

Mineral County, MT Housing Need Assessment & 5-Year Housing Action Plan

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Prepared by GB Consulting

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Particular thanks go to the housing task force and study team representing both Sanders and Mineral Counties:

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Executive Summary

The following is an executive summary for the study; “Mineral County, MT Housing Needs Assessment & 5-Year Housing Action Plan.”

This study aims to assess the housing conditions in Mineral County and develop a 5-year housing action plan. Specific objectives include:

1. Develop a comprehensive housing needs assessment that describes current conditions, housing gaps, and housing opportunities.
2. Identify potential solutions that encourage investment from a variety of development sources in housing projects in the region.
3. Develop a 5-year housing action plan used by partner organizations to lead efforts to develop projects.
4. Support the formation of a formal housing task force that will execute strategies identified in the 5-year housing action plan.

- Current median value = \$200,373 and average value = \$260,536
- Housing occupancy has remained unchanged (78.1% vs. 78.0%).
- Vacant housing has remained unchanged (21.9% vs 22.0%).
- Homeownership has significantly improved (58.5% vs. 64.8%).
- Renter occupied housing has significantly decreased (19.7% vs. 13.2%).
- Housing structures consist of 72.2% single unit, 24.2% mobile home, and 2.7% apartments or duplexes.
- Only 1.9% of the current inventory was built after 2010, while 51.7% was built in 1970 or earlier.
- 45% of current inventory has a mortgage, and 55% have no mortgage.
- The median contract rent is \$429, and the total gross rent of \$565.

Demographic and Social Characteristics

In Mineral County between 2010 and 2021:

- Population increased 4.1% (4,223 vs. 4,395).
- Median age increased 5.6% (49.8 vs. 52.6).
 - Larger percentage of population 65+, 22.9% vs. 29.0%.
- Households increased 4.6% (1,911 vs. 1,998).
- Families increased 3.5% (1,435 vs. 1,485).
- Over 90% of the population 25 and over has a high school diploma, while 53% have received post-high school education and 27.3% earning an associate degree or greater.
- Approximately 19% of the population is below the 1.00 federal guidelines income to the poverty level.

Housing Characteristics

In Mineral County between 2010 and 2021:

- Housing units increased 5.7% (2,446 vs. 2,562).

Economic Characteristics

In 2021, Mineral County reported:

- Per capita income \$23,879, median household income \$41,702, and average household income \$52,512.
- Nearly 41% of households earn less than \$35,000 per year, and 22.7% earn \$75,000 or more.
- The unemployment rate is typically around 7%, but during COVID-19 spiked at 10.2%, and currently sits near 4.3%.
- Approximately 36% of residents work in another county or state. Urban sprawl.
- Total jobs have declined 2.8% (1,410 vs. 1,371).
- Nearly 75% of jobs are concentrated in six industries: government, retail trade, accommodations & foodservice, healthcare, construction, and manufacturing.
- Average earnings per work = \$42,717.
- Service industry occupations produce the lowest median hourly earnings (\$10 - \$15).

Housing Survey Results

Three primary Mineral County survey groups targeted over three months include (1) employers, (2) residents, and (3) realtors, property managers, lenders, builders, agencies, and leaders.

Specific housing survey objects include:

1. Assess the overall quantity of all types of housing.
2. Assess the overall quality of all types of housing.
3. Assess significant housing challenges and barriers.
4. Assess potential solutions to improve housing conditions.

Employer Survey Results

- Twenty-two businesses were invited to participate in an online survey, and 14 completed the survey (63.6%).
- 76% of surveys were from Saint Regis and Superior.
- Business responding employed 536 residents or 37.3% of total employees.
- Average annual salaries ranged from \$20,000 to \$30,000 for entry level, \$45,000 to 90,000 for senior management.
- Hourly pay rate range from \$8.50 to \$18.00 per hour.
- Nearly two-thirds of businesses feel that housing is the most critical problem facing Mineral County.
- Over 87% of businesses see employees have difficulty finding affordable housing.
- Over 87% of businesses feel that a high priority needs to be on entry-level for-sale housing and rental housing in Mineral County.

Resident Survey Results

- Three hundred twenty-one residents completed an online housing survey, with nearly 80% from Saint Regis and Superior.

- Surveyed respondents reported annual household income below \$30,000 (20.8%), between 30,000 and \$49,999 (20.2%), between \$50,000 and \$74,999 (26.9%), and \$75,000 and over (32.1%).
- Nearly 73% of surveyed residents own their current home, and 27% rent.
- Approximately 25% of surveyed residents have no mortgage, while 23% have mortgages or rent payments greater than \$1,000 per month. Nearly 25% of respondents have monthly mortgage or rent payments of \$600 and less, while 15% of monthly payments between \$601 to \$800, and 11.8% between \$801 to \$1,000 per month.
- Over 85% of all respondents strongly agree or agree that there is a shortage of affordable single-family housing for purchase or rent to meet current Mineral County residential housing needs.
- 70% of respondents feel that housing prices and rents are too high, and incomes are too low, which becomes a barrier when searching for housing.

Realtors, Property Managers, Lenders, Builders, Agencies and Leaders Survey Results

- Thirty-eight invitations to participate in an online survey, and 21 completed (55.3%).
- Overall, housing perception is that the availability of all housing types is not sufficient to meet Mineral County residents' needs.
- Between 80-100% of respondents feel that there is a short supply of housing \$200,000 and below.
- 80-100% of respondents feel that there is a shortage of rental properties below \$600 per month.
- The average home buyer is more than likely to be over 36 (85% of respondents) and have household incomes higher than \$30,000 (75% of

respondents). The average renter is under 35 years old (50% of respondents with incomes below \$30,000).

- Nearly 70% of home buyers are searching for homes in the \$150,000 to \$200,000 range.

Housing Listening Sessions

To further support the input gathered from various surveys administered in Mineral County, a series of face-to-face community discussion sessions were conducted. Common themes include:

- Overall, housing conditions continue to be challenged with the increase in demand and the lack of supply across all housing types. Lack of housing is impacting the expansion and sustainability of the economic base.
- There continues to be a severe shortage of housing, especially for the working population looking for housing \$200,000 and below.
- The majority of communities have aging housing inventory and no known rehabilitation programs to bring houses to today's standards. Some homes, single-family, and mobile have declined over the years, with little or no maintenance. Some feel these properties could be condemned.
- There is a great need for affordable single-family starter homes, for purchase and rent, throughout the entire county. Affordability was defined in the ranges of \$150,000 to \$175,000 for single-family homes and \$600 - \$700 monthly rent.
- There is a shortage of transitional housing for prospective new residents to fill the teaching and medical professions.
- There is a need for more affordable senior housing options throughout the county. Superior and possibly Saint Regis may be the best locations for medical service needs that increase with age.
- The need for affordable senior apartments, duplexes, or townhomes is real. Seniors may want to transition from their single-family homes to a maintenance free residence.

- Currently, there is a sufficient inventory of low income or subsidized housing in Superior and Saint Regis that offer 65 family units and 8 elderly units. There is usually a waiting list on many of these properties, but report an average occupancy rate of 95%.
- Conduct a full land ownership inventory for each community in Mineral County to identify where vacant lots or land may be available for housing development. Distinguish between sizes and locations for private, county, state, and federal lands.
- Develop and promote mutually beneficial partnerships between local, state, and federal government agencies, private industry, and non-profits to strategically build affordable targeted housing projects in all communities. The private sector may be willing to assist but needs to be approached.
- Construct affordable entry-level housing for purchase and rent that meet local income ranges of \$30,000 to \$40,000 per year.
- Build and support vital home rehabilitation programs that can update the existing inventory.
- Increase the number of construction businesses and workers in the area because there is a shortage of construction labor force.
- Implement basic building standards and regulations to assure that residents are protected.

Housing Strategy & Action Plan

On September 15, 2020, a housing study team hosted a housing strategy workshop at the Sanders County Fair Grounds in Plains. This location was chosen because Sanders County is also developing a housing action plan, and both counties could benefit from the workshop. The workshop included the Mineral County Housing Task Force Team and several additional key stakeholders, including businesses, industries, agencies, non-profits, and governmental leaders. Key stakeholders asked to participate because of their understanding of the housing issue and “can-do” attitude to address the housing issues facing Mineral County.

This workshop's overall purpose was to review all the primary and secondary data previously collected and

analyzed and discuss specific housing priorities and action strategies.

Workshop participants participated in a group discussion centered on (1) single-family ownership housing, (2) rental housing, (3) senior housing, and (4) infrastructure, regulatory, and housing programs. The Mineral County discussion groups was charged with achieving the following tasks:

1. Create a Housing Vision for Mineral County
2. Create a list of housing priorities to be addressed over the next 5 years. Rank from most to least critical.
3. Create a list of actions for each housing priority that needs to take place over the next 5 years.
4. Create a 1-3-5-year measurable outcome benchmark for each housing priority.
5. Identify key individuals and agencies that need to be lead and contribute to executing the housing priority actions.

Mineral County Housing Vision Statement

“The Mineral County Housing Task Force, in conjunction with Mineral County Economic Development Corporation, will investigate and secure necessary resources required to satisfy the needs of family housing and workforce development”

The working group settled on the following housing development priorities for the next 5-years.

1. Conduct a countywide land inventory and infrastructure assessment to identify affordable housing options and infrastructure conditions and capacity.
2. Continue efforts to construct new transitional rental housing for Superior and Saint Regis new teacher hires.
3. Research housing model options that best meet the needs of communities.
4. Increase the rental housing inventory that aligns with workforce incomes and needs.
5. Develop senior housing options that include apartments, duplex, townhomes, and patio homes.

6. Implement a housing rehabilitation program to modernize the existing housing inventory.

General Recommendations

1. Establish a County Housing Entity

It is recommended that a local development entity be formed to address affordable housing needs. Such an option would maximize both local and universal housing resources for the most affected citizen in Mineral County.

Mineral County Economic Development Corporation could serve in this capacity.

2. Affordable Rental Housing

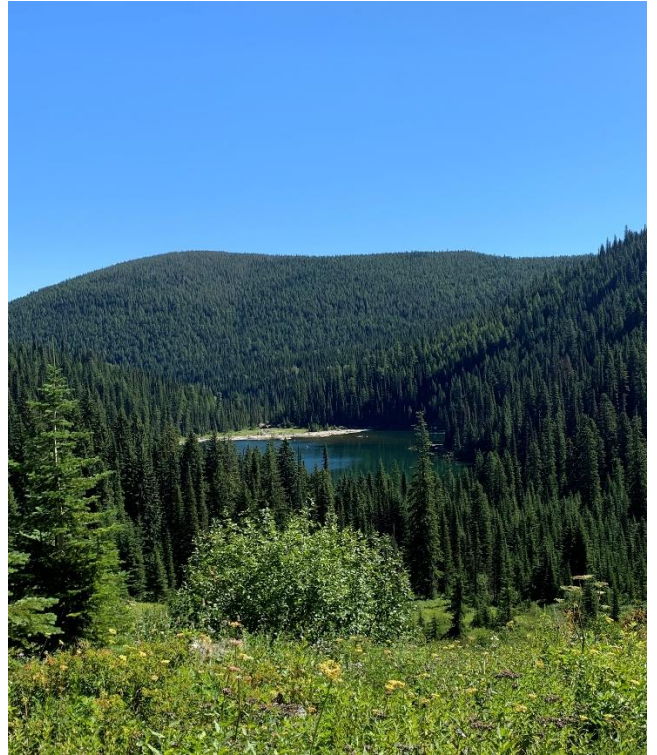
The ongoing market demand is present for affordable rental options serving the current and new workforce.

It is recommended that affordable rental housing be developed in the price range of \$600 to \$700 per month.

Continue to support and strengthen subsidized rental programs with HRC

3. Affordable Senior Housing

It is recommended that affordable senior housing be a high priority in any future housing development in Mineral County. With the aging population, this housing segment will become more critical soon. Alternative senior housing development programs and options need to be considered.

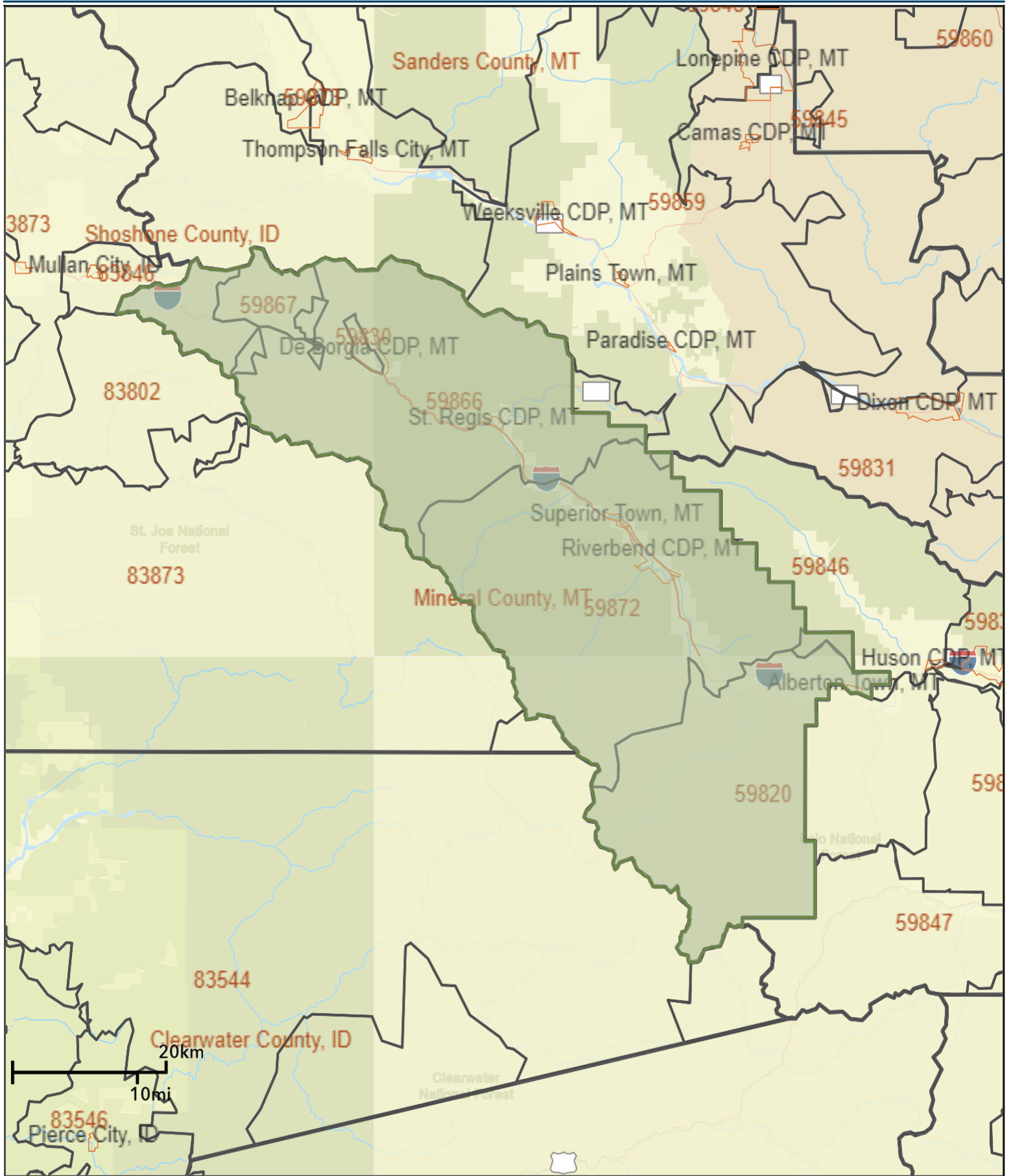


4. Affordable Homeownership

It is recommended that affordable homeownership be achieved through aggressive public-private partnerships that reduce overall home prices to meet resident incomes. Also, conduct further research to assess the feasibility of different affordable homeownership programs.



Mineral County, MT



Introduction

As leaders work towards sustainable economic development strategies, housing, health care, and internet connectivity are the common issues that many rural communities struggle with today. These three areas are crucial to the quality of life and overall wellbeing of individuals and families. Specific to housing, the reoccurring themes that rural communities deal with every day include:

- *Supply* or inventory of available housing;
- *Quality* or condition of existing housing;
- *Variety* of housing to meet changing demographics;
- *Affordability* of housing that meets workforce income and general needs.

The study aims to is to assess the housing conditions in Mineral County and develop a 5-year housing action plan. Specific objectives include:

1. Develop a comprehensive housing needs assessment that describes current conditions, housing gaps, and housing opportunities).
2. Identify potential solutions that encourage investment from a variety of development sources in housing projects in the region.
3. Develop a 5-year housing action plan used by partner organizations to lead efforts to develop projects.
4. Support the formation of a formal housing task force that will execute strategies identified in the 5-year housing action plan.

Report Layout

Data was gathered from various sources and then compiled into a report broken down into easy-to-digest sections. The seven sections include:

- *Demographic & Social Characteristics* covers general population demographics, such as population, age, and race. Social Characteristics delves into poverty, education, and other aspects that impact a community's overall wellbeing.

- *Housing Characteristics* considers all aspects of housing, including units and values, occupancy, owner or renter, types of structure, age, and costs.
- *Economic Characteristics* examines industry trends, including per capita income, household income, labor force & unemployment, communizing patterns, jobs, jobs by industry, employment by occupation, and average industry earnings.
- *Housing Survey Results* presents results from web-based questionnaires distributed to Mineral County employers, residents, realtors, property managers, lenders, builders, agencies, and community leaders.
- *Community Housing Listening Sessions* summarizes county-wide face-to-face community listening sessions with employers, leaders, agencies, and residents.
- *Housing Priorities, Strategies, and Actions Plan* provide a recap of the housing task force workshop where participants develop housing priorities, strategies, and action plans.
- *Conclusions and Recommendations* provide concluding remarks and general recommendations for implementing a successful Mineral County Housing Plan.

Data Sources

This report presents both primary and secondary data that supports concluding recommendations. The first three sections rely exclusively on secondary sources to provide baseline trend data. The remaining four sections are strictly primary data collected from various individuals, businesses, agencies, and organizations. The following secondary data sources used include:

- US Census Bureau
 - American Community Survey
 - American FactFinder
- ESRI
- EMSI
- Montana Department of Labor & Industry

Throughout the reports first three sections three different data points were used including the 2010 census, 2020 estimate, and 2014 - 2018 census average. The 2010 census data is the "official" government-generated data and considered the baseline. The 2020 estimate is the statistically generated estimate from the 2010 census baseline, which assumes current trends and is usually a reasonable estimate for rural areas like Mineral County. The 2014 - 2018 census average is estimated from the 2010 census and averaged over five years, thus taking out significant one-year changes. In all instances, the most recent and best available data is presented to understand the social & demographic, housing, and economic trend characteristics of Mineral County.

Mineral County is the designated study area, and since housing is site-specific, the social & demographic, housing, and economic characteristics are analyzed on a zip code boundary. All zip codes are defined in a geographical land area and are typically associated with a city or town. For this study, zip codes corresponded with their respective city or town and are presented following census zip code reporting. The following communities and respective zip codes included in this study are:

Superior (59872)

Alberton (59820)

Saint Regis (59866)

De Borgia (59830)

Saltese (59867)

Haugan (59842)



Demographic & Social Characteristics

This section includes demographic & social measures of population, age, race and ethnicity, households and families, educational attainment, and poverty

These measures act as the core of the county baseline. They gauge the lifespan of the community, the community makeup, and, to an extent, the community culture. Data here are relevant for any further analysis, such as calculating effects of new jobs, allocating individuals as the population rises, plotting and constructing new homes and neighborhoods, and more.



Population

Why is Population Important?

The population is the baseline measurement for most all other sociodemographic and economic metrics. Understanding population migration activities can assist communities with planning for change or identify barriers preventing change. For example, lack of affordability housing can be a barrier for a community to grow or meet community’s overall needs.

NOTE: Total county populations will be less than the aggregated county zip code data because zip codes are postal geography and do not align with Census geography. Communities are matched with zip codes.



Key Trends:

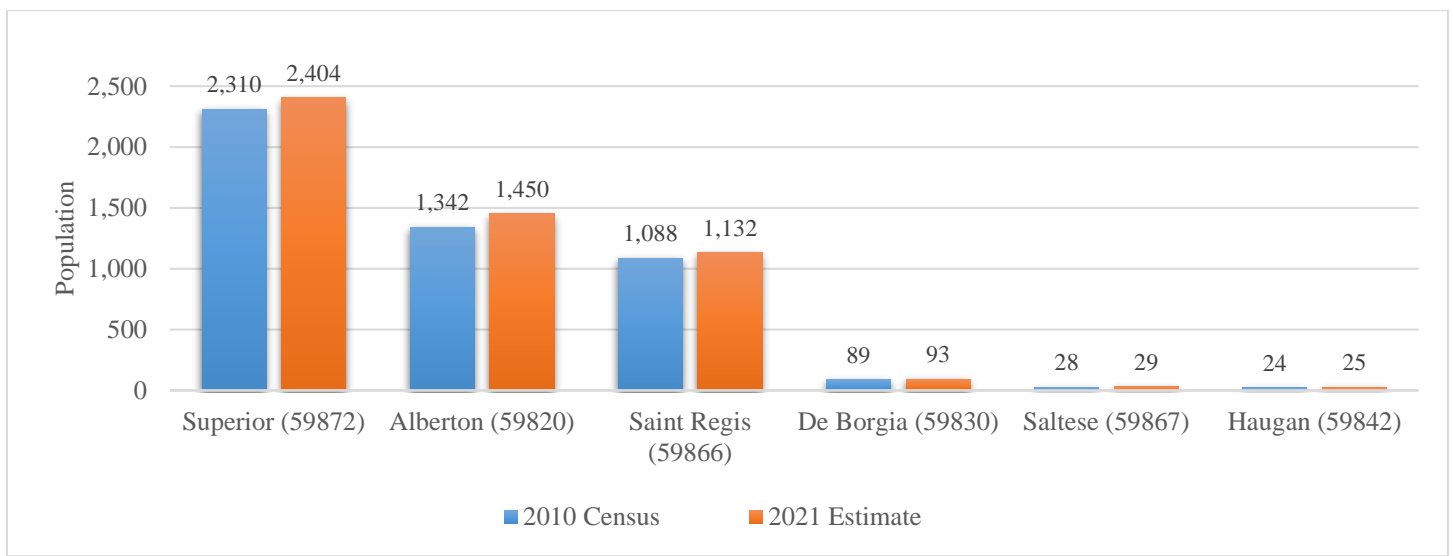
- The population in Mineral County is estimated to have increased by 4.1% between 2010 and 2021 (4,223 vs. 4,395). Nearly 96% of Mineral County population is in the zip code of 59872, 59820, and 59866.
- In 2021, over 50 percent of the total county population is located in zip code 59872, which includes Superior.
- Between 2010 and 2021, all zip codes have seen population growth from a high of 8.0% in zip code 59820 to a low of 3.6% in 59867.

Table 1. Mineral County Population; 2010 & 2021,

	2010 Census	2021 Est.	Percent Change
Superior (59872)	2,310	2,404	4.1%
Alberton (59820)	1,342	1,450	8.0%
Saint Regis (59866)	1,088	1,132	4.0%
De Borgia (59830)	89	93	4.5%
Saltese (59867)	28	29	3.6%
Haugan (59842)	24	25	4.2%
Mineral County	4,223	4,395	4.1%
Montana	989,415	1,099,333	11.1%

Source: U.S Census Bureau; Census 2010 Summary File 1; ESRI Forecasts 2021.

Figure 1. Mineral County and Zip Code Population; 2010 & 2021.



Age

Why is Age Important?

Age is a key indicator of the type of individuals within a community, and therefore the type of community and its overall activity. Those in charge of schools, hospitals, retirement homes, housing development, and all types of businesses require age data in order to account for anticipated change. Age data is especially used for public services ranging from use of parks to law enforcement, and even companies who need to tailor their marketing to specific groups.

Table 2. Mineral County Median Age; 2010 & 2021.

	2010 Census	2021 Est.	Percent Change
Superior (59872)	50.6	52.9	4.5%
Alberton (59820)	46.4	49.5	6.7%
Saint Regis (59866)	50.1	53.7	7.2%
De Borgia (59830)	51.1	54.1	5.9%
Saltese (59867)	45.0	43.8	-2.7%
Haugan (59842)	46.3	53.8	16.2%
Mineral County	49.8	52.6	5.6%
Montana	39.8	41.6	4.5%

Source: US Census Bureau, Census 2010 Summary File 1., ESRI Forecasts 2021.

Key Trends:

The median age in Mineral County is 11 years older than the median age in Montana. This aging trend is consistent across all Mineral County zip codes, except 59867 which experienced a slight decrease in median age (45.0 vs 43.8).

Between 2010 and 2021, Mineral County population distribution by age has shifted with a larger percentage of the population 65 years and older; 22.9% in 2010 and 29.0% in 2021.

Younger populations under the ages of 24 and between 45 and 64 are decreasing, while ages 24-44 are slightly increasing.

