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# HOUSING NEEDS ASSESSMENT

City of Red Lodge

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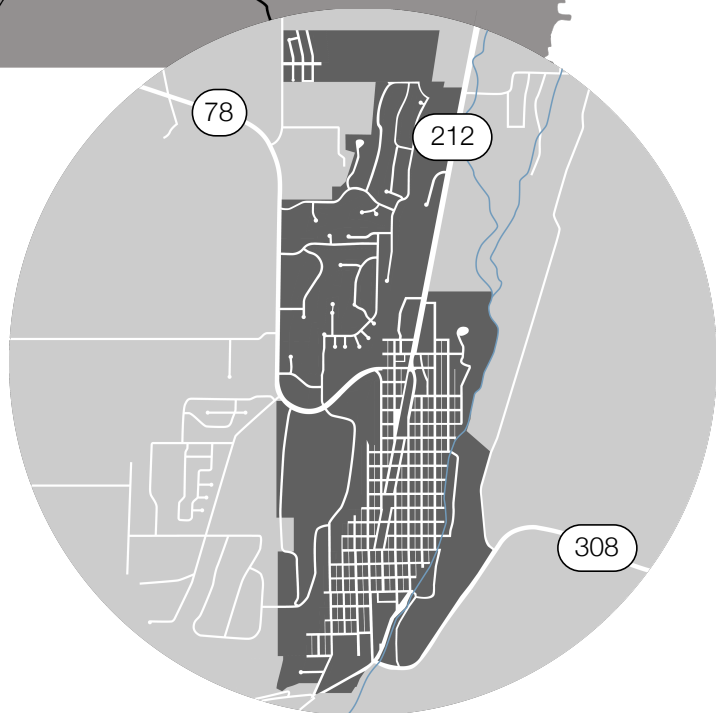
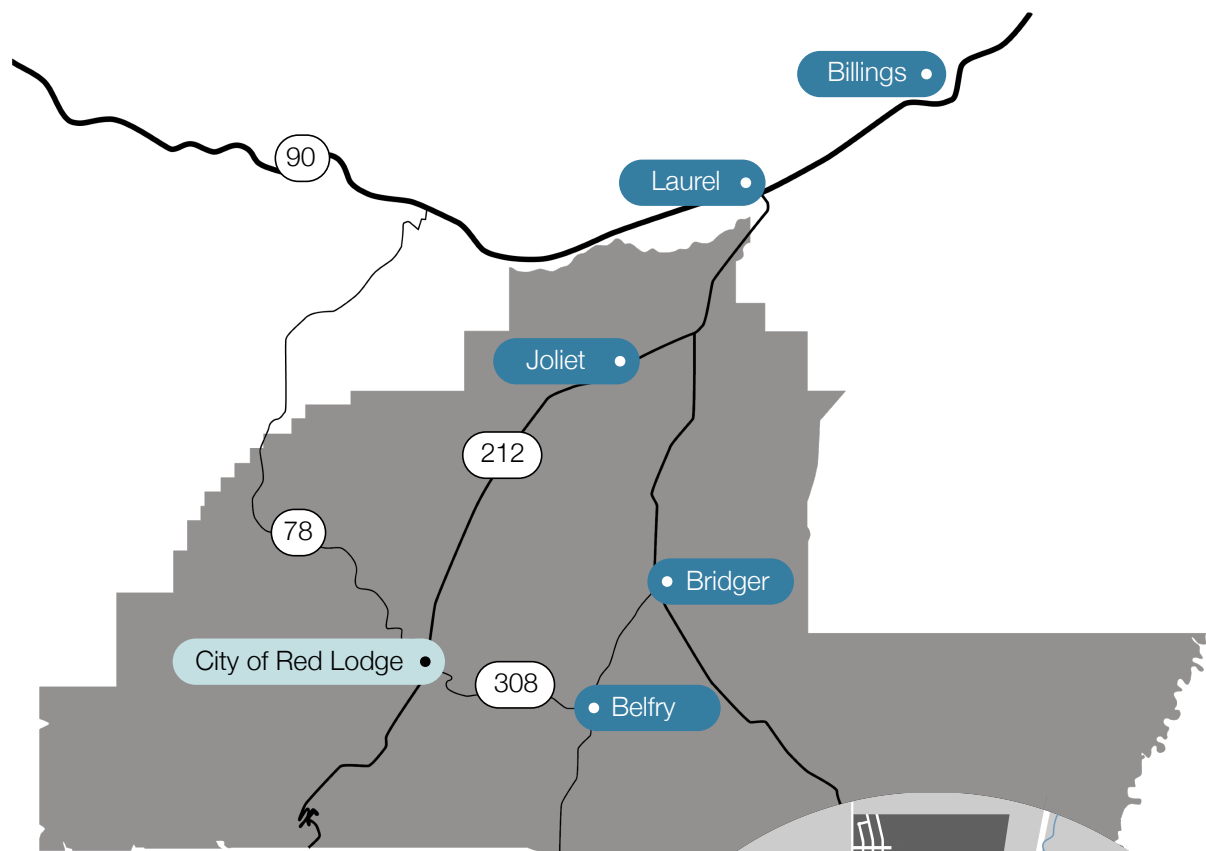
June 8, 2016

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# TABLE OF CONTENTS

<b>MAP OF RED LODGE.....</b>	<b>3</b>	Employment & Travel.....	23
<b>INTRODUCTION.....</b>	<b>4</b>	Income & Housing Costs.....	24
Study Area & History.....	4	Housing Tenure & Conditions.....	27
Background & Purpose.....	4	Assistance & Education.....	30
Assessment.....	5	Housing Changes.....	30
<b>DEMOGRAPHIC PROFILE.....</b>	<b>6</b>	<b>GOING FORWARD.....</b>	<b>33</b>
Age & Population.....	6	<b>COMPARABLE CITIES.....</b>	<b>34</b>
Household Composition.....	7	<b>APPENDIX.....</b>	<b>35</b>
<b>ECONOMIC PROFILE.....</b>	<b>9</b>	Acknowledgements.....	36
Employment & Income.....	9	Sources.....	36
Industry.....	10	Housing Study Methodology.....	37
Travel.....	11		
<b>HOUSING PROFILE.....</b>	<b>12</b>		
Housing Occupancy & Conditions.....	12		
Housing Choice & Values.....	13		
Housing Costs.....	15		
Poverty & Affordability.....	16		
<b>RED LODGE HOUSING STUDY.....</b>	<b>20</b>		
Introduction.....	20		
Age & Gender.....	20		
Housing Types.....	22		
Household Composition.....	23		

MAP OF CARBON COUNTY



MAP OF RED LODGE CITY LIMITS

# INTRODUCTION

### Study Area & History

Red Lodge, Carbon County, Montana, U.S.A.

Red Lodge is a small city in Central Montana with a population of approximately 2,000 people. Known as the “Basecamp to the Beartooths”, the City is a well known gateway to the Absaroka-Beartooth Wilderness, Custer National Forest, and Yellowstone National Park. The first inhabitants of Red Lodge were members of the Crow Nation, who lived and hunted in the surrounding mountains. They were known for painting their homes with red paint, thus giving the settlement its name sake, Red Lodge. The Crow Nation ceded the land in a treaty in 1882 after the mining craze struck the West. The 1860s saw a boom in coal and gold mining in Red Lodge and immigrant settlers occupied the area and built mining camps, many of which are still around today. With the decline of the mining industry in the 1930s, the City turned to outdoor recreation, agriculture, and cattle farming as its main industries. In 1936, construction was finally completed on the Beartooth Highway, a highway through the mountains that connected Montana to Yellowstone National Park, and immediately became a large tourist attraction.

Since the opening of the Beartooth Highway, tourism has become one of the most important industries in Red Lodge. The influx of visitors to Red Lodge, mostly during the Winter and Summer seasons, has increased the demand for resources and accommodations. The heavy reliance on tourism has particularly impacted the housing market. Attracted by the natural beauty and small-town culture, many visitors have chosen to purchase real estate in the area, which has resulted in reducing the housing stock and increasing housing prices. This has impacted many locals who have found it difficult to support themselves with the rising cost of living in Red Lodge. It soon became necessary for the community to start working toward developing methods to make its housing more inclusive and affordable.

### Background & Purpose

In the Fall of 2015, the Habitat for Humanity chapter in Carbon County decided to discontinue its work after 20 years. Habitat for Humanity had been an excellent resource in the Red Lodge Area for constructing affordable housing and unifying many community volunteers. Although Habitat for Humanity was closing, the need for affordable housing was still prevalent and it was important to the community to keep Habitat for Humanity’s assets in the area so they could continue to benefit local residents. After investigating other options, the Red Lodge Area Community Foundation was selected to receive the assets and continue affordable housing efforts. The Red Lodge Area Community Foundation (RLACF) is a non-profit organization designed to connect people with various resources and non-profits to build a stronger, more vibrant, resilient, and inclusive community.

RLACF brought together local community members to create a Housing Committee to serve as advisors on housing in Red Lodge. Their mission is to manage current assets, develop and implement a strategic plan that keeps housing affordable for years to come, and establish a more permanent and sustainable leadership to continue to provide housing support through builds, policy, education, and other programs.

### Assessment

In early 2016, the Housing Committee concluded that a needs assessment of housing in Red Lodge was a necessary step to understanding the housing situation and would be essential to creating an effective strategy to address the gaps, obstacles, and aspirations for affordable housing in the community.

The assessment is a two part research report. Baseline data is collected from government sources, including Census reports and estimates, as well as state and local data sources. The second part of the assessment includes the findings from a survey on housing, specific to those who work or live in the City of Red Lodge.

In April and May 2016, the survey was administered online and in-person and asked specific questions for landlords, homeowners, renters, and “others” (or those who may not adhere to a traditional housing category). It specifically targeted the population who either worked or lived in Red Lodge, to collect information on the needs of residents and the workforce. The survey attracted 113 responses and the findings of those responses are outlined in the report that follows. A more detailed look at the questions and methodology of the survey are outlined in the Appendix, Housing Study Methodology.

# DEMOGRAPHIC PROFILE

## Age & Population

The last population calculation of Red Lodge estimated around 2,337 people reside within city limits. The density is low, despite it's walkable downtown, and similar to most cities in Montana it is considered 100% rural.

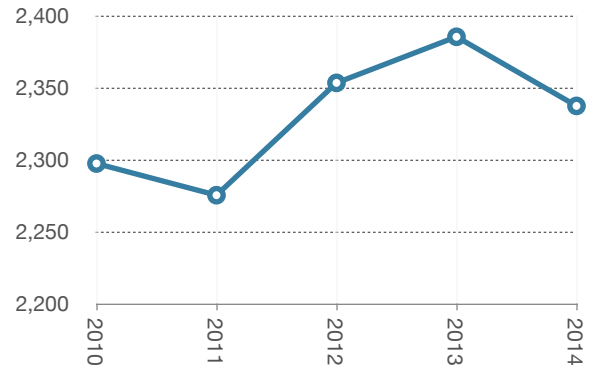
While the populations of Montana and Carbon County have steadily grown since 2010, Red Lodge has fluctuated in population. Growth can occur with natural growth from net gain in births and deaths or net migration. However, the graphs suggests Red Lodge is growing at half the rate of the region and state.

The difference in growth could be attributed to seasonal migration. The tourism industry in Red Lodge is a large economic driver and during the winter and summer seasons the population grows to accommodate the temporary employment needs of local businesses and other establishments. Seasonal changes also attract many second home owners that may influence population fluctuations.

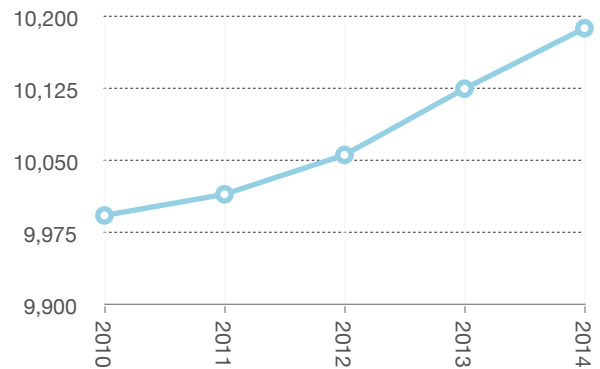
The age distribution for Montana shows a fairly typical curve with the largest section of the population being between the ages of 25 and 55. Red Lodge and Carbon County have a notable loss of young adults around the ages of 20 and 25, but a large population of middle-aged adults.

The irregular distribution is most likely attributed to younger generations seeking higher education and employment opportunities in larger metropolitan areas. Rising prices from tourism, may also be pushing younger residents to find lower cost of living elsewhere. On the other hand, the small town culture

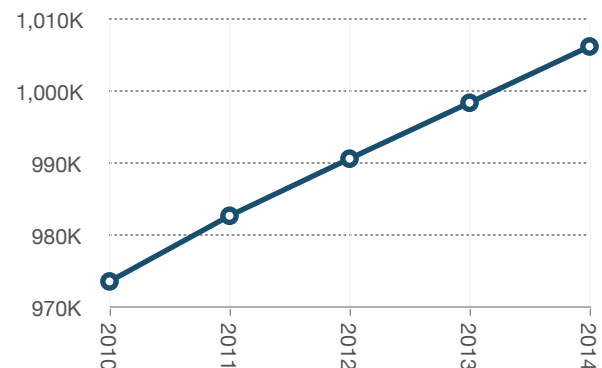
RED LODGE POPULATION



CARBON COUNTY POPULATION

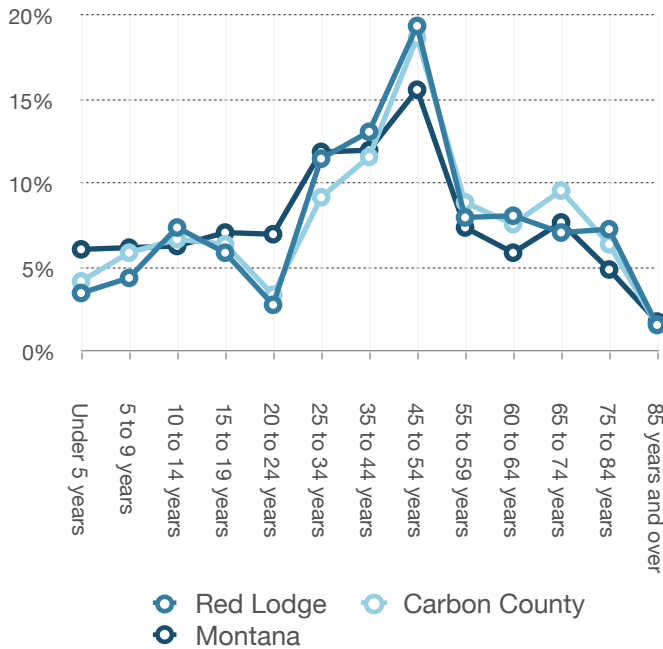


MONTANA POPULATION

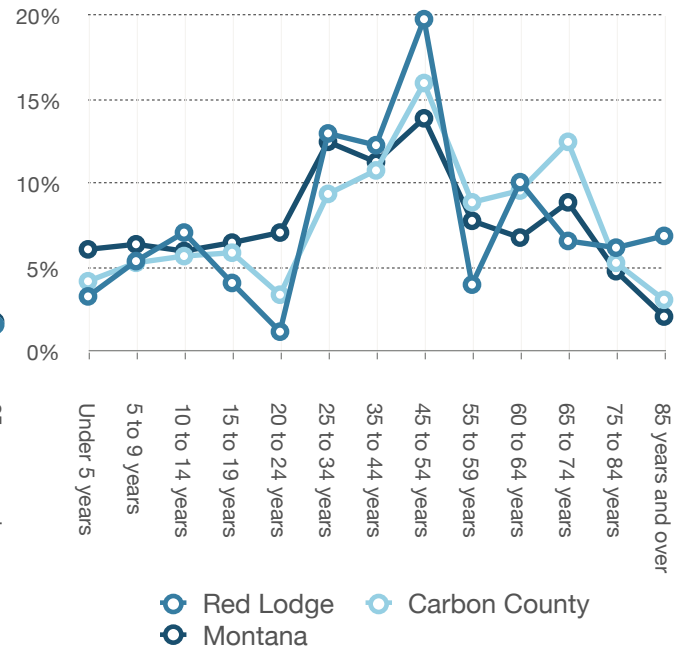


SOURCE: American Community Survey

## 2010 AGE OF POPULATION



## 2014 AGE OF POPULATION



SOURCE: American Community Survey

and natural beauty of Red Lodge attracts many families and those entering retirement.

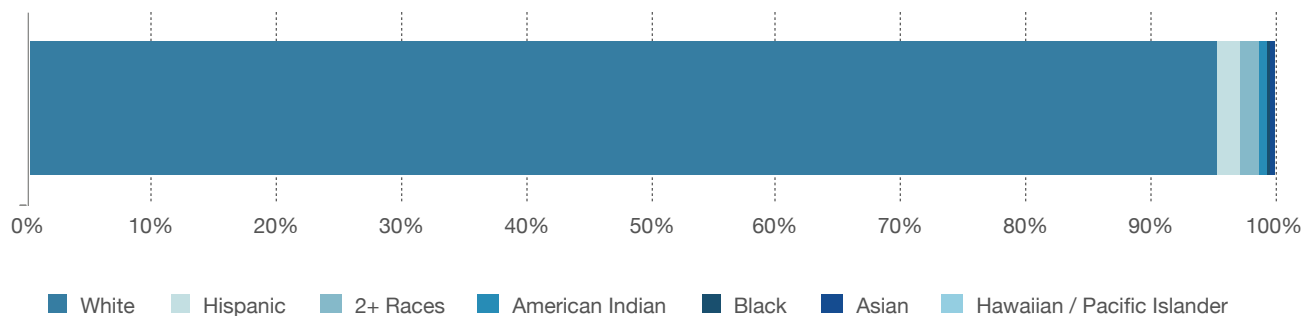
From 2010 to 2014 the age disparity has become more exacerbated with only 1.2% of the population between the years of 20 to 25. Over a quarter of the population of Red Lodge is 60 and older, with the population of 85 and older more than 5% higher than Carbon County and Montana.

