

# Meagher County, Montana

## Housing Needs Assessment



Photo Courtesy Brickhouse Creative

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By: Human Resource Development Council of District IX



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## Introduction

The purpose of this housing needs assessment (HNA) is to help Meagher County residents and local leaders make more informed decisions impacting the housing market in Meagher County. This HNA is intended to be a companion document for a housing action plan to be completed in Fall 2021. The housing action plan will discuss strategies and tools recommended to address gaps in access to housing for Meagher County residents. Creation of a housing action plan will ensure that Meagher County has the housing necessary to support residents, businesses, and visitors to create a thriving community.

The need for assessment of current housing stock and future demands is called out in the Meagher County City of White Sulphur Springs and Meagher County Consolidated City-County Growth Policy. The growth policy further details land use and development objectives and states the goal:

*“Promote a variety of safe, affordable housing types to meet the needs, preferences, and incomes of White Sulphur Springs’ residents.”*

The geographic area of this assessment covered Meagher County, Montana, with a particular focus on the incorporated community of White Sulphur Springs.

## Data Methods

*Qualitative data collection:* From May to July 2021 HRDC staff met with members of Meagher County’s Housing Work Group to understand Meagher County Housing needs. Three meetings were held, covering the following topics:

Session 1: May 26, 2021. Overview of process and information to be gathered

Session 2: June 16, 2021. Review of demographic information by income level and discussion of needs by population

Session 3: July 14, 2021. Condition study, review draft outline, plan for public outreach

The working group consisted of business owners, real estate professionals, property owners, local government, and other stakeholders. Thank you to the following community members for sharing their time, expertise, and experience:

Shannon Graham  
Ann Scargill  
Maggie Buckingham  
Leanne Bodell

Cal Moore  
Judy Berg  
Nicolle Sereday  
Bill Bryan

Thank you to the City of White Sulphur Springs and Meagher County for funding this assessment and providing valuable insight. Thank you to Jackson Rose and the Meagher County Stewardship Council for assistance in workgroup convening and the development of the HNA.

*Quantitative data collection:* In addition to qualitative data collected and shared through the housing working group (HWG) process, this HNA leverages available quantitative data from recent community reports listed below, the American Community Survey from US Census Bureau, private data provided by Ribbon LLC, National Low Income Housing Coalition, Headwaters Economics, Bureau of Labor and Statistics, Housing and Urban Development (HUD), Bureau of Economic Analysis, Montana Department of Commerce, HRDC internal data, AirDNA, local real estate reports, and data provided through interviews with rental agencies and real estate professionals.

The following local reports were utilized to supplement data:

- City of White Sulphur Springs and Meagher County Consolidated City-County Growth Policy
- Hard Rock Mining Impact Plan for the Black Butte Copper Project
- City of White Sulphur Springs Growth Policy
- School enrollment figures

## Key Terms

### **Affordable housing or "homes residents can afford"**

Affordable housing is relative to household income. This assessment uses the standard of the monthly housing costs being equal to or less than 30% of gross household income (before taxes) for renters and less than 33% including utilities. For owners, payments for PITI (principal, interest, taxes, and insurance) should not exceed 33%.

### **American Community Survey (ACS)**

The ACS is part of the Decennial Census Program of the US Census. The survey was fully implemented in 2005, replacing the decennial census long-form, and has been administered annually since. Typically, ACS data for localities represent the aggregate results of five years of responses; for example, the 2019 ACS cited in this report reflects data collected between 2015 and 2019. Because it is based on a sample of responses, its use in smaller areas (under 65,000 persons) is best suited for monitoring general changes over time rather than for precise estimates due to margins of error.

### **Area median income (AMI)**

The AMI is the midpoint of a region's income distribution, meaning that half of the households in a region earn more than the median and half earn less.

### **Community land trust (CLT)**

CLT is a community-based organization established to serve as the long-term steward of the land and to protect long-term affordability and access to housing for the community.

### **Cost burdened**

When housing costs exceed 30% of a household's gross (pretax) income. Housing costs include rent or mortgage and may or may not include utilities, homeowner association fees, transportation, or other necessary costs depending upon its application.

### **Housing choice voucher**

The housing choice voucher program is the federal government's largest rental assistance program for assisting very low-income families, the elderly, and people with disabilities to afford decent, safe, and sanitary housing in the private market. Since housing assistance through the housing choice voucher program is provided on behalf of a family or

individual directly to the owner of a rental unit of their choice, participants can find their own housing, including single-family homes, townhouses, and apartments.

**Low-Income Housing Tax Credit (LIHTC)**

The LIHTC is the largest federal subsidy program for the development of affordable rental housing through new construction and substantial rehabilitation. Generally allocated by state housing finance agencies, it subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants.

**Market rate**

Housing with no restrictions; property owners or sellers are free to set prices.

**Rent restricted housing**

A low or moderate-income housing that rents below market to households earning a certain percentage of the area median income.

**Resident-owned cooperative (ROC)**

In resident-owned manufactured home cooperatives, the lot rent goes to the resident cooperative and is managed to meet community needs and maintain affordability. NeighborWorks Montana provides the ROC program as part of the ROC USA<sup>®</sup> Network, which includes over 250 cooperatives across the nation.

**Short-term rental**

Short-term rentals in Montana are defined as lasting fewer than 30 consecutive days.

**Subsidized housing**

A low-income housing unit where a qualified tenant pays a fixed share of their income toward rent.