Table 3. Mineral County Population Distribution by Age, 2010 & 2021.

2010	Population	Under 19	20-24	25-44	45-64	65-74	75+
Superior (59872)	2,310	20.0%	3.8%	17.8%	34.9%	14.4%	9.2%
Alberton (59820)	1,342	22.0%	4.1%	21.3%	35.7%	11.6%	5.2%
Saint Regis (59866)	1,088	21.1%	3.8%	16.9%	37.9%	14.9%	5.5%
De Borgia (59830)	89	20.0%	3.3%	16.7%	37.8%	15.6%	6.7%
Saltese (59867)	28	23.4%	3.3%	23.3%	30.0%	16.7%	3.3%
Haugan (59842)	24	26.0%	4.3%	17.3%	34.8%	17.4%	0.0%
Mineral County	4,223	20.1%	3.9%	18.5%	36.5%	14.2%	8.7%
Montana	989,415	25.3%	6.8%	23.8%	29.1%	8.2%	6.6%
2021	Population	Under 19	20-24	25-44	45-64	65-74	75+
Superior (59872)	2,404	18.4%	3.2%	20.3%	27.4%	18.6%	12.0%
Alberton (59820)	1,450	20.1%	3.0%	21.1%	32.8%	15.6%	7.4%
Saint Regis (59866)	1,132	18.1%	3.4%	15.9%	35.0%	21.1%	6.6%
De Borgia (59830)	93	17.2%	3.2%	16.1%	35.5%	20.4%	7.6%
Saltese (59867)	29	24.1%	3.4%	24.1%	31.0%	13.8%	3.4%
Haugan (59842)	25	20.0%	0.0%	16.0%	32.0%	28.0%	4.0%
Mineral County	4,395	19.3%	3.2%	19.6%	29.9%	18.9%	10.1%
Montana	1,099,333	23.1%	6.2%	24.6%	26.0%	12.2%	7.9%

Source: US Census Bureau, Census 2010 Summary File 1., ESRI Forecasts 2021.

Race and Ethnicity

Why is Race and Ethnicity Important?

Race and Ethnicity data is used to get an overall scope of the community’s makeup and diversity. Race describes physical characteristics, and ethnicity encompasses cultural traditions. Communities are developed, including housing, and commonly reflect the race and ethnicity of the general population.



Key Trends:

From 2010 to 2021, the race and ethnicity distribution in Mineral County has been relatively unchanged, with the largest increase in Hispanic Origin population increasing from 1.9% in 2010 to 2.8% of the population in 2021. Native American population distribution has significantly increased from 1.5% in 2010 to 3.8% in 2021.

Table 4. Mineral County Distribution of Race and Ethnicity; 2010 & 2021.

2010	Population	White	Black	American Indian	Other	Hispanic Origin
Superior (59872)	2,310	95.1%	0.3%	1.3%	3.4%	1.6%
Alberton (59820)	1,342	95.2%	0.4%	1.3%	3.1%	1.7%
Saint Regis (59866)	1,088	94.3%	0.0%	2.3%	3.5%	2.4%
De Borgia (59830)	89	94.4%	0.0%	2.2%	3.4%	2.2%
Saltese (59867)	28	92.9%	0.0%	3.6%	3.6%	3.6%
Haugan (59842)	24	92.0%	0.0%	4.0%	4.0%	4.2%
Mineral County	4,223	94.9%	0.3%	1.5%	3.4%	1.9%
Montana	989,415	89.4%	0.4%	6.3%	3.8%	2.9%

2021	Population	White	Black	American Indian	Other	Hispanic Origin
Superior (59872)	2,404	94.4%	0.3%	1.7%	3.6%	2.4%
Alberton (59820)	1,450	94.2%	0.4%	1.5%	3.8%	2.3%
Saint Regis (59866)	1,132	93.5%	0.0%	2.8%	3.8%	3.8%
De Borgia (59830)	93	93.5%	0.0%	3.2%	3.2%	3.2%
Saltese (59867)	29	93.1%	0.0%	3.4%	3.4%	3.4%
Haugan (59842)	25	92.0%	0.0%	4.0%	4.0%	4.0%
Mineral County	4,395	94.2%	0.3%	1.9%	3.8%	2.8%
Montana	1,099,333	87.7%	4.4%	0.6%	6.5%	5.2%

Source: US Census Bureau, Census 2010 Summary File 1, ESRI forecast for 2021

Households and Families

Why are Households & Families Important?

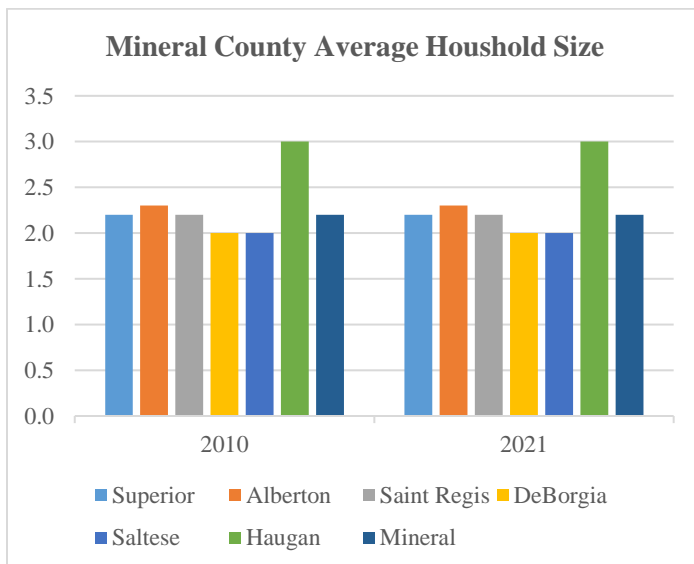
A household includes all the people who occupy a housing unit (such as a house or apartment) as their usual residence place. Families are groups of two or more people (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people are considered members of one family. When used alongside other demographic and social characteristics data, decision-makers and leaders can better identify targeted needs in a community, like housing.

Table 5. Mineral County Total Households; 2010 & 2021.

	2010 Census	2021 Est.	Percent Change
Superior (59872)	1,042	1,090	4.6%
Alberton (59820)	592	645	8.9%
Saint Regis (59866)	494	516	4.5%
De Borgia (59830)	45	47	4.4%
Saltese (59867)	14	15	7.1%
Haugan (59842)	8	8	0.0%
Mineral County	1,911	1,998	4.6%
Montana	409,607	459,356	12.1%

Source: US Census Bureau, Census 2010 Summary File 1., ESRI forecasts for 2021.

Figure 2. Mineral County Average Household Size; 2010, 2021



Key Trends:

Between 2010 to 2021, Mineral County households have increased by 87 or 4.6%. All zips realized gains in the number of households with the exception of 59842 that was unchanged.

The average household size in Mineral County and respective communities have been relatively stable between 2.0 and 2.3 household members. Haugan reports an average household size of 3.0.

From 2010 to 2021, Mineral County families have increased at a slightly smaller rate than households. This trend may indicate new residents may be retirees.



Table 6. Mineral County Total Families; 2010 & 2021.

	2010 Census	2021 Est.	Percent Change
Superior (59872)	677	692	2.2%
Alberton (59820)	404	431	6.7%
Saint Regis (59866)	312	319	2.2%
De Borgia (59830)	28	29	3.6%
Saltese (59867)	9	9	0.0%
Haugan (59842)	5	5	0.0%
Mineral County	1,435	1,485	3.5%
Montana	257,087	280,725	9.2%

Source: US Census Bureau, Census 2010 Summary File 1., ESRI forecasts for 2021.

Educational Attainment

Why is Educational Attainment important?

Educational attainment refers to the highest level of education completed in terms of the highest degree or the highest level of schooling. Individuals reported in this measure are over 25 years old.

Education data is a sign of workforce skill. In other words, a higher percentage of higher-end educational attainment helps indicate the type of labor force in a region. For example, a tech company might be more interested in opening up a facility with a higher focus of Bachelor or Graduate degree obtainers.

Key Trends:

In 2021, over 90% of Mineral County population 25 and over had at least a high school diploma. Over 53% of the population 25 and over had received post-high school education, with 27.3% earning an associate degree or better. This trend is relatively representative among individual communities in Mineral County with the exception of 59872 which report less bachelor degrees compared to other Mineral County zip code areas.

Figure 3. Mineral County Educational Attainment for Populations 25 and Over, 2021

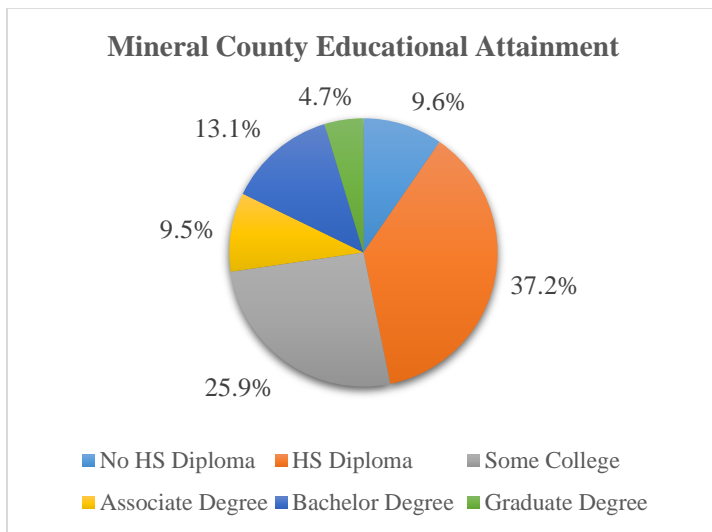


Table 7. Mineral County Educational Attainment for Population 25 and Over, 2021.

2020	Population 25-and-over	No HS Diploma	HS Diploma	Some College	Associate Degree	Bachelor Degree	Graduate Degree
Superior (59872)	1,884	9.3%	40.8%	26.4%	9.8%	9.4%	4.1%
Alberton (59820)	1,115	6.5%	26.0%	23.3%	11.9%	20.9%	11.3%
Saint Regis (59866)	888	10.0%	34.4%	24.5%	5.3%	21.1%	4.6%
De Borgia (59830)	74	9.5%	36.5%	24.3%	5.4%	20.3%	4.1%
Saltese (59867)	21	14.4%	28.6%	23.8%	4.8%	23.8%	4.8%
Haugan (59842)	20	10.0%	35.0%	25.0%	5.0%	20.0%	5.0%
Mineral County	3,448	9.6%	37.2%	25.9%	9.5%	13.1%	4.7%
Montana	777,999	5.4%	28.4%	22.3%	9.3%	24.1%	10.4%

Source: US Census Bureau, Census 2010 Summary File 1., ESRI forecasts for 2021.

Poverty Threshold

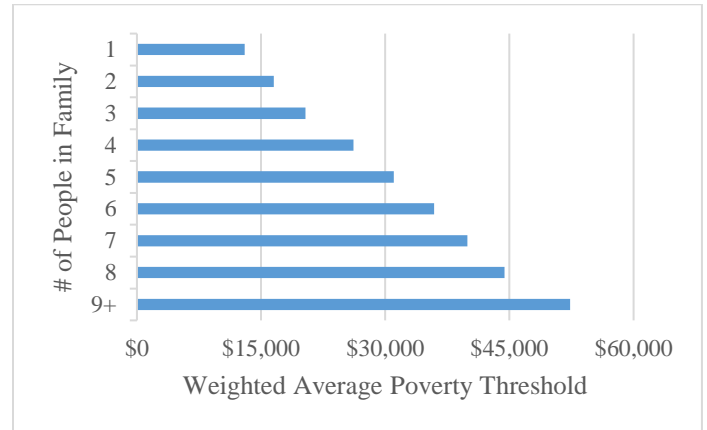
Definition

The Census Bureau gives the following **definition of poverty**:

The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If the total income for a family or unrelated individual fall below the relevant poverty threshold, then the family (and every individual in it) or unrelated individual is considered in poverty.

This definition covers the poverty threshold, but not the poverty guidelines, which are covered more on the next page.

Figure 4. Census Bureau Weighted Average Poverty Thresholds by Family Size, 2019



How does the makeup of the household affect each poverty level?

Both the thresholds and guidelines **take into account the total number of people in the household/family** that is being assessed. A two-person household has a lesser monetary level to be considered in poverty than a four-person household in both the threshold and guidelines. The guidelines do not factor in age in the calculations. The thresholds do, on the other hand, factor in age. Both the total number of children and, for one- and two-person households, the elderly, are considered.

There are two different poverty levels?

Yes, the federal government has two separate measures of poverty. The first is the **Census Bureau’s “Poverty Thresholds”**. The second is the **Department of Health and Human Services’ (HHS) “Poverty Guidelines”**. These are distinct terms with different formulas and different uses. The main use for the poverty thresholds created by the Census Bureau is statistical; that is, it is used in the calculating of the total number of people in poverty. HHS’s poverty guidelines are for administrative purposes, mainly used to determine financial eligibility for certain programs.

Table 8. Poverty Thresholds for 2020 by Size of Family and Number of Related Children Under 18 Years.

Size of Family Unit	Weighted Average Thresholds	Related Children under 18 Years-Old								
		None	One	Two	Three	Four	Five	Six	Seven	Eight+
One person	\$13,016									
Under age 65	\$13,300	\$13,465								
Aged 65 and older	\$12,261	\$12,413								
Two people:	\$16,541									
Householder under age 65	\$17,195	\$17,331	\$17,839							
Householder aged 65+	\$15,468	\$15,644	\$17,771							
Three people	\$30,347	\$20,244	\$20,832	\$20,852						
Four people	\$26,167	\$26,695	\$27,131	\$26,246	\$26,338					
Five people	\$31,011	\$32,193	\$32,661	\$31,661	\$30,887	\$30,414				
Six people	\$35,159	\$37,027	\$37,174	\$36,408	\$35,674	\$34,582	\$33,935			
Seven people	\$39,904	\$42,605	\$42,871	\$41,954	\$41,314	\$40,124	\$38,734	\$36,210		
Eight people	\$44,392	\$47,650	\$48,071	\$47,205	\$46,447	\$45,371	\$44,006	\$42,585	\$42,224	
Nine people or more	\$52,324	\$57,319	\$57,597	\$56,831	\$56,188	\$55,132	\$53,679	\$52,366	\$52,040	\$50,035

Source: United States Census Bureau

Poverty Guidelines

Table 9. Poverty Guidelines, 2021.

Family/ HH Size	48 Contiguous	Alaska	Hawaii
1	\$12,880	\$16,090	\$14,820
2	\$17,420	\$21,770	\$20,040
3	\$21,960	\$27,450	\$25,260
4	\$26,500	\$33,130	\$30,480
5	\$31,040	\$38,810	\$35,700
6	\$35,580	\$44,490	\$40,920
7	\$40,120	\$50,170	\$46,140
8	\$44,660	\$55,850	\$51,360

Source: United States Department of Health & Human Services

Are there cost of living adjustments based on where someone lives?

The quick answer is **no, not within the contiguous 48 states**. The poverty threshold has the same monetary level throughout the entire United States for any given year. There is no variation for any state, city, or other area. The poverty guidelines have a single monetary level for the 48 contiguous states and Washington DC, but a separate set of figures for each of Alaska and Hawaii.

Some of the Federal Programs that use the Poverty Guidelines:

- Head Start
- Low-Income Home Energy Assistance
- Parts of Medicaid
- Children’s Health Insurance Program
- Medicare Prescription Drug Coverage
- Family Planning Services
- SNAP
- WIC
- School Free and Reduced Meals
- EFNEP
- Weatherization Assistance Program
- Job Corps
- Foster Grandparent Program



Table 10. Poverty Guidelines by Most Commonly Used Percentages for Assistance Programs, Contiguous 48 States, 2021.

Family/ HH Size	50%	100%	125%	130%	133%	135%	138%	150%	175%	185%	200%
1	\$6,440	\$12,880	\$16,100	\$17,388	\$17,774	\$19,320	\$22,540	\$23,828	\$25,760		
2	\$8,710	\$17,420	\$21,775	\$23,517	\$24,040	\$26,130	\$30,485	\$32,227	\$34,840		
3	\$10,980	\$21,960	\$27,450	\$29,646	\$30,305	\$32,940	\$38,430	\$40,626	\$43,920		
4	\$13,250	\$26,500	\$33,125	\$35,775	\$36,570	\$39,750	\$46,375	\$49,025	\$53,000		
5	\$15,520	\$31,040	\$38,800	\$41,904	\$42,835	\$46,560	\$54,320	\$57,424	\$62,080		
6	\$17,790	\$35,580	\$44,475	\$48,033	\$49,100	\$53,370	\$62,265	\$65,823	\$71,160		
7	\$20,060	\$40,120	\$50,150	\$54,162	\$55,366	\$60,180	\$70,210	\$74,222	\$80,240		
8	\$22,330	\$44,660	\$55,825	\$60,291	\$61,631	\$66,990	\$78,155	\$82,621	\$89,320		

Source: United States Department of Health & Human Services

Poverty in Mineral County

This report is using both the threshold and guidelines.

Any page in this document that gives a count of people in poverty is using the Census Bureau’s threshold. This includes the tables found within this section, such as the general population poverty numbers and veteran poverty numbers. Sections that show numbers regarding a part of the population on an assistance program will be using the HHS’s guidelines. That includes school free and reduced lunch, among others.

The total family income divided by the poverty threshold is called the Ratio of Income to Poverty. The difference in dollars between family income and the family’s poverty threshold is called the Income Deficit (for families in poverty) or Income Surplus (for families above poverty).

Key Trends:

Between 2015 and 2019 approximately 19% of Mineral County population is below the 1.00 income to the poverty level. This means that 19% of the population, under the household size federal poverty guidelines are classified to have an income deficit, while 81% of the population is at or above poverty guidelines and considered to have an income surplus.

Zip code 59820 reported the smallest poverty income to the poverty level at 11%. Many zip code areas in Mineral County report 11-19% of population qualifying as under poverty guidelines.

Table 11. Minerals County Population by Ratio of Income to Poverty Level. ACS Estimates, 2015-2019

2015-2019	Population	Below .50	.50 to .99	1.00 to 1.24	1.25 to 1.49	1.50 to 1.84	1.85 to 1.99	2.00 & Over
Superior (59872)	2,093	3.8%	12.9%	6.0%	9.0%	9.2%	2.3%	56.9%
Alberton (59820)	1,728	6.9%	4.6%	7.8%	2.7%	2.8%	3.3%	71.9%
Saint Regis (59866)	965	13.0%	15.4%	2.8%	3.2%	8.9%	3.8%	52.8%
De Borgia (59830)	79	12.7%	15.2%	2.5%	2.5%	8.9%	3.8%	53.2%
Saltese (59867)	25	12.0%	16.0%	4.0%	4.0%	8.0%	4.0%	52.0%
Haugan (59842)	21	14.3%	14.3%	4.8%	4.8%	9.5%	4.8%	52.4%
Mineral County	4,175	7.1%	11.6%	6.7%	6.2%	7.2%	2.4%	58.8%
Montana	1,025,221	5.6%	7.5%	4.8%	4.4%	7.0%	3.1%	67.6%

Source: U.S. Census Bureau, 2015-2019 American Community Survey



HOUSING CHARACTERISTICS

This section includes a comprehensive overview of Mineral County housing type, values, occupancy, age, and costs.

Housing information is one of the important indicators that measures a community's social and economic well-being. Understanding the housing inventory characteristics, availability, and affordability will help improve and construct a variety of housing options that meet the county's socioeconomic characteristics.



Housing Unit & Value

Why is Housing Important?

A housing unit, as defined for purposes of these data, is a house, an apartment, a group of rooms, or a single room intended for occupancy as separate living quarters. Housing unit value is the appraisal worth.

Housing is a measure of economic prosperity and the general quality of living. Business owners and government decision-makers are interested in specific community segments on all sides of the economic scale. Such a catalog of housing values allows new developments, both commercial and governmental, to be planned accordingly. To ensure accuracy, housing data should be compared with per capita income and poverty data.

Key Trends:

Since 2010, total housing units have increased by 5.7% or 116 units in Mineral County. Over 55% of new housing units have been constructed in zip code 59820.

Zip code 59820 or Alberton area has the highest median value and an average value of \$374,627 and \$402,537, respectively. This could be influenced by urban sprawl from the Missoula area.

Approximately 50% of Mineral County owner-occupied units have a median value under \$200,000, while zip code 59872 or Superior area has nearly one-quarter of owner-occupied inventory under \$100,000.

Nearly 60% of owner-occupied inventory in zip code 59820, Alberton area, reports median housing values at \$300,000 and greater.

Table 12. Mineral County Total. Housing Units; 2010 & 2021.

	2010 Census	2021 Est.	Percent Change
Superior (59872)	1,212	1,270	4.8%
Alberton (59820)	760	824	8.4%
Saint Regis (59866)	728	762	4.7%
De Borgia (59830)	61	64	4.9%
Saltese (59867)	41	43	4.9%
Haugan (59842)	11	12	9.1%
Mineral County	2,446	2,562	5.7%
Montana	482,825	542,650	12.4%

Source: US Census Bureau, Census 2010 Summary File 1., ESRI forecasts for 2021.

Table 13. Mineral County Housing Value; 2021.

	Median Value	Average Value
Superior (59872)	\$208,203	\$272,489
Alberton (59820)	\$374,627	\$402,537
Saint Regis (59866)	\$190,046	\$244,204
De Borgia (59830)	\$188,636	\$236,538
Saltese (59867)	\$187,500	\$222,917
Haugan (59842)	\$225,000	\$239,286
Mineral County	\$200,373	\$260,536
Montana	\$282,678	\$341,875

Source: US Census Bureau, Census 2010 Summary File 1., ESRI forecasts for 2021

Table 14. Mineral County Housing Owner Occupied Unit Value Distribution; 2021.

2021	Total Units	Less than \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$249,999	\$250,000 to \$299,999	\$300,000 to \$399,999	\$400,000 to \$499,999	\$500,000 and Greater
Superior (59872)	906	24.8%	10.6%	12.3%	14.1%	5.6%	16.3%	6.7%	9.5%
Alberton (59820)	542	10.9%	3.9%	12.0%	7.7%	6.3%	12.4%	20.1%	26.7%
Saint Regis (59866)	427	18.9%	11.0%	25.3%	7.7%	8.4%	9.6%	14.8%	4.4%
De Borgia (59830)	39	18.0%	10.3%	28.2%	7.7%	7.7%	10.3%	15.4%	2.6%
Saltese (59867)	12	16.6%	8.3%	33.3%	8.3%	8.3%	8.3%	16.7%	0.0%
Haugan (59842)	7	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	14.3%	0.0%
Mineral County	1,661	21.9%	10.2%	17.8%	12.1%	6.9%	13.5%	9.9%	8.7%
Montana	310,464	12.8%	6.2%	11.3%	12.1%	11.5%	18.1%	11.8%	16.1%

Source: Source: US Census Bureau, Census 2010 Summary File 1., ESRI forecast for 2021..

Housing Occupancy

Why is Housing Occupancy Important?

A housing unit is vacant if no one is living in it at the time of enumeration unless its occupants are only temporarily absent. Units temporarily occupied at the time of calculation entirely by people who have a usual residence elsewhere are also classified as vacant.

Housing occupancy data shows how active, filled, or abandoned a community is. Judging from the number of occupied units versus vacant units, those in charge of city planning can estimate room for improvement or demolition. This is especially important if there is an expectation of a sudden inflow of new citizens to the community.

Key Trends:

Between 2010 and 2021, the percent of owner-occupied housing occupancy is relatively unchanged in Mineral County, 78.1% vs. 78.0%. This trend is true for all zip codes, with the exception of 59842 which significantly decreased from 72.7% to 66.7%. Lower percentage of owner and renter occupancy rates may indicate small population base and no growth in population.

Approximately 22% of Mineral County housing is vacant. Three factors can contribute to this result including: 1) the mobility or seasonal nature of the overall labor market, 2) areas seen as a vacation destination are more likely to have volatile seasonal housing demands, and 3) increases in population without new housing expansion. Other factors to consider is the overall quality, age of housing, and the conversion of housing units to short-term vacation stay rentals. Several real estate owners are opting for this option because they are finding weekend or weekly rental are more profitable and have less exposure to long-term rental damage. Without continuous occupancy a housing unit may be classified as vacant.

Individual zip code housing vacancy rates vary with zip code 59872 reporting 14.2% vacancy to 65.1% of housing vacancy in zip code 59867.

Table 15. Mineral County Occupied Housing (owner & renter) Percent, 2010 & 2021.

	2010 Census	2021 Estimate
Superior (59872)	86.0%	85.8%
Alberton (59820)	78.0%	78.3%
Saint Regis (59866)	67.9%	67.7%
De Borgia (59830)	73.8%	73.4%
Saltese (59867)	34.1%	34.9%
Haugan (59842)	72.7%	66.7%
Mineral County	78.1%	78.0%
Montana	84.8%	84.7%

Source: US Census Bureau, Census 2010 Summary File 1., ESRI forecasts for 2021.

Table 16. Mineral County Vacant Housing Percent, 2010 & 2021.