## Household Composition

The racial demographics of Red Lodge are disproportionately White, with non-whites making up only 4.7% of the population.

Households in Red Lodge are roughly equally split between family and non-family households. To be a family, a household must have at least one member that is related to the householder by birth, marriage, or adoption. Same sex couples are considered non-

## RACE IN RED LODGE



SOURCE: city-data.com

family households unless one member is related to the householder by birth or adoption. Non-family households make up the majority of households in Red Lodge. Around 14.2% of households are families with a female householder, of which 57% are not married. 77.4% of families have children under the age of 18. A sizable chunk of the population (43.7%) are non-families who live alone.

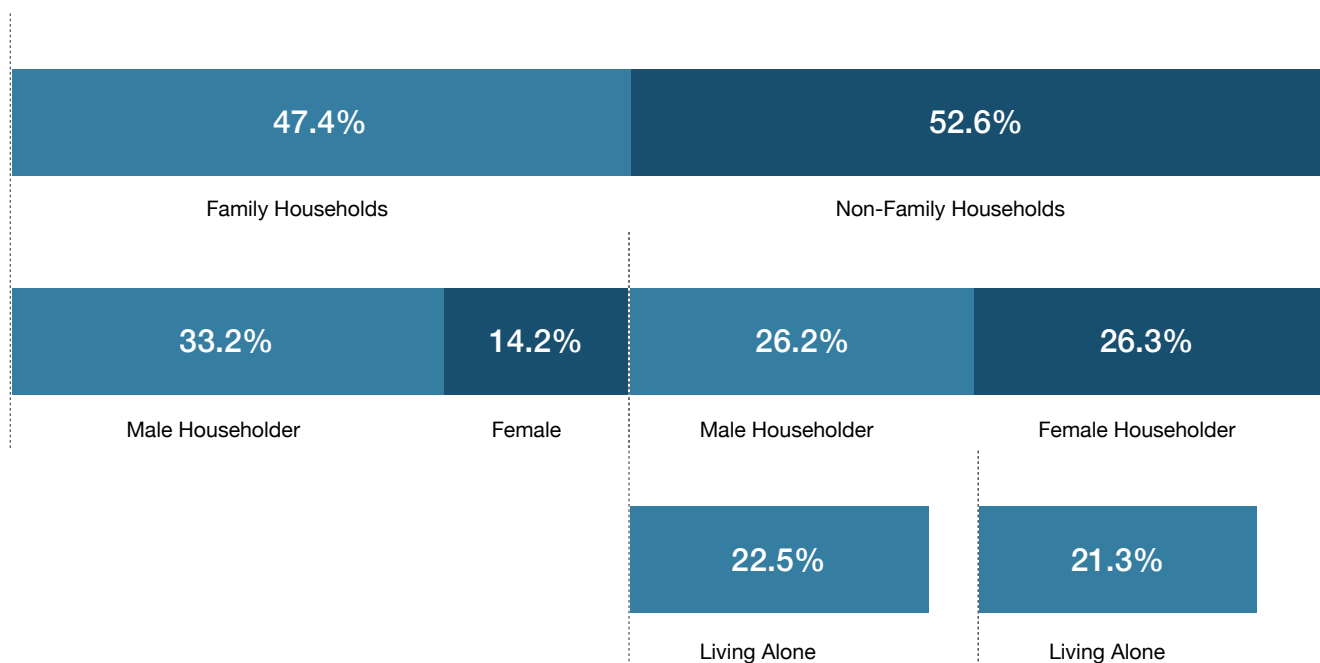
However, the average overall household size is close to 2, and the average family household size is between 2 and 3. Large families consisting of 5 or more people per household are rare. Over half of the population is a 1 to 2 person household.

**AVERAGE HOUSEHOLD SIZE** **1.92**

**AVERAGE FAMILY SIZE** **2.62**

SOURCE: 2010 Census Data

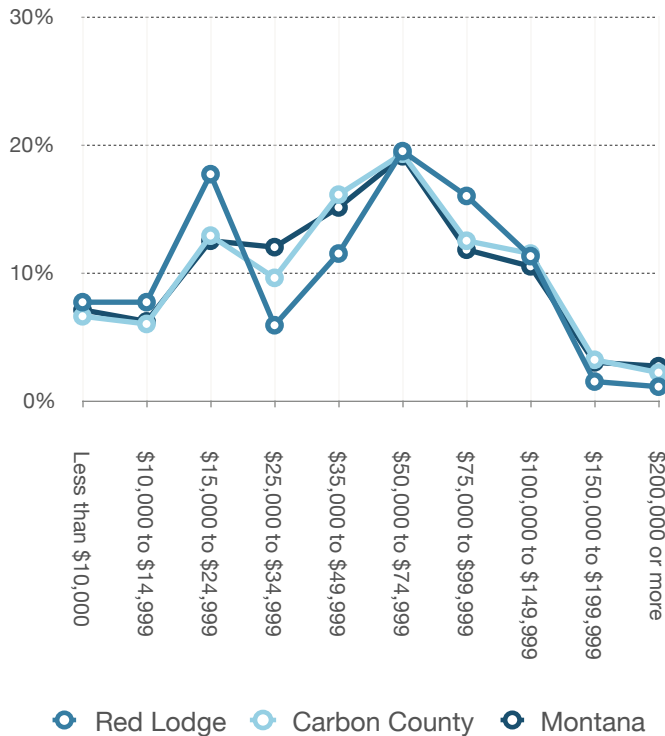
### HOUSEHOLD TYPE



SOURCE: 2010 Census Data



## HOUSEHOLD INCOME COMPARISON



## ECONOMIC PROFILE

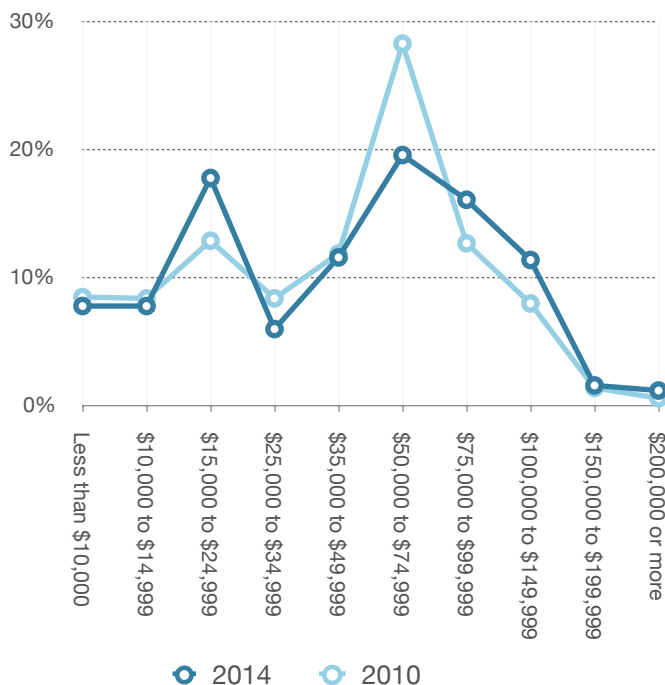
### Employment & Income

In Red Lodge in 2014, an estimated 59.7% of the population over 16 years of age was in the labor force. That is 8.9% lower than it was in 2010. However, the unemployment rate dropped from 3.3% in 2010 to 0.4% in 2014. A notable proportion of the population, 40.3% in 2014, were not in the labor force. Over half

**UNEMPLOYMENT 2010** 3.3%

**UNEMPLOYMENT 2014** 0.4%

## HOUSEHOLD INCOME IN RED LODGE



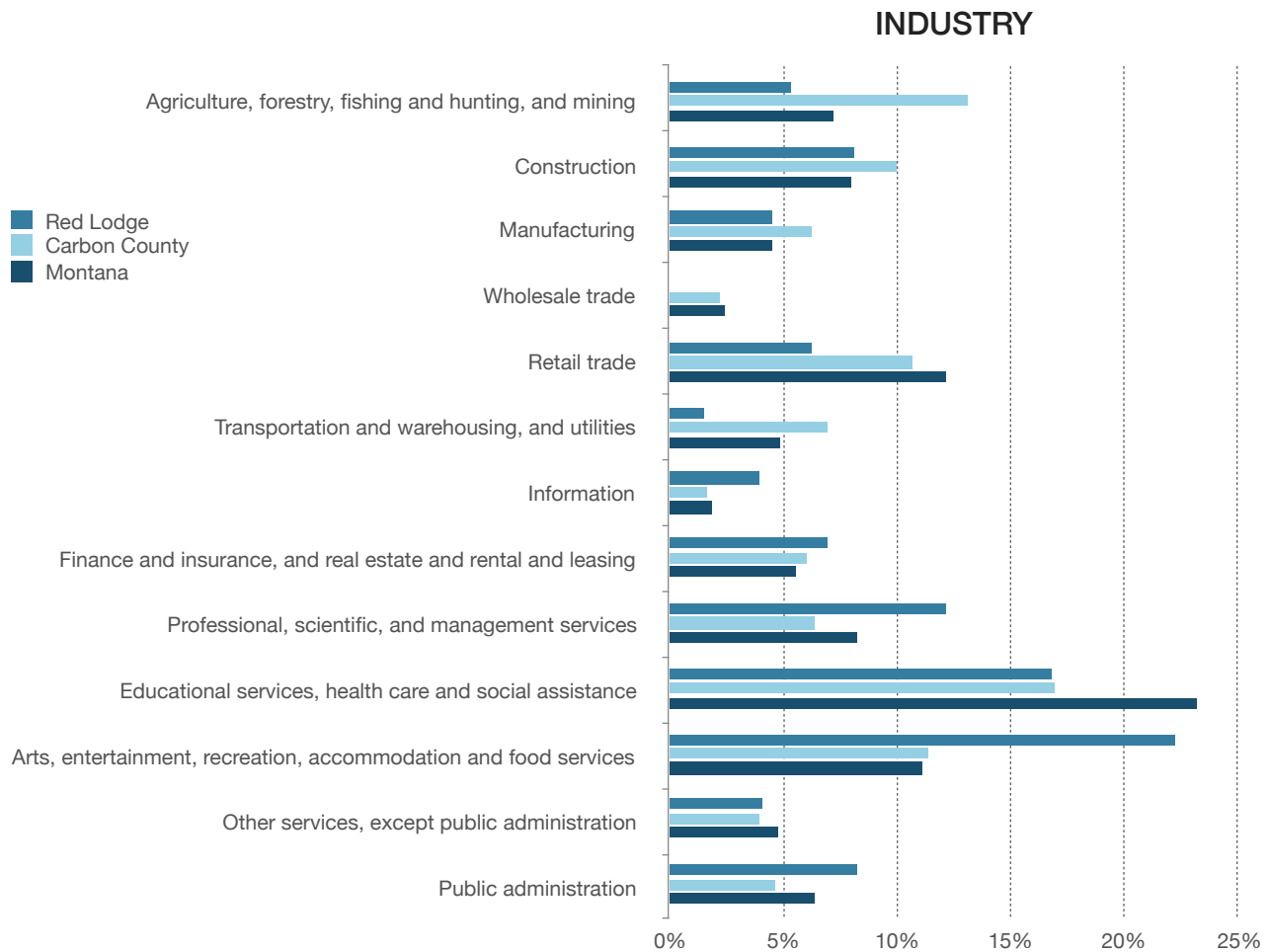
**HOMEOWNER INCOME** \$57,031

**RENTER INCOME** \$33,056

of families with young children (aged 6 and under) had parents who were in the labor force. That percentage increased to 91.6% for families with children between the ages of 6 and 17.

In Red Lodge, there are high percentages of incomes of less than \$25,000 a year and between \$50,000 and \$150,000 annually. There is a prominent decline in the \$25,000 to \$50,000 income range that has only enlarged since 2010. Also, incomes between \$50,000 to \$75,000 have declined since 2010, but the those making between \$15,000 to \$25,000 have risen by 5%. Almost a third of the population of Red Lodge makes under \$25,000 a year.

SOURCE: American Community Survey



SOURCE: 2014 American Community Survey

There is also an obvious difference in incomes when compared to county and state numbers. Red Lodge tends to be much more polarized between the lower end of the income range and the higher end of the income range compared to county and state percentages. Overall however, median incomes stay around \$50,000. However, the median estimated

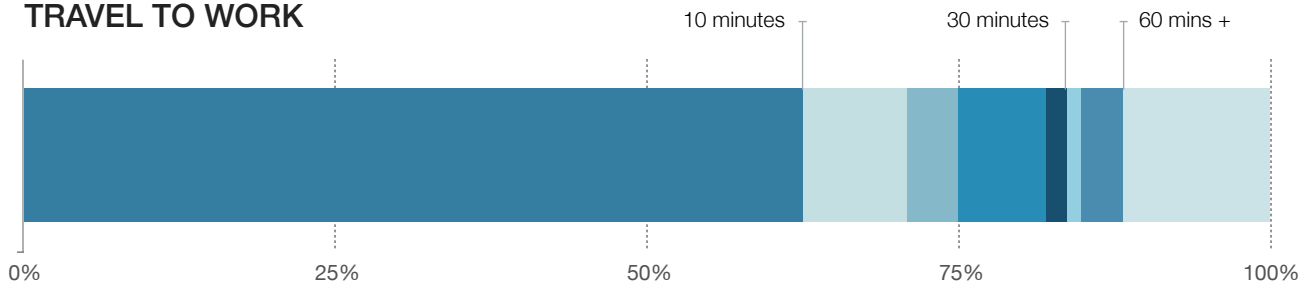
income in 2014 for owner-occupied housing was \$57,031, and renter-occupied housing \$33,056. The difference in income between owners and renters amounts to around \$23,975.

## Industry

The top two industries of Red Lodge are service based industries: education, health, social, art, entertainment, recreation, accommodation, and food (see "Industry" chart). Together these industries make up 40% of all employment in Red Lodge. Overall the largest industry is the education, health, and social services. Carbon County's second biggest industry is agriculture and Montana's is retail trade.

**ALMOST A THIRD OF THE  
POPULATION OF RED LODGE  
MAKES UNDER \$25,000 A YEAR**

### TRAVEL TO WORK



SOURCE: 2014 American Community Survey

The high employment in the art, entertainment, recreation, accommodation, and food services industry shows the impact of tourism on Red Lodge and may explain the high percentage of the population making under \$25,000 a year. Red Lodge is approximately 11% more active in this industry than the county and state.

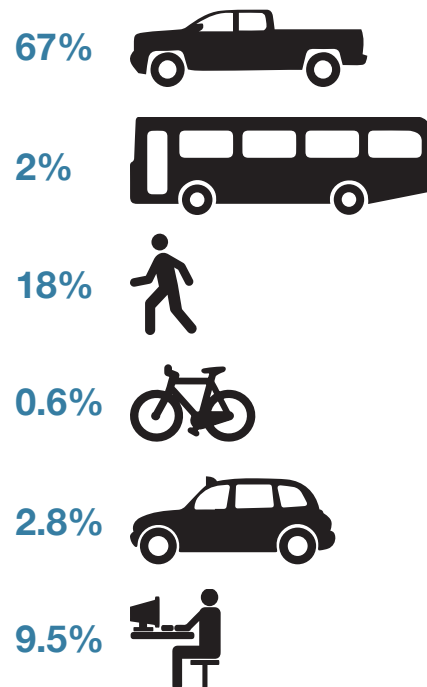
### Travel

According to 2014 American Community Survey estimates, the majority of the population of Red Lodge lives no more than 10 minutes away from work. 25.7% of the population spends 10 to 60 minutes traveling to work. A sizable proportion of the population spend more than 60 minutes getting to work. Most likely commuters are traveling to larger cities to work, such as Billings, MT or Cody, WY.

The most common way to travel is by car, truck, or van. Traveling by personal vehicle may be the result of employment outside of Red Lodge. Public transportation from Red Lodge is virtually non-existent except for private bussing to Stillwater mine, which may explain why only 2% of the population report using it as a means of transportation to work. The second most popular mode of travel is by walking at 18%. 9.5% of the population works from home.

Means of transportation may also be impacted by seasonal and weather changes.

### MEANS OF TRANSPORTATION



## HOUSING PROFILE

### Housing Occupancy & Conditions

The majority of housing in Red Lodge is occupied, while just under 40% of housing is vacant. Homeowners have a 2.1 vacancy rate. Of the occupied housing in Red Lodge, over half of the

**66.5% OWNER-OCCUPIED**

**33.5% RENTER-OCCUPIED**

**60.8% OCCUPIED**

**39.2% VACANT**

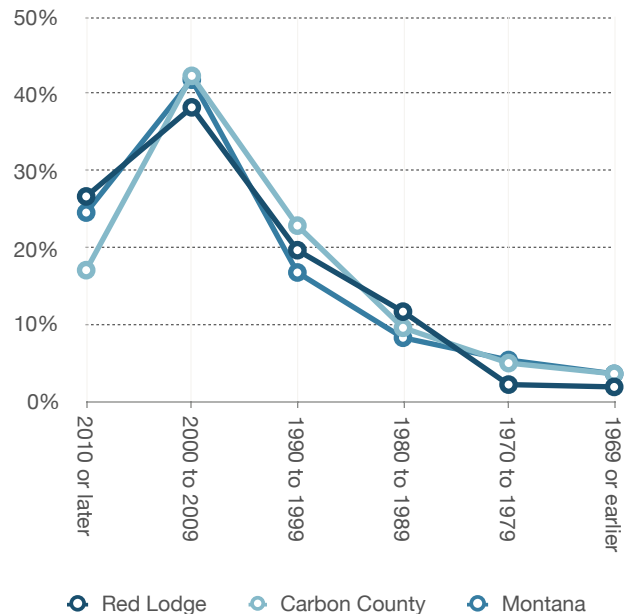
SOURCE: 2014 American Community Survey

housing units are owner-occupied. Renters make up a smaller percentage of housing, but have a higher vacancy rate of around 22.1.