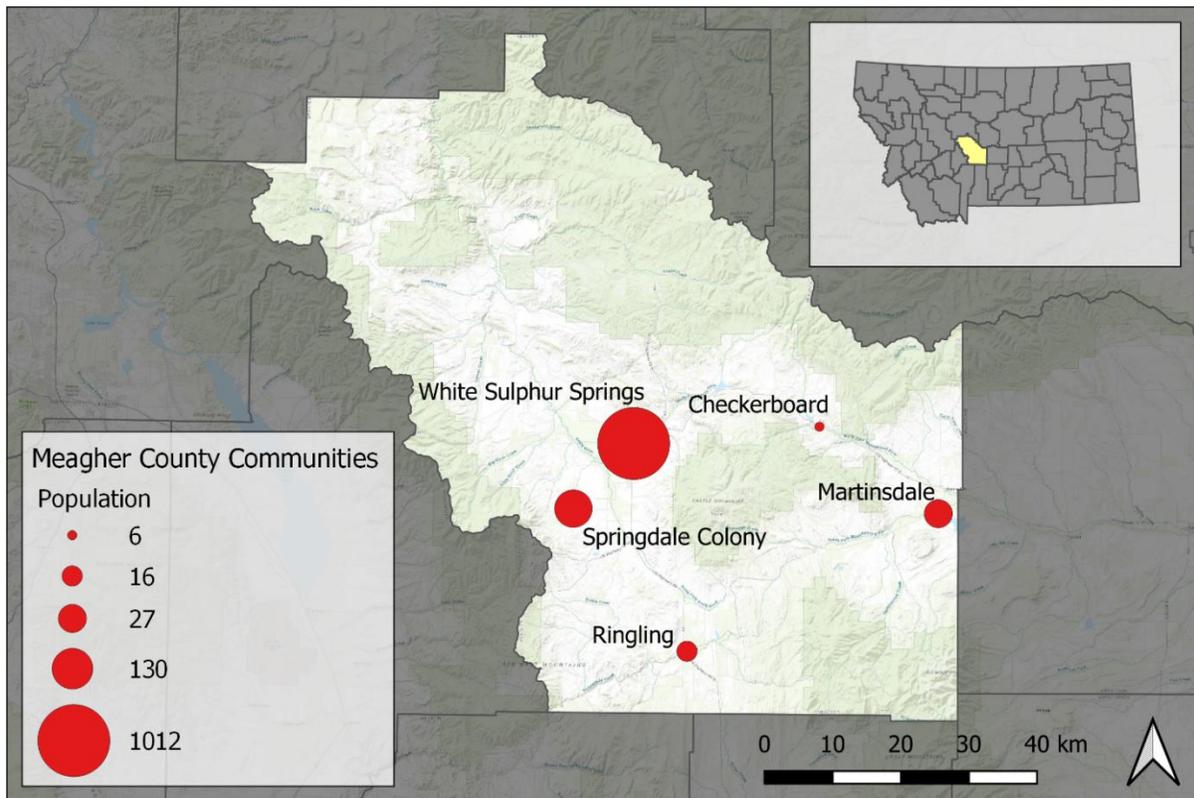
**Temporary vs. chronic homelessness**

Homelessness refers to an individual or family that is living in a space not meant for human habitation or an emergency shelter. Chronic homelessness refers to an individual or family that has experienced homelessness for at least 12 months or has experienced homelessness four times or more in the previous three-year period.

## Demographic Profile

### Population

The Meagher County population is estimated at 1,888 residents. The US Census Bureau population in 2010 was 2,024, representing an estimated population decline of 6.7%. Meagher County has a total area of 2,395 square miles with 1.27 people per square mile.<sup>1</sup>



The map above<sup>2</sup> shows the spread of the population within the county. The county's largest community is White Sulphur Springs, the county seat, with a population of 1,012. Other communities in the county are Martinsdale, Checkerboard, Lennep, and Ringling. A significant

<sup>1</sup> US Census Bureau. "Meagher County, Montana." Explore census data. Accessed April 15, 2021.  
<https://data.census.gov/cedsci/profile?g=0500000US30059>.

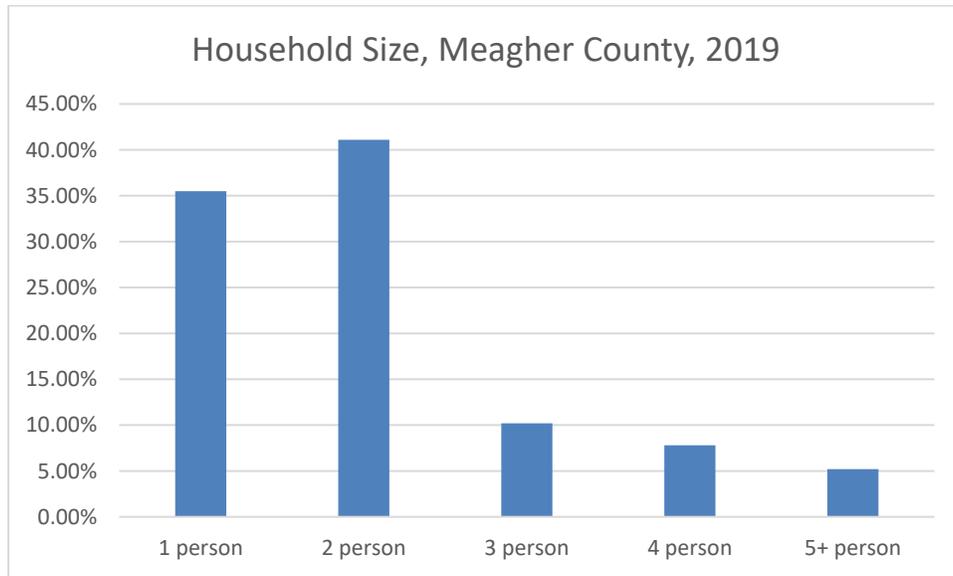
<sup>2</sup>Data sources for the map are as follows:

- (1) "World Topographic Map." arcgis.com. Accessed May 1, 2020.  
<https://www.arcgis.com/home/item.html?id=30e5fe3149c34df1ba922e6f5bbf808f>.
- (2) "Montana Towns," /Data/Spatial/NonMSDI/Shapefiles/, 2010,  
<http://ftp.geoinfo.msl.mt.gov/Data/Spatial/NonMSDI/Shapefiles/>.
- (3) "Data Spatial MSDI Administrative Boundaries." /Data/Spatial/MSDI/AdministrativeBoundaries/.  
Accessed July 22, 2021.  
<https://ftpgeoinfo.msl.mt.gov/Data/Spatial/MSDI/AdministrativeBoundaries/>.

portion of the county’s population resides in a Hutterite colony – known as the Springdale Colony – found southwest of White Sulphur Springs.