	2010 Census	2021 Estimate
Superior (59872)	14.0%	14.2%
Alberton (59820)	21.1%	21.7%
Saint Regis (59866)	32.1%	32.3%
De Borgia (59830)	26.2%	26.6%
Saltese (59867)	65.9%	65.1%
Haugan (59842)	27.3%	33.3%
Mineral County	21.9%	22.0%
Montana	15.2%	15.3%

Source: US Census Bureau, Census 2010 Summary File 1., ESRI forecasts for 2021.



Housing Unit - Owner/Renter

Why is Owner/Renter Housing Important?

A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. All occupied units that are not owner-occupied, whether they are rented for cash rent or occupied without cash rent payment, are renter-occupied.

Owner-occupied versus renter-occupied housing data paints the picture of the types of individuals that make up the community. A larger percentage of homeowners in the county perhaps suggests a more long-term community. A lower percentage of homeowners might indicate an overall difficulty to own.

Key Trends:

Owner-occupied housing has improved in Mineral County between 2010 and 2021. In total, the county has experienced a percentage increase in owner-occupied housing about 6.3%. Individual zip code communities report similar owner-occupied trends.

In 2021, zip codes 59872, 59820, and 59830 report over 60% owner occupied housing.

Between 2010 and 2021, Mineral County renter-occupied housing has declined to 13.2% of total housing inventory. Similar to owner-occupied housing zip codes 59872, 59820, and 59830 report the largest percentage of renter occupied housing in 2021.

The trends in owner-occupied housing and renter-occupied housing provide some insight into what may be happening with housing in Mineral County. First, homeownership may be challenging for a few reasons; 1) incomes, 2) housing prices and affordability, 3) lack of housing inventory, and 4) lack of housing quality inventory.

Table 17. Mineral County Owner Occupied Housing Percent; 2010 & 2021,

	2010 Census	2021 Estimate.
Superior (59872)	64.4%	71.3%
Alberton (59820)	62.1%	65.8%
Saint Regis (59866)	50.4%	56.0%
De Borgia (59830)	54.1%	60.9%
Saltese (59867)	24.4%	27.9%
Haugan (59842)	54.5%	58.3%
Mineral County	58.5%	64.8%
Montana	57.7%	57.2%

Source: US Census Bureau, Census 2010 Summary File 1., ESRI forecasts for 2021.

Table 18. Mineral County Renter Occupied Housing Percent; 2010 & 2021.

	2010 Census	2021 Estimate
Superior (59872)	21.6%	14.5%
Alberton (59820)	15.9%	12.5%
Saint Regis (59866)	17.4%	11.7%
De Borgia (59830)	19.7%	12.5%
Saltese (59867)	9.8%	7.0%
Haugan (59842)	18.2%	8.3%
Mineral County	19.7%	13.2%
Montana	27.2%	27.4%

Source: US Census Bureau, Census 2010 Summary File 1., ESRI forecasts for 2021.



Type of Housing Structure

Why is Type of Housing Structure Important?

The statistics, by type of structure, refer to the structural characteristics of the building. The one-unit structure category is a single-family home. It includes fully detached, semidetached (semi-attached, side-by-side), row houses, and townhouses. Multifamily structures are classified by the number of housing units in the structure.

Housing structure type data suggest a level of permanence in the community. It also says something of the range and diversity of habitants. Cities are likely to have more multiple-unit structures rather than a highly predominant single unit makeup. Along these same lines, structure type data speak to the community as being rural or urban. While this may be obvious already, the trend line in housing structure type can hint at the type of rural-urban split. Comparisons can be made to personal income, and per capita income to better determine the overall community makeup.

Key Trends:

Single Unit structures have remained the majority structure types from 2015 to 2019. In fact, they account for nearly 73% of total housing structures in Mineral County. The majority of the remaining housing is Mobile Homes and RV's that account for 24% of total housing structures. The remaining 3% in in the form of apartments and duplexes. This trend further confirms the small inventory of rental properties in the form of apartments and duplexes.



Table 19. Mineral County Housing Structure Type, 2015 – 2019.

	Total Units	Single Unit	2-4 Units	5-19 Units	20+ Units	Mobile Home, RV, Etc.
Superior (59872)	1,145	69.0%	0.8%	4.7%	0.0%	25.5%
Alberton (59820)	897	79.4%	3.1%	1.3%	0.0%	16.2%
Saint Regis (59866)	719	74.9%	0.1%	0.1%	0.0%	25.0%
De Borgia (59830)	60	74.3%	0.0%	0.0%	0.0%	25.7%
Saltese (59867)	40	75.0%	0.0%	0.0%	0.0%	25.0%
Haugan (59842)	11	72.7%	0.0%	0.0%	0.0%	27.3%
Mineral County	2,504	72.2%	1.1%	2.6%	0.0%	24.2%
Montana	510,180	73.0%	7.2%	5.1%	3.8%	10.8%

Source: U.S. Census Bureau, 2015-2019 American Community Survey

Housing Age

Why Age of Housing is Important?

The housing age is the year in which the house was built.

Housing age is an indicator of the general age of the community, and thus an indicator of the community’s culture. It shows overall progress and development. A strong presence of newer homes indicates expansion and growth.

Key Trends:

Mineral County housing is old, with only 2 percent of the current inventory built 2010 and after. Approximately 48% of existing housing inventory was built pre-1970. Housing inventory this old will require structure maintenance and upgrades to meet today’s standards. Municipal infrastructure may also need to be improved.

Table 20. Mineral County Housing Structure Age 2015 - 2019

	Total Units	2014 & Later	2010 To 2013	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1940 to 1969	1939 & Earlier
Superior (59872)	1,145	0.3%	0.0%	19.2%	13.4%	11.4%	28.7%	20.5%	6.6%
Alberton (59820)	897	1.3%	0.8%	14.4%	22.2%	14.3%	22.7%	16.2%	8.2%
Saint Regis (59866)	719	1.9%	3.3%	24.8%	10.7%	15.2%	29.1%	12.2%	2.8%
De Borgia (59830)	60	1.7%	3.3%	25.0%	10.0%	15.0%	30.0%	11.7%	1.7%
Saltese (59867)	40	2.5%	2.5%	25.0%	10.0%	15.0%	30.0%	12.5%	2.5%
Haugan (59842)	11	0.0%	0.0%	27.3%	9.1%	18.2%	27.3%	9.1%	0.0%
Mineral County	2,504	0.8%	1.1%	20.4%	14.2%	11.8%	27.8%	17.6%	6.3%
Montana	510,180	2.9%	3.5%	14.9%	13.6%	11.3%	17.7%	22.4%	13.7%

Source: U.S. Census Bureau, 2015-2019 American Community Survey



Housing Costs

Why Housing Costs Important?

Housing costs are important. Typically housing, whether you are considering the cost of purchasing a house or measuring the costs associated with owning, renting, or living in a house, represents some of the most expensive outgoings we all face.

Housing costs are an immediate concern to many families and policymakers. If people spend “too much” on housing (defined by HUD as more than 30 percent of their income), they may not be able to afford other necessities, such as food or health care.

Key Trends:

Between 2015 and 2019, Mineral County owner-occupied housing units, with a mortgage represents 45% of the total housing inventory with an average value of \$354,745. Surprisingly, over 55% of housing units do not have a mortgage and have a slightly lower average value of \$184,675. Zip code 59872 owner occupied housing has a significantly higher value.

The monthly contract rent in Mineral County is approximately \$429, with an average utility cost of \$136, and a gross monthly rent of \$565.

Table 21. Mineral County Owner Occupied Housing Units by Mortgage Status and Rental Costs; ACS 2015 -2019.

	Mortgage				Rental		
	With Mortgage	Without Mortgage	Value with Mortgage	Value W/O Mortgage	Median Monthly Contract Rent	Median Monthly Utility	Monthly Gross Rent
Superior (59872)	40.3%	59.7%	\$510,876	\$192,450	\$242	\$97	\$339
Alberton (59820)	51.7%	48.3%	\$313,221	\$292,747	\$617	\$111	\$728
Saint Regis (59866)	47.7%	52.3%	\$219,572	\$166,470	\$515	\$214	\$729
De Borgia (59830)	50.0%	50.0%	\$212,072	\$161,125	\$517	\$208	\$725
Saltese (59867)	44.4%	55.6%	\$230,917	\$150,380	\$525	\$325	\$850
Haugan (59842)	40.0%	60.0%	\$263,906	\$143,219	\$525	NA	NA
Mineral County	45.0%	55.0%	\$354,745	\$184,675	\$429	\$136	\$565
Montana	56.7%	43.3%	\$289,592	\$263,237	\$772	\$114	\$886

Table 22. Mineral County Owner Occupied Monthly Owner Cost as a Percentage of Household Income; ACS 2014 -2018.

	With Mortgage				Without Mortgage			
	Less than 30%	30% to 49.9%	50% or More	Non Report	Less than 30%	30% to 49.9%	50% or More	Non Report
Superior (59872)	20.7%	8.0%	8.3%	3.5%	53.2%	1.3%	5.2%	0.0%
Alberton (59820)	36.7%	9.0%	4.9%	1.3%	42.3%	2.0%	2.8%	0.9%
Saint Regis (59866)	33.2%	7.1%	8.1%	0.0%	39.9%	4.5%	1.0%	7.1%
De Borgia (59830)	32.1%	3.6%	7.1%	0.0%	39.2%	3.6%	0.0%	7.1%
Saltese (59867)	33.3%	0.0%	11.1%	0.0%	44.4%	0.0%	0.0%	11.1%
Haugan (59842)	40.0%	0.0%	0.0%	0.0%	40.0%	0.0%	0.0%	10.0%
Mineral County	27.4%	8.0%	7.4%	2.3%	48.8%	0.5%	3.5%	2.1%
Montana	40.1%	10.2%	6.2%	0.3%	37.6%	2.9%	2.3%	0.4%

Source: U.S. Census Bureau, 2014-2018 American Community Survey

Economic Characteristics

This section includes measures of per capita and household income, labor force, unemployment, commuting patterns, total jobs, jobs by industry jobs by occupation and average earning by industry.

Signs of economic wellbeing, employment and unemployment, inflow and outflow, and income trends, are all key in managing and planning communities.



Per Capita & Household Income

Why Per Capita and Household Income is Important?

Per Capita & Household Income is measured by the combined income of everyone who lives in the residence.

Household income informs the decision-maker of employment status, livelihood, and occupancy of residents in the area. This data should be cross-referenced with industry and occupation jobs to provide further knowledge of the typical individual community.

Key Trends

Mineral County per capita income of \$23,879 is 75.2% of Montana’s per capita income of \$31,751. This trend is similar for median household income and less (69.4%) for average household income.

Zip code 59820 reports the highest per capita income, median household income, and average household income in Mineral County, while 59842 is significantly lower.

Nearly 41% of Mineral County households earn less than \$35,000 per year, while approximately 22% of households earn more than \$75,000.

Except for the 59820 zip code, approximately 55% to 60% of household income is below \$50,000.

Table 23. Mineral County Per Capita Income, Median Household Income, and Average Household Income, 2021.

2021	Per capita Income	Percent of Montana	Median Household Income	Percent of Montana	Average Household Income	Percent of Montana
Superior (59872)	\$22,317	70.3%	\$40,075	71.2%	\$49,194	65.0%
Alberton (59820)	\$39,793	125.3%	\$60,723	107.9%	\$89,457	118.1%
Saint Regis (59866)	\$25,551	80.5%	\$40,499	71.9%	\$56,053	74.0%
De Borgia (59830)	\$28,370	89.4%	\$40,157	71.3%	\$56,135	74.1%
Saltese (59867)	\$28,305	89.1%	\$37,916	67.4%	\$54,723	72.3%
Haugan (59842)	\$12,800	40.3%	\$35,000	62.2%	\$40,000	52.8%
Mineral County	\$23,879	75.2%	\$41,702	74.1%	\$52,512	69.4%
Montana	\$31,751		\$56,296		\$75,720	

Source: Source: US Census Bureau, Census, ESRI forecasts for 2021

Table 24. Mineral County Household by Income Distribution Percent, 2021.

2021	Less than \$15,000	\$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 or more
Superior (59872)	18.2%	10.7%	13.9%	17.0%	20.2%	15.0%	3.4%	1.5%
Alberton (59820)	7.3%	7.9%	6.4%	17.1%	21.4%	16.3%	11.3%	12.4%
Saint Regis (59866)	20.7%	12.2%	11.0%	13.6%	18.0%	11.2%	5.6%	7.65
De Borgia (59830)	21.3%	12.8%	10.6%	12.8%	17.0%	10.6%	6.4%	8.5%
Saltese (59867)	20.0%	13.3%	13.3%	13.3%	20.0%	13.3%	0.0%	6.7%
Haugan (59842)	25.0%	12.5%	12.5%	12.5%	25.0%	12.5%	0.0%	0.0%
Mineral County	17.7%	11.1%	12.2%	17.1%	19.4%	14.3%	4.9%	3.5%
Montana	10.3%	10.1%	9.1%	14.3%	18.7%	13.4%	14.5%	9.7%

Source: US Census Bureau, ESRI forecasts for 2021

Labor Force & Unemployment

Why is Labor Force & Unemployment Important?

The unemployment rate represents the number of unemployed people as a percentage of the civilian labor force. All civilians 16 years old and over are classified as unemployed if they (1) were neither "at work" nor "with a job but not at work" during the reference week, and (2) were actively looking for work during the last 4 weeks, and (3) were available to accept a job. Also included as unemployed are civilians who did not work during the reference week, were waiting to be called back to a job from which they had been laid off, and were available for work except for temporary illness.

It is a clear indicator of the health of an economy. A high unemployment rate is usually a sign of a weaker economy with a lack of business and development that would otherwise support its citizens. At the same time, a high unemployment rate does *not* indicate a lack of participating individuals because only those who are actively seeking employment are measured. A low unemployment rate may indicate the flow of money, the exchange of goods, and general growth and prosperity. It is important to emphasize general trends rather than spikes.

Table 25. Labor Force Participation Rate; 2015 to 2020

	Mineral County	Montana
2015	48.5%	63.6%
2016	48.0%	63.3%
2017	46.8%	63.0%
2018	46.7%	62.9%
2019	47.6%	63.1%
2020	46.8%	62.7%

Source: Montana Department of Labor & Industry;

Table 26. Unemployment Rate; 2015 to July 2021

	Mineral County	Montana
2015	8.4%	4.2%
2016	7.6%	4.1%
2017	7.4%	3.9%
2018	7.0%	3.6%
2019	5.9%	3.6%
2020	10.2%	5.9%
July 2021	4.3%	3.6%

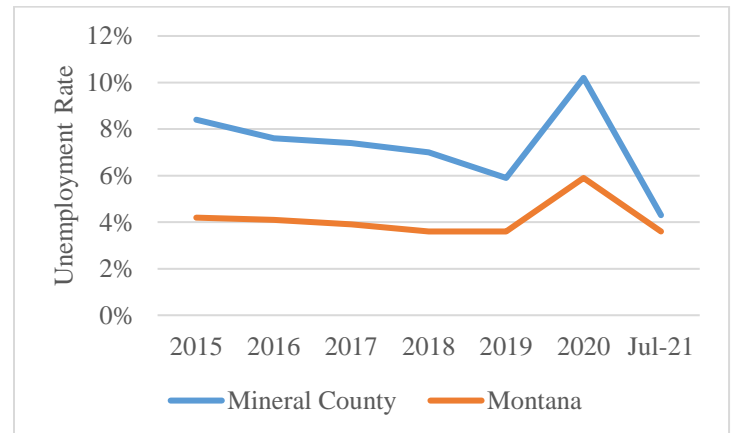
Source: Montana Department of Labor & Industry.

Key Trends:

Between 2015 and 2019, the unemployment rate consistently decreased in Mineral County and Montana. During the same period, the labor participation rate was relatively unchanged.

In 2020, Mineral County unemployment rates significantly increased and since has decreased. This can be attributed to the national economic downturn and the COVID-19 pandemic.

Figure 5. Unemployment Rate, Mineral County, and Montana.



Commuting Patterns

Why is Commuting Patterns Important?

Commuting patterns and characteristics are crucial to planning for improvements to road and highway infrastructure, developing transportation plans and services, and understanding where people are traveling in the course of a typical day.

Place of Work: This represents where a person works and does not consider where a person lives. So, an employee may live in one county and work in another county. For example, live in Mineral County and work in Missoula or live in Missoula and work in Mineral County.

Key Trends

Mineral County is beginning to experience the effects of urban sprawl. Urban sprawl is when housing prices rapidly increase in an urban area, and residents start to sprawl to outlying communities that provide more affordable housing. As Missoula grows, urban sprawl will continue to impact Mineral County housing inventory demand.

Between 2015 and 2019, approximately 36 percent of Mineral County residents were working outside the county. The closer the community is to an adjacent county or state, the higher percentage of commuters. This puts pressure on the local housing inventory because local Mineral County employers compete with Missoula employers for employee housing. This could also be an economic development opportunity for Mineral County.

Figure 6. Mineral County Community Patterns, 2015 - 2019

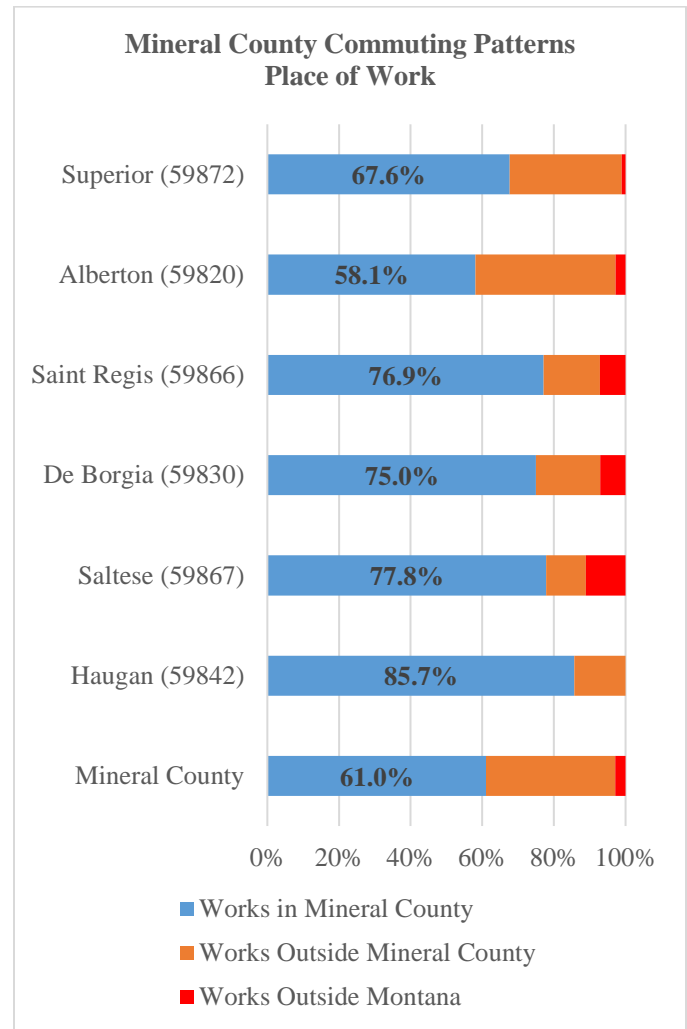


Table 27. Workers Age 16+ Years by Place of Work, 2015 – 2019

2015-2019	Worked in State & County of Residence	Worked in State and Outside County of Residence	Worked Outside State of Residence
Superior (59872)	67.6%	31.2%	1.1%
Alberton (59820)	58.1%	39.1%	2.8%
Saint Regis (59866)	76.9%	15.7%	7.1%
De Borgia (59830)	75.0%	14.3%	7.1%
Saltese (59867)	77.8%	11.1%	11.1%
Haugan (59842)	85.7%	14.3%	14.3%
Mineral County	61.0%	36.0%	2.9%

Source: U.S. Census Bureau, 2015-2019 American Community Survey

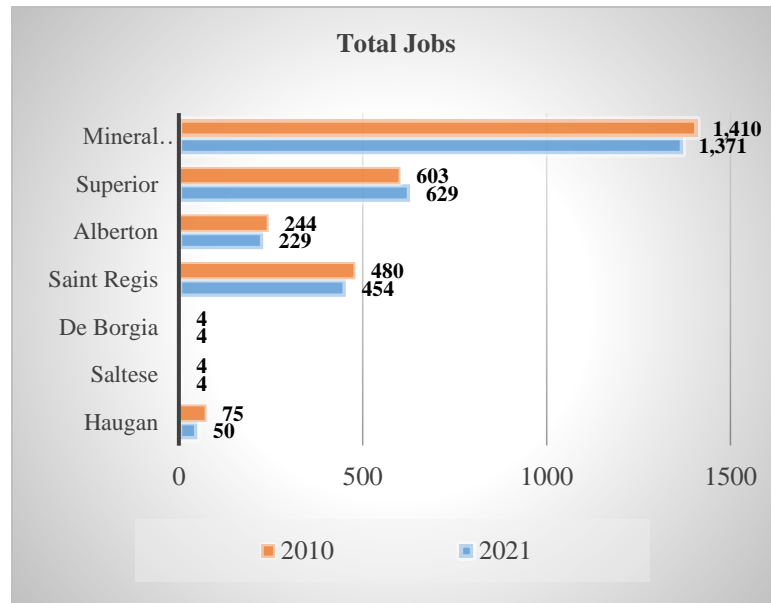
Total Jobs

Why are Jobs by Industry Important?

A job is any position in which a worker provides labor in exchange for monetary compensation. This includes those who work as employees for businesses (a.k.a. “wages and salary” employees) and proprietors who work for themselves. Total jobs refer to the number of jobs located in the county.

Jobs act as an economic baseline indicator for the activity in a community. Jobs indicate money for the individuals and money for the community, assuming employed individuals live in the county. There are establishments in the county where they can spend their money. While total jobs are a necessary reference point, jobs by industry, jobs by occupation, average earnings, and employment inflow/outflow should all be consulted to get an accurate picture for any development or future projects, i.e., housing development.

Figure 7. Mineral County Total Jobs, 2010 & 2021.



Key Trends

Between 2010 and 2021, Mineral County jobs decreased by 2.8% or 39 jobs. Three zip codes including 59872, 59820, and 59866 account for 95% of Mineral County total jobs.

Between 2010 and 2021, job growth has only been reported for one zip code, 59872 at 4.3% or 26 jobs. Remaining zip codes declined or unchanged during the same period.

Table 28. Mineral County Total Jobs, 2010 & 2021.

	2010 Jobs	2021 Jobs	Percent Change
Superior (59872)	603	629	4.3%
Alberton (59820)	244	229	-6.1%
Saint Regis (59866)	480	454	-5.4%
De Borgia (59830)	4	4	0.0%
Saltese (59867)	4	4	0.0%
Haugan (59842)	75	50	-33.3%
Mineral County	1,410	1,371	-2.8%

Source: Emsi 2021.1; QCEW, non-QCEW, Self-Employed.
 < 10 represents small sample size



Total Jobs by Industry

Why are Jobs by Industry Important?

An industry is a group of businesses that produce a product or provide a service. Listed here is the total amount of county jobs in each industry.

Jobs by industry data indicates sector trends that help give a visual to the type of community or county and how employees and businesses can adjust.



Key Trends:

Between 2010 and 2021, Mineral County has experienced a slight job loss of 2.5%.

Over 78% of Mineral County total jobs are concentrated in six industries: Government/ Public Administration (24.7%), Retail Trade (19.4%), Accommodations & Food Service (11.1%), Health Care & Social Assistance (10.1%), Construction (6.7%), and Manufacturing (6.4%).

The top growth industries by the percentage change of jobs between 2010 and 2021 are Wholesale Trade (+360.0%), Real Estate (+180.0%), Ag, Forestry, Fishing, and Hunting (+58.1%), and Transportation and Warehousing (+51.7%)

Table 29. Mineral County Jobs by Industry; 2010 and 2021 Estimates.

NAICS 2-Digit Code	2010 Jobs	Percent of County	2021 Jobs	Percent of County	Percent Change
11: Ag, Forestry, Fishing and Hunting	31	2.2%	49	3.6%	58.1%
21: Mining, Quarry, Oil/Gas Extraction	0	0.0%	0	0.0%	-
22: Utilities	<10	0.4%	<10	0.4%	0.0%
23: Construction	115	8.2%	92	6.7%	-20.0%
31: Manufacturing	175	12.4%	88	6.4%	-49.7%
42: Wholesale Trade	<10	0.4%	23	1.7%	360.0%
44: Retail Trade	249	17.7%	266	19.4%	6.8%
48: Transportation, Warehousing	29	2.1%	44	3.2%	51.7%
51: Information	<10	0.4%	<10	0.4%	0.0%
52: Finance and Insurance	18	1.3%	12	0.9%	-33.3%
53: Real Estate and Rental and Leasing	<10	0.4%	14	1.0%	180.0%
54: Professional, Scientific, Tech Services	25	1.8%	27	2.0%	8.0%
55: Mgmt. of Companies/Enterprises	0	0.0%	0	0.0%	-
56: Administrative and Support	36	2.6%	53	3.9%	47.2%
61: Educational Services	0	0.0%	<10	0.2%	-
62: Health Care and Social Assistance	159	11.3%	139	10.1%	-12.6%
71: Arts, Entertainment, and Recreation	26	1.8%	26	1.9%	0.0
72: Accommodation, Food Services	138	9.8%	152	11.1%	10.1%
81: Other Services (except Public Admin)	34	2.4%	35	2.6%	2.9%
90: Government, Public Admin	355	25.2%	338	24.7%	-4.8%
99: Unclassified Industry	0	0.0%	0	0.0%	-
Total Mineral County	1,410		1,371		-2.8%

Source: Emsi 2021.1; QCEW, non-QCEW, Self-Employed.
 < 10 represents small sample size

Top Industries by Jobs

Why are Top Industries by Jobs Important?