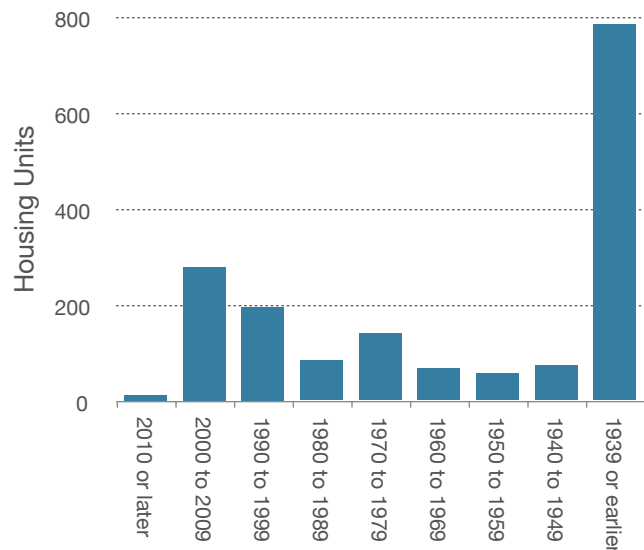
Most Red Lodge residents moved into their homes between 2000 and 2009, which follows the trends of Carbon County and Montana. Over a third of the population of Red Lodge have lived in their home for over 15 years.

The great majority of housing units were built in 1939 or earlier. This is most likely due to the mining boom and city expansion during the decades following the turn of the century. 16.4% of housing was built between 2000 and 2009, corresponding with the peak in the year a household moved into a unit, and can be mostly likely attributed to the nationwide housing boom during that decade.

### YEAR HOUSEHOLDER MOVED INTO UNIT



### YEAR STRUCTURE BUILT



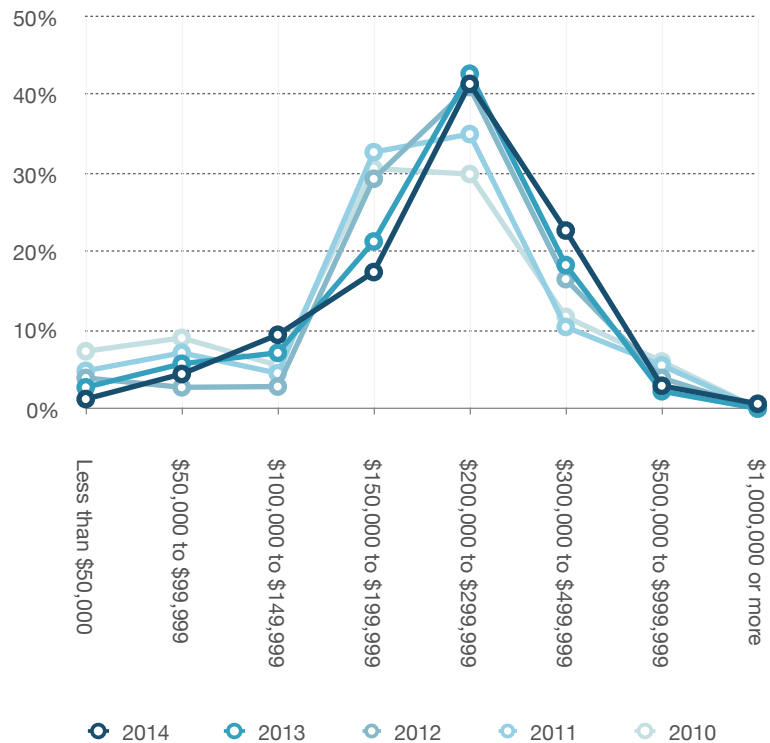
SOURCE: 2014 American Community Survey

## Housing Choice & Values

The most common type of housing is a 1-unit detached, most often recognized as a single-family house. Around 82% of housing in Red Lodge is of this kind. Only around 1% of the population lives in a mobile home and 0% use a boat, RV, van, etc. as housing.

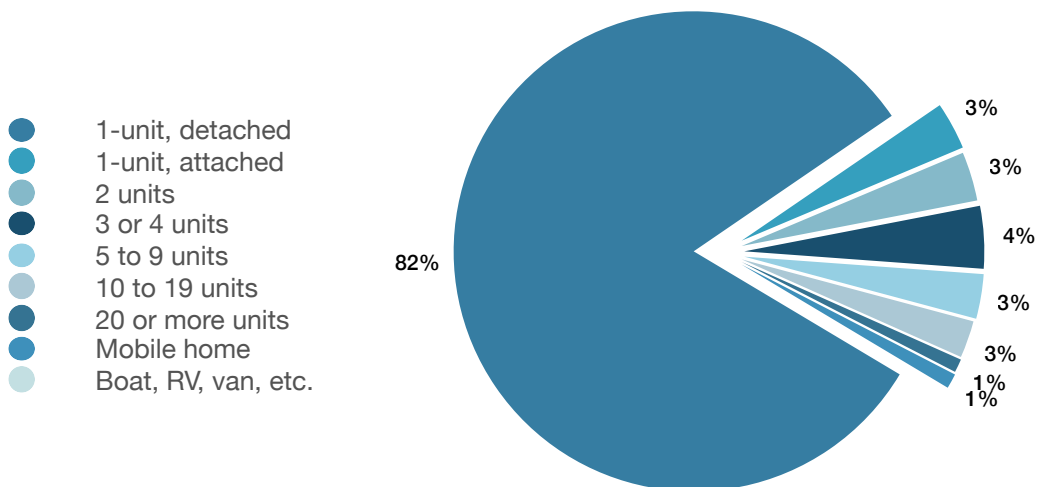
Home values peak at around \$200K to \$300K. There has been a 11.5% increase in that home value range since 2010. However, while home values in the \$150K to \$200K range have dropped by 13.2%, values in the \$100K to \$150K range have risen by almost 4%. 2014 is the first year to see any percentage of home values surpassing one million dollars within Red Lodge city limits.

## HOUSING VALUES IN RED LODGE



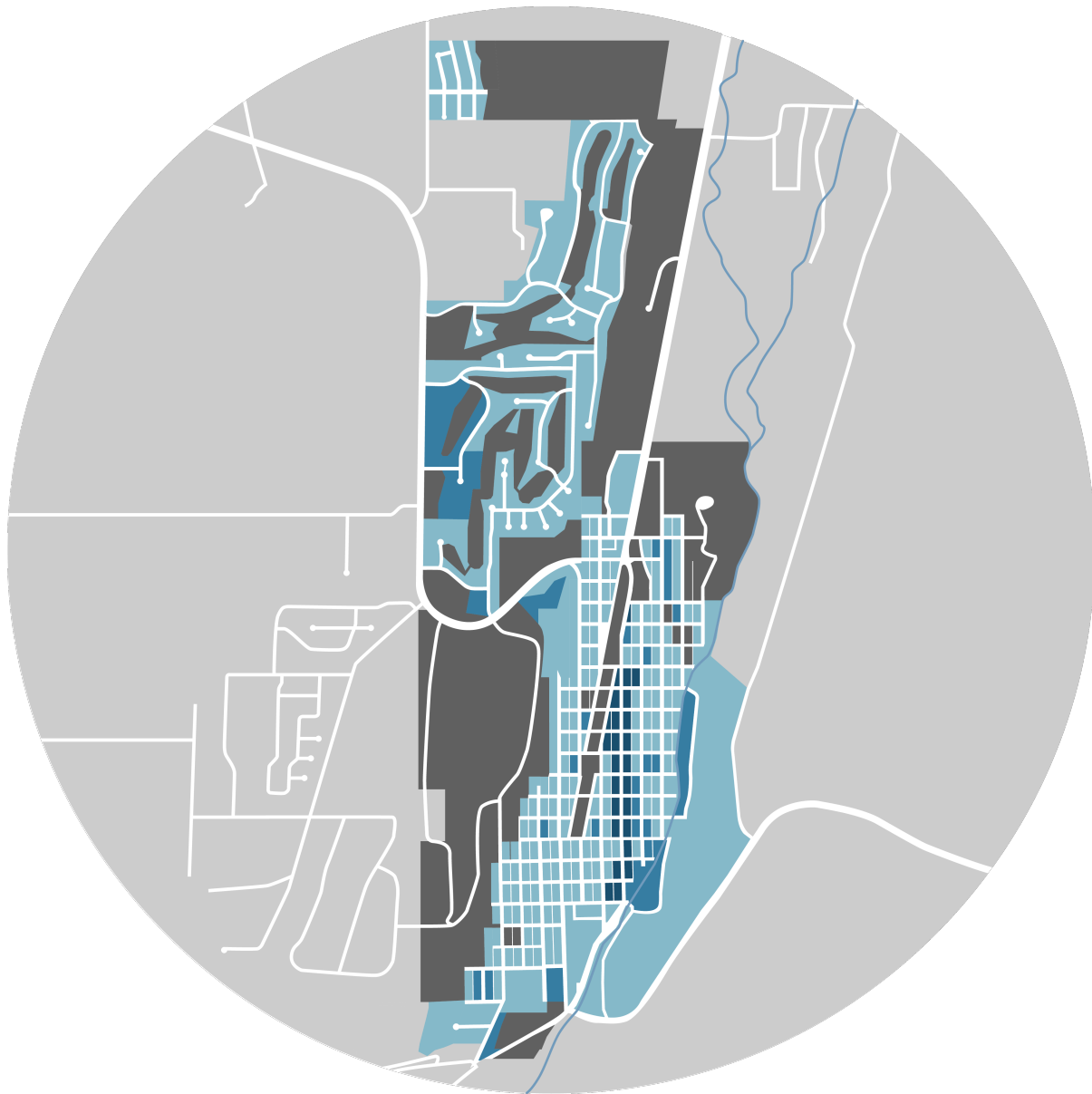
SOURCE: 2014 American Community Survey

## HOUSING TYPE



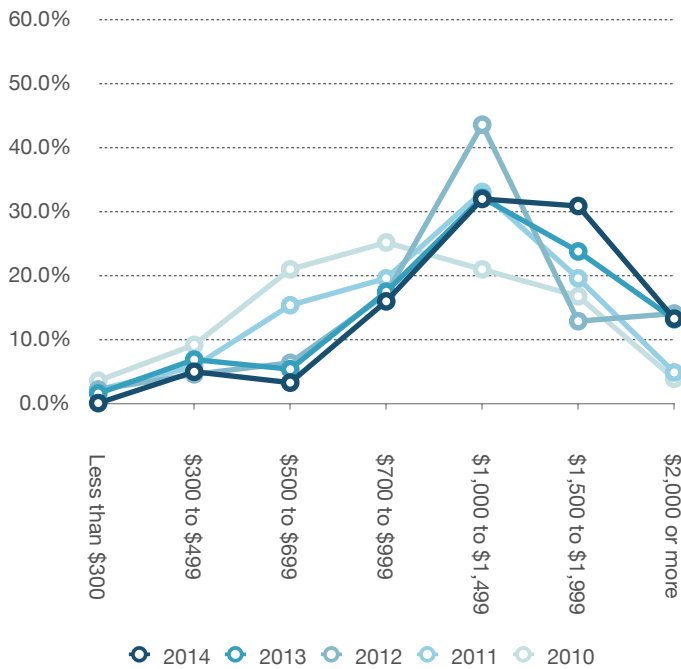
SOURCE: 2014 American Community Survey

## RED LODGE RESIDENTIAL HOUSING TYPES



- Single-family homes
- Mixed: Multi-family / Condos
- Downtown: 2nd floor apartments

## HOUSING COSTS - MORTGAGE



## Housing Costs

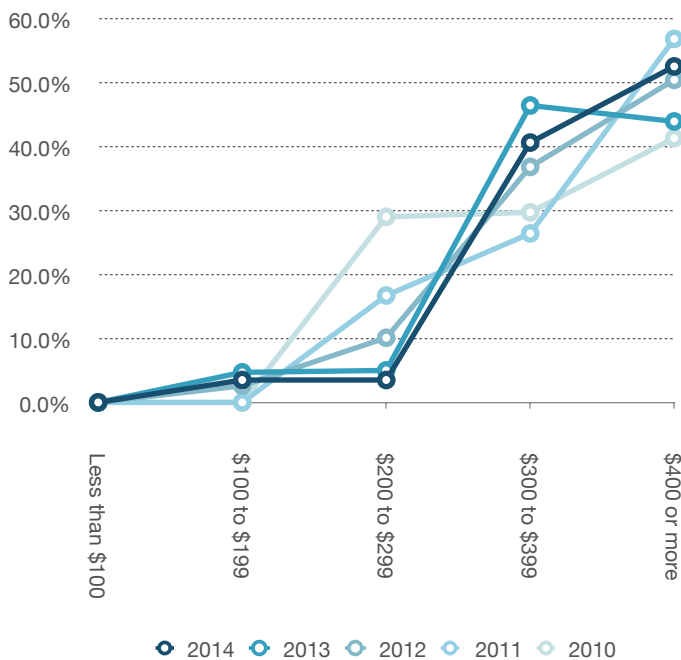
The cost of housing in Red Lodge has increased since 2010 for both homeowners and renters.

In 2014, 53.8% of homeowners had a mortgage. The median home costs for units with a mortgage is estimated to be \$1,363, while units without a mortgage have costs around \$410. However, over half of housing units with no mortgage are estimated to spend \$400 or more on housing costs, although how much more is unknown.

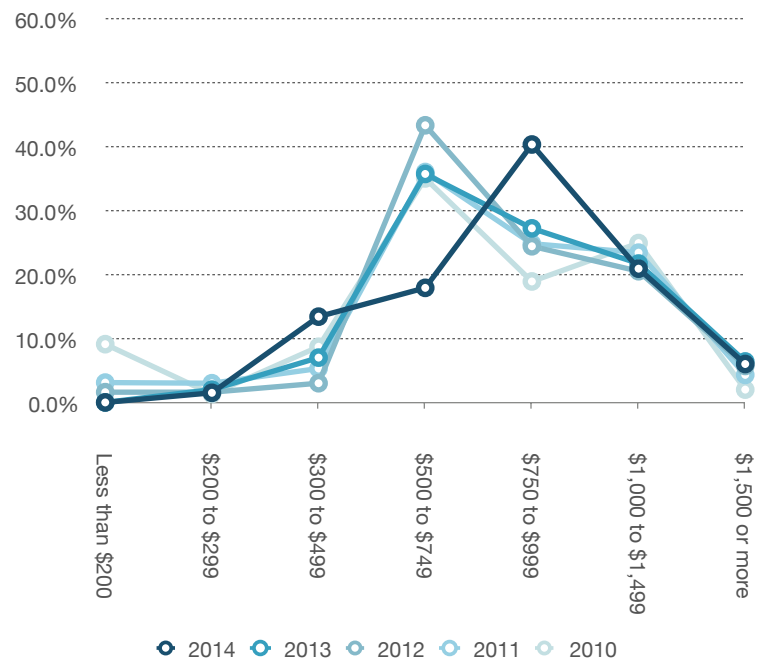
## 67.4% 2 OR 3 BEDROOMS IN UNIT

Comparatively, the median rent in 2014 was around \$833. From 2010 to 2013, rental costs typically peaked between the \$500 to \$750 range. In 2014, rental costs increased to the \$750 to \$1000 range.

## HOUSING COSTS - NO MORTGAGE



## GROSS RENT



SOURCE: 2014 American Community Survey

The median rent in 2010 was \$667, a \$166 difference from 2014.

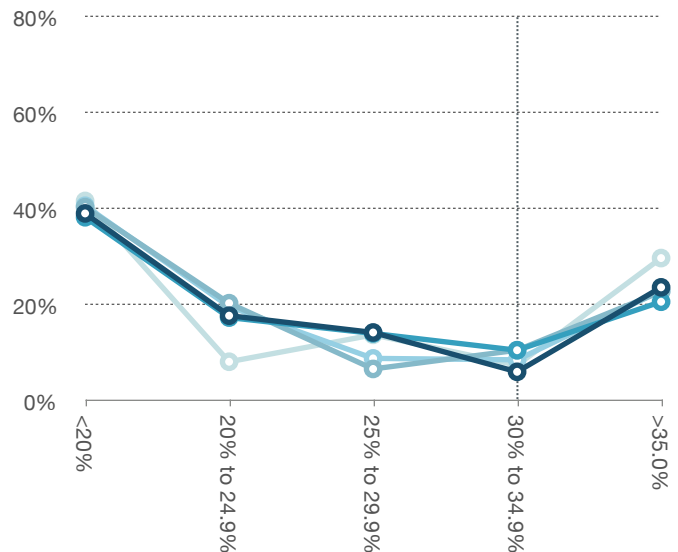
## Poverty & Affordability

The U.S. Department of Housing and Urban Development (HUD) determines affordability as less than 30% of a household's income is spent on housing costs. Households that spend more than 30% are considered cost burdened and have difficulty paying for other necessities.