### Household Size

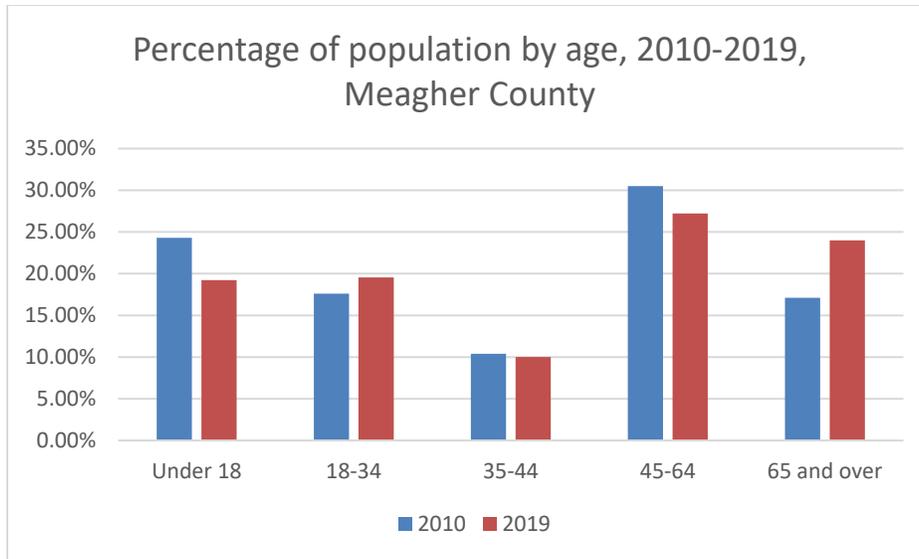
The average household size in Meagher County is less than two. Nearly three-fourths of households are classified as smaller households, comprised of one to two people.



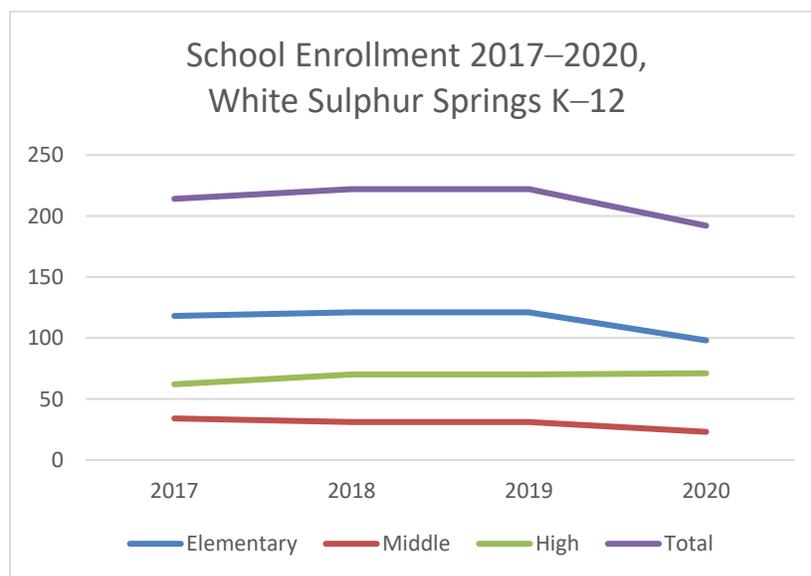
### Age Distribution

The average age of Meagher County residents is 48 years old, as compared to a national median of 38.4 years.<sup>3</sup> People age 65+ represent 24% of the population, up from the 17.1% of their proportion of the population in 2010. The steepest decline in population was among people under the age of 18.

<sup>3</sup> US Census Bureau, “Meagher County, Montana,” Explore census data, accessed April 15, 2021, <https://data.census.gov/cedsci/profile?g=05000000US30059>.



The combined increase in the percentage of smaller households since 2010 and the increase in median age of residents indicates that growth in smaller households is most likely attributed to people age 65+ and declines in households of families with children. School fall enrollment records obtained by HRDC from the White Sulphur Springs School District also show a decrease in K–12 enrollment from 2017 to 2021, and total school enrollment has decreased by approximately 19% since 2010. Public school enrollment figures for the 2020–2021 school year include students enrolled in virtual schooling due to COVID-19. The enrollment figures do not include homeschool students, which, according to the Office of Public Instruction, increased from 6 in the 2019—2020 school year to 34 (33 in K–8, 1 in high school) in the 2020–2021 school year.