Understanding the group of industries that make-up a community is important for assessing community and economic well-being. Ideally, communities are built around basic industries (imports new dollars) and nonbasic industries (responding of new dollars by residents). A good balance between the two is desired for a healthy economy.

Often, rural communities may be built around one industry, i.e., sawmill manufacturing or tourism. Under these conditions, communities can become very reliant on that industry and be greatly affected by “boom and bust” cycles. Learning about the economic industry drivers can help plan and develop targeted economic development strategies to diversify the economic base.

Key Trends:

As identified in Table 29, over 78% of Mineral County’s total jobs are concentrated in six industries. This trend is further shown in Table 30 by individual zip code and community.

Each zip code area and community reports the majority, greater than 70 percent, of jobs are concentrated in 1-5 industries. Larger zip code areas of 59872, 59820, and 59866 have a higher concentration of government (including schools) and tourism-related businesses and jobs.

Growth industries that support non-basic economic activity (import new dollars) are reported in Superior 59872 (Agriculture, Forestry, Fishing, and Hunting) and Saint Regis 59866 (Manufacturing or Idaho Forest Group). Studying these industries more closely could reveal cluster economic development opportunities.

Table 30. Mineral County Top Five Job Industries by Zip Code, 2021.

Superior (59872)	Alberton (59820)	Saint Regis (59866)	De Borgia (59830)	Saltese (59867)	Hagan (59842)
90 – Public Administration, Government	90 – Public Administration, Government	44 – Retail Trade	72 – Accommodation & Food Service	72 – Accommodation & Food Service	44 – Retail Trade
62 – Health Care & Social Assistance	23 - Construction	31 - Manufacturing	90 – Public Administration, Government		23 - Construction
44 – Retail Trade	72 – Accommodation & Food Service	90 – Public Administration, Government	42 – Wholesale Trade		
72 – Accommodation & Food Service	48- Transportation & Warehousing	72 – Accommodation & Food Service			
11 – Agriculture, Forestry, Fishing and Hunting	81 Other Services (except Public Administration)	62 – Health Care & Social Assistance			
456 Jobs (72.5%)	211 Jobs (92.1%)	378 Jobs (83.2%)	< 10 Jobs (100.0%)	<10 Jobs (100.0%)	50 Jobs (100.0%)

Source: Emsi 2021.1; QCEW, non-QCEW, Self-Employed.
 < 10 represents small sample size

Average Earnings per Worker by Industry

Why Average Earnings per Worker by Industry is Important?

Earnings include wage or salary income, net income (gross receipts minus expenses) from nonfarm and farm self-employment, Armed Forces pay, commissions, tips, piece-rate payments, and cash bonuses. Earnings represent the amount of income received regularly before deductions for personal income taxes, Social Security, bond purchases, union dues, Medicare deductions, etc. These earnings are reported per worker by industry, as compared to per worker by occupation.

Average Earnings by Industry data is useful for employers and employees gauging the landscape and looking for shifts in the industry that might affect how they proceed with their business or career. Decision-makers get a better sense of which subsectors are getting paid more or less than the industry average. An increase in average earnings signals a demand. A consistent increase in average earnings signals an even stronger demand, one that has perhaps not yet been met.

Table 31. Mineral County Average Earnings per Worker by 2-Digit NAICS, 2021

2021	Mineral	Montana
11: Ag, Forestry, Fish, Hunting	\$51,059	\$44,911
21: Mining, Quarry, Oil/Gas	0	\$106,425
22: Utilities	NA	\$139,203
23: Construction	\$42,542	\$59,828
31: Manufacturing	\$67,548	\$69,433
42: Wholesale Trade	\$30,124	\$76,585
44: Retail Trade	\$29,322	\$40,295
48: Transportation, Warehouses	\$82,944	\$67,272
51: Information	NA	\$79,056
52: Finance and Insurance	\$38,770	\$88,060
53: Real Estate, Rental, Leasing	\$30,129	\$51,366
54: Professional, Scientific, Tech	\$85,918	\$79,479
55: Management of Companies	0	\$106,642
56: Administrative and Support	\$27,980	\$43,102
61: Educational Services	NA	\$34,987
62: Health Care, Social Assist.	\$45,981	\$64,685
71: Arts, Entertainment, Rec.	\$22,500	\$32,478
72: Accommodation, Food Svcs.	\$17,204	\$23,601
81: Other Services	\$25,719	\$33,217
90: Government, Public Admin	\$52,045	\$66,318
99: Unclassified Industry	0	\$109,456

Source: Emsi Q4 2021 Data Set.1; QCEW, non-QCEW, Self-Employed

For those industries where data was suppressed, 'NA' shows instead of a dollar amount. Data is shown in 2020 dollars

Table 32. Mineral County Average Earnings per Worker, 2021

	Mineral County Average Earnings per Worker	Percent of Montana Average Earnings per Worker
Superior (59872)	\$43,975	77.2%
Alberton (59820)	\$49,922	87.6%
Saint Regis (59866)	\$38,830	68.1%
De Borgia (59830)	\$40,961	71.9%
Saltese (59867)	\$17,966	31.5%
Haugan (59842)	\$31,264	54.9%
Mineral County	\$42,717	75.0%
Montana	\$56,983	

Source: Emsi Q4 2021 Data Set.1; QCEW, non-QCEW, Self-Employed Data is shown in 2020 dollars.

Key Trends

Mineral County estimated average earnings per worker in 2021 was \$42,717, which is 75.0% of the state average earnings per worker. The western portion of Mineral County, zip code areas 59867 and 59842, report average earnings per worker significantly less than the state average.

Zip code areas 59872 and 59866 average earnings per worker are approximately 68-77% of the state average. Zip code 59820 is significantly higher or 87% of the state average earning per worker. This could be a sign of urban sprawl.

A good majority of Mineral County industries report competitive average annual earnings when compared to Montana state's earnings. However, the primary industries supplying nearly 78% of the total jobs report average annual earning significantly less than the state averages. For example, Retail Trade (NAICS 44) and Accommodations and Food Service (NAICS 72) report an average earning of \$29k and \$17K, respectively in Mineral County, where the state average earnings are \$40K and 23K, respectively.

Two potential growth or stable industries, Agriculture, Forestry, Hunting and Fishing (NAICS 11), and Manufacturing (NAICS 31), report good average earnings consistent with the state averages, \$51K, and \$67K, respectively.

Jobs by Occupation

Why Jobs by Occupation is it important?

An occupation describes the kind of work the person does on the job.

Jobs by occupation data outlines job availability, need, and demand. This data indicates sector trends that then suggest general wellbeing. Occupation data shows employees the accessibility and businesses the best way to fit employment plans into their business models.

Key Trends

On average, Mineral County’s occupational median hourly earnings and median annual earnings, are lower than Montana’s median occupational earnings.

Service category occupations (Type 2) have the lowest median hourly and annual earnings and represent a large number of jobs and occupations in Mineral County. However, natural resources and production occupations (Types 4 & 5), have been growing and show favorable median hourly and annual earnings when compared to the state.

Table 33. Median Hourly and Median Annual Earnings by Occupation, Mineral County and Montana, 2021.

SOC 2-Digit Code	Type	Mineral Median Hourly Earnings	Mineral Median Annual Earnings	Montana Median Hourly Earnings	Montana Median Annual Earnings
11-Management	1	\$31.21	\$64,920	\$34.74	\$72,264
13-Business and Financial Operations	1	\$25.89	\$53,849	\$28.73	\$59,768
15-Computer and Mathematical	1	\$28.84	\$59,981	\$31.47	\$65,456
17-Architecture and Engineering	1	NA	NA	\$33.82	\$70,349
19-Life, Physical, and Social Science	1	\$20.42	\$42,466	\$26.37	\$54,856
21-Community and Social Service	1	\$17.67	\$36,747	\$19.25	\$40,031
23-Legal	1	NA	NA	\$28.67	\$59,638
25-Education, Training, and Library	1	\$15.41	\$32,044	\$19.07	\$39,674
27-Arts, Design, Entertain, Sports, Media	1	NA	NA	\$16.15	\$33,589
29-Healthcare Practitioners and Tech	1	\$29.10	\$60,528	\$32.37	\$67,332
31-Healthcare Support	2	\$12.85	\$26,736	\$14.28	\$29,701
33-Protective Service	2	\$19.79	\$41,166	\$22.31	\$46,410
35-Food Preparation and Serving Related	2	\$9.69	\$20,146	\$10.95	\$22,776
37-Building/Grounds Cleaning, Maintenance	2	\$11.75	\$24,448	\$13.68	\$28,448
39-Personal Care and Service	2	\$10.24	\$21,307	\$11.84	\$24,634
41-Sales and Related	3	\$12.03	\$25,018	\$14.11	\$29,345
43-Office and Administrative Support	3	\$14.70	\$30,568	\$16.92	\$35,198
45-Farming, Fishing, and Forestry	4	\$22.09	\$45,940	\$15.79	\$32,852
47-Construction and Extraction	4	\$18.78	\$29,067	\$22.12	\$46,015
49-Installation, Maintenance, and Repair	4	\$20.33	\$42,278	\$21.75	\$45,242
51-Production	5	\$18.88	\$39,274	\$17.88	\$37,185
53-Transportation and Material Moving	5	\$17.19	\$35,752	\$17.26	\$35,895
55-Military	6	NA	NA	\$15.54	\$32,324

Source: Emsi Q4 2021 Data Set.1; QCEW, non-QCEW, Self-Employed.

*Type has six categories: 1. Management, Business, Science, Arts; 2. Service; 3. Sales and Office; 4. Natural Resources, Construction, Maintenance; 5. Production, Transportation, Material Moving; 6. Military Specific

Housing Survey Results

This section includes the housing survey results from a series of targeted online surveys conducted in Mineral County. Three survey groups were targeted over three months:

- Employers
- Residents
- Realtors, Property Managers, Lenders, Builders, Agencies & Leaders

The Mineral County Housing Survey's primary purpose was to gain an overall county & community assessment for the housing conditions, challenges, and needs in Mineral County. Specific objectives include:

- Assess the overall quantity of all types of housing
- Assess the overall quality of all types of housing
- Assess the significant challenges or barriers residents experience when trying to purchase or rent a home
- Assess potential solutions to improve the housing conditions



Employer Survey Results

Employer Profile

- Sent invitation to 22 Mineral County businesses and received 14 completed surveys for the return rate of (63.6%).
- Location of Business: Saint Regis (41.2%), Superior (35.3%), Haugen (11.7%), Saltese (5.9%).
- 64.3% of responding businesses have been in business for more than 5 years, 28.6% between 1 and 5 years, and 7.1% less than 1 year.
- Businesses locate in Mineral County for family, the people, and the rural lifestyle.
- Type of business that responded to the survey includes Retail Trade (28.7%), Ag., Forestry, Fishing, Hunting (14.3%), Education (14.3%), Accommodations and Food Service (14.3%), Construction (7.1%), Manufacturing (7.1%), FIRE (7.1%), and Government (7.1%).

Business Operations Profiles

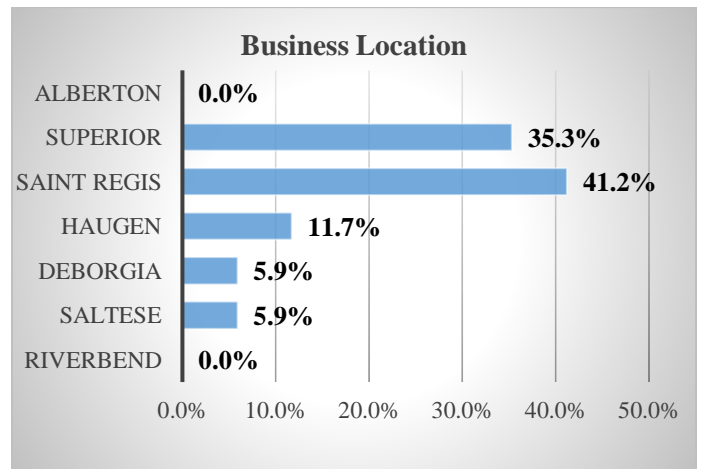
- Responding businesses reported 387 full-time employees and 149 part-time employees for 536 total employees (37.3% of total). On average, 52 position go unfilled annual for various reasons, including not able to find housing.
- 86 or 16% of Mineral County employee's commute for work from Sanders County and Missoula
- Approximately 51.1% of employees were intermediate or experienced, 30% entry-level, and 19% management.
- Average annual salary for job type ranged from \$20,000 to \$30,000 for entry-level to \$45,000 to \$90,000 for senior management. Hourly pay rates range from \$8.50 to \$18.00 per hour.

Housing Challenges Impacting Business Operations

- 100% of surveyed businesses feel that housing availability and housing affordability has challenged the hiring and retaining employees. Approximately 65% of businesses think that qualified and skilled labor exists to meet current hiring needs, but expanding specialized skills has been challenging because of housing.
- Nearly two-thirds of businesses feel that housing is the most critical problem facing Mineral County. Over 87% see employees having difficulty finding affordable housing.
- Over 87% of businesses feel that a high priority needs to be on entry-level for-sale housing and rental housing in Mineral County.
- Pre-COVID, 37% of businesses had planned to expand their business that would require an additional 20 employees. Also, 75% of businesses retained all their employees, with the remaining 25% planning to bring all employees back once business picks back up.

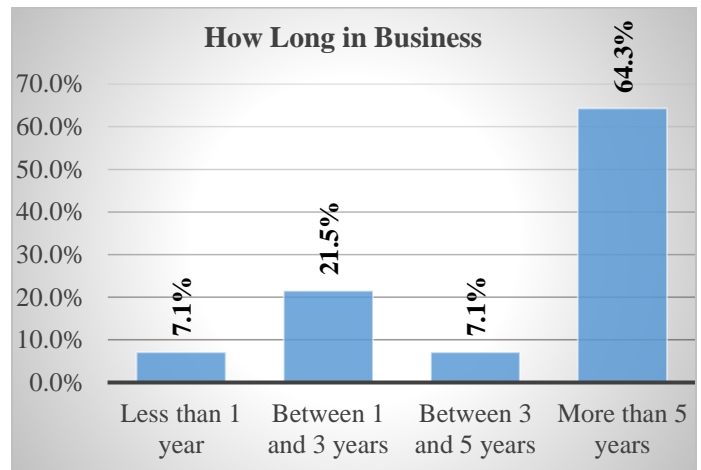
1. Where is your business located in Mineral County?
(select all location you have a business establishment)

N=14 (Multiple Locations)	Number	Percent
Alberton	0	0.0%
Superior	6	35.3%
Saint Regis	7	41.2%
Haugen	2	11.7%
DeBorgia	1	5.9%
Saltese	1	5.9%
Riverbend	0	0.0%
Total	17	100.0%



2. How long have you been operating at your current location?

N=14	Number	Percent
Less than 1 year	1	7.1%
Between 1 and 3 years	3	21.5%
Between 3 and 5 years	1	7.1%
More than 5 years	9	64.3%
Total	14	100.0%

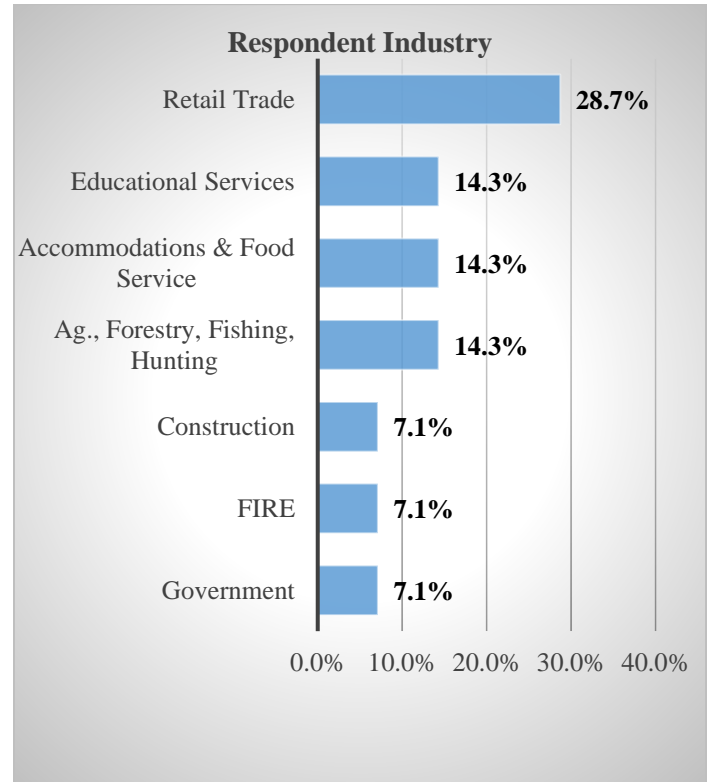


3. Please rank the main reasons why your company is located at the current location? (1 = most to 5 = least)

N=14	Rank 1st	Rank 2nd	Rank 3rd	Rank 4th	Rank 5th	Mean Score
Rural Lifestyle	27.3% 4	27.3% 4	36.4% 5	9.1% 1	0.0% 0	3.7
Cost of Living	0.0% 0	18.2% 3	9.1% 1	54.6% 7	18.2% 3	2.3
Natural Resource Base	18.2% 3	18.2% 3	9.1% 1	0.0% 0	54.6% 7	2.5
Family and People	45.6% 6	27.3% 4	9.1% 1	18.2% 3	0.0% 0	4.0
Outdoor Recreation Opportunities	9.1% 1	9.1% 1	36.4% 5	18.2% 3	27.3% 4	2.6

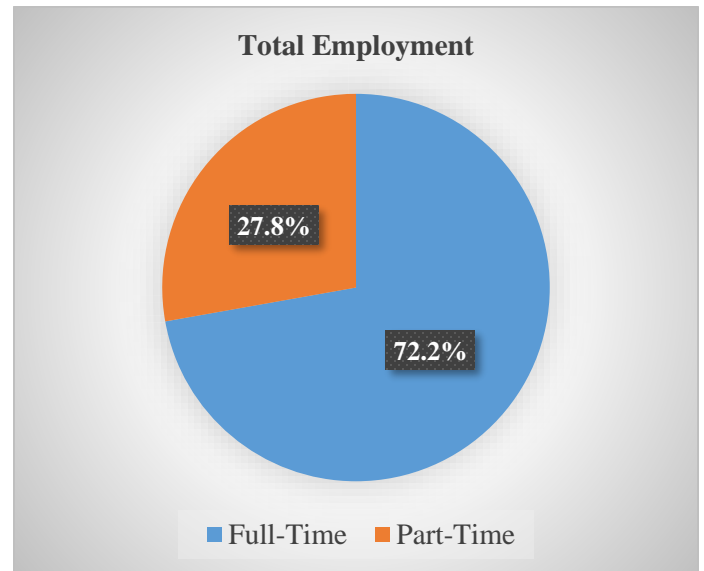
4. What is your primary industry?

N=14	Number	Percent
Ag., Forestry, Fishing, Hunting	2	14.3%
Mining	0	0.0%
Construction	1	7.1%
Utilities	0	0.0%
Manufacturing	1	7.1%
Wholesale Trade	0	0.0%
Retail Trade	4	28.7%
Transport. & Warehousing	0	0.0%
Finance, Insurance, Real Estate	1	7.1%
Information & Data	0	0.0%
Professional Services	0	0.0%
Educational Services	2	14.3%
Health & Social Assistance Services	0	0.0%
Art, Entertainment & Recreation	0	0.0%
Accommodation and Food Service	2	14.3%
Other Services	0	0.0%
Government	1	7.1%
Total	14	100.0%



5. How many year-round full- and part-time individuals are employed by your company?

N=14	Number	Average Company
# of Full-Time	387	27.6
# of Part-Time	149	10.6
Total	536	38.2

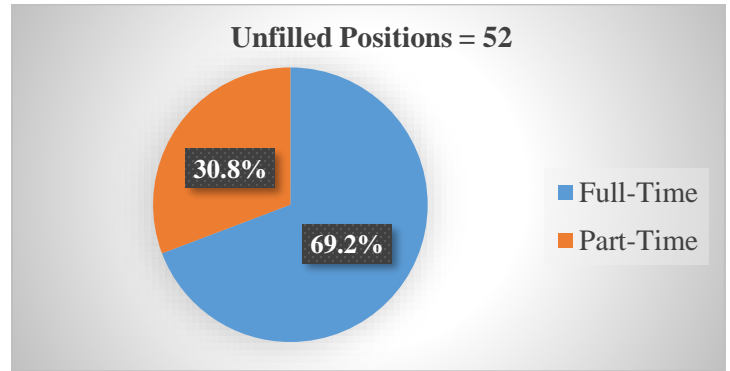


6. What percentage of year-round employees commute from another county? Where coming from?

N=14	Number	Percent
# Employees Commute	86	16.0%
From Where:		
Sanders County, Missoula		

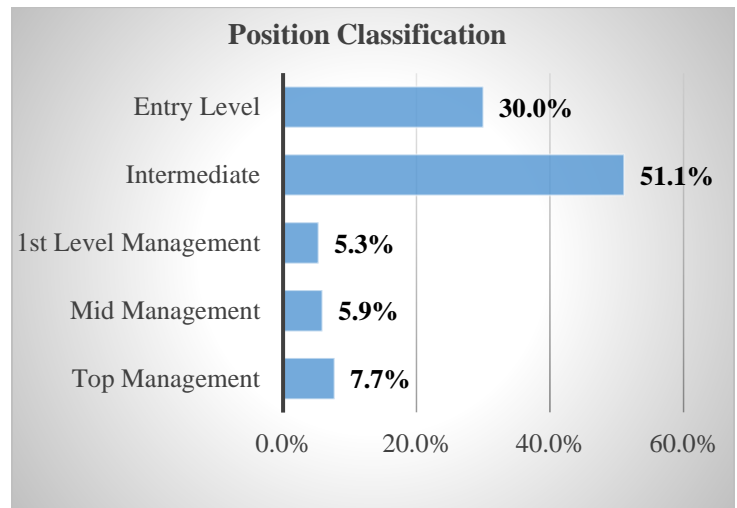
7. How many year-round full- or part-time positions remain unfilled at your company?