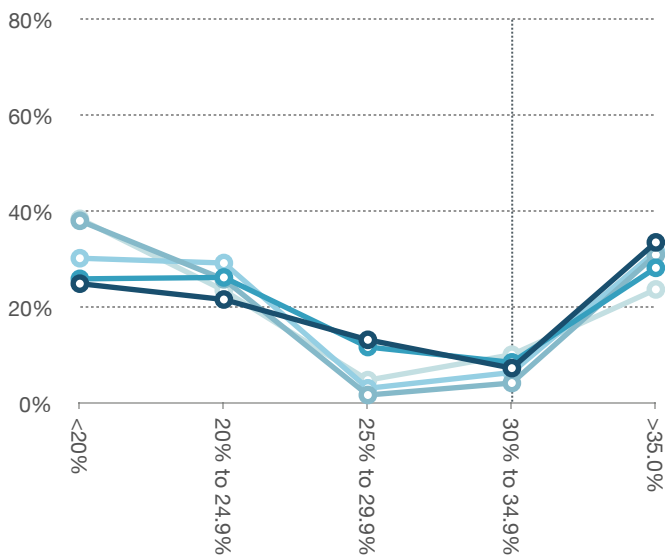
Red Lodge in 2014 is estimated to have 29.4% of owner-occupied units with a mortgage spend over 30% or more on housing costs. That percentage decreases by 7.1% for units without a mortgage. More than 40% of renters spend 30% or more on housing costs. These numbers indicate that a good selection of Red Lodge's population are cost burdened and may be in poverty.

## PERCENT OF INCOME SPENT ON HOUSING COSTS

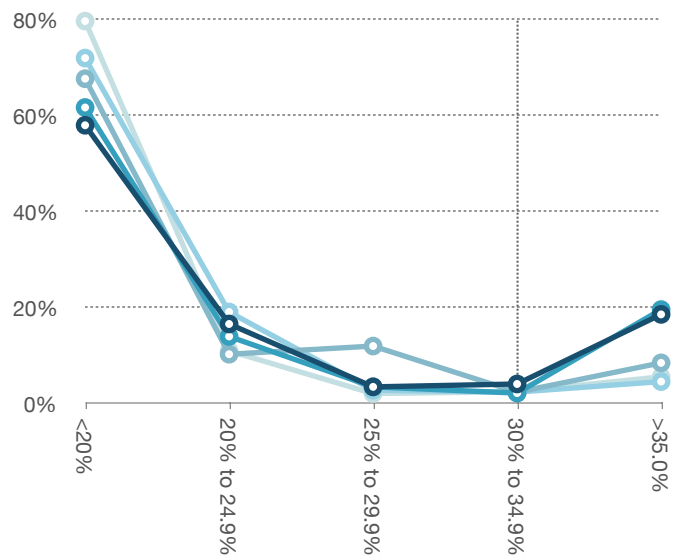
### % OWNED UNITS WITH MORTGAGE



### % RENTED UNITS



### % OWNED UNITS W/OUT MORTGAGE



2014 2013 2012 2011 2010

SOURCE: American Community Survey



## HUD CARBON COUNTY INCOME LIMITS 2016

	PERSONS IN HOUSEHOLD							
	1	2	3	4	5	6	7	8
<b>Extremely Low</b>	\$14,150	\$16,200	\$20,160	<b>\$24,300</b>	\$28,440	\$32,580	\$36,730	\$40,890
<b>Very Low (50%)</b>	\$23,600	\$27,000	\$30,350	<b>\$33,700</b>	\$36,400	\$39,100	\$41,800	\$44,500
<b>Low (80%)</b>	\$37,750	\$43,150	\$48,550	<b>\$53,900</b>	\$58,250	\$62,550	\$66,850	\$71,150

SOURCE: U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development defines poverty through income limits which are based on HUD estimates of median family income and adjustments made for family size.

The median family income in Carbon County according to HUD is \$69,300 for a family of 4.

A 4 person family in Carbon County that is making 50% or less of the median family income is considered to be very low income and qualifies for government subsidized housing.

than \$240,000 for a home. To accommodate the family, the home would need to have at least 2 bedrooms.

A review of real estate listings in April 2016 (see page 18), revealed 29 available affordable real estate listings in Carbon County, 10 of which are condos or townhouses and two are houses that are subsidized by the Montana Board of Housing.

However, a third of the population of Red Lodge makes under \$25,000 a year (see page 10). A family

## **\$48,636** MEDIAN HOUSEHOLD INCOME IN RED LODGE (2014 ACS)

## **\$69,300** MEDIAN FAMILY INCOME IN CARBON COUNTY (2016 HUD)

SOURCE: 2014 American Community Survey &amp; 2016 U.S. Department of Housing and Urban Development

In 2014, the American Community Survey estimated the medium income in a occupied housing unit was \$48,636. Median housing costs amounted to \$817 a month and the average number in a family household is between 2 to 3 individuals.

A family that makes the median income could afford no more than \$1,216 a month on housing. With a mortgage payment of \$1,216 a month for a 30 year loan, a household could potentially afford no more

making \$25,000 could only afford a home that is roughly \$125,000 maximum. Under these conditions only 6 real estate options would be available, 3 of which would be condos.

Of course, these projections do not take into account the conditions of the homes or the aesthetic appeal, and the distance from a city center or travel to work. However, they do indicate a lack of housing choices for those in the greatest need for affordable housing.

## REAL ESTATE LISTINGS IN CARBON COUNTY APRIL 2016

HOUSE TYPE	YEAR BUILT	BEDROOMS	BATHROOMS	SQUARE FEET	PRICE
House	1930	2	-	800	\$79,900
House	1932	1	1	364	\$82,500
House - MBOH	2014	3	2	990	\$85,500
House	1930	1	1	575	\$50,000
Condo	1970	2	1	323	\$62,900
Condo	1970	1	1	420	\$62,900
Condo	1970	1	1	323	\$64,900
Condo	1970	2	1	908	\$97,000
House - MBOH	2014	2	2	1040	\$105,500
House	1940	1	1	526	\$109,000
Condo	1976	1	1	700	\$110,000
Condo	1978	2	1	732	\$117,700
House	1948	1	1	384	\$130,000
House	1910	2	1	736	\$134,900
Townhome	1997	3	2	1280	\$161,900
Townhome	2000	2	2	1280	\$165,000
Condo	1989	1	1	1170	\$169,000
House	1910	2	1	892	\$169,000
House	1920	4	1	1946	\$169,000
House	1900	2	1	1060	\$179,000
Townhome	1985	2	2	1430	\$185,000
House	1952	3	1	1105	\$187,900
Townhome	1995	3	2	1430	\$192,000
House	2013	3	2	1206	\$199,000
House	1920	2	1	1274	\$199,999
House	1964	2	1	976	\$210,000
House	1968	2	1	1080	\$215,000
House	1932	3	1	1852	\$219,500
House	1930	3	1	1730	\$219,999
House	1910	3	1	1500	\$225,000
House	1959	4	1	2236	\$225,000
Townhome	1996	3	2	1671	\$227,000
Townhome	2005	3	2	1642	\$229,000
Townhome	2005	2	2	1532	\$229,900
House	1995	2	2	1692	\$234,900
House	1905	3	1	984	\$237,000
House	2015	3	2	1435	\$239,000
House	1996	3	2	1232	\$239,900
House	1940	4	2	2033	\$249,000
House	2012	4	2	2042	\$249,500
House	1993	3	2	1880	\$269,000
House	1930	1	1	1132	\$279,000
House	1995	3	1	1614	\$280,000
House	1960	3	2	1708	\$289,000
House	1981	4	3	2172	\$298,500
House	1920	2	1	1044	\$299,000
House	1979	3	2	1736	\$329,000
House	2005	3	2	2041	\$334,900
House	1910	3	1	1723	\$339,900
House	1996	4	2	1983	\$359,000
House	1936	3	2	2310	\$359,900
House	1993	3	2	1824	\$359,900
House	1989	0	0	2216	\$375,000
House	1999	3	2	1952	\$388,500
House	1998	4	2	3852	\$398,500

SOURCE: Abbreviated MLS report

\*MBOH: Montana Board of Housing, affordable housing program

### MAP OF AFFORDABLE HOUSING



\*Habitat for Humanity builds may not be affordable after the home goes onto the speculative market when sold. Habitat for Humanity has completed more builds than shown in other cities throughout Carbon County.

- Government subsidized housing
- Habitat for Humanity builds\*
- Resident-owned community

# RED LODGE HOUSING STUDY

## Introduction

The Red Lodge Housing Study contains the findings of an online survey that generated 113 responses, of which 104 were fully completed.

The survey was open to anyone who worked or lived in Red Lodge full or part time. It also gave specific questions to respondents who were landlords, homeowners, renters, or others.

It is important to note that this survey is not a statistically valid representation of Red Lodge Area's population. The data presented in this study are the answers and opinions of the survey respondents and may not represent the population of the City of Red Lodge and its surround communities.

## Age & Gender

The largest age group of survey respondents overall was between 35 to 44 years of age. Renters peaked around 24 to 34 years of age, with only 8.6% over the age of 55. Homeowners were more evenly distributed between ages 35 and 84. Only 6.3% of homeowners were under the age of 35.

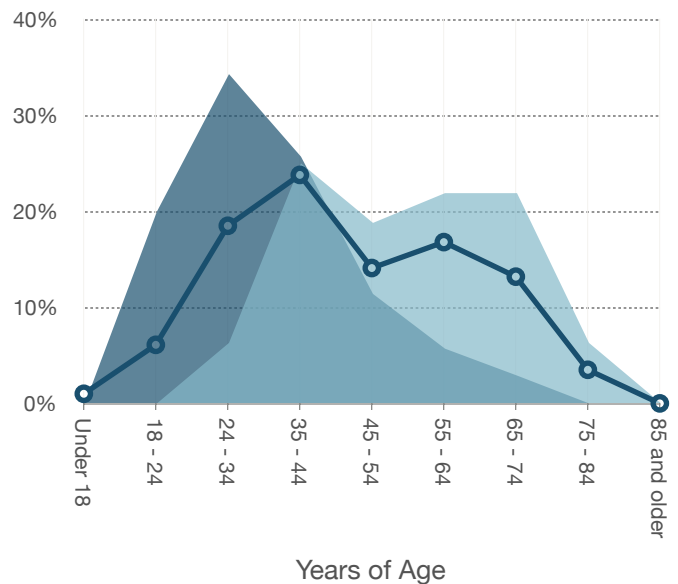
**OVERALL MALE 24.7%**

**OVERALL FEMALE 72.5%**

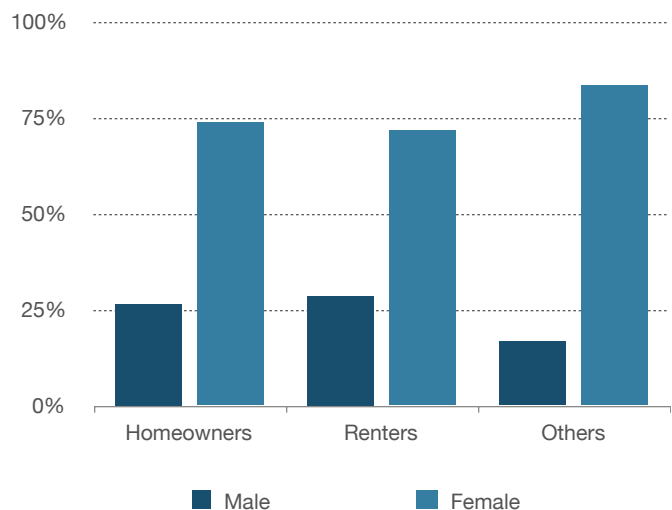
The majority of respondents were female, making up 72.5%. Females were the dominate gender in among homeowners, renters, and others. Renters made up the largest concentration of males, at 28.6%.

● All Respondents ■ Homeowners ■ Renters

## AGE OF RESPONDENTS

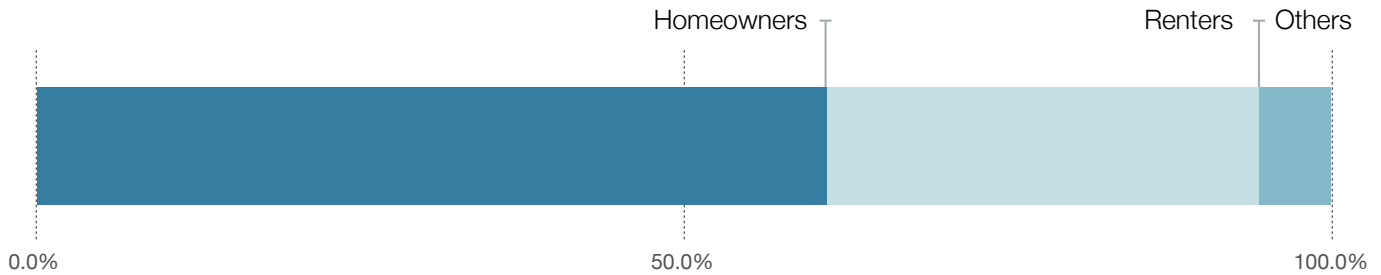


## GENDER OF RESPONDENTS



PERCEPTIONS OF HOUSING		
RENTERS		HOMEOWNERS
62.9%	COST OF LIVING IN RED LODGE IS SOMEWHAT HIGH OR VERY HIGH	79.7%
80.0%	PURCHASING AN AFFORDABLE HOME IS SOMEWHAT DIFFICULT OR VERY DIFFICULT	81.2%
85.7%	RENTING AN AFFORDABLE HOME IS SOMEWHAT DIFFICULT OR VERY DIFFICULT	73.4%
28.5%	ACCESSING FINANCIAL RESOURCES FOR FIRST TIME HOME BUYERS IS SOMEWHAT DIFFICULT OR VERY DIFFICULT	31.3%
11.4%	FINDING HOUSING THAT IS ACCESSIBLE FOR THE DISABLED IS SOMEWHAT DIFFICULT OR VERY DIFFICULT	45.3%
80.0%	HOUSING CHOICES IN RED LODGE ARE SOMEWHAT SCARCE OR VERY SCARCE	67.2%
48.6%	ACCESS TO SUPPORTIVE HOUSING IS SOMEWHAT DIFFICULT OR VERY DIFFICULT	54.7%

## HOUSING NEEDS ASSESSMENT



### Housing Types

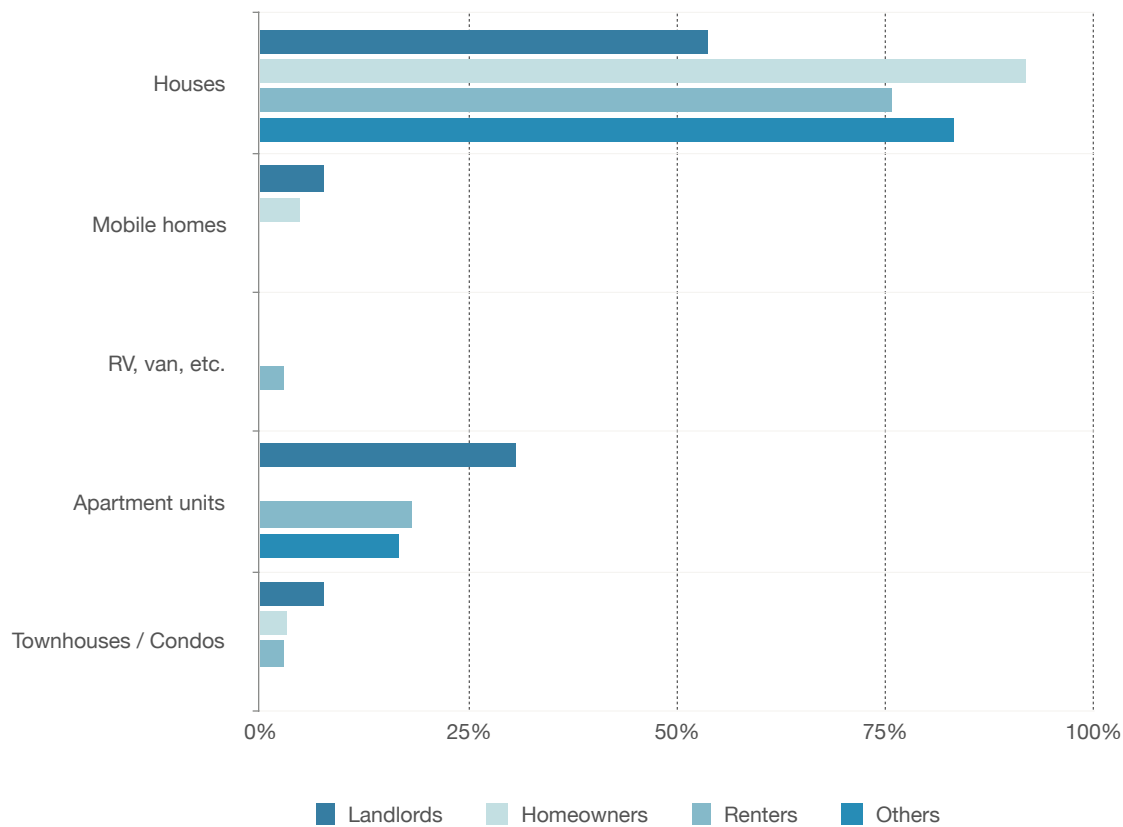
The majority of respondents were homeowners, a third were renters, and the rest were others, or those who did not own or rent. 7% of homeowners are also landlords.

98.1% of homeowners live in a house, and none live in apartment units or RV, van, etc. While most renters

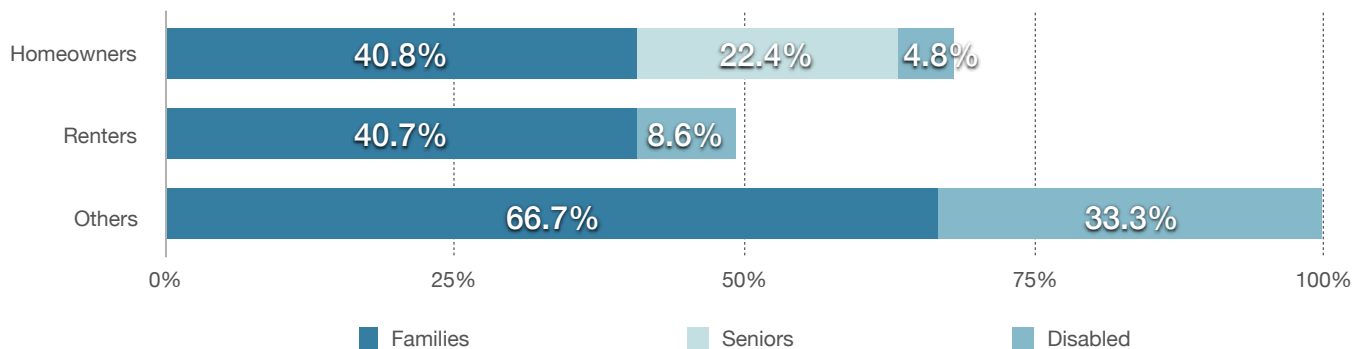
### 7% OF HOMEOWNERS ARE LANDLORDS

live in houses, about 18.2% living in apartment units. 3% of renters live in an RV, van, etc., but none live in a mobile home. Most landlords report renting out houses and apartment units.