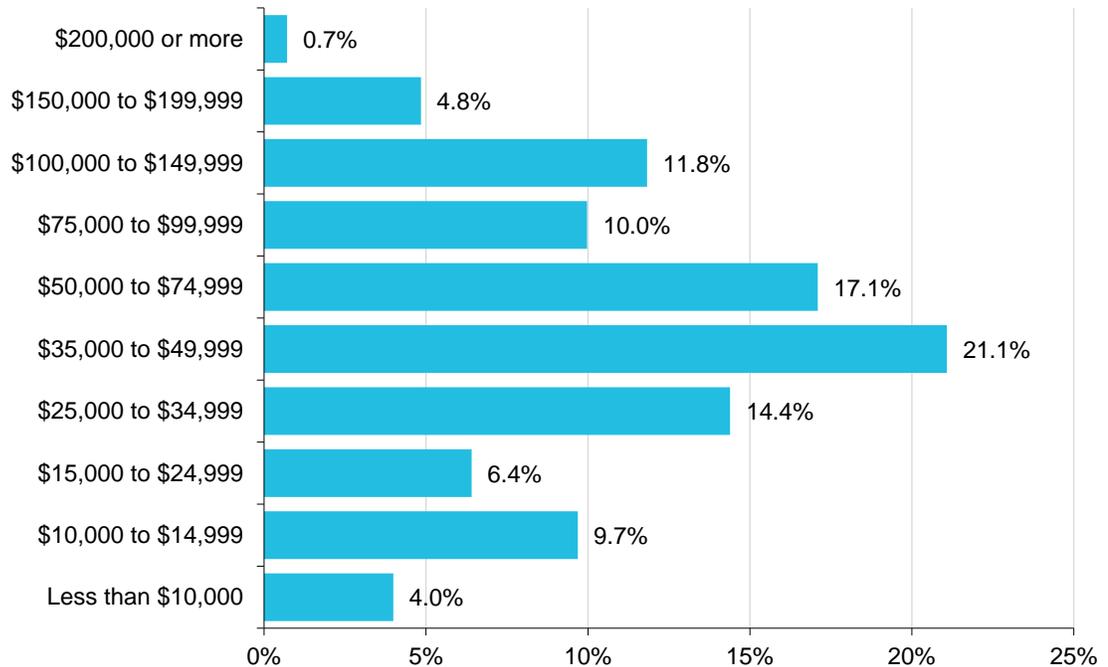


The age and size of current households are key factors in determining how to meet housing needs. As households become smaller and older in their nature, the need for smaller, more accessible homes will increase. This may take the form of accessory dwelling units, apartments, or assisted living units. While the desire for these smaller units is clear, it remains unclear which type(s) of units people would prefer, if they would move from their larger homes if these units were available, and if residents would have sufficient income to afford unsubsidized units and possible assisted living services. While this assessment makes recommendations for a target number of rentals, determining the precise mix of those units will be addressed in the housing action plan.

### Household Income and Workforce

The median income in Meagher County in 2019 was \$46,607 (ACS). The chart below shows the distribution of income by household. In 2019, 11.9% of individuals and 5.4% of families were living below the federal poverty guideline, which starts at \$12,880 for a household of one and add \$4,540 per additional household member.

Meagher County Household Income Distribution, 2019



## Household Income Sources

Nearly half of all households (45.6%) in Meagher County received Social Security payments, as compared to a national figure of 31.2%, consistent with the older population of the county. However, 71.2% of households report labor earnings, indicating that many Social Security recipients are likely continuing to work in the local area, consistent with observations provided by HWG members. How to replace the labor of older workers when they fully retire will be a key concern for the community, which is already struggling to fill many positions, particularly in service industries.

### Percentage of households with income from sources, Meagher County, 2019\*

Labor earnings	71.2%
Social Security (SS)	45.6%
Retirement income	27.6%
Supplemental Security Income (SSI)	6.8%
Cash public assistance income	0.4%
SNAP (previously Food Stamps)	11.8%

\* Total will exceed 100% due to households with multiple income sources

The share of non-labor income in Meagher County has increased from 49% in 2000 to 59% in 2018. Increases in non-labor income are consistent with an aging population and amenity communities selected for their location near outdoor activities and access to open space.

### Labor Earnings and Non-Labor Income, Meagher County

	2000	2018
Personal Income	\$55,867	\$87,623
<b>Percent of Total</b>		
Labor Earnings	51%	41%
Non-Labor Income	49%	59%
Dividends, Interest, and Rent	28%	32%
Age-Related Transfer Payments	14%	17%
Hardship-Related Payments	4%	7%
Other Transfer Payments	3%	3%

## Labor Income Sources

Total jobs in Meagher County increased by 8.64% from 2010 to 2018 as shown in the Employment by Sector, Meagher County table below. Sectors experiencing the largest increases include real estate and rental leasing (44%); arts, entertainment, and recreation (41.07%); and

accommodations and food service (25.24%). Sectors noted as “NA” may have employment; however, the number of firms in that sector may be limited to the extent that firms can be easily identified. The sector with the largest reported loss in total jobs was retail, with 17 jobs lost. Educational services had a higher percentage of jobs lost (25%); however, the total jobs in this sector are limited.

Local employers report increasing difficulty in filling positions, particularly in entry-level positions. HWG members expressed concern that many workers in the area are semi-retired and will be difficult to replace once fully retired from the labor force. Additionally, the Black Butte Copper and Gordon Butte projects may place additional labor demands on the area. HWG members, community members, and local government leaders have all expressed concern that a lack of available housing will hamper economic growth.

## Employment by Sector, Meagher County

	2010	2018	% change
Total Employment (number of jobs)	1053	1144	8.64%
Non-services related			
Farm	168	188	11.90%
Forestry, fishing, & ag. Services	NA*	NA	
Mining (including fossil fuels)	NA	NA	
Construction	NA	NA	
Manufacturing	NA	NA	
Services related	439	492	12.07%
Utilities	NA	NA	
Wholesale trade	NA	NA	
Retail trade	98	81	-17.35%
Transportation and warehousing	33	40	21.21%
Information	NA	5	
Finance and insurance	NA	NA	
Real estate and rental and leasing	25	36	44.00%
Professional and technical services	45	47	4.44%
Management of companies	0	0	
Administrative and waste services	22	24	9.09%
Educational services	8	6	-25.00%
Health care and social assistance	NA	NA	
Arts, entertainment, and recreation	56	79	41.07%
Accommodation and food services	103	129	25.24%
Other services, except public admin.	49	45	-8.16%
Government	152	145	-4.61%

A primary reason for the development of this HNA lies in the development of two large projects in Meagher County: Tintina Montana’s Black Butte Copper Project and the Gordon Butte Pumped Storage Hydro Project. Both projects are expected to add significant employment opportunities in both their construction, and for Black Butte Copper, long-term operations. To ensure that communities in Meagher County benefit from these opportunities, it will be necessary for additional homes at a range of prices and sizes be available for incoming workers. At its peak, the Black Butte Copper project is estimated to have an operating workforce of 235 mineral development employees, while the Gordon Butte project estimates a need for 350 workers during its construction phase. The Black Butte Copper project commenced with Phase 1 in Fall 2020. The Gordon Butte project, originally planned for 2020, recently received an extension to begin construction in December 2022. While it is anticipated that many construction workers will commute from outlying areas, it is preferable to have long-term

employees reside within the county. Relocating households also hold the potential to provide additional employees to help fill secondary jobs within the community. The future housing needs of these projects in addition to those identified in this study are in the future housing needs section of this report.

## **Housing Needs and Market Conditions**

### **Access and Affordability**

Housing affordability is based on the ability to pay, which is a function of costs and income. A common convention is that rental housing is affordable when a household spends no more than 30% of its gross monthly income on housing costs, or no more than 33% including utilities. This is based on longstanding HUD policies related to the required contribution to the rent of families living in subsidized rental housing. This report considers renter households paying more than these percentages to be cost burdened. Building on a common underwriting threshold, this report adopts an affordability standard of 33% of income for homeowners as the percentage of income toward PITI. The figure for homeowners does not count utilities since owners are building equity in their homes.