N=14	Number	Percent
# Full-Time Vacant	36	69.2%
# Part-Time Vacant	16	30.8%
Total	52	100.0%



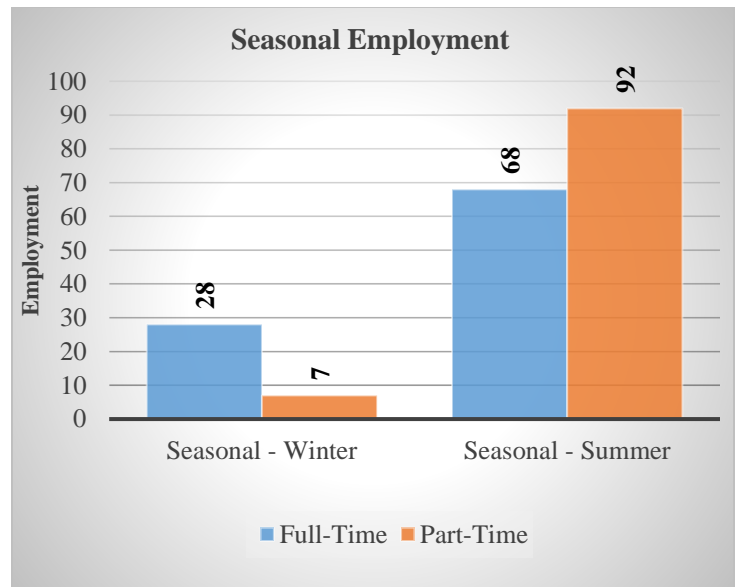
8. How many year-round full- and part-time employees are classified as:

N=14	Number	Percent
Entry Level	161	30.0%
Intermediate or Experienced	274	51.1%
1 st Level Management	28	5.3%
Mid Management	32	5.9%
Top Management	41	7.7%
Total	536	100.0%



9. How many *seasonal-winter* full- or part-time individual are employed at your company?

N=14	Number	Percent
# Full-Time	28	80.0%
# Part-Time	7	20.0%
Total	35	100.0%

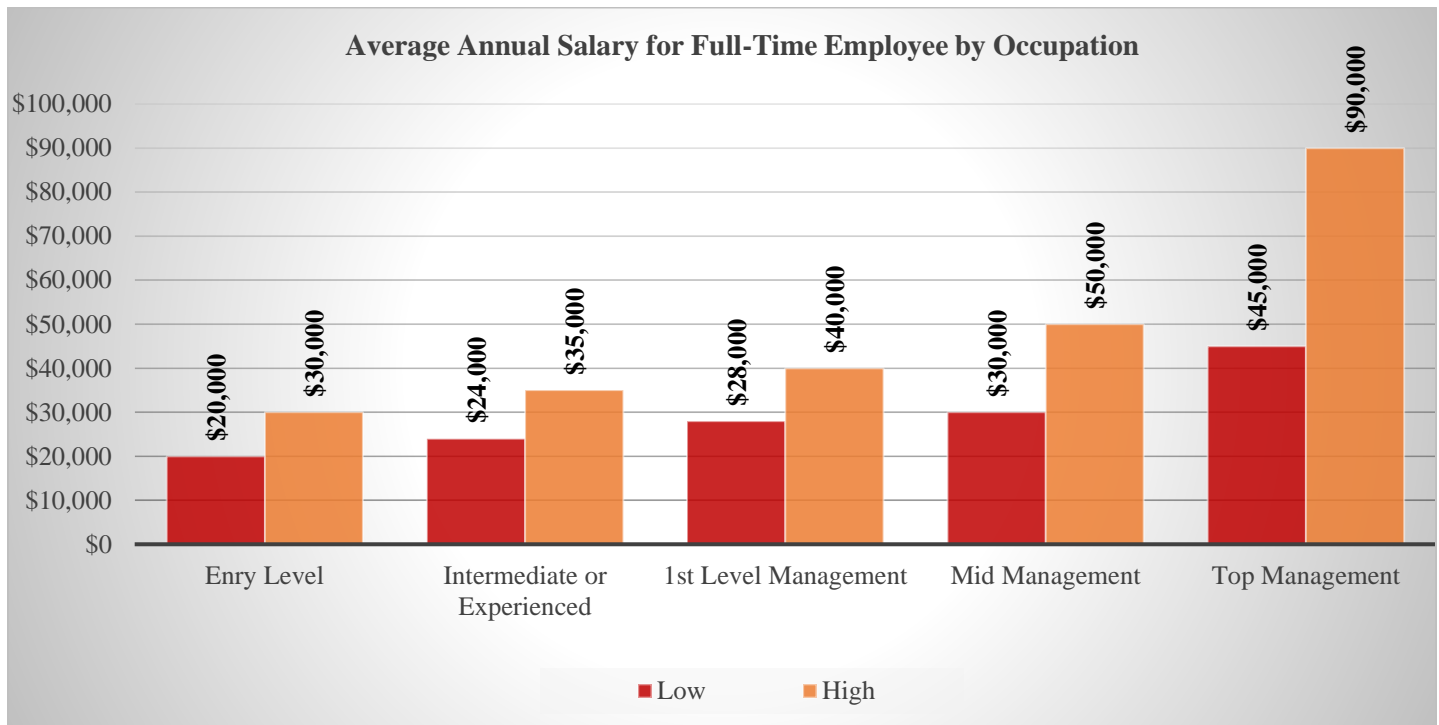


10. How many *seasonal-summer* full- or part-time individual are employed at your company?

N=14	Number	Percent
# Full-Time	68	42.5%
# Part-Time	92	57.5%
Total	160	100.0%

11. In order to determine the affordability of housing to employees, it is important to know local wages. What is the average annual salary for full-time employees by job types?

N=14	Low	High
Entry Level	\$20,000	\$30,000
Intermediate or Experienced	\$24,000	\$35,000
1st Level Management	\$28,000	\$40,000
Mid Management	\$30,000	\$50,000
Top Management	\$45,000	\$90,000

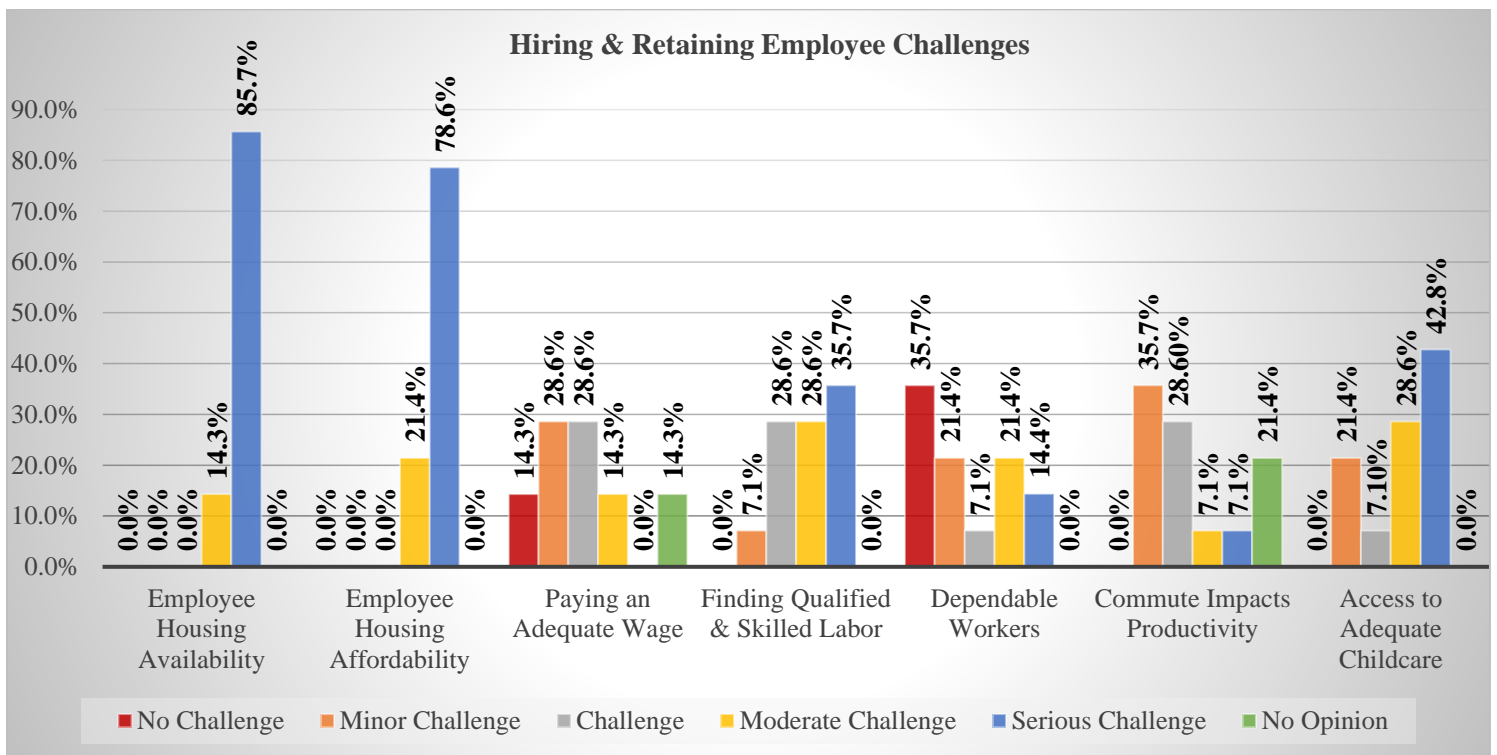


12. What is the average hourly rate for part-time and seasonal employees?

N=14	Low	High
Part-Time Hourly Rate	\$8.50	\$18.00

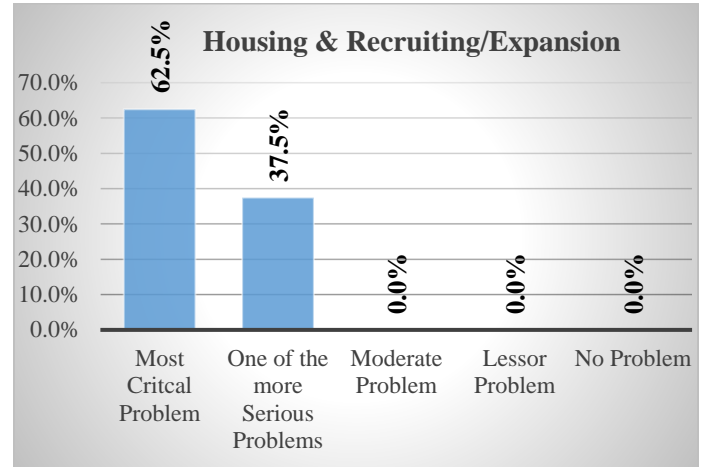
13) Based on your companies past experiences, please rate the following challenges you may encounter when trying to hire and retain employees in Mineral County.

N=14	No Challenge	Minor Challenge	Challenge	Moderate Challenge	Serious Challenge	No Opinion
Employee Housing Availability	0.0% 0	0.0% 0	0.0% 0	14.3% 2	85.7% 12	0.0% 0
Employee Housing Affordability	0.0% 0	0.0% 0	0.0% 0	21.4% 3	78.6% 11	0.0% 0
Paying an Adequate Wage	14.3% 2	28.6% 4	28.6% 4	14.3% 2	0.0% 0	14.3% 2
Finding Qualified & Skilled Labor	0.0% 0	7.1% 1	28.6% 4	28.6% 4	35.7% 5	0.0% 0
Dependable Workers	35.7% 5	21.4% 3	7.1% 1	21.4% 3	14.4% 2	0.0% 0
Commute Impacts Productivity	0.0% 0	35.7% 5	28.6% 4	7.1% 1	7.1% 1	21.4% 3
Access to Adequate Childcare	0.0% 0	21.4% 3	7.1% 1	28.6% 4	42.8% 6	0.0% 0



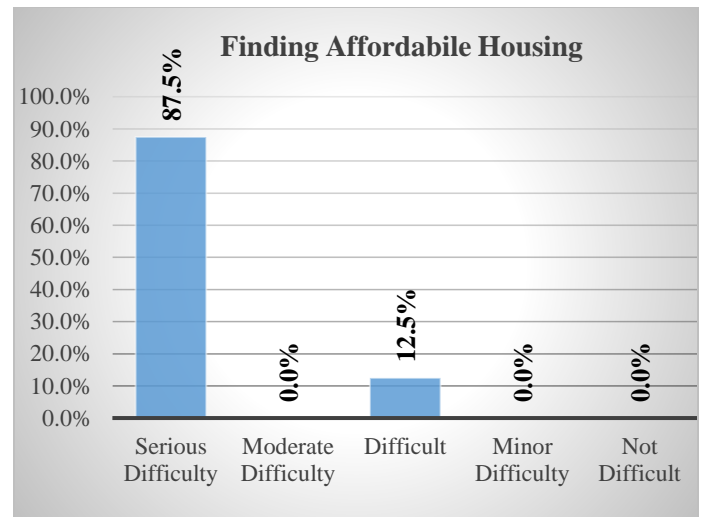
14) How big of a problem is housing as you work to recruit and retain employees or consider expansion of your business?

N=14	Number	Percent
The most critical problem	9	62.5%
One of the most serious problems	4	37.5%
Moderate problem	0	0.0%
One of our lessor problems	0	0.0%
Not a problem	0	0.0%



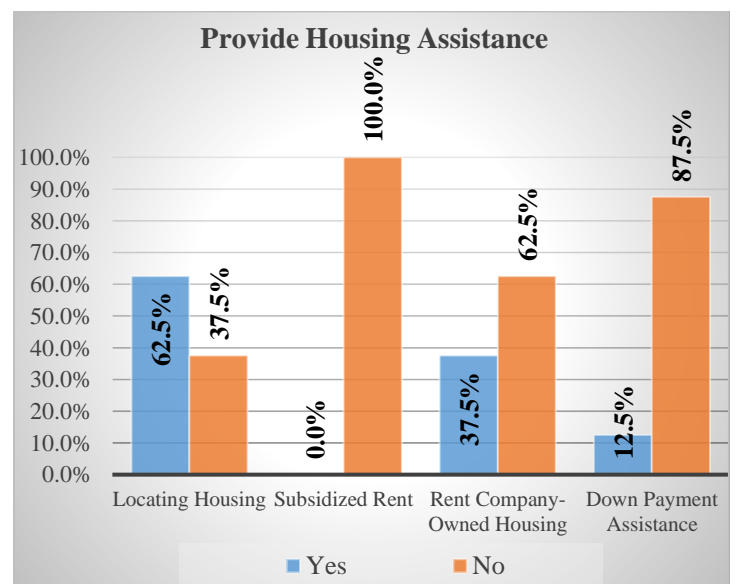
15) How difficult is it for employees to find affordable housing in Mineral County?

N=14	Number	Percent
Serious Difficulty	12	87.5%
Moderate Difficulty	0	0.0%
Difficult	2	12.5%
Minor Difficulty	0	00.0%
Not Difficult	0	0.0%



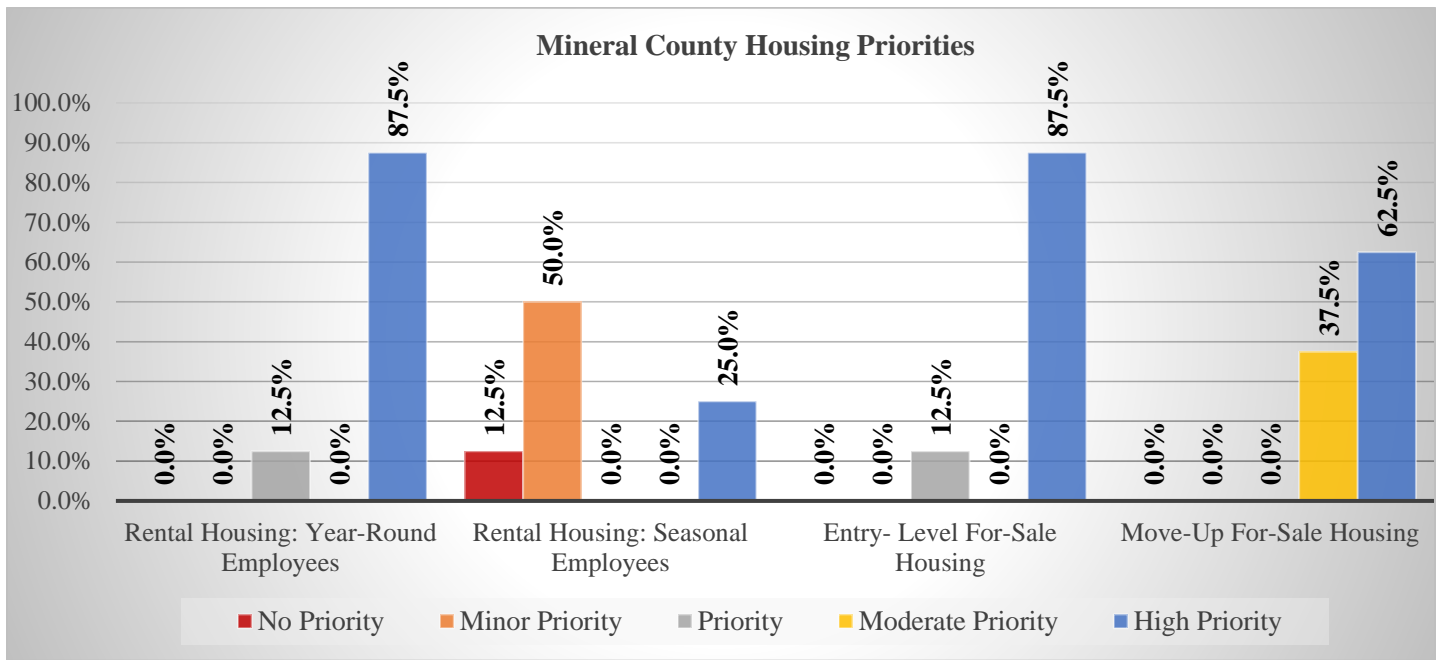
16) Do you provide housing assistance to your employees in the following areas?

N=14	Yes	No
Locating Housing	62.5%	37.5%
Subsidized Rent	0.0%	100.0%
Rent Company-Owned Housing	37.5%	62.5%
Down Payment Assistance	12.5%	87.5%



17) Please rate the level of priority that should be placed on creating the following type of housing for employees in Mineral County

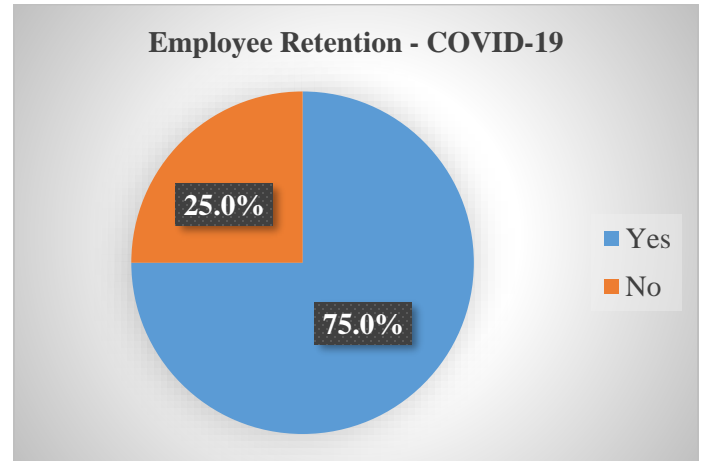
N=14	No Priority	Minor Priority	Priority	Moderate Priority	High Priority	No Opinion
Rental Housing for Year-Round Employees	0.0% 0	0.0% 0	12.5% 2	0.0% 0	87.5% 12	0.0% 0
Rental Housing for Seasonal Employees	12.5% 2	50.0% 7	0.0% 0	0.0% 0	25.0% 3	12.5% 2
Entry-level for-sale housing for year-round employees	0.0% 0	0.0% 0	12.5% 2	0.0% 0	87.5% 12	0.0% 0
Move-up for-sale housing for year-round employees	0.0% 0	0.0% 0	0.0% 0	37.5% 5	62.5% 9	0.0% 0



18) During COVID-19 did you retain all your employees?

N=14		
	Number	Percent
Yes	11	75.0%
No	3	25.0%

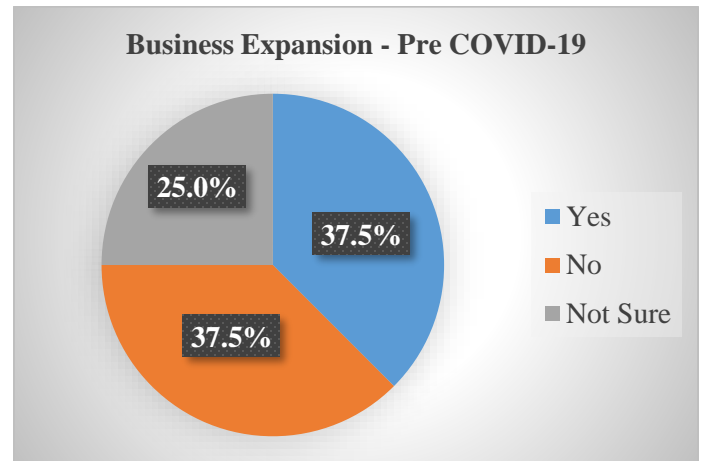
NOTE: The three businesses that were forced to reduce staff indicated that they plan to bring all staff back once COVID-19 is over.



19) Prior to COVID-19, did your company have expansion plans that required hiring additional employees?

N=14		
	Number	Percent
Yes	5	37.5%
No	5	37.5%
Not Sure	4	25.0%

NOTE: Estimated expansion of 20 employees



Resident Survey Results

Surveyed Resident Profile

- A total of 321 completed housing surveys were returned by Mineral County residents: Superior (55.1%); Saint Regis (24.3%); Alberton (13.1%); Deborgia (2.8%); Haugan (2.5%); Saltese (0.6%), Other (1.6%).
- 45% of surveyed residence live in a two-person household, while 30% have four or more people.
- Household members ages included under 19 years (23.5%), 55 years and older (31.3%), and between 19 and 54 years (45.2%).
- Approximately 51% of surveyed residents were employed full-time, while 17% employed part-time and 27% were not employed and not looking for work (retired).
- Surveyed respondents reported annual household income below \$30,000 (20.8%), between 30,000 and \$49,999 (20.2%), between \$50,000 and \$74,999 (26.9%), and \$75,000 and over (32.1%).

Surveyed Resident Housing Characteristics

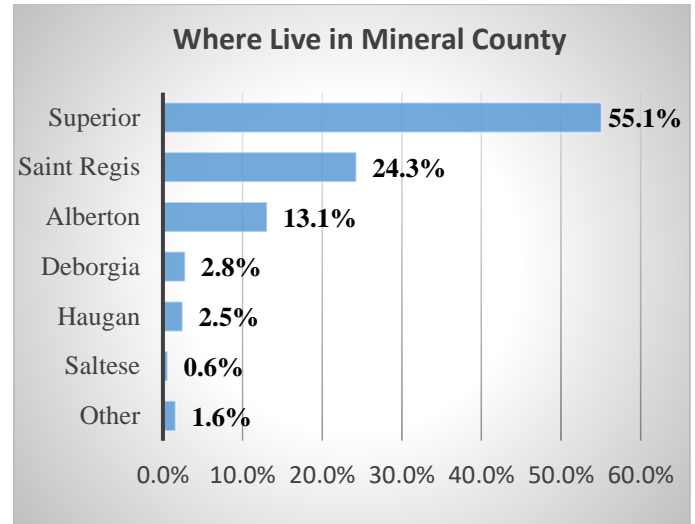
- Nearly 66% of surveyed residents have lived at their current residence for more than 3 years, and 73% currently live in single-family detached homes.
- Nearly 73% of surveyed residents own their current residence, and 27% rent.
- Approximately 25% of surveyed residents have no mortgage, while 23% have mortgages or rent payments greater than \$1,000 per month. Nearly 25% of respondents have monthly mortgage or rent payments of \$600 and less, while 15% of monthly payments between \$601 to \$800 and 11.8% between \$801 to \$1,000 per month.
- Less than 2% of surveyed residents receive any subsidized housing benefits.

Surveyed Resident Housing Perceptions and Challenges

- Over 91% of survey respondents expressed home cost/affordability is a top consideration when shopping for a home to purchase or rent. Other top considerations include quality of home (70.7%), home size and lot size (58.9%), and proximity to work (33.2%)
- Over 85% of resident respondents strongly agree or agree that there is a shortage of affordable single-family housing for purchase or rental to meet current Mineral County residential housing needs.
- 85% of all respondents expressed difficulty finding housing that aligns with their incomes and housing preferences. Also, 86% of respondents that there is a need for housing types to meet different lifestyles.
- Over 70% of resident respondents feel that the availability and quality of housing inventory are barriers to purchasing or renting a home in Mineral County. Not enough affordable housing inventory.
- 70% of residents feel that housing prices and rents are too high, and incomes are too low, which becomes a barrier when searching for housing.
- Approximately 57% of resident respondents feel that a barrier to purchasing a house is saving enough income that provides a sufficient down payment.

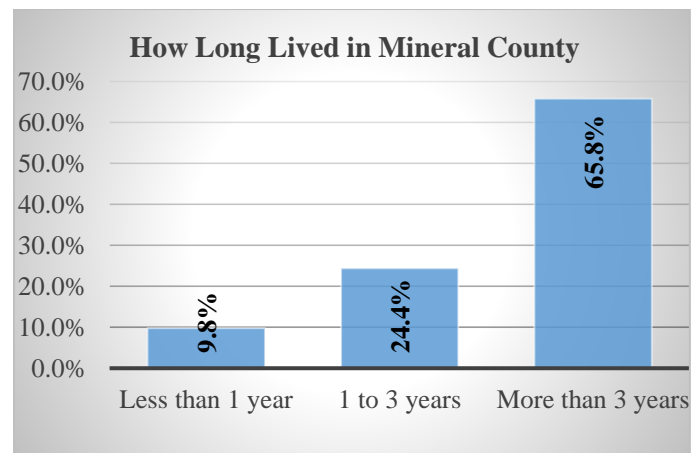
1. What zip code do you currently live in?

N=321	Responses	Percent
Superior (59872)	177	55.1%
Saint Regis (59866)	78	24.3%
Alberton (59820)	42	13.1%
Deborgia (59830)	9	2.8%
Haugan (59842)	8	2.5%
Saltese (59867)	2	0.6%
Other (Missoula, Plains)	5	1.6%
TOTAL	321	100.0%



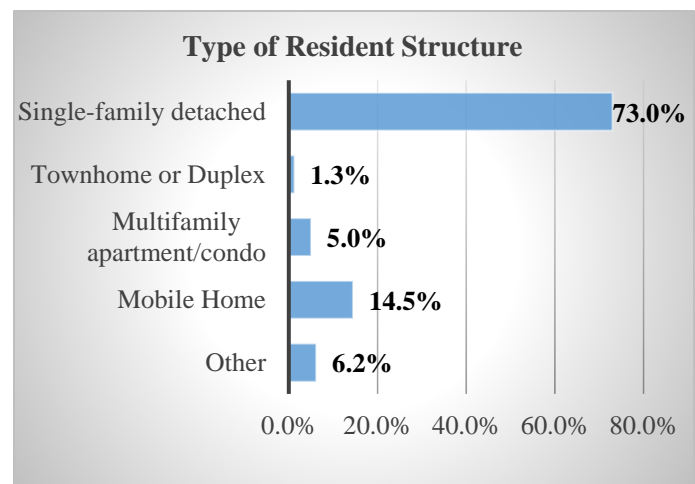
2. If you live outside Mineral County, do you commute to Mineral County for work?