### HOUSING TYPES



## HOUSEHOLD COMPOSITION



### Household Composition

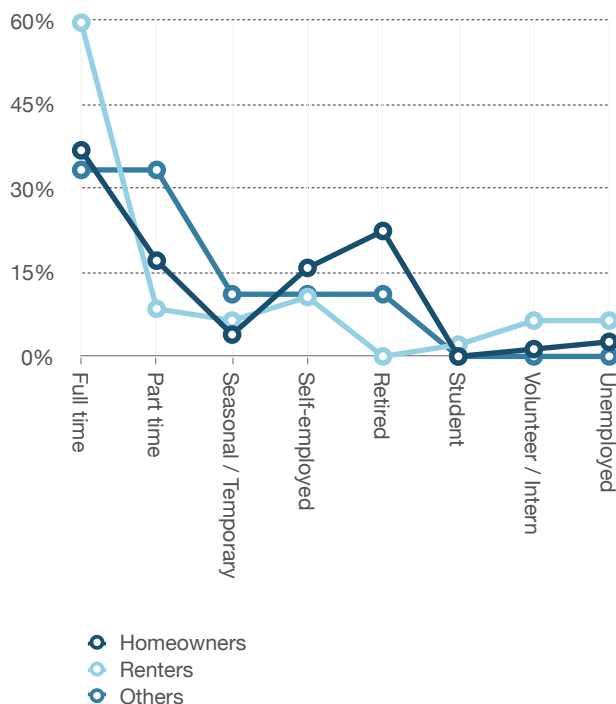
Just over 40% of homeowner and renter households have one or more children living with them full or part-time. 66.7% of others are family households. A third of others report having someone in their household who is disabled. However, it should be noted that these percentages may be skewed because of a low number of respondents who reported as neither owners or renters. Only 4.8% of homeowners and 8.6% of renters state having someone who is disabled

in their household. 22.4% of homeowners have someone who is 65 years or older in their household. No seniors were reported to be in the households of renters or others.

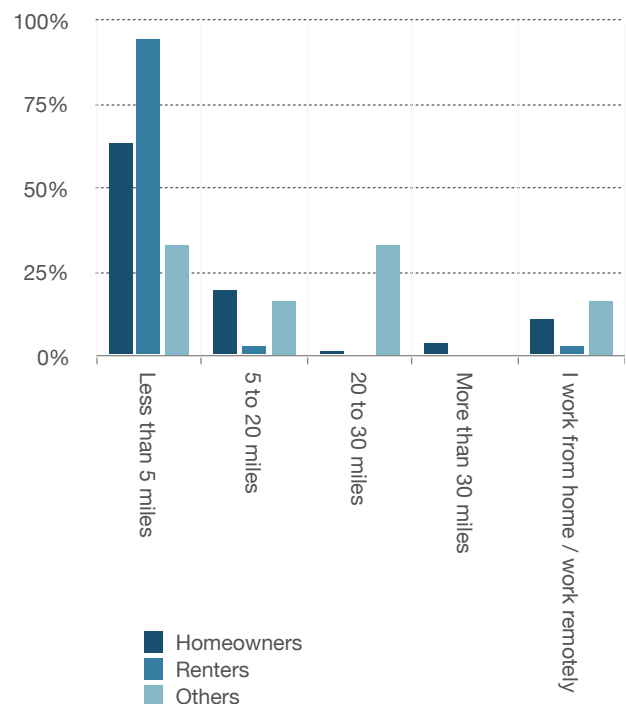
### Employment & Travel

Almost 60% of renters work full-time, while almost 40% of homeowner work full-time. A large amount of homeowners state they are retired or self-employed. 2.6% of homeowners and 6.4% of renters report being unemployed.

## EMPLOYMENT STATUS



## DISTANCE TRAVEL FOR WORK

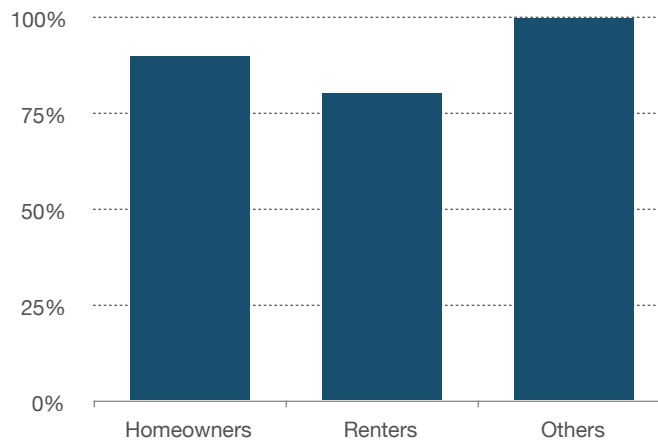


Most respondents travel less than 5 miles to work. No renters work more than 20 miles from where they live. 2.9% to 16.7% of respondents work from home or work remotely.

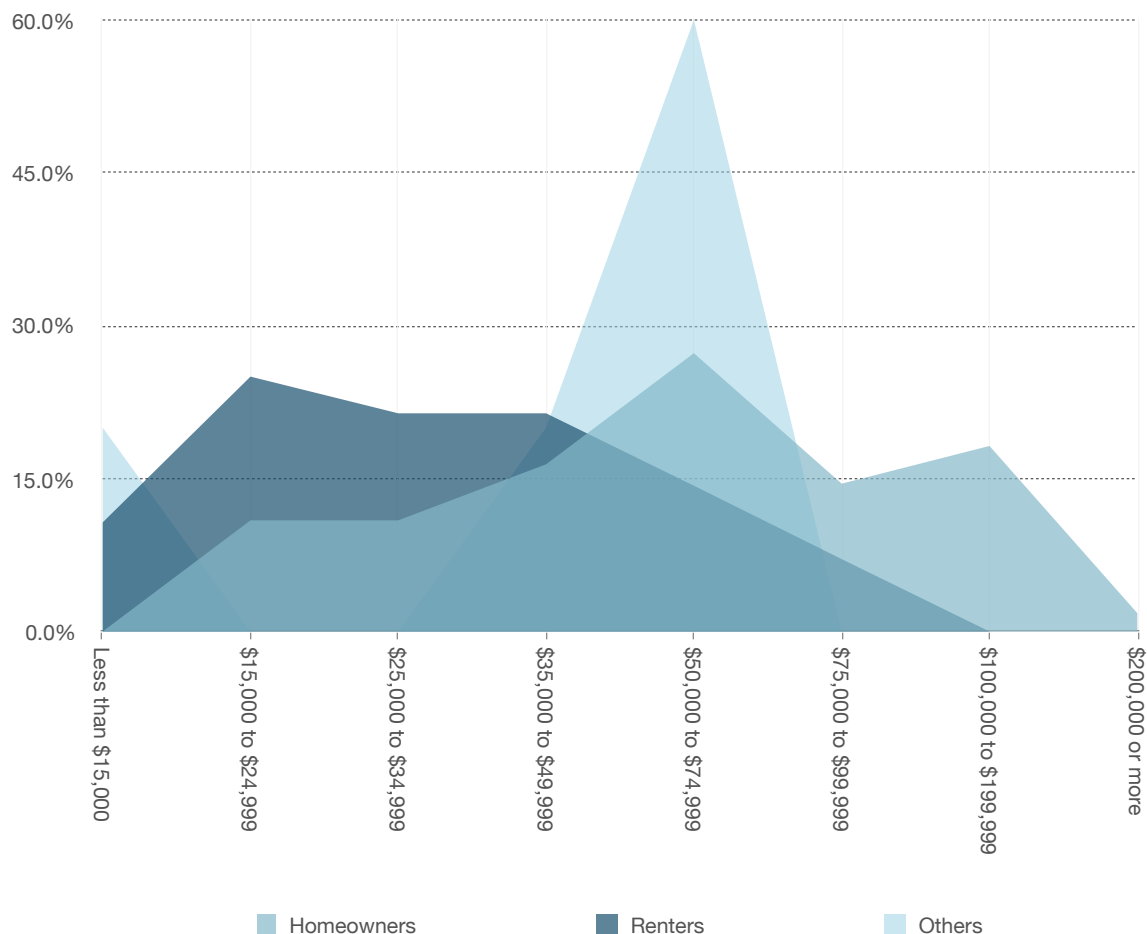
### Income & Housing Costs

Over 75% of homeowners, renters, and others receive a monthly income. Homeowners tend to make a higher annual income than renters, peaking around \$50,000 to \$75,000. Most renters state making less than \$50,000 a year. Over a third of renters make \$25,000 or less each year. Others make either between \$35,000 to \$75,000 or less than \$15,000.

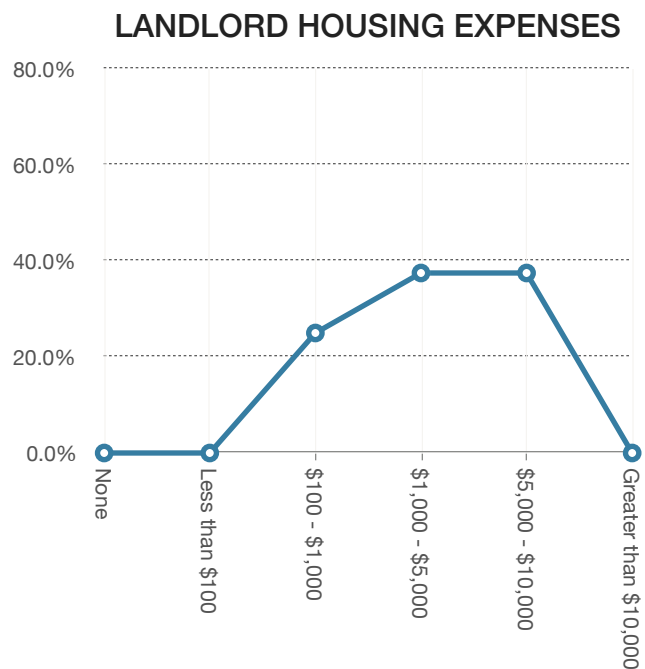
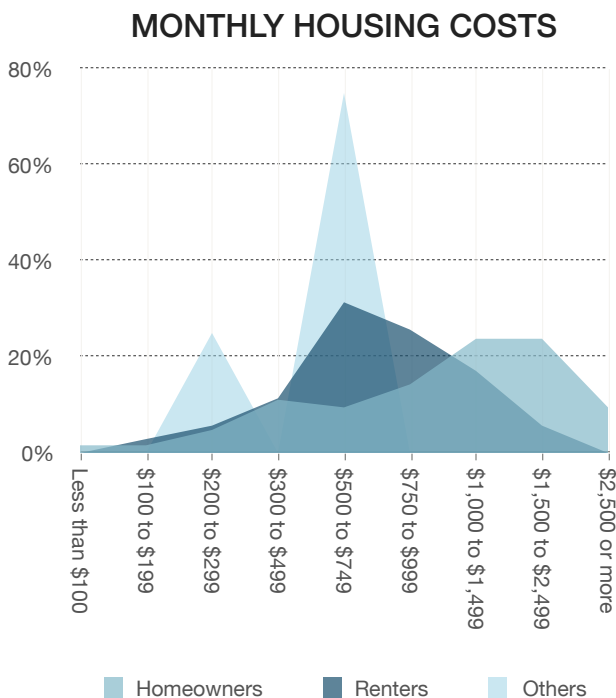
### RESPONDENTS WHO RECEIVE A MONTHLY INCOME



### HOUSEHOLD ANNUAL INCOME







More than 10% of renters and others claim that their employer supplies their housing. Half of others have a family that supplies their housing and 16.7% who do not have any housing costs at all.

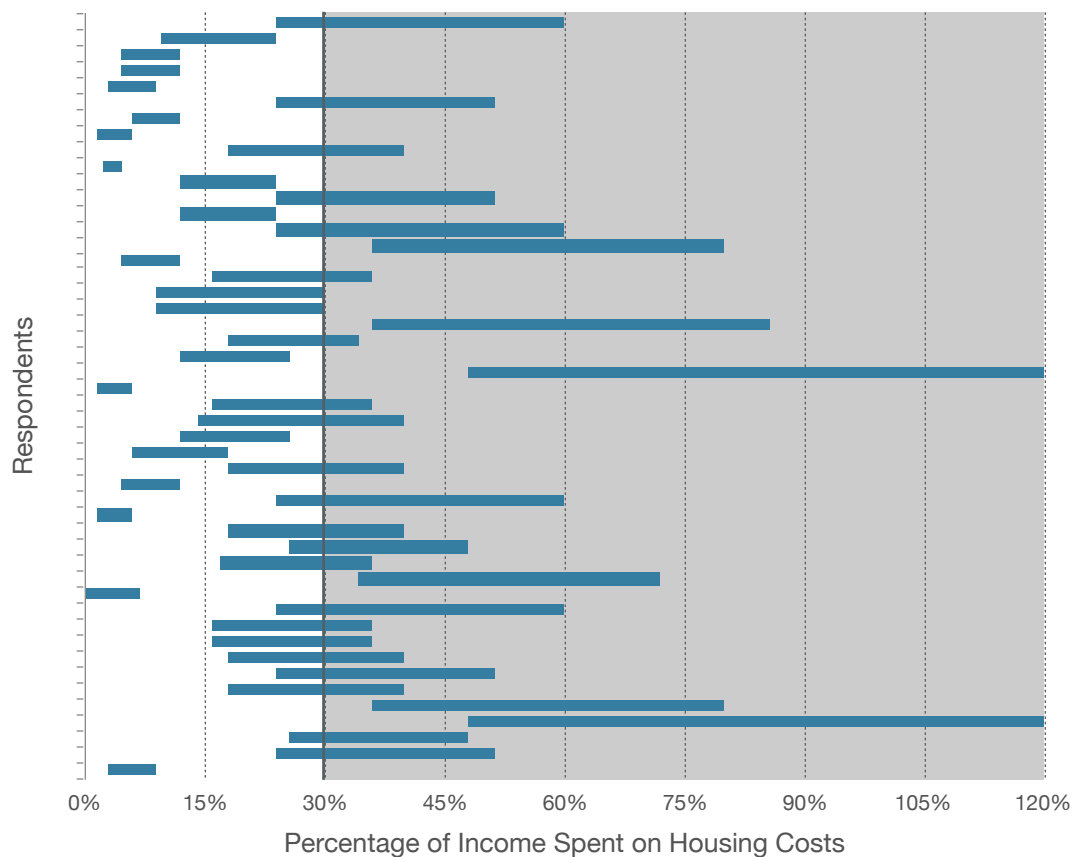
Housing costs tend to be higher for homeowners than for renters and others. Most renters and others pay between \$500 and \$750 a month for rent, utilities, and other housing costs. Over 40% of homeowners pay over \$1,000 a month on housing costs which could include mortgage, utilities, taxes, etc. However, most pay less than \$1,000 a month, with 8% paying

less than \$300 a month. The highest a renter reported paying was between \$1,500 to \$2,500 a month.

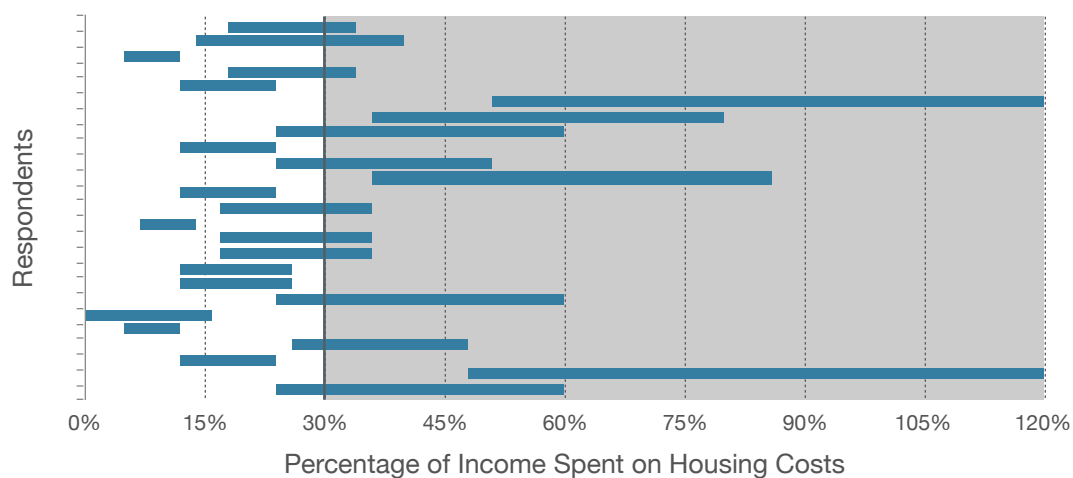
In contrast, landlord expenses were typically between \$1,000 to \$10,000 for upkeep, maintenance, taxes, and other housing costs.

As seen on page 26, anywhere from 12% to 57% of homeowners spend 30% or more on housing costs, and potentially are cost burdened and in poverty. This number raises to 16% to 60% for renters who spend 30% or more on housing. No others spend more than 30% or more on housing.