The following is data from ACS for Meagher County:

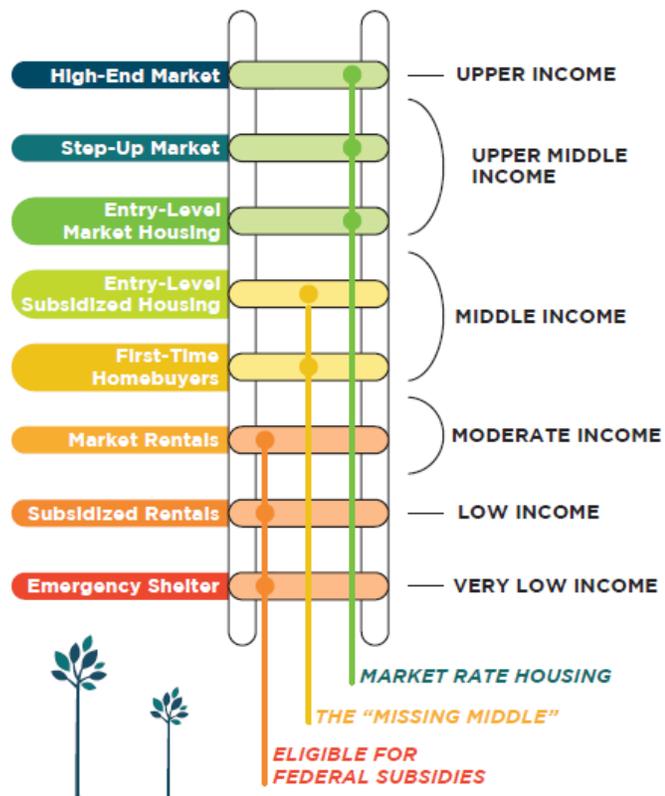
- Median rent in 2019 was \$647, requiring an annual income of \$25,880.
- Median housing expenses for owners with a mortgage were \$1,150, requiring an annual income of \$46,000.
- Owners without a mortgage had median housing expenses of \$445 monthly requiring an annual income of \$17,800.
- Median wage for renters in Meagher County is \$14.40/hour, or \$29,952, resulting in an affordable monthly payment of \$748.
- Median household income in Meagher County is \$46,607, corresponding to an affordable monthly payment of \$1,165.
- For households receiving Supplemental Security Income (SSI), the payment is \$783 a month, corresponding to an affordable monthly payment of \$235.

Many Meagher County residents have lived in their homes for a significant period and have been able to lock in a more affordable monthly payment. Of the 1,368 housing units in the county, 31.6% are occupied by residents that moved in before 1990. Of the 509 owner-occupied units in the county, 253 (49.7%) do not have a mortgage payment. This may be as a result of having paid their mortgage in full or having purchased without a mortgage.

## Housing Needs by Income

Housing to meet community needs must accommodate a wide range of incomes, including households on fixed incomes, entry-level wage earners, and professionals. Housing also needs to consider the various life stages of community members, from elderly households seeking to downsize to households with young children. This section discusses the demographics of county households by income level. This represents an estimate of current housing affordability and supply gaps, while framing a discussion for future needs.

Housing needs exist across a continuum of income, household size and composition, age, and disability status. In addition to housing needs, households will also have varying housing preferences. Determining where need exists is a primary goal of a Housing Needs Assessment. Providing an array of housing options to meet the needs of community members is a primary goal of a Housing Action Plan.



*Less than \$20,000 annually*

Total households: 130 (16% of total)

Maximum affordable housing payment: \$500

Household size: 80% single-person; 17% two-person; 3% three-person

Households age 62+: 83

Tenure: 52 renter households, 78 owner households

Cost burdens: 71% of renters, 20% of owners

Households earning less than \$20,000 annually comprise 16% of all households in Meagher County. The majority of these households (60%) own their homes. Discussions with the HWG confirm that it is likely that these households are long-term residents of the area who have owned their homes for a significant amount of time and may no longer have a mortgage, or a minimal one. For owner households at this income level, payment of taxes and insurance alone may result in cost burdens that make home maintenance and repair prohibitive. Given the age, condition, and type of housing in the county (discussed in the housing condition component of this study), it is likely that some of these households are in homes that no longer best suit their needs for reasons of size, condition, cost to maintain, and/or accessibility; however, without more suitable units available in the community, it is unlikely that they will choose to move.

For renters earning less than \$20,000 annually, there are limited options available. There are 18 subsidized rentals available at Castle Mountain and Spring Manor. Both developments are restricted to elderly households, have lengthy waitlists (2 years +), and have little turnover. In these subsidized developments, tenants only pay 30% of their income toward their rent, making them an ideal option for households with low and fixed incomes. There are no subsidized rentals available for non-elderly households. There are some rentals in the market available for \$500; however, like all rentals in the county, they are limited in number. During the HWG July session, the limited availability of all rentals was discussed. One historically inexpensive apartment complex, with six units, was set to close in July, with its future use unknown. The average rental, when available, is typically about \$600/month, which would result in a cost burden for this income bracket.

The households in this income bracket are small, with 80% in one-person households and 17% in two-person households. A two-person household may be two adults or one adult with a dependent child. While there are 254 units classified as zero or one bedroom in Meagher County's ACS information, discussions with the HWG confirmed that it is likely that a significant portion of those units are among the 601 units classified as vacant for seasonal and recreational purposes and are not part of the available community housing stock. The HWG noted that many of the people in this income category may be accessing housing through their employers (for example, as ranch hands) or may be camping (either for a temporary, seasonal position or while seeking community housing).

Households in this income bracket are the most likely to experience hardship in securing and maintaining housing while still meeting basic life necessities. For households in this income bracket, affordable homes are part of a response that also includes supportive services around food, childcare, transportation, and healthcare.