N=5	Responses	Percent
Yes	5	100.0%
No	0	0.0%
If yes why?		
Lack of affordable housing	5	100.0%



3. How long have you lived at your current residence?

N=321	Responses	Percent
Less than 1 year	31	9.8%
1 to 3 years	77	24.4%
More than 3 years	208	65.8%
TOTAL	316	100.0%
No Response	5	

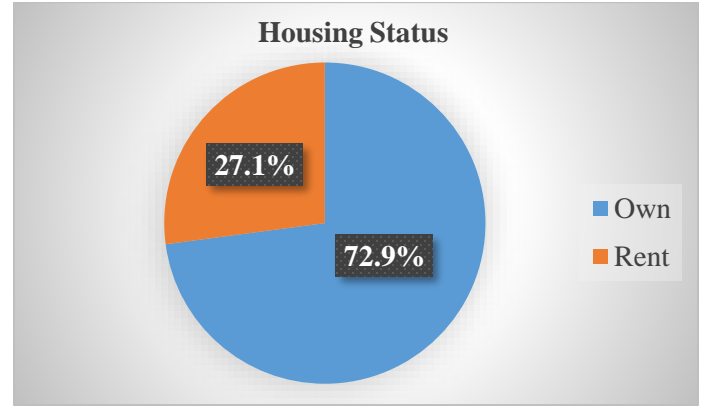


4. Which of the following describes the type of home you currently live in?

N=321	Responses	Percent
Single-family detached	232	73.0%
Townhome or Duplex	4	1.3%
Multifamily apartment/condo	16	5.0%
Mobile Home	46	14.5%
Other (Camper, RV)	20	6.2%
TOTAL	318	100.0%
No Response	3	

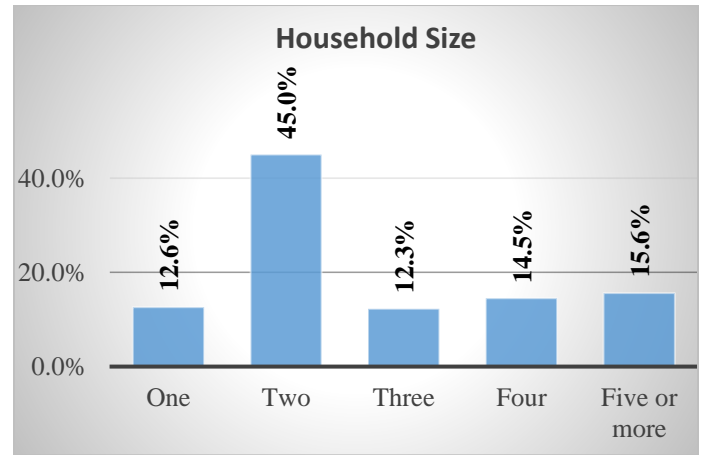
5. Do you own or rent your current residence?

N=321	Responses	Percent
Own	231	72.9%
Rent	86	27.1%
TOTAL	317	100.0%
No Response	4	



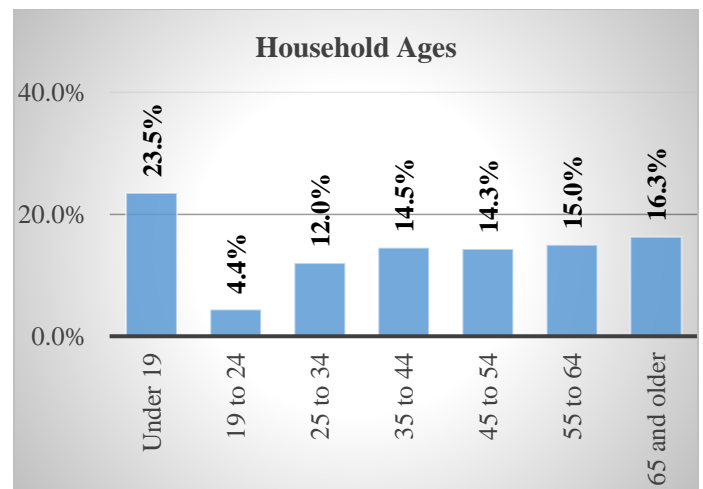
6. How many people live at your current residence (including yourself)?

N=321	Responses	Percent
One	40	12.6%
Two	143	45.0%
Three	39	12.3%
Four	46	14.5%
Five or more	50	15.6%
TOTAL	318	100.0%
No Response	3	



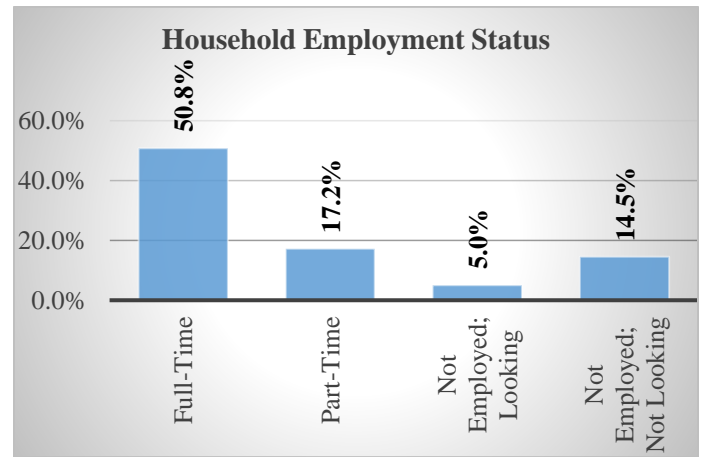
7. How many household members are the ages of (please provide ages for all household members)?

N=321	Responses	Percent
Under 19	133	23.5%
19 to 24	25	4.4%
25 to 34	68	12.0%
35 to 44	82	14.5%
45 to 54	81	14.3%
55 to 64	85	15.0%
65 and older	92	16.3%
TOTAL	566	100.0%
No Response	6	



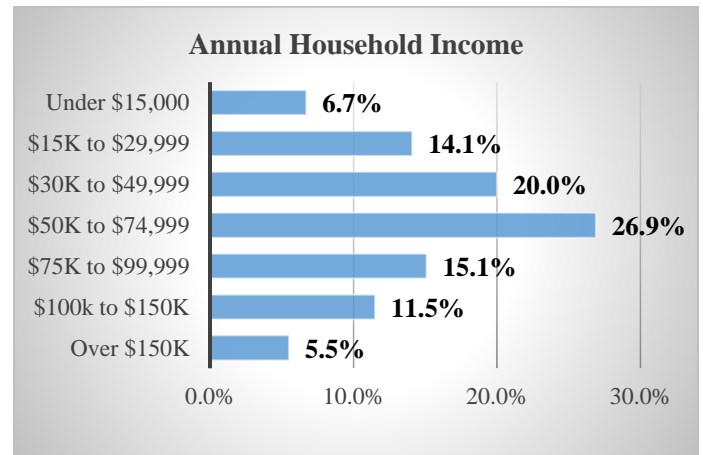
8. What is the employment status of all household members?

N=321	Responses	Percent
Full-Time (over 30 hrs./wk.)	215	50.8%
Part-Time (under 30 hrs./wk.)	73	17.2%
Not currently employed but looking	21	5.0%
Not currently employed and not looking	114	27.0%
TOTAL	423	100.0%
No Response	26	



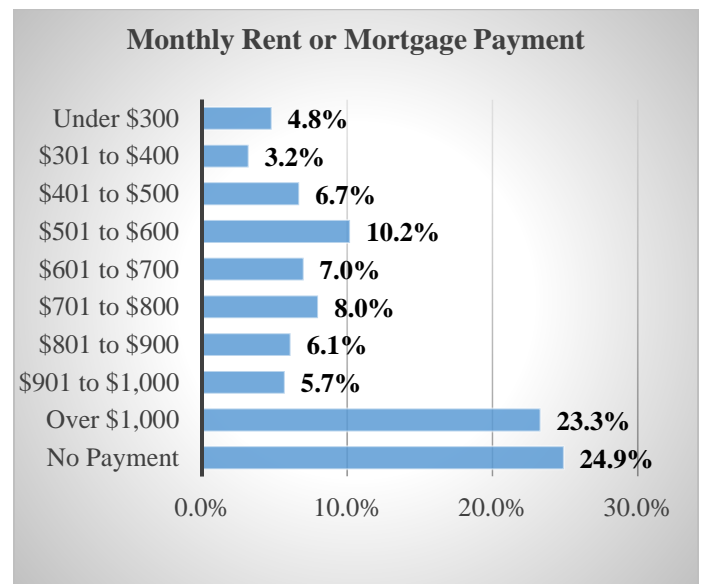
9. What is the combined annual income of all household members residing at your current residence?

N=321	Responses	Percent
Under \$15,000	21	6.7%
\$15,000 and \$29,999	44	14.1%
\$30,000 and \$49,999	63	20.2%
\$50,000 and \$74,999	84	26.9%
\$75,000 and \$99,999	47	15.1%
\$100,000 and \$150,000	36	11.5%
Over \$150,000	17	5.5%
TOTAL	312	100.0%
No Response	9	



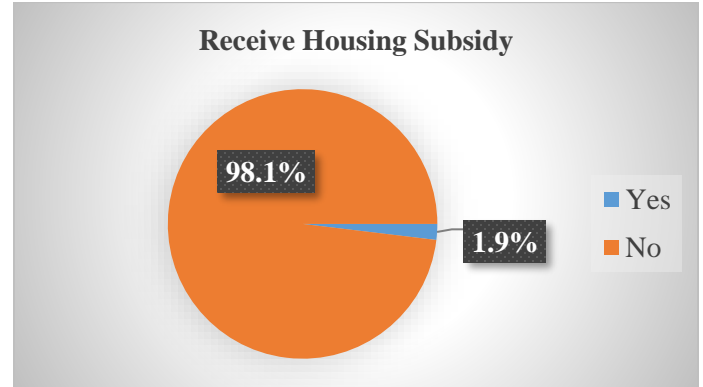
10. What is your current monthly rent or mortgage payment?

N=321	Responses	Percent
Under \$300	15	4.8%
\$301 to \$400	10	3.2%
\$401 to \$500	21	6.7%
\$501 to \$600	32	10.2%
\$601 to \$700	22	7.0%
\$701 to \$800	25	8.0%
\$801 to \$900	19	6.1%
\$900 to \$1,000	18	5.7%
Greater than \$1,000	73	23.3%
No Monthly Payment	78	24.9%
TOTAL	313	100.0%
No Response	8	



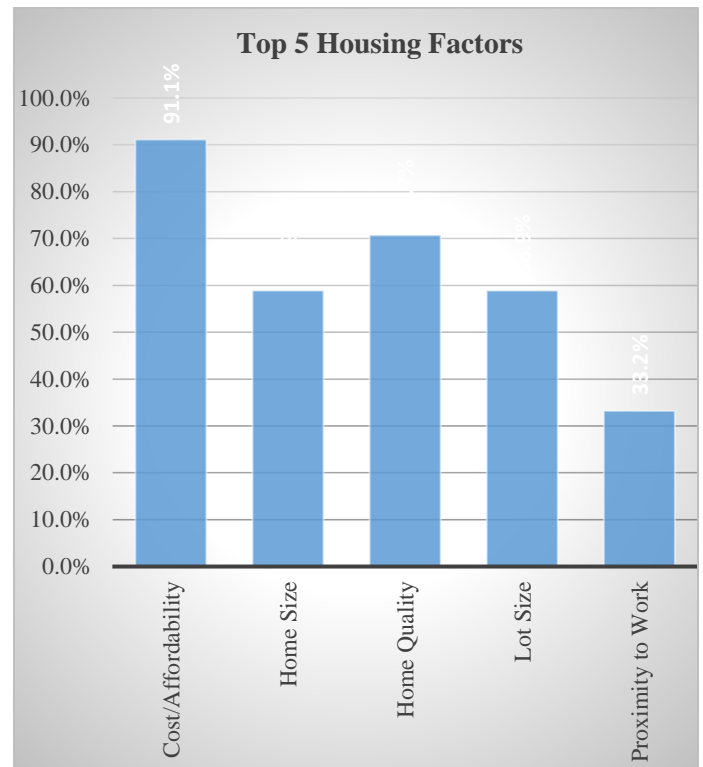
11. Do you receive any subsidized housing benefits?

N=321	Responses	Percent
Yes (Section 8, LIEAP)	6	1.9%
No	310	98.1%
TOTAL	316	100.0%
No Response	5	



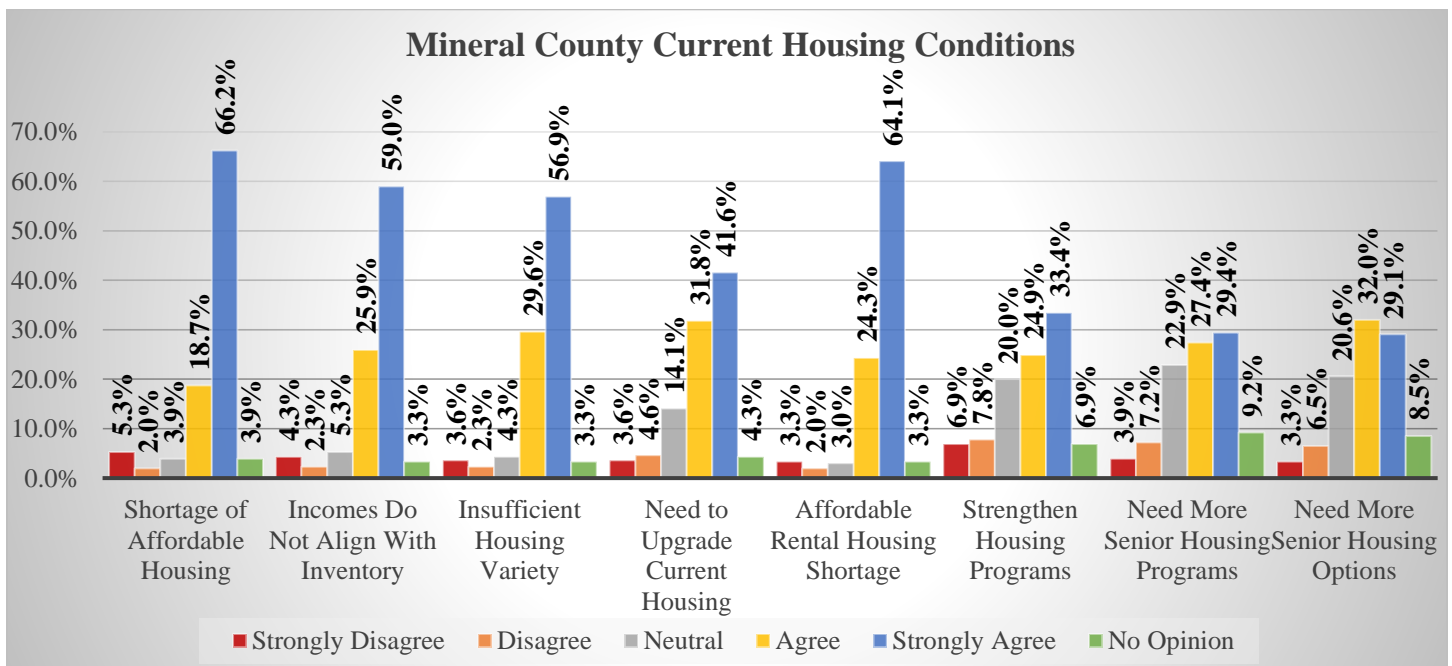
12. Which of the following considerations are most important to you when shopping for a home to rent or own? (please select top five)

N=321	Responses	Percent
Home cost/affordability	277	91.1%
Home size	179	58.9%
Home quality	215	70.7%
Lot/yard size	179	58.9%
Proximity to work	101	33.2%
Proximity to schools	48	15.8%
Proximity to other amenities	62	20.4%
Proximity to health care facilities	65	21.4%
Proximity to family & friends	54	17.8%
Landlord accepts section 8 vouchers	10	3.3%
American with Disabilities (ADA) amenities & accessibility	11	3.6%
Other (allow pets, safety, river)	31	10.2%
TOTAL	304	100.0%
No Response	17	NA



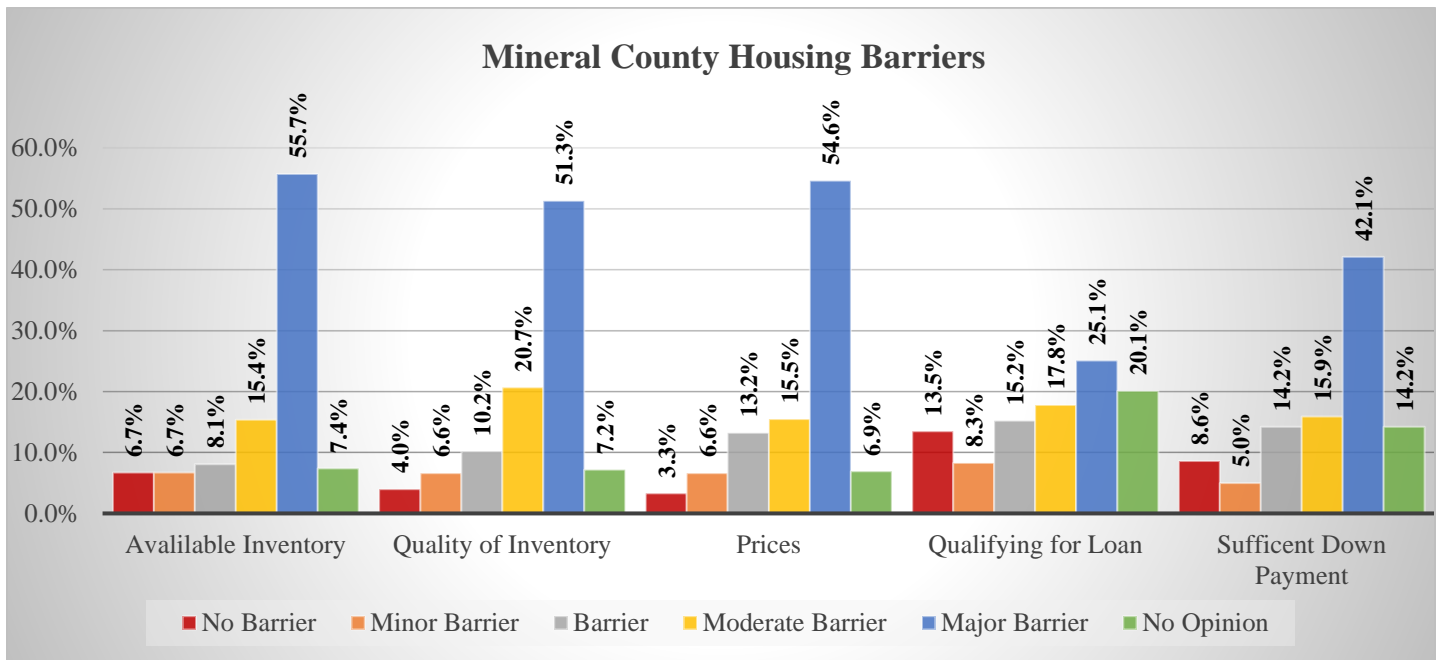
13. When thinking about the current housing conditions in your community, please rate how much you agree or disagree with the following statements.

N=321	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	No Opinion	No Response
There is a shortage of affordable single-family housing options to meet residential needs.	16 5.3%	6 2.0%	12 3.9%	57 18.7%	202 66.2%	12 3.9%	16
Many who wish to live and work in your community cannot find housing that aligns with their incomes and preferences	13 4.3%	7 2.3%	16 5.3%	79 25.9%	180 59.0%	10 3.3%	16
There is a need for different housing types to meet different lifestyles and household types	11 3.6%	7 2.3%	13 4.3%	90 29.6%	173 56.9%	10 3.3%	17
Older housing stock needs to be upgraded and modernized to meet new resident needs	11 3.6%	14 4.6%	43 14.1%	97 31.8%	127 41.6%	13 4.3%	16
There is a shortage of affordable housing rentals options to meet resident needs	10 3.3%	6 2.0%	9 3.0%	74 24.3%	195 64.1%	10 3.3%	17
Housing assistance programs need to be strengthened to help more moderate and low-income households	21 6.9%	24 7.8%	61 20.0%	76 24.9%	102 33.4%	21 6.9%	16
There is a need for more housing programs for seniors	12 3.9%	22 7.2%	70 22.9%	84 27.4%	90 29.4%	28 9.2%	15
There is a need for more housing options for senior citizens (independent living)	10 3.3%	20 6.5%	63 20.6%	98 32.0%	89 29.1%	26 8.5%	15



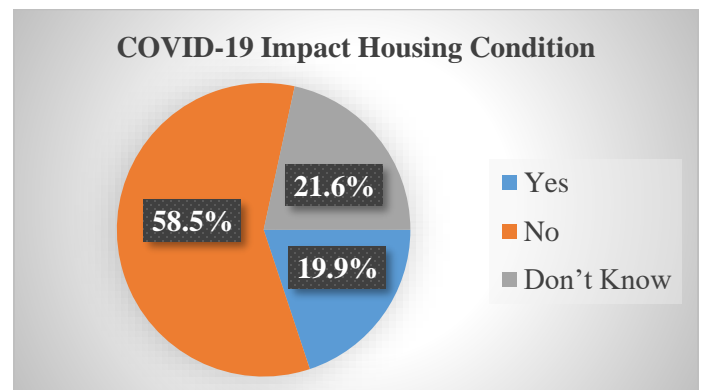
14. From personal experiences and general observations, please rate the barriers encounter when purchasing or renting a home in your community.