## HOMEOWNER AFFORDABILITY RANGES

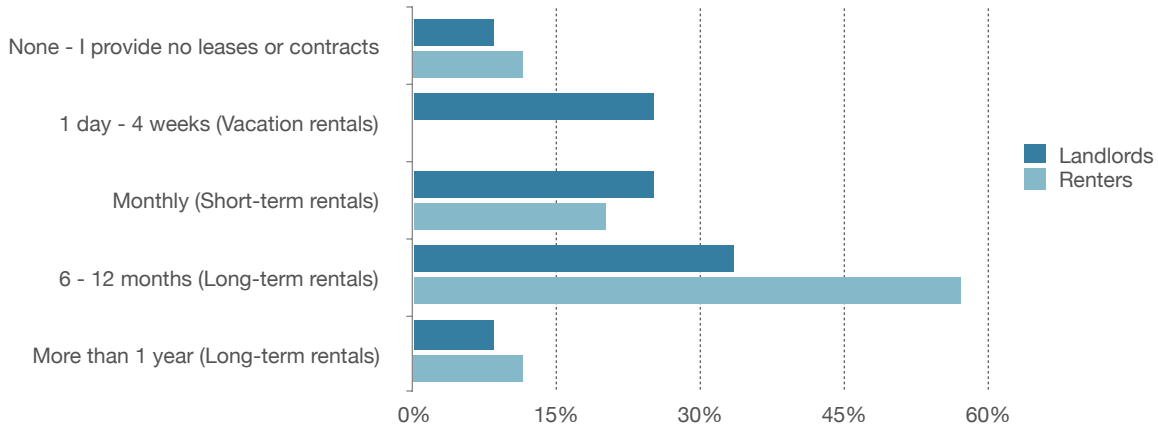


## RENTER AFFORDABILITY RANGES

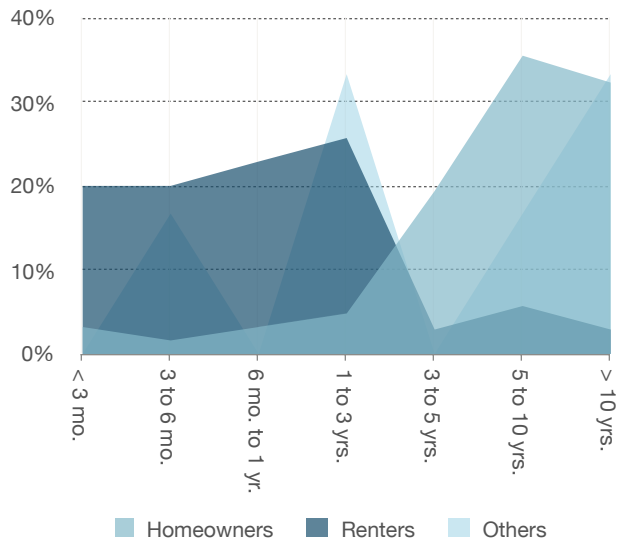


\*Affordability is defined as spending no more than 30% of a household's income on housing

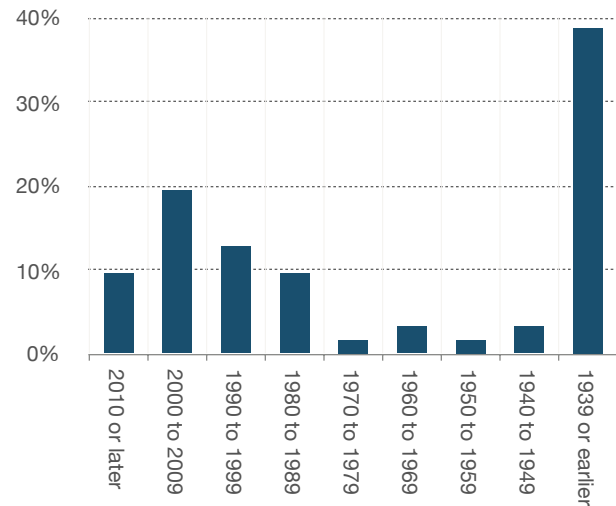
### LENGTH OF LEASE CONTRACTS



### TIME LIVED IN RESIDENCE



### AGE OF HOME



## Housing Tenure & Conditions

Over two thirds of homeowners have lived in their residence for over 5 years, while only 8.6% of renters have lived in their unit longer than 5 years. Most renters, around 25.7%, have lived in their unit 1 to 3 years. Close to 2% have lived in their residence less than 3 months.

Renters most often have a lease that is 6 months to a year long. An equal percentage of renters either have a lease longer than one year or have no leases or contracts with their landlords. Half of rentals provided

by landlords are short-term and vacation rentals. While a quarter of landlords say they provide vacation rentals, no renters report using them.

Among those who own their homes, homes were predominately built in 1939 or earlier. Almost 20% of homes were built from 2000 to 2009, paralleling the time during the nationwide housing boom. Only 9.6% of homes were built after 1939 but before 1979.

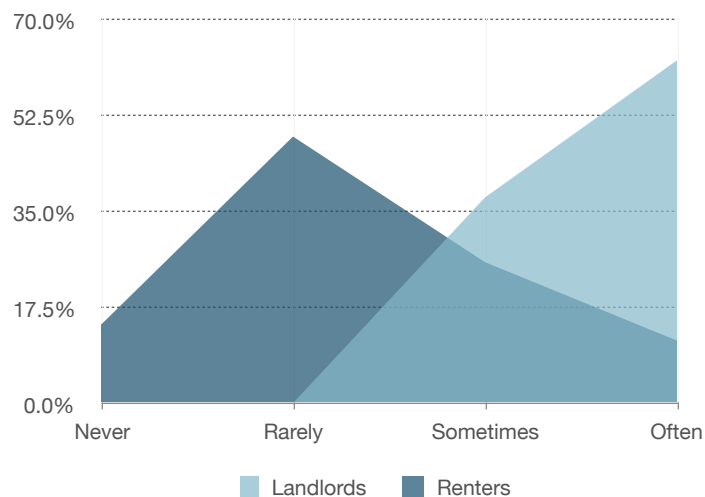
Housing across all types are typically reported to be in good conditions. Only 3.2% of homeowners say their housing is in poor condition. All landlords state that

the rentals they provide are in good to excellent condition, however, renters state that most of their housing is in fair to good condition. Others have the highest percentage of housing that is in poor condition.

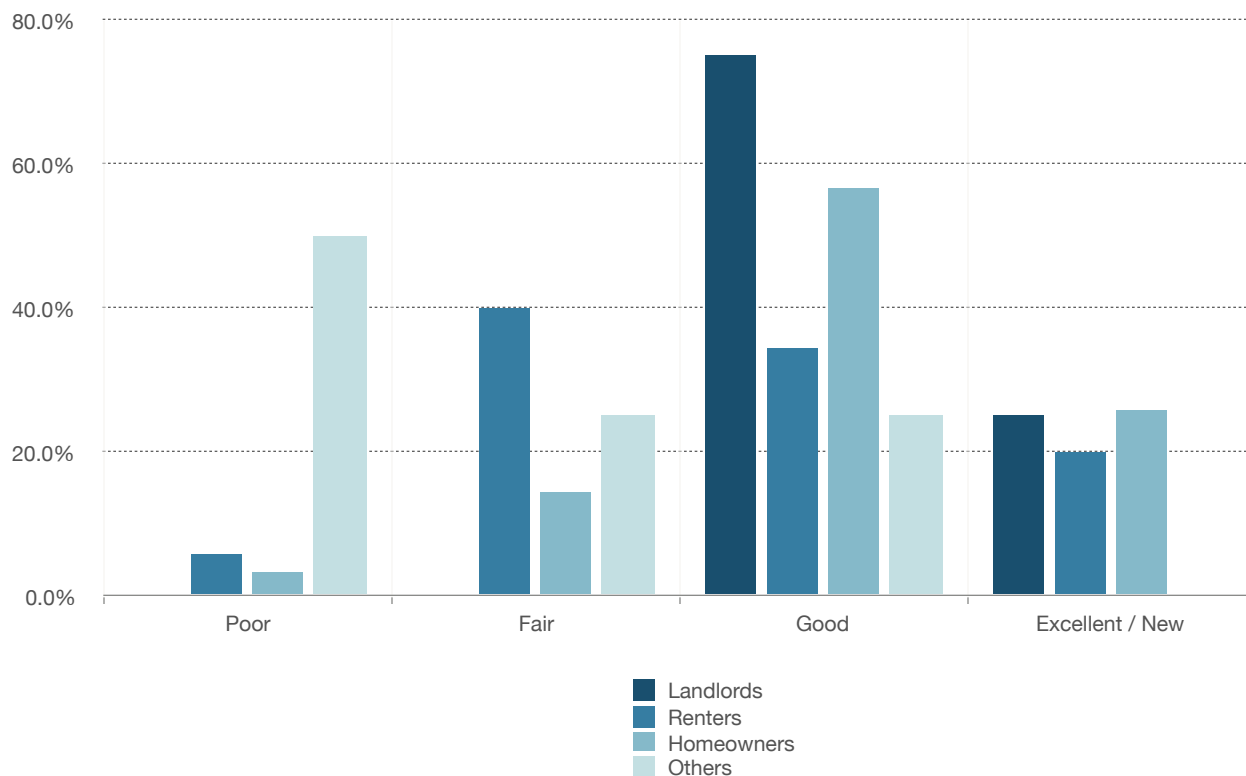
In terms of upkeep and maintenance on rental units, there is some disparity between responses of landlords and renters. Landlords claim to check on the upkeep and maintenance of their units quite often, if not at least sometimes. Most renters respond that their landlord rarely checks on the upkeep of their unit.

However, 89% of renters did report that their landlord responds to requests for such things as maintenance within a couple hours or days after being contacted.

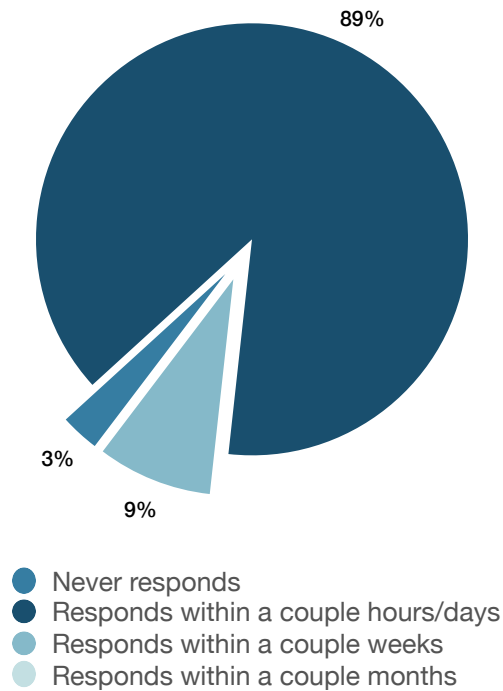
### HOW OFTEN DOES THE LANDLORD CHECK ON UPKEEP



### CONDITION OF HOUSING



## LANDLORD RESPONSE TIME

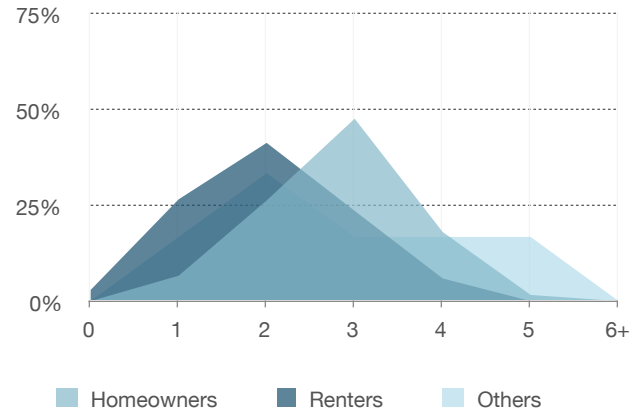


Only 9% report it taking a couple weeks, and no renters have landlords that take a couple months to reply. However, around 3% say that their landlord never replies at all.

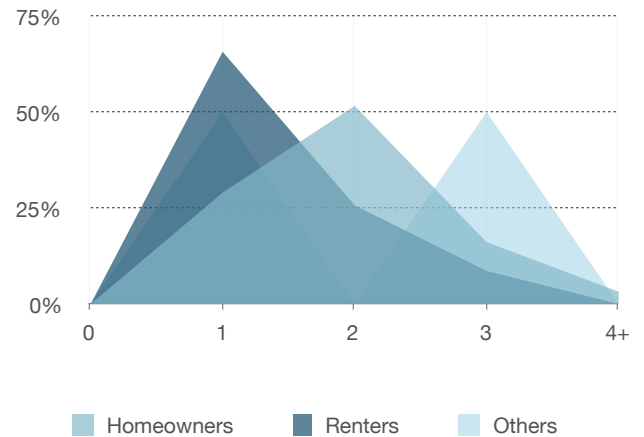
Homeowners are typically living in a 3 bedroom 2 bathroom home with 2 people. Non-homeowners are most commonly in a 2 bedroom 1 bath with 2 people (people in non-renting situations are most commonly living with 4 people). Reporting landlords typically rented either 1 to 2 units or 5+ units at a time. Landlord respondents relate having 1 to 2 tenants living in their units which commonly have 2 to 3 bedrooms per unit. This corresponds with reported numbers in a unit for renters.

The most common amenities that the majority of non-homeowners have are yard and garden spaces (32%), off street parking and garages (31%), onsite/in unit laundry (24%), and pet-friendly accommodations (13%).

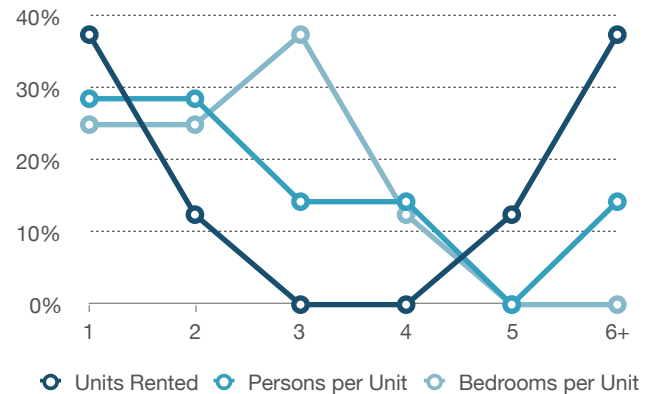
## BEDROOMS IN UNIT



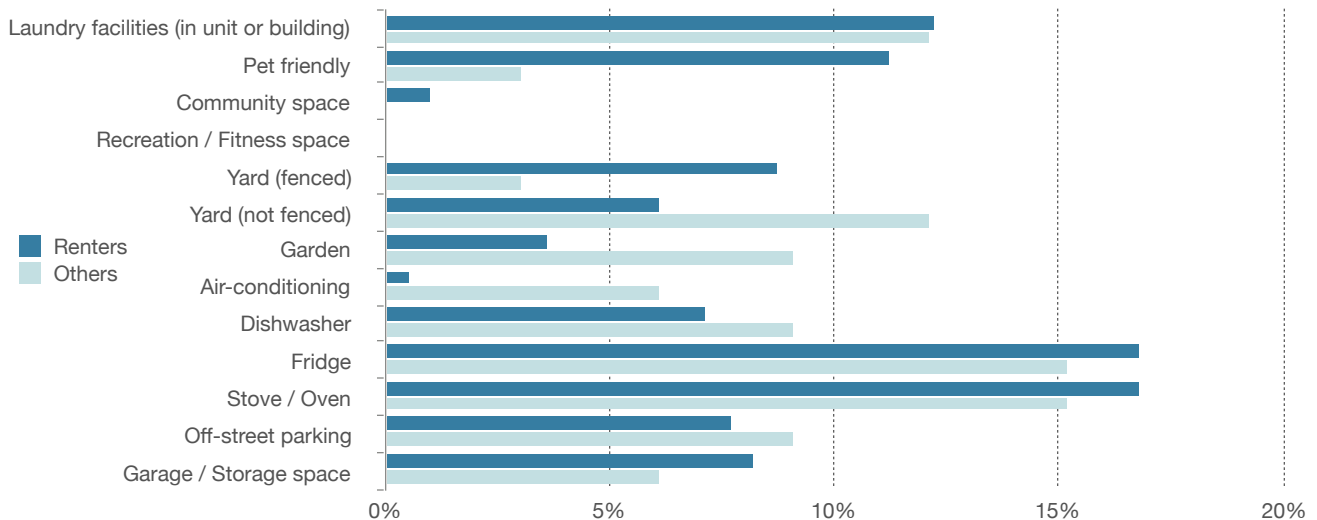
## BATHROOMS IN UNIT



## LANDLORD RENTALS



## AMENITIES IN UNIT



## Assistance & Education

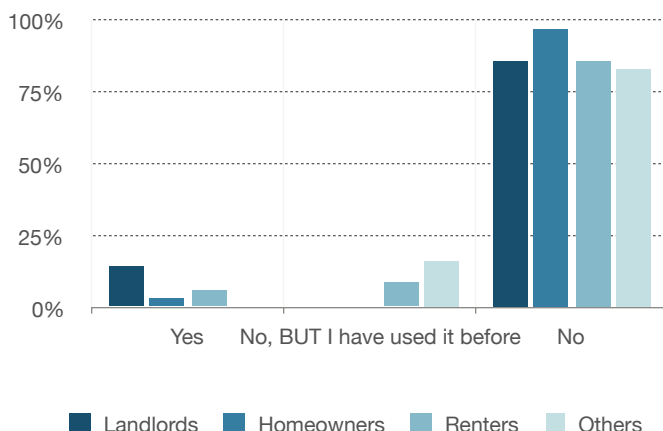
The overwhelming majority (86%) of renters are not utilizing government assistance for housing although 79% would utilize if they qualified. Although 56% say they don't have a need for it, the other half of respondents state that they are interested or might be interested in learning more about the programs available to them. Looking at the numbers, 36% of respondents are making less than \$25,000 and have less than 3 people in the household. Based on the income guidelines for many government assistance

programs, including Section 8 subsidized housing or Low Income Energy Assistance, these respondents would most likely qualify.