*Between \$20,000 and \$29,999 annually*

Total households: 68 (8.4% of total)

Maximum affordable housing payment: \$500-\$750

Household size: 57% single-person; 30% two-person; 13% three-person

Households age 62+: 40

Tenure: 12 renter households, 56 owner households

Cost burdens: Not present in ACS data

Households earning between \$20,000 and \$29,999 annually can afford prevailing market rate rentals in Meagher County. People seeking rental housing in this income bracket would likely experience difficulty securing a rental due to a lack of availability more so than the ability to pay. A resident in this income category would not likely be able to purchase a home in Meagher County at current pricing levels. The HWG noted that renters in this income bracket would be most representative of people working in service industry jobs.

The overwhelming majority of residents in this income category own their homes and may consist of many elderly community members living alone. If these homes were purchased before the increases of the past 5–7 years, these homes may be affordable to their owners. Due to a lack of suitable, affordable rentals or an equally affordable ownership options, these owners would be unlikely to move from their homes, even if those homes no longer best met their needs. As noted in the previous section, there are long waitlists for subsidized rentals. The HWG observed that many elderly owners could benefit from small, affordable rentals that would serve as a gap between owning a single-family home and a living in a nursing home facility. Again, most residents in this category are in smaller households.

*Between \$30,000 and \$39,999 annually*

Total households: 138 (17% of total)

Maximum affordable housing payment: \$750-\$1,000

Household size: 43% single-person; 33% two-person; 10% three-person; 13% four-person

Households age 62+: 80

Tenure: 54 renter households, 84 owner households

Cost burdens: Not present in ACS data

Households earning between \$30,000 and \$39,999 represent nearly one in five households in the county. This income category is comprised of many school employees. This income group appears to also have many people with both Social Security and employment income. The HWG

confirmed that many service positions in the area are filled by older individuals that are semi-retired. These households can typically afford rentals in the community, even the higher-end homes, and many are current homeowners. Those that are not homeowners would likely be unable to purchase at prevailing prices. From household sizes, we can assume that at least 23% of these households have children present. These households would likely seek slightly larger units, which are more prevalent within the housing supply but still limited. Larger households in this category would be eligible for LIHTC rentals as well if they were present in the community.

*Between \$40,000 and \$49,999 annually*

Total households: 116 (14.3% of total)

Maximum affordable housing payment: \$1,000-\$1,250

Household size: 10% single-person; 80% two-person; 2% three-person; 5% four-person; 3% five-person+

Households age 62+: 69

Tenure: 28 renter households, 88 owner households

Cost burdens: Not present in ACS data

Households in this income category likely represent dual income earners with one or more in professional positions. Households earning between \$40,000 and \$49,999 annually would likely be able to afford all available rentals in the community. While over 75% of these households own their homes, it would be difficult to purchase a home at prevailing rates. Households in this income bracket are often seeking to purchase their first home. Assuming a payment for PITI, an interest rate of 4% for a 30-year mortgage, escrows for taxes and insurance of \$350/month, and 10% down payment, a household in this income bracket would have an approximate maximum purchase price of \$210,000. At the time of this HNA, few homes were available in that price range, and those that were available were noted to need significant rehabilitation. According to the real estate professional on the HWG, demand for for-sale homes began to climb starting in 2014/2015 and accelerated rapidly in 2018 with more demand for vacation rental properties. This income bracket can also be expected to grow with employees from Tintina Montana, as this is within the lower end of their targeted income band.

*Between \$50,000 and \$59,999 annually*

Total households: 89 (11% of total)

Maximum affordable housing payment: \$1,250-\$1,500

Household size: 15% single-person; 49% two-person; 3% three-person; 15% four-person; 18% five-person+

Households age 62+: 42

Tenure: 29 renter households, 60 owner households

Cost burdens: Not present in ACS data

Households earning between \$50,000 and \$59,999 are the first income bracket where households of three or more represent a substantial percentage of the population, at 26%. Households in this income bracket can afford nearly all available rentals within the county. These households likely represent dual income earners, with one or more household members in a professional position. It was the view of the HWG that renters in this category likely missed the less expensive for-purchase prices of the previous years and were now priced out of the for-purchase market. Assuming a payment for PITI, an interest rate of 4% for a 30-year mortgage, escrows for taxes and insurance of \$425/month, and a 10% down payment, a household in this income bracket would have an approximate maximum purchase price of \$250,000. While possible for an entry-level home in the county, supply is limited, and the HWG real estate representative noted that appropriately priced listings have an average of three days on the market. While ownership is possible for households in this income limit, supply and the need to rapidly respond remain limiting factors. This income bracket can also be expected to grow with employees from Tintina Montana, as this represents the bulk of their targeted income band. Households in this income bracket will most likely seek entry-level homes with three or more bedrooms.

*Between \$60,000 and \$74,999 annually*

Total households: 57 (7% of total)

Maximum affordable housing payment: \$1,500-\$1,875

Household size: 25% single-person; 61% two-person; 14% three-person

Households age 62+: 36

Tenure: 6 renter households, 51 owner households

Cost burdens: Not present in ACS data

Households in this income bracket can afford available rentals within the county. These households likely represent dual income earners, with one or more household members in a professional or executive position, or retirees with higher incomes. Nearly all households in this category currently own their homes. This income band is anticipated to grow with employees from Tintina Montana and in-migration of active retirees. Households in this income band can afford to purchase a home with a maximum purchase price of approximately \$320,000, assuming a payment for PITI, an interest rate of 4% for a 30-year mortgage, escrows for taxes

and insurance of \$500/month, and a 10% down payment. The supply of homes in this range is limited, as it is across the entire for-purchase spectrum.

*More than \$75,000 annually*

While the needs and household composition of this income bracket vary, there are enough similarities that these groups have been consolidated for the purposes of this HNA. All of these households can typically afford to purchase a home in the area, and most households in each sub-area own their homes. For new households moving into the area in these brackets, supply may present a challenge, particularly for households at the bottom end of the range. Households earning higher incomes may also be seeking larger homes on land, which, like all housing types, are also in short supply.