N=321	No Barrier	Minor Barrier	Barrier	Moderate Barrier	Major Barrier	No Opinion	No Response
Available inventory	20 6.7%	20 6.7%	24 8.1%	46 15.4%	166 55.7%	22 7.4%	23
Quality of available inventory	12 4.0%	20 6.6%	31 10.2%	63 20.7%	156 51.3%	22 7.2%	17
Prices aligning with incomes	10 3.3%	20 6.6%	40 13.2%	47 15.5%	166 54.6%	21 6.9%	17
Qualifying for a loan	41 13.5%	25 8.3%	46 15.2%	54 17.8%	76 25.1%	61 20.1%	18
Having sufficient down payment	26 8.6%	15 5.0%	43 14.2%	48 15.9%	127 42.1%	43 14.2%	19



15. Has the current COVID-19 pandemic impacted your housing situation, or do you anticipate that it will in the future?

N=321	Responses	Percent
Yes (lack of income)	61	19.9%
No	179	58.5%
Don't know	66	21.6%
TOTAL	306	100.0%
No Response	15	



Q18 What changes to housing would you like to see made in your community and Mineral County in the coming years?

businesses still quality residents Many children upgrades moderate inventory stay better
buyers rentals available parents purchase types single family livable buy subsidized
help employment see especially jobs senior living new well County older
seniors want area larger income town Mineral County
average community great rent find people young families
low income seem need expensive homes also
housing even affordable come rentals places rent
affordable housing schools families trying work
bring options development prices Less living couple available
teachers apartments qualify afford housing housing low young move availability
housing options looking market population local support updated first decent
property housing available level built low-income make programs Superior feel high workers
clean able

Realtors, Property Managers, Lenders, Builders, Agencies & Leaders Survey Results

Surveyed Respondent Profile

- Sent invitations to 38 Mineral County Realtors, Property Managers, Lenders, Builders, Agencies, and Leaders and received 21 completed housing surveys for a return rate of 55.3%.
- Completed survey distribution includes:
 - Real Estate Professionals (n=5)
 - Private Property Managers (n=1)
 - Lenders (n = 2)
 - Builders (n=2)
 - Agencies and Professionals (n=4)
 - Elected Officials & Leaders (n=7)

Surveyed Respondent Housing Perception

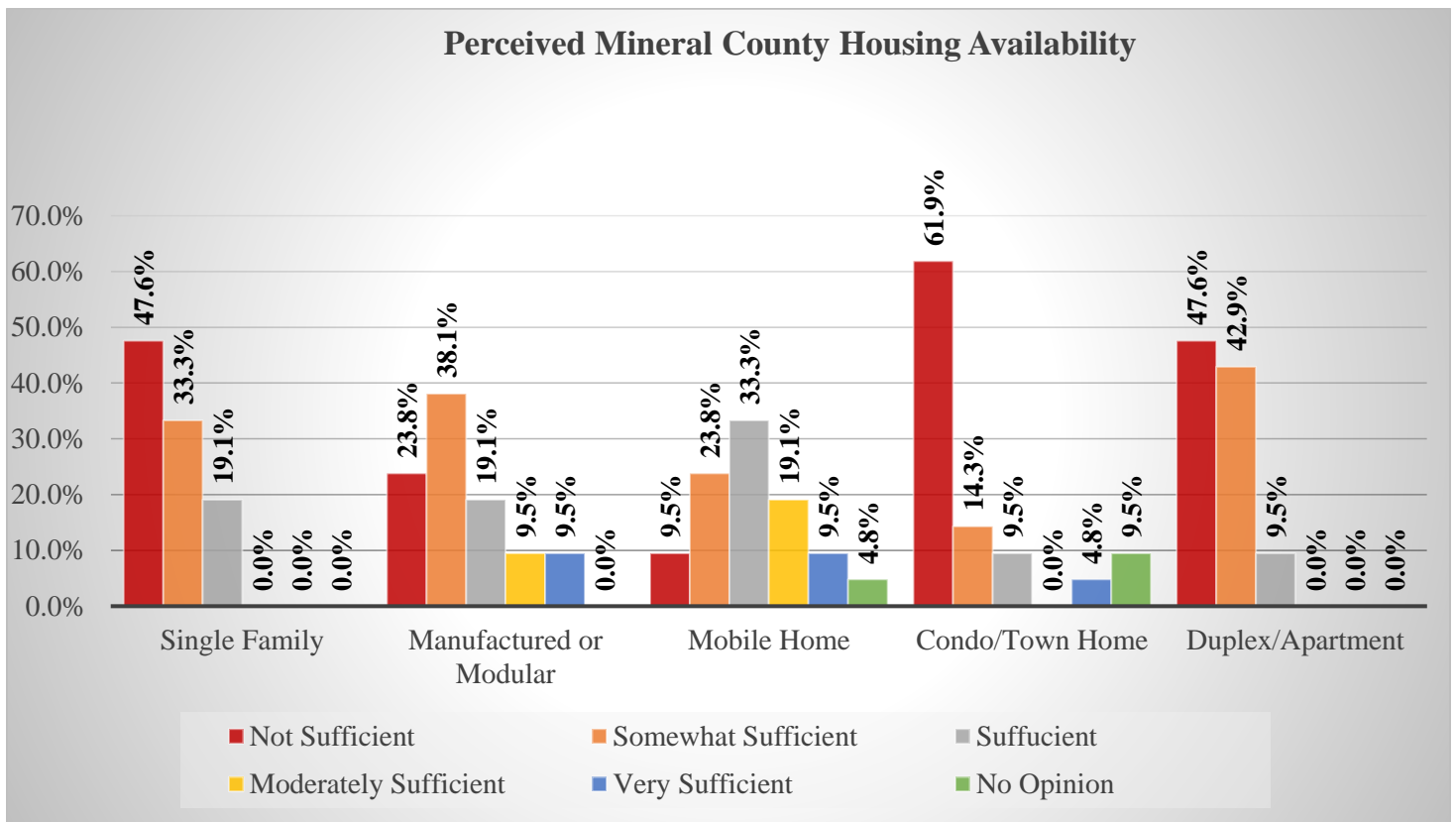
- The overall perception is that the availability of all types of housing is not sufficient in Mineral County; Duplex and Apartments (90%), Single-Family (81%), Condo/Town Homes (76%), and Modular (62%).
- Over 85% of respondents feel that single-family and mobile-home conditions are not sufficient.
- 89-100% of respondents feel that there is a short supply for housing \$200,000 and below. Between \$200,001 and \$250,000, 78% of respondents think there is a short supply, while there is adequate supply for homes above \$250,000.
- 80-100% of respondents feel that there is a shortage of rental properties below \$600 per month. However, the overall feeling is that rental properties above \$600 per month have an adequate supply, especially above \$700 per month.

Buyer and Renter Characteristics (Realtors, Property Managers, Lenders & Builders)

- The average home buyer is more than likely to be over 36 (85% of respondents) and have household incomes higher than \$30,000 (75% of respondents). The average renter is under 35 years old (50% of respondents with incomes below \$30,000 (60% of respondents).
- The majority of new residents looking for housing in Mineral County are retired, wanting a rural lifestyle, or because of a job.
- Approximately 50% of real estate buyers are looking to purchase their first home, while 34% are step-up buyers.
- Approximately 70% of buyers are looking to purchase a primary residence, while 25% want a second home.
- The majority, 85%, of renters are company or self-employed, while 15% are retired.
- Nearly 70% of home buyers are searching for homes in the \$150,000 to \$200,000 range.

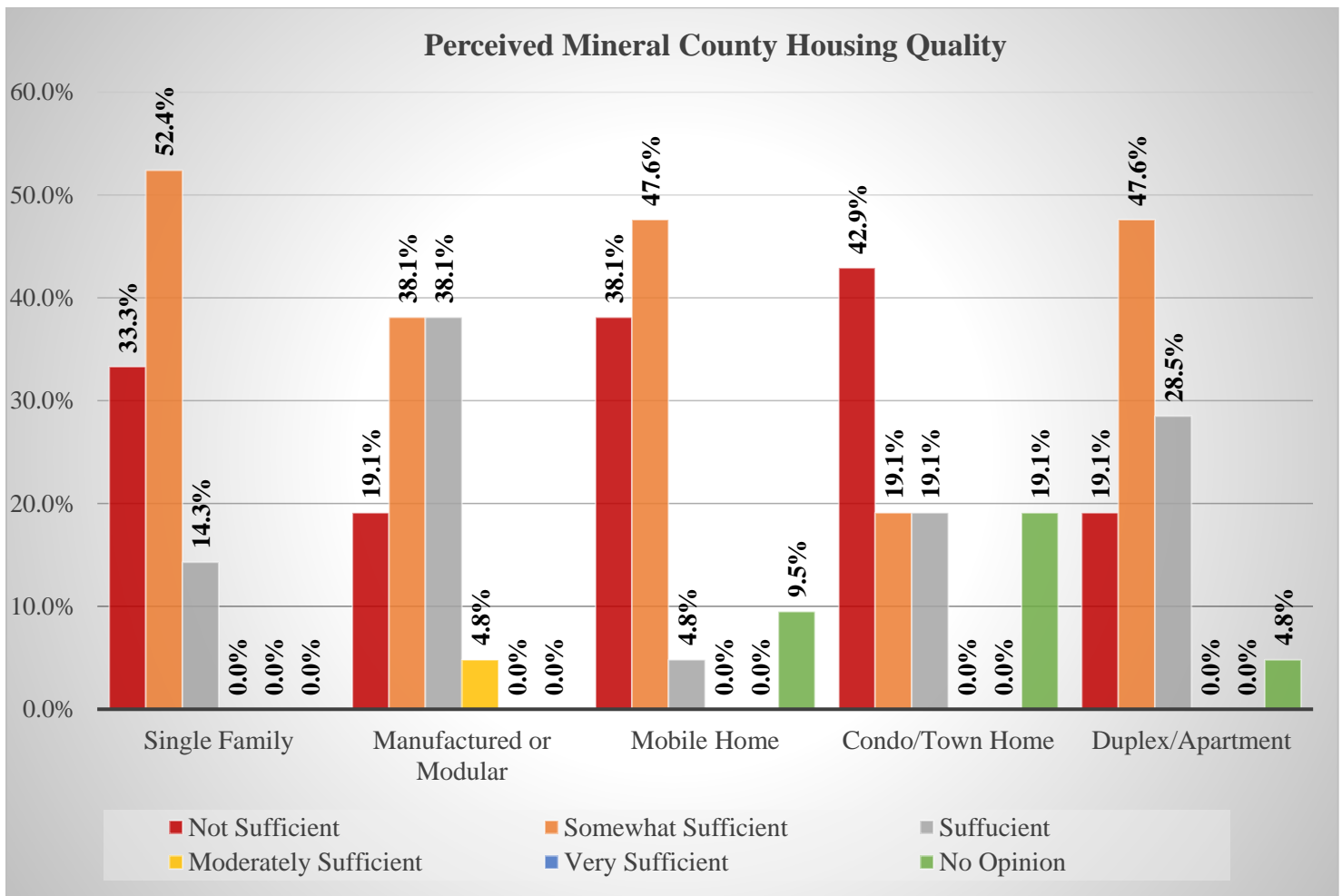
1) Please rate, by housing type, the overall *housing for sale & rental availability* in Mineral County:

N=21	Not Sufficient	Somewhat Sufficient	Sufficient	Moderately Sufficient	Very Sufficient	No Opinion
Single Family	10 47.6%	7 33.3%	4 19.1%	0 0.0%	0 0.0%	0 0.0%
Manufactured or Modular	5 23.8%	8 38.1%	4 19.1%	2 9.5%	2 9.5%	0 0.0%
Mobile Home	2 9.5%	5 23.8%	7 33.3%	4 19.1%	2 9.5%	1 4.8%
Condo/Town Home	13 61.9%	3 14.3%	2 9.5%	0 0.0%	1 4.8%	2 9.5%
Duplex/Apartment	10 47.6%	9 42.9%	2 9.5%	0 0.0%	0 0.0%	0 0.0%



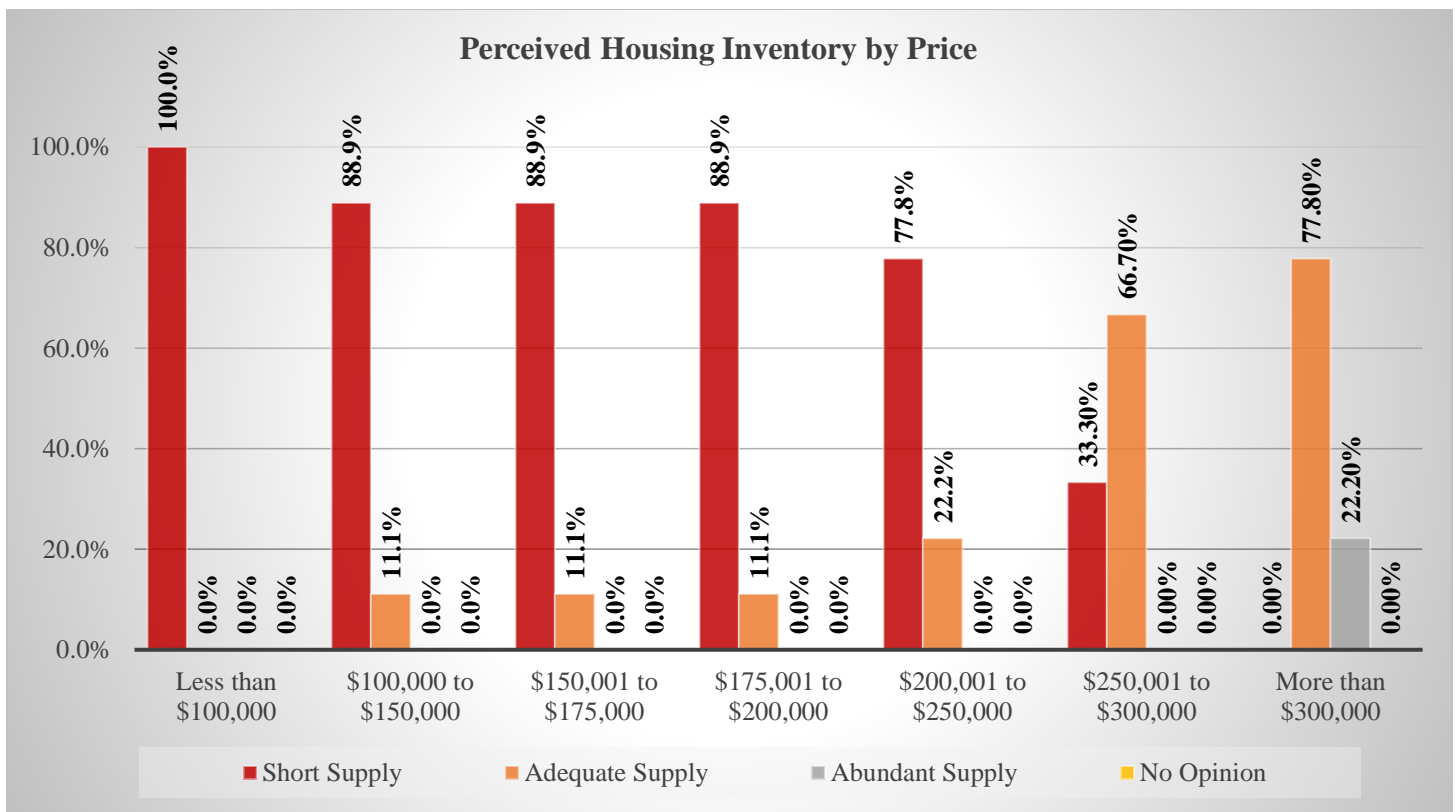
2) Please rate, by housing type, the overall *housing for sale & rental quality* in Mineral County:

N=21	Not Sufficient	Somewhat Sufficient	Sufficient	Moderately Sufficient	Very Sufficient	No Opinion
Single Family	7 33.3%	11 52.4%	3 14.3%	0 0.0%	0 0.0%	0 0.0%
Manufactured or Modular	4 19.1%	8 38.1%	8 38.1%	1 4.8%	0 0.0%	0 0.0%
Mobile Home	8 38.1%	10 47.6%	1 4.8%	0 0.0%	0 0.0%	2 9.5%
Condo/Town Home	9 42.9%	4 19.1%	4 19.1%	0 0.0%	0 0.0%	4 19.1%
Duplex/Apartment	4 19.1%	10 47.6%	6 28.5%	0 0.0%	0 0.0%	1 4.8%



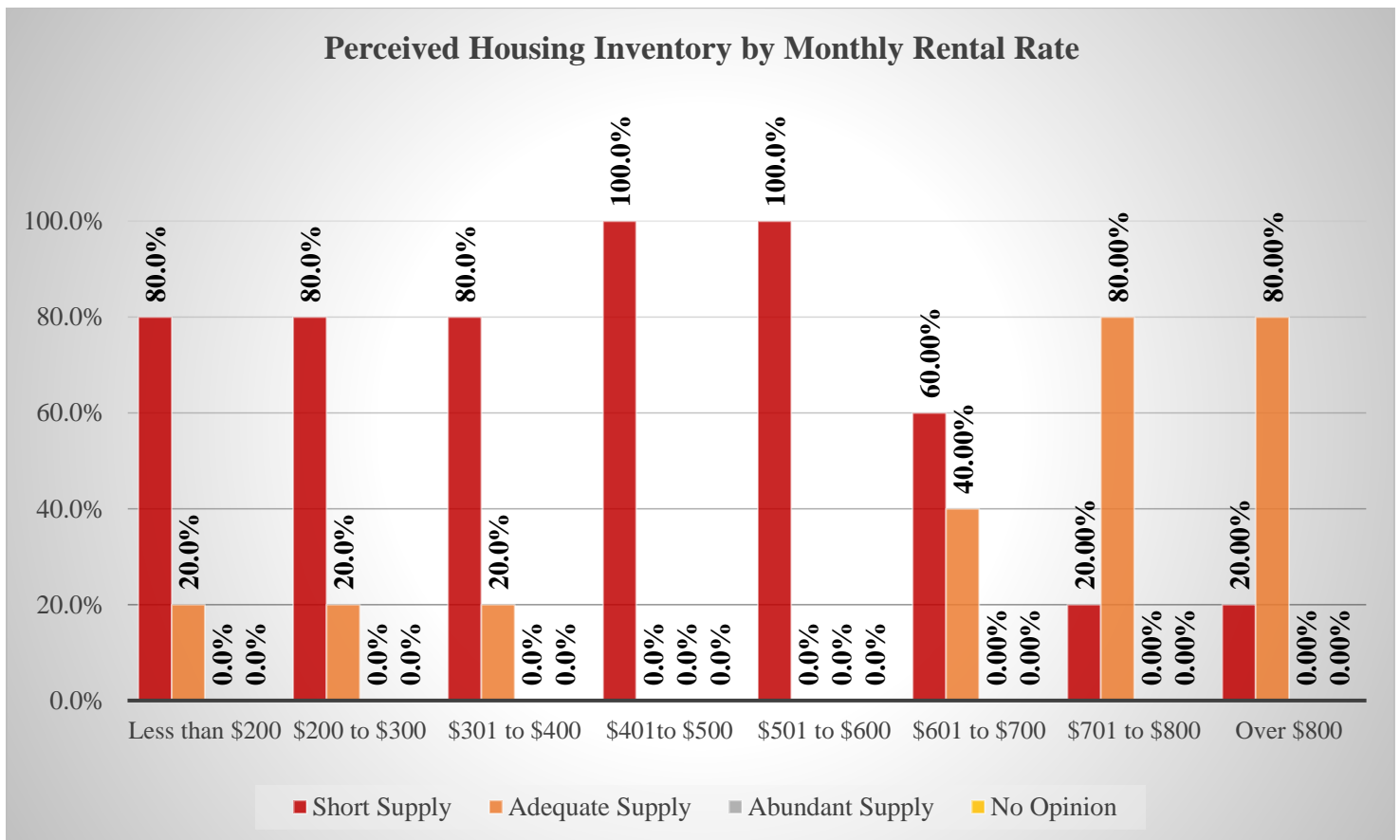
3) Please indicate the supply of housing for the following *housing price ranges* in Mineral County:

N=9	Short Supply	Adequate Supply	Abundant Supply	No Opinion
Less than \$100,000	9 100.0%	0 0.0%	0 0.0%	0 0.0%
\$100,000 to \$150,000	8 88.9%	1 11.1%	0 0.0%	0 0.0%
\$150,001 to \$175,000	8 88.9%	1 1.11%	0 0.0%	0 0.0%
\$175,001 to \$200,000	8 88.9%	1 1.11%	0 0.0%	0 0.0%
\$200,001 to \$250,000	7 77.8%	2 22.2%	0 0.0%	0 0.0%
\$250,001 to \$300,000	3 33.3%	6 66.7%	0 0.0%	0 0.0%
More than \$300,000	0 0.0%	7 77.8%	2 22.2%	0 0.0%



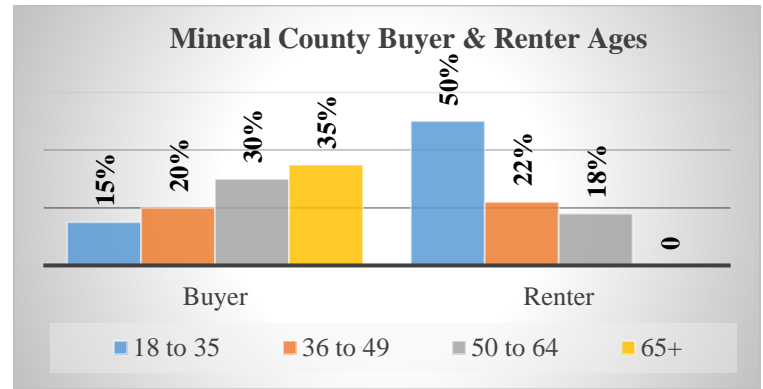
4) Please indicate the supply of housing for the following *monthly rental price ranges* in Mineral County:

N=5	Short Supply	Adequate Supply	Abundant Supply	No Opinion
Less than \$200	4 80.0%	1 20.0%	0 0.0%	0 0.0%
\$200 to \$300	4 80.0%	1 20.0%	0 0.0%	0 0.0%
\$301 to \$400	4 80.0%	1 20.0%	0 0.0%	0 0.0%
\$401to \$500	5 100.0%	0 0.0%	0 0.0%	0 0.0%
\$501 to \$600	5 100.0%	0 0.0%	0 0.0%	0 0.0%
\$601 to \$700	3 60.0%	2 40.0%	0 0.0%	0 0.0%
\$701 to \$800	1 20.0%	4 80.0%	0 0.0%	0 0.0%
Over \$800	1 20.0%	4 80.0%	0 0.0%	0 0.0%



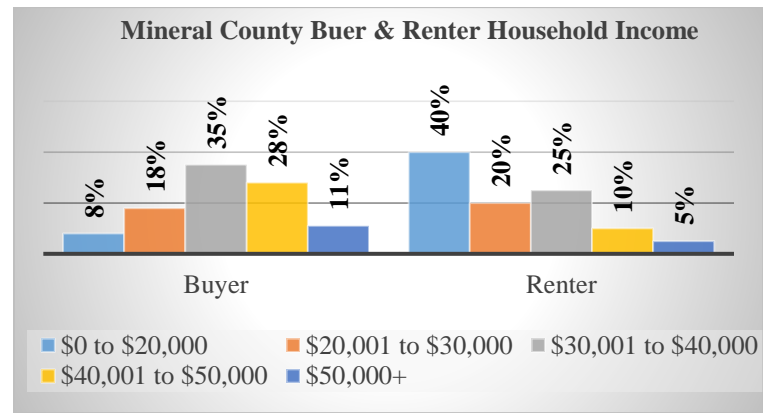
5) Buyers and Renter Ages

N = 7	Buyers	Renters
18 to 35	15%	50%
36 to 49	20%	22%
50 to 64	30%	18%
65+	35%	10%



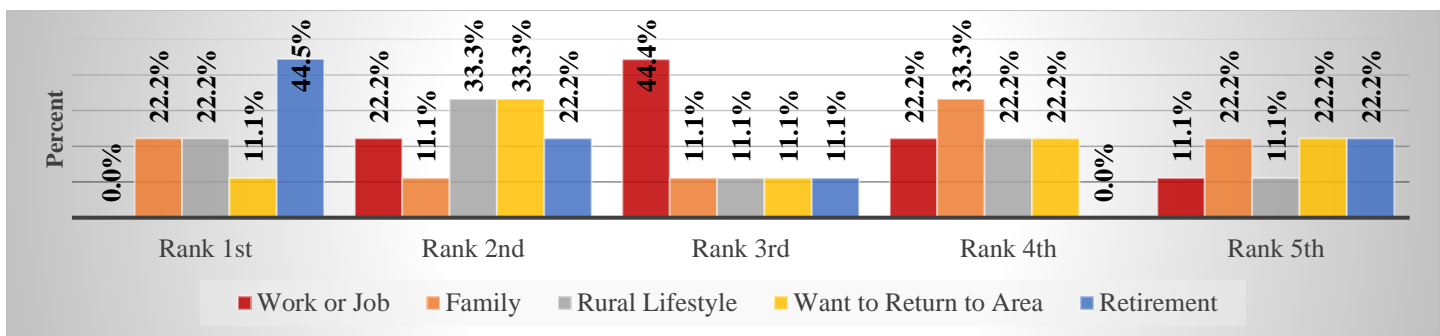
6) Buyers and Renters Average Household Income:

N = 7	Buyers	Renters
\$0 to \$20,000	8%	40%
\$20,001 to \$30,000	18%	20%
\$30,001 to \$40,000	35%	25%
\$40,001 to \$50,000	28%	10%
Greater than \$50,000	11%	5%



7) Please rank the reasons why buyer want to purchase or rent a home in Mineral County:

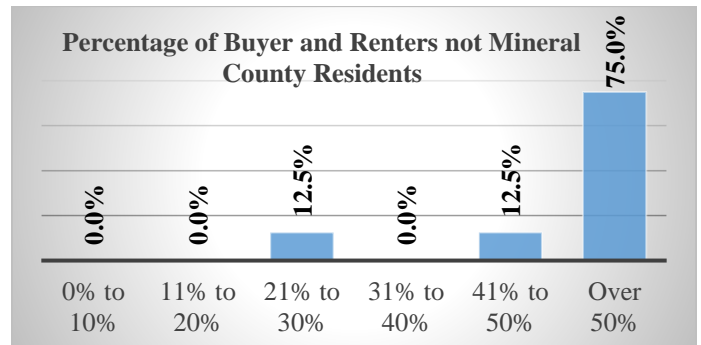
N = 9	Ranked 1st	Ranked 2nd	Ranked 3rd	Ranked 4th	Ranked 5th
Work or Job	0 0.0%	2 22.2%	4 44.4%	2 22.2%	1 11.1%
Family	2 22.2%	1 11.1%	1 11.1%	3 33.3%	2 22.2%
Rural Lifestyle	2 22.2%	3 33.3%	1 11.1%	2 22.2%	1 11.1%
Want to Return to Area	1 11.1%	3 33.3%	1 11.1%	2 22.2%	2 22.2%
Retirement	4 44.5%	2 22.2%	1 11.1%	0 0.0%	2 22.2%



Note: 25% of respondents did not provide ranking.

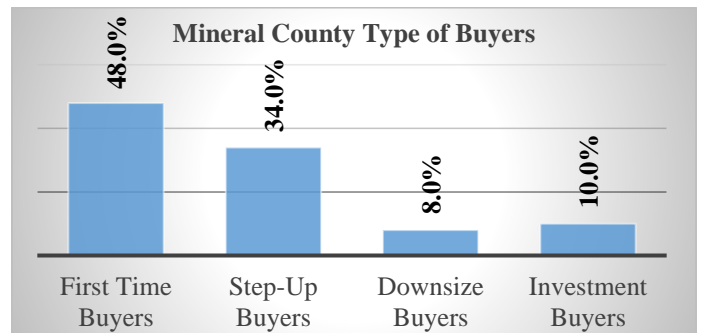
8) Over the last year, what percentage of real estate buyers and renters are not Mineral County residents?