A quarter of our respondents plan on buying a house in the next 5 years and another 60% are considering it. Of those respondents, 57% are interested or might be interested in a first time home buyer education class. Currently there are not first time homebuyer classes offered in Red Lodge. The nearest known education courses are offered in Billings, MT, about an hour drive from Red Lodge.

Identifying a way to connect those interested in financial assistance and education programs could help stabilize renters and transition them into home ownership. As shown previously, renters tend to make a lower annual salary and be more cost burdened.

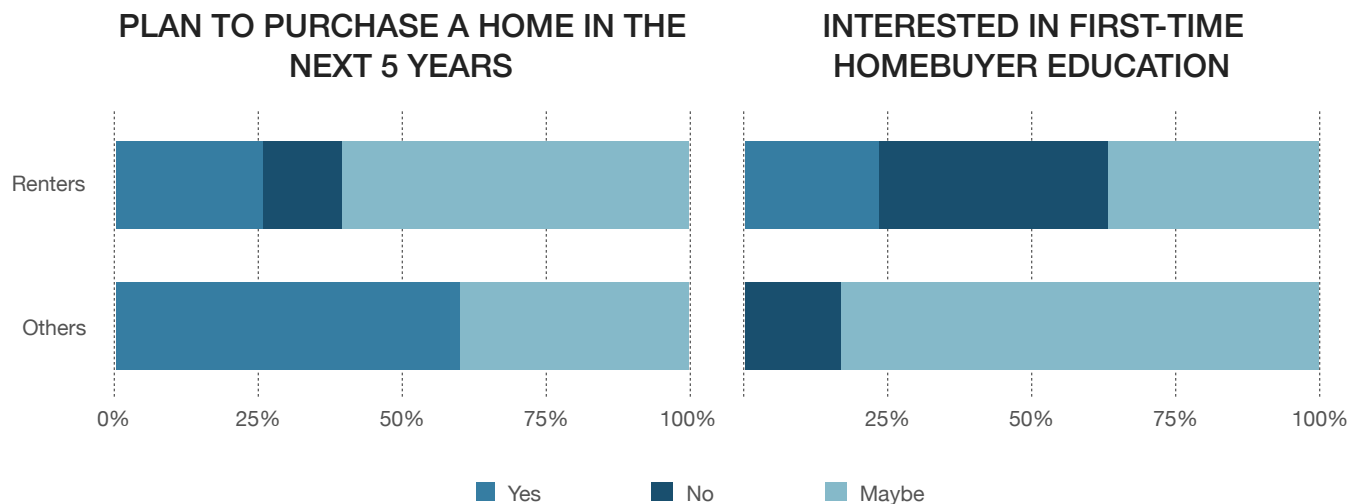
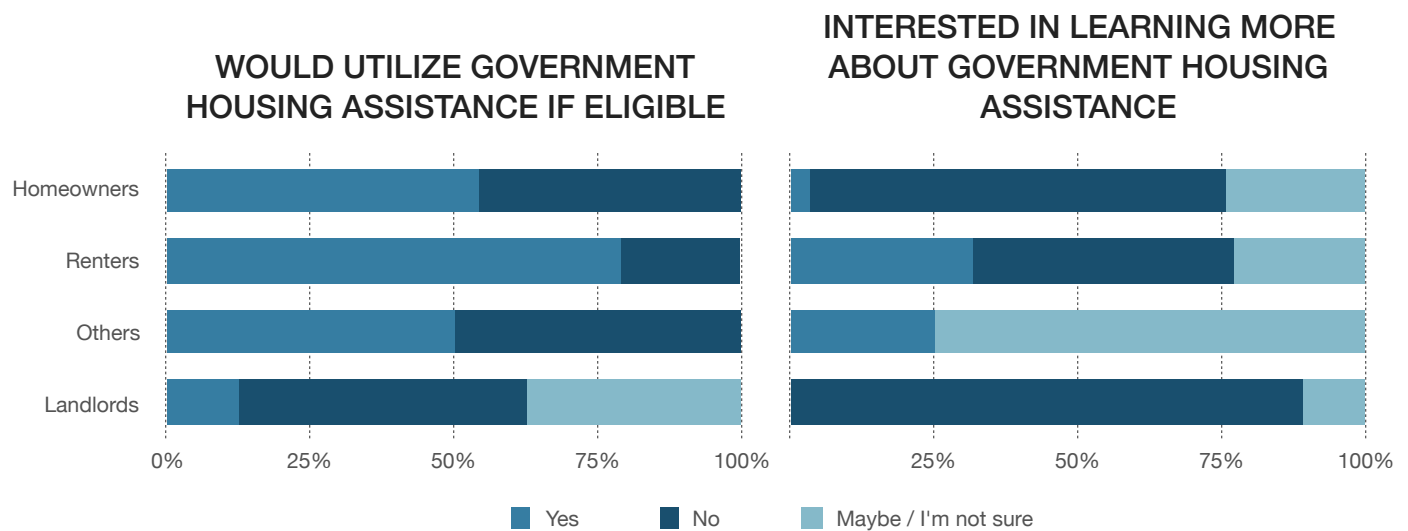
## RESPONDENTS RECEIVE OR ACCEPT GOVERNMENT HOUSING ASSISTANCE



## Housing Changes

Respondents have many different ideas for what changes they would like to see in Red Lodge in the future. Over 60% of respondents (homeowners, landlords, renters, and other) see the need for more long-term rentals and pet-friendly rentals. Other changes that ranked high were housing options for seniors or disabled individuals and increased

## HOUSING NEEDS ASSESSMENT



### REASONS FOR NOT USING GOVT. ASSISTANCE

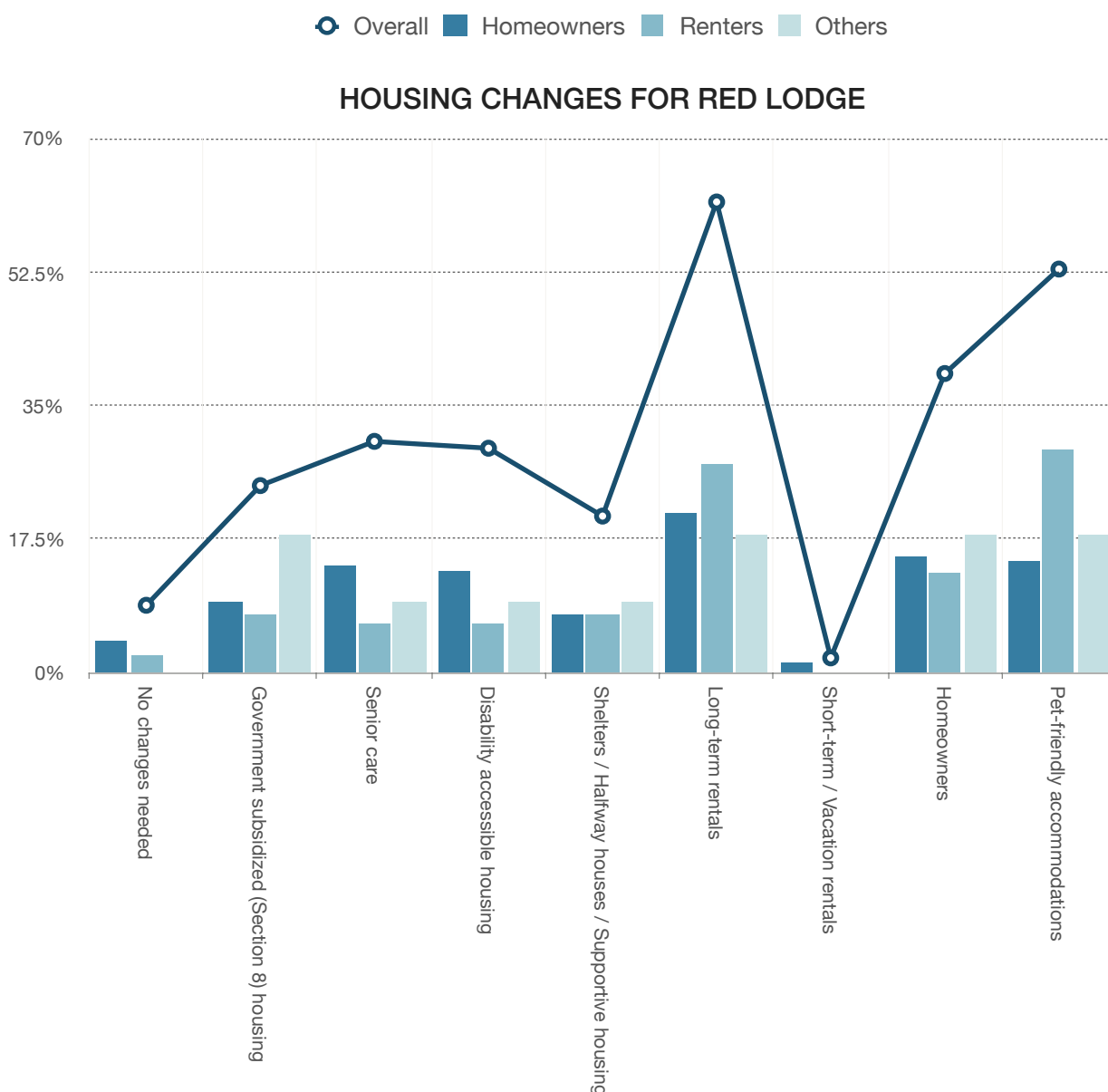
	I HAVE NO NEED FOR IT	NOT SURE ABOUT ELIGIBILITY / RESOURCES	POLITICAL REASONS	PERSONAL REASONS	DO NOT WANT LOW-INCOME PEOPLE IN MY RENTALS	LIABILITY / INSURANCE REASONS
Homeowners	74.2%	9.7%	3.2%	12.9%	-	-
Renters	55.6%	22.2%	0.0%	22.2%	-	-
Others	33.3%	33.3%	33.3%	0.0%	-	-
Landlords	66.7%	16.7%	0.0%	16.7%	0%	0%

availability and awareness of government assistance programs. Many comments added a need for more affordable housing for sale or rent. Very little respondents saw a need for short-term or vacation housing or did not think any changes need to be done in the future.

Many respondents used this question as an opportunity to comment on the housing situation in

Red Lodge. According to one anonymous respondent:

***“It is incredibly frustrating to live in a community, to work in a community, and be invested in a community and feel like purchasing a home is impossible.”***





### GOING FORWARD

The goal of the survey and assessment was to provide up-to-date information and insight to the current local housing landscape. The information—both quantitative and qualitative—will provide insights as our Housing Committee moves into strategic planning in June. An updated 'Going Forward' section will be added after the Strategic Planning session has concluded and more concrete next steps have been identified.

The hope is that some of the stand out bits of data get us thinking into how can we can efficiently fill gaps, provide adequate housing for various needs, and support/educate existing renters, owners, and landlords in our community. Some trends that were reflected in our survey and through national, state, and local that should be considered at potential areas to work in include:

**-An increasingly aging population.** Over 25% of our Red Lodge is over 65 and, according the the Carbon County Housing Plan, 70% of seniors spend the rest of their life in the place they celebrated their 65th birthday.

**-Options for the third of the households living in or near poverty (making \$25,000 or less per year).** With median rental price at \$833 per month and median mortgage prices around \$1000, the options for affordable (less than 30% of annual income) housing are currently limited.

**-Maintaining current housing stock.** With 46% renters rating their houses in fair or poor condition and and overwhelming majority of homes being built before 1939, and few undeveloped lots in city limits, it is imperative we maintain and improve the

housing stock when problems are minimal rather than larger.

**-Connecting people to eligible housing assistance services.** 85% of those surveyed don't currently use government assistance programs, 78% would use government assistance if eligible, but only 54% wanted to learn more about the programs. Creating an effective awareness campaign might help connect those eligible to services that might not know where to start. For instance, a family of 3 making less than \$40,180 is eligible for weatherization assistance - a one time efficiency upgrade for renters or owners.

### COMPARABLE CITIES

Many cities across the United States and the Rocky Mountain region experience the unique struggles of addressing affordable housing in a resort area. Each of the following cities have developed their own solutions to their housing problems and have similar characteristics of Red Lodge.

#### **West Yellowstone, Montana**

West Yellowstone is strategically located near the West entrance to Yellowstone National Park and an hour drive from the Big Sky ski resort. Naturally, tourism is a big economic driver. In an Affordable Housing Needs Assessment conducted in 2015, West Yellowstone saw some major concerns with housing in their city. They identified a substantial proportion of homeowners and renters earned below the Area Medium Income (AMI).

One recommended strategy to address this issue is to increase and preserve the supply of affordable housing. This includes constructing affordable units using Habitat for Humanity and government housing programs, as well as increasing assistance and education to partners and potential homebuyers and repairing existing affordable homes.

Another recommended strategy is to review the current land use, zoning, and development codes to encourage affordable development and investment and track progress as conditions change.

#### **Big Sky, Montana**

Big Sky is a well-known ski resort town in Montana. A high percentage of employees commute into Big Sky on a daily basis. The city also has a high vacancy rate due to the majority of its housing stock are second homes. The Big Sky Housing Development Plan in

2014 recommended both long-term and short-term objectives to address the affordable housing need in their community.

Short-term recommendations included constructing a housing project through public and private partnerships, exploring Targeted Economic Development Districts or other such tax incentives or funding, or the establishment of a non-profit organization to focus on workforce housing, such as a housing authority, community land trust, or a community foundation.

Long-term objectives include evaluating the feasibility of incorporation to provide the city with self-governing powers of municipalities or counties, establishing an inclusionary housing ordinance that would require any development to set aside units for affordable workforce housing.

#### **Summit County, Colorado**

Summit County includes the resort towns of Breckenridge, Keystone, Silverthorne, and major ski resorts Breckenridge, Keystone, Copper Mountain and Arapahoe Basin. Summit County's Workforce Housing Needs Assessment of 2013 found availability of affordable housing for the workforce to be a serious or critical problem for their communities.

One recommendation included increasing the number of affordable units built or preserved for the workforce within the next five years.

Another recommendation including controlling for high prices by establishing deed restricted ownership and rentals which have been shown to remain stable despite housing market shifts.

Diversity of housing types and an even mix of rental and home ownership are also considered as an objective. Additionally, new developments should

improve the convenience of workforce commute from workplace to where employees want to live, to reduce cross basin commuting.

Some methods to achieve the recommendations were also suggested. These included creating a strategic plan to make decisions on the future of workforce housing development. Some recommended decisions include: develop and maintain a record system on deed restricted units, establish a one stop shop for sellers and buyers of deed restricted homes, establish a rental clearinghouse where property managers can list available units, create a housing rehabilitation program, develop a strategy for housing retiring employees, create housing preservation strategies, modify or create deed restriction programs, and implement a standardized method for calculating affordable prices, initially and at resale.

# APPENDIX

### Acknowledgements

This assessment would not have been possible without the amazing support of dedicated community members, businesses, and organizations. Thank you to the Red Lodge Area Community Foundation staff and volunteers for their help and resources; to the Housing Committee members for their leadership, advice, and expertise; to the many Red Lodge businesses who graciously allowed us to survey their employees; to West Yellowstone and the Montana Community Development Division who provided knowledge and resources for preparing a housing assessment; to all the community who participated in our housing survey and shared their opinions; and to Avery and Jeff Wilson who helped analyze data tables and give strategic advice.

### Sources

Economic & Planning Systems, Inc. *Big Sky Housing Development Plan*. Rep. Denver: Economic & Planning Systems, 2014. Print.

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# HOUSING STUDY METHODOLOGY

### Development & Process

A housing study was conducted over the course of six weeks in early 2016 as a supplement to official housing data. The study surveyed the current housing climate for the Red Lodge area.

The survey received 113 responses, of which 104 were fully completed. The estimated population of Red Lodge was close to 2,222, meaning close to 5% of the population responded to the survey. The survey was voluntary and open to the public. It was developed and administered online through Constant Contact, a online marketing platform. The online method of surveying was decided as the best course of action for a housing study in Red Lodge due to the substantial proportion of the community with a social media presence. The online platform also allows respondents to skip questions that do not pertain to them, making the survey more engaging and time efficient. It did not follow any scientific procedure so its results are not a statistically significant representation of the whole population, merely the opinions and answers of the respondents. It was used primarily to gage the community's attitude towards housing and to compare patterns to official housing data.

In addition to an online method, we conducted random in-person requests to employees of various local businesses, particularly those who were major employers of the area, to participate in the online survey at their workplace. We only surveyed those employees whose employers gave us prior approval to survey during working hours. The goal was to do a more targeted approach to identifying the housing

needs for the workforce. It also allowed access to the survey for those who might not know of the survey or have time to take it due to employment time constraints.

The study was marketed in both traditional ways and through modern methods. Small posters advertising the housing survey were posted throughout downtown Red Lodge in many local business and government offices, as well as in the local paper, The Carbon County News. A link and description of the survey were published on the Red Lodge Area Community Foundation's website and posted on its Facebook page. It was also advertised online in Red Lodge community Facebook groups. Additionally, a link and description of the survey and its importance were sent via email to a couple of local organizations' membership who may have housing insight or service vulnerable populations.

As incentive to take the survey, there was a \$25 gift card prize to a random winner for completing the survey. Although not advertised, there were actually four \$25 gift cards, each to go to four different winners. To win, the respondent would have to submit their name and number at the end of the survey. The winners were chosen at random after the survey had closed to the public.

The survey was created to collect both qualitative and quantitative information on respondents. It focused on individuals who worked or lived in Red Lodge and had specific questionnaires for those with different housing situations: Homeowners, Landlords, Renters (Tenants), and Others (or those who may not fall into any traditional housing category). Each question, particularly those that asked opinions, were written as neutrally as possible to prevent biases in answers. The following outlines the questions asked in the questionnaires for each housing category.