Income range	\$75,000–\$99,999	\$100,000–\$150,000	\$150,000 +
# of HHs (% of total)	85 (10.5%)	69 (8.5%)	60 (7.4%)
Maximum payment range	\$1,875–\$2,500	\$2,500–\$3,750	\$3,750+
Maximum purchase price	\$435,000	\$675,000	\$675,000+
Household size	1: 3%; 2: 39%; 3: 39%; 4: 12%; 5+: 7%	1: 33%; 2: 28%; 3: 6%; 4: 14%; 5+: 9%	1: 35%; 2: 40%; 3: 13%; 4: 10%; 5+: 2%
Age 62+	31	19	36
Tenure	Rent: 15; Own: 70	Rent: 4; Own: 65	Rent: 13; Own: 47

**Housing Inventory, Conditions, and Characteristics**

**Housing Units and Occupancy**

There were an estimated 1,368 units in the county in 2019. Of these units, only 702 (51%) are occupied. Of the 666 vacant units, 601 are designated for seasonal and recreational use. These figures are comparable to other rural areas with high recreational use, such as Granite County (Philipsburg).

### Housing Units and Occupancy, Meagher County, 2019

Total Housing Units	1,368	% of total
Occupied	702	51%
Vacant	666	49%
For rent	35	3%
Rented, not occupied	1	0%
For sale only	11	1%
Sold, not occupied	0	0%
Seasonal, recreational, occasional	601	44%
For migrant workers	0	0%
Other vacant	18	1%

### Type of Units

Single-family detached homes are the predominant home type in Meagher County (83%) followed by mobile homes (13%). There are few multifamily apartment complexes in the area. Single-family homes typically require more maintenance than apartments, which may present challenges to elderly residents. Single-family homes also require larger lots per home. Creating new, smaller, attached homes may present an opportunity to meet the needs of smaller, aging households.

### Type of Unit, Meagher County, 2019

Total housing units	1,368	
1-unit, detached	1,135	83%
1-unit, attached	7	1%
2 units	0	0%
3 or 4 units	17	1%
5 to 9 units	30	2%
10 to 19 units	0	0%
20 or more units	0	0%
Mobile home	179	13%
Boat, RV, van, etc.	0	0%

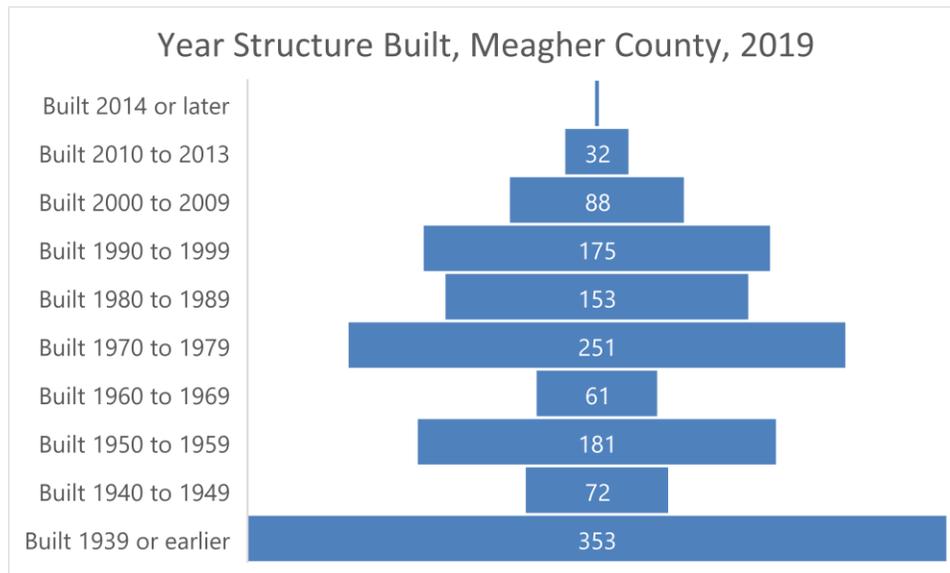
As noted in the demographic section of this assessment, the average household size in Meagher County is less than two. However, according to HWG members, the availability of smaller homes is limited. ACS 2019 information shows some presence of smaller units; however, many of these are assumed to be hunting cabins that do not serve a year-round community housing purpose. Over half of the units in the county (53%) consist of three or more bedrooms. This, coupled with a housing type dominated by single-family detached homes, suggests that there are limited options for small households for either rent or purchase. This is confirmed by discussions with HWG members.

### Number of Bedrooms, Meagher County, 2019

Total housing units	1,368	
No bedroom	104	8%
1 bedroom	150	11%
2 bedrooms	402	29%
3 bedrooms	476	35%
4 bedrooms	146	11%
5 or more bedrooms	90	7%

### Age of Units

The age of housing units can be indicative of housing conditions. Of the 1,368 units in Meagher County, over one-quarter (25.8%) were built in 1939 or earlier. Altogether, two-thirds of all units (67%) were built before 1980, when the Castle Mountain Lumber Company was still in operation, employing a significant number of local residents. Homebuilding peaked in the decade of the 1970s, dropping by nearly 40% in the 1980s before increasing slightly in the 1990s. Just 8.8% of the housing stock has been constructed since 2000.