N=9	Response
0 to 10%	0%
11% to 20%	0%
21% to 30%	12.5%
31% to 40%	0.0%
41% to 50%	12.5%
Over 50%	75%



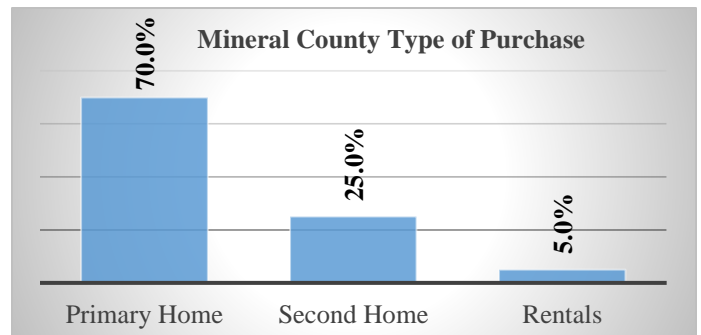
9) On average home buyers are:

N=10	Percent
First Time Buyers	48%
Step-Up Buyers	34%
Downsize Buyers	8%
Investment Buyers	10%



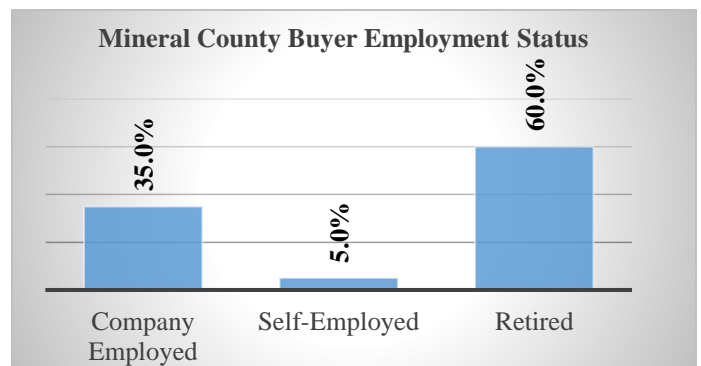
10) What percentage of buyers are purchasing?

N=10	Percent
Primary Home	70%
Second Home	25%
Rentals	5%



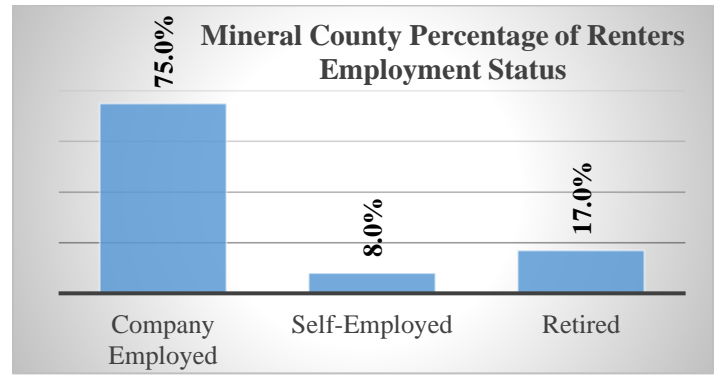
11) On average percentage of buyers are:

N=10	Percent
Company Employed	35%
Self-Employed	5%
Retired	60%



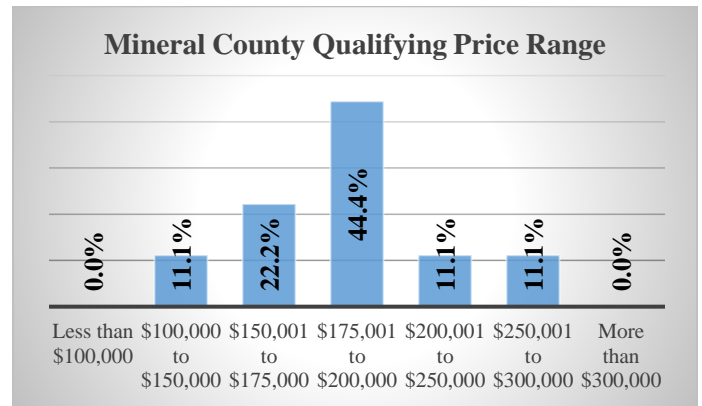
12) On average percentage of renters are:

N=10	Percent
Company Employed	75%
Self-Employed	8%
Retired	17%



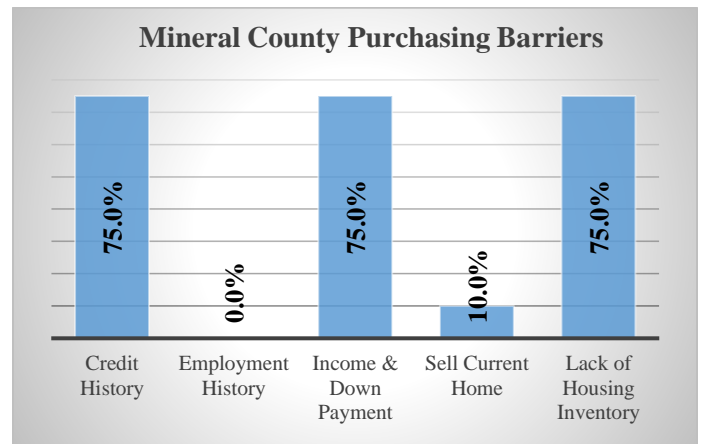
13) What price range do potential buyers qualify for and desire?

N=10	Percent
Less than \$100,000	0.0%
\$100,000 to \$150,000	11.1%
\$150,001 to \$175,000	22.2%
\$175,001 to \$200,000	44.4%
\$200,001 to \$250,000	11.1%
\$250,001 to \$300,000	11.1%
More than \$300,000	0.0%



14) What barriers prevent buyers from purchase? (Multiple Responses)

N=	Percent
Credit History	75%
Employment History	0.0%
Income & Down Payment	75%
Need to Sell Current Home	10%
Lack of Housing Inventory	75%



Q18 What changes to housing would you like to see made in your community and Mineral County in the coming years?

businesses still quality residents Many children upgrades moderate inventory stay better
buyers rentals available parents purchase types single family livable buy subsidized
help employment see especially jobs senior living new well County older
seniors want area larger income town Mineral County
average community great rent find people young families
low income seem need expensive homes also
housing even affordable come rentals places rent
affordable housing schools families trying work
bring options development prices Less living couple available
teachers apartments qualify afford housing housing low young move availability
housing options looking market population local support updated first decent
property housing available level built low-income make programs Superior feel high workers
clean able

Housing Listening Sessions

Resident input is essential when developing any community-based action plan. To further support the feedback gathered from the various surveys administered in Mineral County, a series of face-to-face community discussion sessions were conducted from June 19 – 25, 2020.

The housing study team coordinated a series of face-to-face community meetings during June to engage in a conversation about:

- 1) Current Housing Condition
 - a. Overall perceptions
 - b. Inventory of various types of housing
 - c. Quality of various types of housing
 - d. Challenges and barriers they see for accessing housing

- 2) Where are the housing needs or gaps in Mineral County?
 - a. Resident/Employee
 - b. Seniors
 - c. Low Income
 - d. The greatest need in the County

- 3) What needs to be done to improve housing conditions in the County?

Results from these listening sessions are summarized on the following page.

Mineral County Community Housing Discussion Session Schedule

Date	Group
June 19, 2020	Mineral County Commissioners
	Non-Profit (Crimes Victims Advocate)
	Construction Industry
June 23, 2020	St. Regis Sewer District
	Idaho Forest Group
	Saint Regis School District
	Community Council & Resort Board
June 24, 2020	Superior School District
	Trails West Bank - Frenchtown
	Human Resource Council - Missoula
	NeighborWorks Montana - Missoula
June 25, 2020	Haugen Local Businesses & West End
	General Community
	Forest Service



Housing Listening Sessions Summary Results

How would you describe the current housing conditions in Mineral County?

- Overall, housing conditions continue to be challenged with increases in demand and lack of supply across all housing types. Lack of housing is impacting the expansion and sustainability of the economic base.
- There continues to be a severe shortage of housing, especially for the working population looking for housing \$200,000 and below.
- The majority of communities are faced with an aging housing inventory and no known rehabilitation programs to bring houses to today's standards. Some homes, single-family, and mobile have declined over the years, with little or no maintenance, and some feel they could be condemned.
- Finding affordability housing inventory to purchase or rent is nearly impossible, and when a property is offered at a competitive price, it is immediately gone. Housing demand far outpaces the supply of housing. "Hard to purchase what does not exist."

Where are the housing needs or gaps in Mineral County?

- There is a great need for affordable single-family starter homes, for purchase and rent, throughout the entire county. Affordability is defined in the ranges of \$150,000 to \$175,000 for single-family homes and \$700 - \$800 monthly rent.
- There continues to be a shortage of transitional housing for prospective new residents to fill teaching and medical professions.
- A variety of senior housing options are needed throughout the county, but Superior and possibility Saint Regis, may be the best medical services locations that increase with age. There is a need for affordable senior apartments, duplexes or townhomes for seniors who want to transition from their single-family homes to a maintenance free residence.
- Currently, there is a sufficient inventory of low income or subsidized housing in Superior and Saint Regis that offer 65 family units and 8 elderly units. There is usually a waiting list on many of these properties but report an average occupancy rate of 95%.

What needs to be done to improve the housing conditions in Mineral County

- Conduct a full land ownership inventory for each community in Mineral County to identify where vacant lots or land may be available for housing development. Distinguish between sizes and locations for private, county, state and federal lands.
- Develop and promote mutually beneficial partnerships between local, state, and federal government agencies, private industry, and non-profits to strategically build affordable targeted housing projects in all communities. The private sector may be willing to assist but has not been approached.
- Construct affordable entry-level housing for purchase and rent that meet local incomes ranges of \$30,000 to \$50,000 per year.
- Build and support aggressive home rehabilitation programs that can update the existing inventory.
- Increase the number of construction businesses and workers in the area because there is a shortage of construction labor force.
- Implement basic building standards and regulations to assure that residents are protected.

Housing Strategy & Action Plan

At the beginning of the housing study, the study team assembled a “Housing Task Force,” representing key segments of Mineral County. The task force’s primary function was to oversee, manage, and provide input throughout the study. A responsibility of this task force was to participate in a one-day housing strategy and action planning session.

On September 15, 2020, a housing strategy workshop was held at the Sanders County Fair Grounds in Plains. This location was chosen because Sanders County is also developing a housing action plan. The workshop was attended by the Mineral County Housing Task Force Team members and several additional stakeholders including businesses, industries, agencies, non-profits, and governmental leaders. These stakeholders are community members that can offer local knowledge and a “can do” attitude towards improving the housing conditions in Mineral County.

Mineral County Strategic Planning Workshop

Attendees:

Name	Organization
Scott Kinney	Superior Schools District
Jim Morton	HRC
Roman Zylawy	Mineral County Commissioner
Denley Loge	Montana State Rep.
Judy Stang	Realtor
Dan Fultz	IMEG
Stacey Neill	Idaho Forest Group
Joe Steele	St. Regis School District
Monte Turner	Mineral Independent
Diane Magone	Citizen
Marlys Schwaderer	Landowner
Julie Prater	Builder
Patti Curtain	Agency on Aging / Crime Victim Advocate
Laura Acker	Builder
Steve Picard	Alberton School District
Mary Furlong	Crime Victim Advocate
Wayne Hohs	Eagle Quest LLC

The workshop’s overall purpose was to review all the primary and secondary data previously collected and analyzed, and begin to discuss specific housing priorities and action strategies. This workshop also spent half of the day receiving information about various successful affordable housing models and available state or federal housing programs.

Workshop participants participated in a group discussion centered on (1) single-family ownership housing, (2) rental housing, (3) senior housing, and (4) infrastructure, regulatory, and housing programs. The discussion group centered discussions around the following topics:

1. Create a Housing Vision for Mineral County
2. Create a list of housing priorities that need to be addressed over the next 5 years. Rank from most to least critical.
3. Create a list of actions for each housing priority that needs to take place over the next 5 years.
4. Create a 1-3-5-year measurable outcome benchmark for each housing priority.
5. Identify key individuals and agencies that need to be lead and contribute to executing the housing priority actions.

Mineral County Housing Vision Statement

“The Mineral County Housing Task Force, in conjunction with Mineral County Economic Development Corporation, will investigate and secure necessary resources required to satisfy the needs of family housing and workforce development”

The following table summarized the housing priorities, actions, and measurable outcomes to be worked on over the next 5-years in Mineral County.

Mineral County Housing Visions Statement

“The Mineral County Housing Task Force, in conjunction with Mineral County Economic Development Corporation, will investigate and secure necessary resources required to satisfy the needs of family housing and workforce development”

PRIORITIES	ACTIONS	1 YEAR MEASURABLE OUTCOMES	3 YEAR MEASURABLE OUTCOMES	5 YEAR MEASURABLE OUTCOMES	KEY LEADERS (People/Organizations)
<p>Conduct a full county & community land and parcel ownership assessment.</p>	<p>Initial Action: Assemble a working team that will coordinate and manage land ownership assessment.</p> <p>Primary Action: Work with county and community governmental departments to generate vacant parcel and land ownership lists. Distinguish between private, county, state and federal lands.</p> <p>Secondary Action: Begin building relationship with private and public land ownership clientele.</p>	<p>Complete full land ownership assessment and develop a full descriptive list of parcels and lands that may be targeted for housing development.</p> <p>Begin developing potential private and public land owner partnership. “Get groups to the table.”</p>	<p>Identify and pursue targeted parcels and lands for new affordable housing development.</p> <p>Determine the type of housing development(s) that meet the best use and needs. Conduct a full feasibility of any proposed project.</p> <p>Continue strengthening public and private partnerships.</p>	<p>Coordinate land ownership assessment with any new affordable housing project.</p>	<p>Lead Agencies: MCEDC County, Towns, and City Departments.</p> <p>Subcommittee: TBD</p>
<p>Conduct a full assessment of the current infrastructure and required needs for new housing development(s). Conduct an assessment for each community</p>	<p>Initial Action: Assemble a working team to coordinate and manage infrastructure assessment.</p> <p>Primary Action: Work with county officials and local organizations to complete a full infrastructure assessment.</p> <p>Secondary Action: Research infrastructure funding and grant opportunities.</p>	<p>Complete county and community infrastructure assessment</p> <p>Research infrastructure funding alternatives based on needs identified from assessment.</p> <p>Begin applying for infrastructure funding.</p>	<p>Coordinate infrastructure projects with affordable housing developments.</p> <p>Continue to apply for infrastructure funding alternatives,</p>	<p>Continue to coordinate all infrastructure projects with affordable housing developments</p> <p>Continue to apply for infrastructure funding alternatives</p>	<p>Lead Agencies: MCEDC Water/Sewer Boards Towns/Cities Government</p> <p>Subcommittee: TBD</p>

PRIORITIES	ACTIONS	1 YEAR MEASURABLE OUTCOMES	3 YEAR MEASURABLE OUTCOMES	5 YEAR MEASURABLE OUTCOMES	KEY LEADERS (People/Organizations)
<p>Superior and Saint Regis Teacher Housing (This initiative is already in the works and need to move it forward).</p> <p>Build teacher short-term transitional rental housing for new employees.</p>	<p>Initial Action: Assemble a working team to work on teacher housing issue.</p> <p>Primary Action: Identify and secure land. Review and expand on what has already been prepared by superintendents.</p> <p>Secondary Action: Begin searching for funding sources.</p>	<p>Complete a full feasibility of any potential housing development.</p> <p>Secure site & funding.</p> <p>Start construction.</p>	<p>Complete construction.</p> <p>Assure all legal documents are prepared and signed to manage rental units.</p>	<p>Assess the overall impact of the new construction and what impact it has had on teacher hiring.</p> <p>Assess if additional housing is needed.</p>	<p>Lead Agencies: MCEDC School Superintendents LCCDC HRC</p>
<p>Research and assess various housing models that will address a variety of affordable rental and homeownership programs.</p> <p>Emphasis on affordable rental properties for the workforce and senior populations.</p>	<p>Initial Action: Assemble a working team that will coordinate and manage the collection of alternative affordable housing programs.</p> <p>Primary Action: Actively research alternative housing models that will assist in increasing the rental and single-family housing inventory.</p> <p>Secondary Action: Start developing a strategic approach to attract housing investment</p>	<p>Research and become knowledgeable of the variety of housing programs available through state and federal agencies, nonprofit organizations, and private enterprises. The variety of programs presented from the September 15, 2020 housing workshop is a good starting point.</p> <p>Work in conjunction with the partial/land ownership and infrastructure assessment.</p>	<p>Identify and pursue targeted affordable housing project that addresses the most critical housing needs: (1) workforce rental housing, (2) senior housing, and (3) single-family ownership housing.</p> <p>Attract investment for any affordable housing project.</p>	<p>Pursue affordability housing projects.</p>	<p>Lead Agencies: MCEDC MCEDC LCCDC Agency on Aging</p> <p>Subcommittee: TBD</p>

PRIORITIES	ACTIONS	1 YEAR MEASURABLE OUTCOMES	3 YEAR MEASURABLE OUTCOMES	5 YEAR MEASURABLE OUTCOMES	KEY LEADERS (People/Organizations)
<p>Develop a comprehensive rehabilitation program to bring older housing inventory to today’s standards. Also, assess the feasibility of converting vacant commercial properties to rental properties.</p>	<p>Initial Action: Assemble a working team to coordinate and manage a housing rehabilitation program.</p> <p>Primary Action: Work with nonprofit organizations, state and federal agencies, and private investors to develop a countywide rehabilitation program</p> <p>Secondary Action: Research housing rehabilitation funding and grant opportunities.</p>	<p>Meet with various non-profits, state and federal agencies and private investors to learn more about housing rehabilitation programs.</p> <p>Assess the feasibility to restore and convert existing vacant commercial properties to rental housing.</p> <p>Begin applying for rehabilitation funding.</p>	<p>Implement a full housing rehabilitation program.</p> <p>Continue to identify and apply for funding to support any housing rehabilitation program.</p>	<p>Asses and evaluate housing rehabilitation program.</p> <p>Continue to identify and apply for funding to support any housing rehabilitation program.</p>	<p>Lead Agencies: MCEDC HRC Neighbor Works Agency on Aging</p> <p>Subcommittee: TBD</p>

Conclusions and Recommendations

Housing is a critical concern in Mineral County. Over the last three months, employers, residents, and leaders have offered their perceptions, attitudes, and potential solutions to begin to address all segments of housing. As stated by one employer, “lack of affordable housing is stunting the county’s overall ability to prosper and sustain the quality of life we all have been blessed with.” This study has provided a better understanding of the overall housing conditions and housing strategies that can have immediate returns to the overall quality of life in Mineral County.

Demographic, social, economic and housing characteristics and trends tell a story of where the county is and the future. It is essential that these trends, and external factors, are understood and monitored to assure that Mineral County is responsive to current and future housing needs. Examples include:

- Mineral County’s population is aging with a median age of 52.3 years, while housing inventory is aging, with over 52 percent of the existing inventory built pre-1970. The correlation between these two characteristics is that older homes may not be functionally adequate for aging populations. Senior aging in place is a definite concern, and senior housing options need to be planned and developed.
- Mineral County growth in jobs has reported a modest 3.5 percent increase between 2010 and 2020. Primary manufacturing, retail trade, accommodations and food service, health care, and government have reported stable or increasing jobs. However, many employers are concerned that future business growth and expansion may slow their ability to retain and recruit key positions because of the lack of affordable housing. Without housing, business growth could be very minimal.

This study was designed to use primary and secondary data to develop a strategic housing plan that will be implemented and executed over the next 5 years. By engaging several important stakeholders and residents through surveys and discussion groups, the Mineral County housing task force team developed a housing vision statement, priorities, and action initiatives.

Mineral County Housing Visions Statement

The Mineral County Housing Task Force, in conjunction with Mineral County Economic Development Corporation, will investigate and secure necessary resources required to satisfy the needs of family housing and workforce development

Mineral County Housing Development Priorities

1. Conduct a countywide land inventory and infrastructure assessment to identify possible locations for affordable housing options and infrastructure conditions and capacity. Build investor relationships.
2. Continue efforts to construct new transitional rental housing for Superior and Saint Regis new teacher hires.
3. Research housing model options that best meet the needs of communities.
4. Increase the rental housing inventory that aligns with workforce incomes and needs.
5. Develop senior housing options that include apartments, duplex, townhomes, and patio homes.
6. Implement a housing rehabilitation program to modernize the existing housing inventory.

General Recommendations

1. Establish a County Housing Entity

It is evident that currently, there is no real focus on addressing or solving many of the housing issues in communities throughout Mineral County. To become more attentive and focused on addressing the increasing housing challenges, it is recommended that a formal entity or organization be established to lead and manage housing initiatives. Considering the feasibility of establishing an entity would:

- a. Create a local development entity that is familiar with the county's unique market and development characteristics and can more effectively meet the demands and needs of residents.
- b. Allows for long-term affordable housing development strategies to be established and implemented.
- c. Address a wide range of affordable housing needs, rather than just specialized projects.
- d. Promotes investment opportunities by developing strong strategic partnerships and investments in affordable housing projects.
- e. Provides for the continued research and assessment of the viability of different affordable housing options that may fit Mineral County.

It is recommended that a local development entity be formed to address affordable housing needs. Such an option would maximize both local and universal housing resources for the most affected citizen in Mineral County.

Mineral County Economic Development Corporation could serve in this capacity.

2. Affordable Rental Housing

Despite the flat population and economic growth, the market potential for additional affordable rental housing exists. Such rental developments need to be focused on those within the affordable income range, and described as workforce housing, based on the target market characteristics. Affordable workforce rental housing recommendations could consider the following factors:

- Existing rental options exhibit high occupancy levels resulting in upward pressures on monthly rental rates and the need for more affordable housing options. Stabilize rents by increasing available inventory.
- Affordable rental developments should target average monthly rents between \$600 and \$700. Using the 30% rule (30% of average monthly income), this equates to monthly average incomes between \$2,000 and \$2,333 or annual incomes \$24,000 and \$27,996, respectively. This income level would support Mineral County's entry-level service industries, including retail trade, accommodations and food service, education, and health care. These sectors account for nearly 60% of the county's total employment and industries affected by the lack of affordable housing options in Mineral County.
- Continue the strong county relationship and Human Resource Council (HRC) rental assistance programs. Mineral County currently has 73 units available for rental assistance and are running a 95% occupancy rate.
- Research rental housing transitional programs that support affordable homeownership options.

The ongoing market demand is present for affordable rental options serving the current and new workforce.

It is recommended that affordable rental housing be developed in the price range of \$600 to \$700 per month.

Continue to support and strengthen subsidized rental programs with HRC

3. *Affordable Senior Housing*

Demographic and social characteristics indicate that Mineral County residents are aging, with many seniors aging in place and forced to move out of the area because they can no longer function in their current residence. Given the limited number of senior designated facilities or affordable transitional homes, the market for senior affordable housing is readily apparent.

Affordable senior rental housing options will improve the overall housing inventory in Mineral County. Additional senior rental housing will free up existing housing inventory that seniors are currently living in and increase the available workforce housing stock. Several senior rental housing options need to be further explored, including apartments, duplexes, and patio homes. The two senior development options to consider for Mineral County include:

- **Mixed-Use Housing.** A mixture of commercial space and residential apartments. This strategy can reuse existing buildings with commercial enterprise on the bottom floor and residential apartments on the top floor.
- **Mixed-Income Housing.** The inclusion of non-subsidy and subsidized affordable housing. This type of development is inclusionary and available to all seniors, regardless of income.

It is recommended that affordable senior housing be a high priority in any future housing development in Mineral County. With the aging population, this housing segment will become more critical soon. Alternative senior housing development programs and options need to be considered.

4. *Affordable Homeownership*

Over the last several years, very little, if any, mixed affordable housing development has occurred in Mineral County. The cost of development, the size of the market for vacation, second homes, and luxury homes, and the lack of well-organized development plans are all factors that have contributed to the current status. Rural communities often lack the expertise or knowledge needed to develop and initiate affordable homeownership options.

This study determined that there continues to be a real problem with the quantity, quality, and affordability of existing housing options in Mineral County. Employers, residents, and professionals feel that affordable housing is a serious issue and impacts their ability to sustain and attract new residents. Surveys and interviews strongly expressed an affordable single-family home price range of \$150,000 to \$175,000.

Under the three times the median household income rule, the price point would require \$50,000 to \$58,000 annual income, which is slightly greater than the current county median household income of \$45,704. It is recommended that Mineral County continue to research successful rural housing programs that take into account county median incomes and housing prices. Finally, strong public-private partnerships need to be established between industries, agencies, and governments to significantly improve the overall housing conditions in Mineral County.

It is recommended that affordable homeownership be achieved through aggressive public-private partnerships that reduce overall home prices to meet resident incomes. Also, conduct further research to assess the feasibility of different affordable homeownership programs.