### Questions for Everyone

#### Do you live or work in the Red Lodge area...

- ☐ Full time
- ☐ Part time / Seasonally
- ☐ Neither

#### What is your gender?

- ☐ Male
- ☐ Female
- ☐ Other

#### What is your age?

- ☐ Under 18
- ☐ 18 - 24
- ☐ 24 - 34
- ☐ 35 - 44
- ☐ 45 - 54
- ☐ 55 - 64
- ☐ 65 - 74
- ☐ 75 - 84
- ☐ 85 and older

#### The cost of living in Red Lodge is...

- ☐ very high
- ☐ somewhat high
- ☐ moderate
- ☐ somewhat low
- ☐ very low

#### For the average resident, purchasing an affordable home in Red Lodge is...

- ☐ very easy
- ☐ somewhat easy
- ☐ neutral / don't know
- ☐ somewhat difficult

- ☐ very difficult

#### For the average resident, renting an affordable home in Red Lodge is...

- ☐ very easy
- ☐ somewhat easy
- ☐ neutral / don't know
- ☐ somewhat difficult
- ☐ very difficult

#### Accessing financial resources for first time home buyers is...

- ☐ very easy
- ☐ somewhat easy
- ☐ neutral / don't know
- ☐ somewhat difficult
- ☐ very difficult

#### Finding housing that is accessible for the disabled in Red Lodge is...

- ☐ very easy
- ☐ somewhat easy
- ☐ neutral / don't know
- ☐ somewhat difficult
- ☐ very difficult

#### Housing choices available in Red Lodge are...

- ☐ very plentiful
- ☐ somewhat plentiful
- ☐ neutral / don't know
- ☐ somewhat scarce
- ☐ very scarce

#### To find/access supportive housing in Red Lodge is...

**(Supportive Housing: provides housing to individuals and families confronted with homelessness and who also have very low**

**incomes and/or serious, chronic issues or challenges to a successful life.)**

- ☐ very easy
- ☐ somewhat easy
- ☐ neutral / don't know
- ☐ somewhat difficult
- ☐ very difficult

**Which best describes your housing situation?**

- ☐ I own my home *(skips to Homeowner Questionnaire)*
- ☐ I rent my home *(skips to Tenant Questionnaire)*
- ☐ Neither *(skips to Other Questionnaire)*

-----

**Do you receive government assistance for housing? (This includes subsidized housing, housing vouchers, USDA grants, down-payment assistance, etc.)**

- ☐ Yes
- ☐ No, BUT I have used it before
- ☐ No

**If eligible, would you ever utilize government assistance for housing?**

- ☐ Yes
- ☐ No
- ☐ Comment

**What would prevent you from utilizing government assistance for housing? (You may choose more than one answer)**

- ☐ I have no need for it
- ☐ Not sure if I qualify / what resources are available to me

- ☐ Political reasons
- ☐ Personal reasons
- ☐ Other
- ☐ Comment

**Would you be interested in learning more about government housing assistance resources?**

- ☐ Yes
- ☐ No
- ☐ Maybe / I'm not sure

**What housing changes, if any, would you like to see in Red Lodge? (You may choose more than one)**

- ☐ No changes needed
- ☐ Government subsidized (Section 8) housing
- ☐ Senior care
- ☐ Disability accessible housing
- ☐ Shelters / Halfway houses / Supportive housing
- ☐ Long-term rentals
- ☐ Short-term / Vacation rentals
- ☐ Homeowners
- ☐ Pet-friendly accommodations
- ☐ Other
- ☐ Comment

*(End survey)*

### Homeowner Questionnaire

**Are you a landlord?**

- ☐ Yes (*Skips to Landlord Questionnaire*)
- ☐ No

**How many people are in your household (including you)?**

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6+

**Do you have children under the age of 18 living with you full or part-time?**

- ☐ Yes
- ☐ No

**Do you have seniors (over the age of 65) living with you full or part-time?**

- ☐ Yes
- ☐ No

**Are there any individuals in your household who are disabled?**

- ☐ Yes
- ☐ No

**What kind of housing do you reside in?**

- ☐ House
- ☐ Mobile home
- ☐ RV, van, etc.
- ☐ Apartment unit
- ☐ Townhome / Condo
- ☐ Other

**What year was your residence built?**

- ☐ 2010 or later
- ☐ 2000 to 2009
- ☐ 1990 to 1999
- ☐ 1980 to 1989
- ☐ 1970 to 1979
- ☐ 1960 to 1969
- ☐ 1950 to 1959
- ☐ 1940 to 1949
- ☐ 1939 or earlier

**How long have you lived in your residence?**

- ☐ Less than 3 months
- ☐ 3 months to 6 months
- ☐ 6 months to 1 year
- ☐ 1 year to 3 years
- ☐ 3 years to 5 years
- ☐ 5 years to 10 years
- ☐ More than 10 years

**What is the condition of your residence?**

- ☐ Poor
- ☐ Fair
- ☐ Good
- ☐ Excellent / New
- ☐ Comment

**How many bedrooms are in your residence?**

- ☐ 0 / Studio
- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6+



**How many bathrooms are in your residence?**

- ☐ 0
- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4+

**Describe your employment status. (You may choose more than one)**

- ☐ Full time
- ☐ Part time
- ☐ Seasonal / Temporary
- ☐ Self-employed
- ☐ Retired
- ☐ Student
- ☐ Volunteer / Intern
- ☐ Unemployed

**How far away do you travel for work?**

- ☐ Less than 5 miles
- ☐ 5 to 20 miles
- ☐ 20 to 30 miles
- ☐ More than 30 miles
- ☐ I work from home / work remotely

**Do you receive a monthly income?(This can be from wages, stocks, pensions, etc.)**

- ☐ Yes
- ☐ No (*Skips next question*)

**How much is your household's annual income (estimate)?**

- ☐ Less than \$15,000
- ☐ \$15,000 to \$24,999
- ☐ \$25,000 to \$34,999
- ☐ \$35,000 to \$49,999

- ☐ \$50,000 to \$74,999
- ☐ \$75,000 to \$99,999
- ☐ \$100,000 to \$199,999
- ☐ \$200,000 or more

**How much do you spend (estimate) on housing costs each month? (This can be from rent, utilities, mortgages, taxes, etc.)**

- ☐ Less than \$100
- ☐ \$100 to \$199
- ☐ \$200 to \$299
- ☐ \$300 to \$499
- ☐ \$500 to \$749
- ☐ \$750 to \$999
- ☐ \$1,000 to \$1,499
- ☐ \$1,500 to \$2,499
- ☐ \$2,500 or more

*(Finish Questions for Everyone)*

### Landlord Questionnaire

**What kind of rentals do you provide? (You may choose more than one)**

- ☐ Houses
- ☐ Mobile homes
- ☐ RV, van, etc.
- ☐ Apartment units
- ☐ Townhomes / Condos
- ☐ Other

**How many units do you rent out?**

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6+

**How many bedrooms (on average) are in each unit?**

- ☐ 0 / Studio
- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6+

**How many people (on average) reside in each unit?**

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5

- ☐ 6+

**Do you provide any housing to your employees?**

- ☐ Yes
- ☐ No
- ☐ Not applicable / I don't have employees

**Do you provide access for the disabled in your housing?**

- ☐ Yes
- ☐ No
- ☐ I'm not sure

**How long are the leases or contracts you provide to your tenants? (You may choose more than one)**

- ☐ None - I provide no leases or contracts
- ☐ 1 day - 4 weeks (Vacation rentals)
- ☐ Monthly (Short-term rentals)
- ☐ 6 - 12 months (Long-term rentals)
- ☐ More than 1 year (Long-term rentals)

**What are the conditions of most of your housing rentals?**

- ☐ Poor
- ☐ Fair
- ☐ Good
- ☐ Excellent / New
- ☐ Comment

**How often do you check on the upkeep/ conditions of your housing rentals?**

- ☐ Never
- ☐ Rarely
- ☐ Sometimes
- ☐ Often
- ☐ Comment

**How much do you spend (estimate) on your housing rentals each year? (This could be for routine maintenance, utilities, taxes, special projects/repairs, improvements, etc.)**

- ☐ None
- ☐ Less than \$100
- ☐ \$100 - \$1,000
- ☐ \$1,000 - \$5,000
- ☐ \$5,000 - \$10,000
- ☐ Greater than \$10,000

**Do you accept government assistance for your housing rentals?(This could be subsidized housing or accepting housing vouchers from your tenants)**

- ☐ Yes
- ☐ No, BUT I have used it before
- ☐ No

**Would you ever utilize government assistance for housing?**

- ☐ Yes
- ☐ No
- ☐ I'm not sure

**What would prevent you from utilizing government assistance for housing? (You may choose more than one)**

- ☐ I have no need for it
- ☐ Not sure if I qualify or what resources are available to me
- ☐ I don't want low-income people living in my rentals
- ☐ Liability / Insurance reasons
- ☐ Political reasons
- ☐ Personal reasons
- ☐ Other (View all)

**Would you be interested in learning more about government housing assistance resources?**

- ☐ Yes
- ☐ No
- ☐ Maybe

*(Finish Homeowner Questionnaire)*

### Tenant Questionnaire

**How many people are in your household (including you)?**

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6+

**Do you have children under the age of 18 living with you full or part-time?**

- ☐ Yes
- ☐ No

**Do you have seniors (over the age of 65) living with you full or part-time?**

- ☐ Yes
- ☐ No

**Are there any individuals in your household who are disabled?**

- ☐ Yes
- ☐ No

**What kind of rental do you reside in?**

- ☐ House
- ☐ Mobile home
- ☐ RV, van, etc.
- ☐ Apartment unit
- ☐ Townhome / Condo
- ☐ Other

**How long is your lease or rental contract?**

- ☐ None
- ☐ 1 day - 4 weeks (Vacation rentals)
- ☐ Monthly (Short-term rentals)

- ☐ 6 - 12 months (Long-term rentals)
- ☐ More than 1 year (Long-term rentals)

**How long have you lived in your residence?**

- ☐ Less than 3 months
- ☐ 3 months to 6 months
- ☐ 6 months to 1 year
- ☐ 1 year to 3 years
- ☐ 3 years to 5 years
- ☐ 5 years to 10 years
- ☐ More than 10 years

**How many bedrooms are in your residence?**

- ☐ 0 / Studio
- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6+

**How many bathrooms are in your residence?**

- ☐ 0
- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4+

**What amenities are provided in your residence?**

- ☐ Laundry facilities (in unit or building)
- ☐ Pet friendly
- ☐ Community space
- ☐ Recreation / Fitness space
- ☐ Yard (fenced)
- ☐ Yard (not fenced)

- Garden
- Air-conditioning
- Dishwasher
- Fridge
- Stove / Oven
- Off-street parking
- Garage / Storage space

**What is the condition of your housing rental?**

- Poor
- Fair
- Good
- Excellent / New

**How often does the landlord check on the upkeep/conditions of your housing rental?**

- Never
- Rarely
- Sometimes
- Often

**How soon does your landlord respond to requests/issues with your housing rental?**

- Never responds
- Responds within a couple hours/days
- Responds within a couple weeks
- Responds within a couple months

**Describe your employment status. (You may choose more than one)**

- Full time
- Part time
- Seasonal / Temporary
- Self-employed
- Retired
- Student

- Volunteer / Intern
- Unemployed

**How far away do you travel for work?**

- Less than 5 miles
- 5 to 20 miles
- 20 to 30 miles
- More than 30 miles
- I work from home / work remotely

**Are your accommodations provided to you by your employer?**

- Yes
- No

**Do you receive a monthly income? (This can be from wages, stocks, pensions, etc.)**

- Yes
- No (*Skip next question*)

**How much is your household's annual income (estimate)?**

- Less than \$15,000
- \$15,000 to \$24,999
- \$25,000 to \$34,999
- \$35,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 to \$199,999
- \$200,000 or more

**How much do you spend (estimate) on housing costs each month? (This can be from rent, utilities, mortgages, taxes, etc.)**

- Less than \$100
- \$100 to \$199
- \$200 to \$299

- ☐ \$300 to \$499
- ☐ \$500 to \$749
- ☐ \$750 to \$999
- ☐ \$1,000 to \$1,499
- ☐ \$1,500 to \$2,499
- ☐ \$2,500 or more

**Do you plan to purchase a home within the next 5 years?**

- ☐ Yes
- ☐ No
- ☐ Maybe

**Would you be interested in financial education classes to assist purchasing a home?**

- ☐ Yes
- ☐ No
- ☐ Maybe
- ☐ Comment

*(Finish Questions for Everyone)*

### Other Questionnaire

**How many people are in your household (including you)?**

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6+

**Do you have children under the age of 18 living with you full or part-time?**

- ☐ Yes
- ☐ No

**Do you have seniors (over the age of 65) living with you full or part-time?**

- ☐ Yes
- ☐ No

**Are there any individuals in your household who are disabled?**

- ☐ Yes
- ☐ No

**What kind of housing do you reside in?**

- ☐ House
- ☐ Mobile home
- ☐ RV, van, etc.
- ☐ Apartment unit
- ☐ Townhome / Condo
- ☐ Other

**How long have you lived in your residence?**

- ☐ Less than 3 months
- ☐ 3 months to 6 months
- ☐ 6 months to 1 year

- ☐ 1 year to 3 years
- ☐ 3 years to 5 years
- ☐ 5 years to 10 years
- ☐ More than 10 years

**How many bedrooms are in your residence?**

- ☐ 0 / Studio
- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ 6+

**How many bathrooms are in your residence?**

- ☐ 0
- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4+

**What amenities are provided in your residence?**

- ☐ Laundry facilities (in unit or building)
- ☐ Pet friendly
- ☐ Community space
- ☐ Recreation / Fitness space
- ☐ Yard (fenced)
- ☐ Yard (not fenced)
- ☐ Garden
- ☐ Air-conditioning
- ☐ Dishwasher
- ☐ Fridge
- ☐ Stove / Oven
- ☐ Off-street parking

- ☐ Garage / Storage space

**What is the condition of your housing rental?**

- ☐ Poor
- ☐ Fair
- ☐ Good
- ☐ Excellent / New

**Describe your employment status. (You may choose more than one)**

- ☐ Full time
- ☐ Part time
- ☐ Seasonal / Temporary
- ☐ Self-employed
- ☐ Retired
- ☐ Student
- ☐ Volunteer / Intern
- ☐ Unemployed

**How far away do you travel for work?**

- ☐ Less than 5 miles
- ☐ 5 to 20 miles
- ☐ 20 to 30 miles
- ☐ More than 30 miles
- ☐ I work from home / work remotely

**Are your accommodations provided to you by your employer?**

- ☐ Yes
- ☐ No

**Are your accommodations provided to you by a family member?**

- ☐ Yes
- ☐ No

**Do you receive a monthly income? (This can be from wages, stocks, pensions, etc.)**

- ☐ Yes

- ☐ No *(Skip next question)*

**How much is your household's annual income (estimate)?**

- ☐ Less than \$15,000
- ☐ \$15,000 to \$24,999
- ☐ \$25,000 to \$34,999
- ☐ \$35,000 to \$49,999
- ☐ \$50,000 to \$74,999
- ☐ \$75,000 to \$99,999
- ☐ \$100,000 to \$199,999
- ☐ \$200,000 or more

**Do you spend money on housing costs? (This can be from rent, utilities, mortgages, taxes, etc.)**

- ☐ Yes

- ☐ No *(Skip next question)*

**How much do you spend (estimate) on housing costs each month? (This can be from rent, utilities, mortgages, taxes, etc.)**

- ☐ Less than \$100
- ☐ \$100 to \$199
- ☐ \$200 to \$299
- ☐ \$300 to \$499
- ☐ \$500 to \$749
- ☐ \$750 to \$999
- ☐ \$1,000 to \$1,499
- ☐ \$1,500 to \$2,499
- ☐ \$2,500 or more

**Do you plan to purchase a home within the next 5 years?**

- ☐ Yes
- ☐ No



● Maybe

**Would you be interested in financial education classes to assist purchasing a home?**

● Yes

● No

● Maybe

● Comment

*(Finish Questions for Everyone)*

### Errors & Limitations

Although the survey sought to be as straightforward and unbiased as possible, there is a possibility that the results could have been skewed due to errors or limitations of the survey.

The survey was intended for those who worked or lived in Red Lodge. However, because some respondents may have worked in Red Lodge, but may not have resided within the City, the housing data may be skewed or inaccurately represent Red Lodge's true housing climate. Additionally, because the survey was available to the public, there is a possibility (though small) that someone who did not work or live in Red Lodge entered their responses and the results may have been affected.

There were some assumptions in the different questionnaires. Firstly, it was assumed that if a respondent was a landlord, he or she was also a homeowner. Therefore, a landlord took both the landlord questionnaire and the homeowner questionnaire in the survey. Secondly, the questionnaire for Others was intended for alternative housing situations when a resident did not pay for rent

and did not own the property, such as a person living with their family or in a supportive housing situation. However, this may have not been as evident as it was intended to be.

Questions within each questionnaire attempted to predict a variety of housing situations, however some questions may have been interpreted differently by respondents from their original intent. For example, in the questions regarding household income, respondents (especially renters) may have been confused on whether the question was looking for their personal income, their family's income, or combined income among roommates. Similarly, when asked about housing costs, respondents may have been confused about whether the question asked for what each individual spends or total housing costs for the entire residence.

Additionally, some questions may have been leading in their questioning with suggested answers, notably for "What would prevent you from utilizing government assistance for housing?" and "What housing changes, if any, would you like to see in Red Lodge?"

A major limitation of the survey was that it was conducted entirely online. A great proportion of population, particularly among the middle-aged and even the elderly, use the internet as a means of communication and socialization. However, while a good many people are able to participate in the survey online, there are many who may not have been able to use that method due to age, disability, personal preference, or access to resources or time. This would be particularly prevalent among the elderly or disabled population who may lack understanding or ability to how to use technology to access the survey and for individuals in poverty who may lack access to technology or have the time to complete the survey.