. Are you a: A. Homeowner C. Renter
 B. Full-Time Resident D. Temporary E. Commuter, not live in this County

2. a. What is the zip code of where you live: _____

b. What is your age: _____

3.. What type of housing do you live in?

- Single Family Home Apartment Condominium Duplex/Multiplex
 Townhouse Mobile/Manufactured Home Hotel/Motel No Permanent Residence

4. If you live in a single-family home, what is the size of your lot:

- City lot(s) County lot less than 1 acre More than 1 acre More than 5 acres Don't Know

5. Please rank the condition of your place of residence: Excellent Good Fair Poor

6. Household Yearly Gross Income: <\$10,000 \$10,000 - \$14,999 \$15,000 - \$24,999

\$25,000 - \$34,999 \$35,000 - \$49,999 \$50,000 - \$74,999

\$75,000 - \$99,999 \$100,000 - \$149,999 \$150,000+

7. Monthly Housing Costs (Including rent, mortgage, taxes, insurance, and utilities) _____

Part 2: Housing Needs & Policies

8. Please rank the need for housing programs or projects in the Helena Area.

	No Need	Low Need	Medium Need	High Need	No Opinion
Affordable rental housing					
Affordable for sale housing					
Rental assistance					
Homeownership purchase assistance					
Senior housing – Independent Living					
Assisted housing – for elderly					
Housing for people with disabilities					
Downtown Housing					
Emergency shelters for homeless					
Group homes for special needs population					
Other (Specify)					

10. Please rate the need for services and facilities for each of the special needs group in the Helena area.

	No Need	Low Need	Medium Need	High Need	No Opinion
Neglected/abused children					
The frail elderly					
Homeless persons					
People with cognitive disabilities					
Seniors					
Chronically homeless persons					
Persons with substance abuse problems					
Victims of domestic violence					
People with physical disabilities					
People with other disabilities					
Persons with HIV/AIDS					
Other					

11. Please rate the need for these public and related human services in the Helena Area.

	No Need	Low Need	Medium Need	High Need	No Opinion
Transit services					
Tenant/landlord counseling					
Legal service- Free/Low Cost					
Fair housing education					
Crime Prevention					
Other					

12. Please rank the importance of the following housing issues in the Helena Area.

	Not Important	Somewhat Important	Important	Very Important	No Opinion
a. Rents are too high for the average worker.	1	2	3	4	No Opinion
b. The cost to purchase a home is too high for the average worker.	1	2	3	4	No Opinion
c. It is difficult to recruit employees due to cost of housing.	1	2	3	4	No Opinion
d. There is a shortage of rental units	1	2	3	4	No Opinion
e. There are vacant & dilapidated houses in town	1	2	3	4	No Opinion
f. Government regulations make cost to build too high	1	2	3	4	No Opinion
g. Affordable lots and homes are too far from town	1	2	3	4	No Opinion
h. Not enough building sites for new homes	1	2	3	4	No Opinion
i. Other					

13. Please indicate the types of housing programs you would like to see in the Helena area?

	Strongly Against	Do Not Support	Somewhat Support	Strongly Support	
a. Subsidized rental units	1	2	3	4	No Opinion/Don't Know
b. Weatherization –energy conservation	1	2	3	4	No Opinion/Don't Know
c. Down payment assistance –low/moderate income	1	2	3	4	No Opinion/Don't Know
d. Homeowner rehabilitation grants and loans	1	2	3	4	No Opinion/Don't Know
e. Rental rehabilitation grants and loans	1	2	3	4	No Opinion/Don't Know
f. Reduced development fees for affordable homes	1	2	3	4	No Opinion/Don't Know
g. Assistance with home maintenance for elderly and disabled	1	2	3	4	No Opinion/Don't Know
h. Housing land trust	1	2	3	4	No Opinion/Don't Know
i. Sweat equity programs (Habitat for Humanity)	1	2	3	4	No Opinion/Don't Know
j. Demolish vacant, deteriorating homes	1	2	3	4	No Opinion/Don't Know
k. Seek state or Federal funds for affordable housing	1	2	3	4	No Opinion/Don't Know
l. Use of local funds for affordable housing	1	2	3	4	No Opinion/Don't Know
m. Inclusionary zoning	1	2	3	4	No Opinion/Don't Know
n. Foreclosure Prevention	1	2	3	4	No Opinion/Don't Know

14. If renting, please check any problems you have experienced in the Helena area.

I have pets	
Rents are too high	
No disabled access	
High move in costs	
Age of myself or household members	

Costly rental deposit	
Unsteady employment	
Too few places to choose from	
Number of children	
No references	

15. If you have been unable to purchase a home or are trying to purchase a home, please check any problems you have experienced in the Helena area.

Lack required down payment	
Don't qualify for bank loan due to income	
Don't qualify for bank loan due to credit history	
Appraised price of home too low vs. price	
Price of home qualified for is not available in Helena area	

Home did not pass inspection	
Process too complicated	
Could not afford mortgage payments	
Price of homes cheaper elsewhere	

16. Please check any housing programs you used to help to purchase a home or rent a unit.

Home buyer workshop		Down payment assistance		Section 8 rental voucher	
First Time homebuyer tax credit		FHA Mortgage			

Part 4: Consumer Demand

17. If you are currently looking to purchase a home, please mark any of the following you would consider:

Townhouse		Condominium	
Duplex		Triplex or fourplex	
Single-family House		Home in land trust	
Mobile/Manufactured Home		Modular Unit	
Out of town with acreage		Other :	

18. Which of the following types of new housing are most needed in Helena?

	Not Important	Somewhat Important	Very Important	
a. Apartments (Studio - One Bedroom)	1	2	3	4 No Opinion
b. Apartments (Two – Three Bedrooms)	1	2	3	4 No Opinion
c. Apartments for the Elderly or Disabled	1	2	3	4 No Opinion
d. Assisted Living	1	2	3	4 No Opinion
e. Duplexes or townhomes	1	2	3	4 No Opinion
f. Condominiums	1	2	3	4 No Opinion
g. For Sale homes under 1500 sq. ft.	1	2	3	4 No Opinion
h. For Sale homes over 1500 sq.ft.	1	2	3	4 No Opinion
i. Manufactured or Mobile Home Parks	1	2	3	4 No Opinion

19. Please check each repair item currently needed in your home or rental unit.

Plumbing Work		Lead based paint	
Asbestos		Handicap accessibility	
Weatherization/insulation		Unsafe wiring	
Need furnace repair		Painting of exterior	
Heating repair damaged walls, ceilings		Cracked foundations	
Water heater		Room addition	
Roof leaks or sags		Sticking doors and window	
Radon		Cracked siding	
Major interior remodeling		Walls or ceilings with holes, falling plaster, peeling paint, stains, mildew	

20. Please check all statements that apply to you:

I will need a smaller accessible home in the next 5-10 years.	
I intend to sell my larger home and buy a smaller home in the next 5-10 years	
I intend to sell my smaller home and buy a larger home in the next 5-10 years	
I intend to sell my home and rent	
I will move to assisted living in the next 5-10 years	
I want to live in a housing development oriented to seniors	
I want to live in a housing development oriented to families	
I want to stop renting and purchase a home in next 5-10 years	
I intend to buy a second home/recreation home	
I intend to move closer to town and services in the next 5-10 years	
I prefer a one story unit to a multi-story house or condo	

Mail to:

Helena Community Development Department * 316 North Park Avenue * Helena, Montana 59623