### Condition of Units

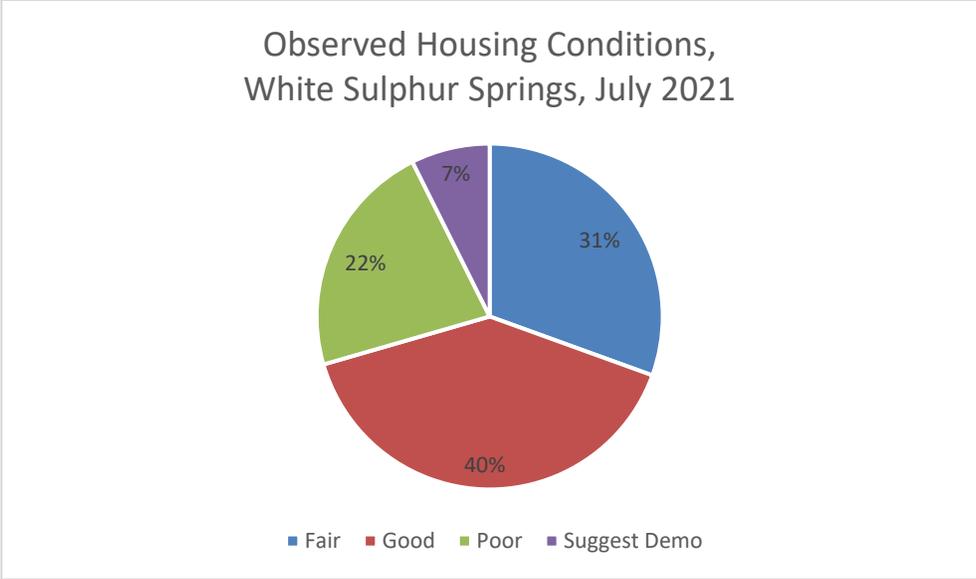
Housing condition was a primary concern expressed by HWG members and community leaders. The age of the housing stock coupled with population declines and lower incomes among long-term homeowners results in a lack of investment and upkeep in older homes. Housing condition, particularly in White Sulphur Springs, was a focus at the third HWG meeting. The community of White Sulphur Springs has municipal ordinances addressing property conditions,

nuisances, weeds, and junk vehicles. Many HWG members expressed concern that robust code enforcement could present a financial burden to lower-income community members. The development of a home rehabilitation program, paired with code enforcement, may present an opportunity to improve overall housing stock, enhance safety, and reduce financial burdens. HWG members noted that property conditions varied throughout White Sulphur Springs with both well-kept and deteriorating properties often mixed throughout a block. A review of each quadrant of White Sulphur Springs spurred discussion by HWG members regarding areas that could benefit from further study. It was also noted that some properties are owned by absentee owners that may have inherited the property and simply have not decided what to do with it yet.

In July 2021, HRDC staff did a physical assessment of properties in the Northeast quadrant of White Sulphur Springs. Overall, 117 properties were reviewed using a housing condition study tool created by Regrid, representing 20% of the 583 housing units in White Sulphur Springs.<sup>4</sup> This sample of housing units found that 40% of observed homes were in good condition, and an additional 31% of homes were in fair condition. Twenty-two percent (22%) of homes were classified as being in poor condition, and demolition due to safety concerns was recommended for 7% of homes observed. These visual observations were of the outside of properties only, with attention paid to roofing, foundations, porches, windows, and other physical characteristics. Additionally, seven properties were noted to have evidence of dumping and/or an excess of junk vehicles on the property. This walking inspection and survey collection for the northeast quadrant was supplemented by a walking inspection (without survey collection) for the southeast quadrant. It was observed that the proportion of homes designated as Good was closer to 50–55% and Fair as 25–30%, resulting in a portion of homes that could benefit from rehabilitation of 15–25%.

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<sup>4</sup> Bureau, US Census. “American Community Survey Data Releases.” The United States Census Bureau, April 15, 2021. <https://www.census.gov/programs-surveys/acs/news/data-releases.2019.html>.



Assuming results for older and newer parts of the town are somewhat consistent in the remainder of the community, there are likely 90–140 homes in White Sulphur Springs alone that could benefit from rehabilitation. The goals of a rehabilitation program would be to improve the condition of existing rentals, increase the number of homes available for sale and rent, and to improve the condition of homes occupied by lower-income homeowners. Zoning and code enforcement have proven to be contentious topics with community members. At the same time, there is substantial support for addressing blighted properties to create infill development that can support community housing needs.

**Housing Market Conditions**

A lack of available units for both rent and purchase was cited by HWG members as a primary market challenge, along with increasing prices for ownership housing.

**Ownership Market Conditions**

According to Leanne Bodell of Clearwater Montana Properties, for sale home prices remained generally flat until 2015 and began to accelerate in 2018 as more people sought vacation rental properties. In her estimation, a properly priced property is listed an approximate three days before going under contract in the current market.

The wide variety in property types available can result in skewed results from properties that are outliers from the typical home for purchase sought by community members. To reduce the impact of large, luxury properties on acreage, hunting cabins (also on acreage), and homes in extremely poor condition, HRDC staff reviewed completed home sales from July 2018 to July 2021. Properties on more than 30 acres were removed, as were any homes with fewer than

one bedroom or that were most likely hunting properties. Manufactured homes (factory-built homes constructed after June 1976) and mobile homes (factory-built homes constructed before June 1976) were also removed, due to the difficulty in securing financing for purchase. The remaining homes were reviewed to ensure that they were representative of community housing stock. In total, 52 residential properties meeting these parameters were sold during the period from July 27, 2018, to July 27, 2021, at an average price of \$211,587.

In June 2021, there were 11 active listings in Meagher County, ranging from \$119,000 to \$749,000. The median list price was \$287,000 with an average list price of \$345,500. At that time, nine homes were under contract as well, with a median price of \$260,000 and an average of \$244,767. A household would need an approximate income of \$63,000 annually to afford a \$283,000 home. This is about 35% greater than the median household income of \$46,607 from the 2019 ACS. July 2021 listings showed 10 active listings, at an average list price of \$309,400. There were also three pending properties, at an average price of \$308,300. Discussions with HWG members confirmed that supply was constrained and that prices were increasing rapidly.

There are also vacant lots both in the city of White Sulphur Springs and throughout the county for building. Average in-town lot sizes are approximately 4500–7000 square feet. In July 2021, there were four active town lots currently listed at an average price of \$127,250. Two lots were under contract at \$140,000 each. Variations in lot size along with city service connections for water and sewer affect the price.

### **Rental Market Conditions**

Rental housing supply was discussed in the second meeting of the HWG. Only 27% of the 702 total occupied housing units in Meagher County are rentals, totaling 193 units. The rental market in Meagher County is informal and dispersed among property owners with a small number of units. There is very little presence of large management companies or web search capability for rentals. For a person seeking housing in the area, working with employers, reaching out to friends, and word-of-mouth are the primary strategies for securing a rental home.

Most rentals range from \$500 for smaller, older homes, to \$650 for mobile homes. Vacancy rates are near zero, and available rentals are quickly rented. Larger homes will rent for \$875–\$1,000 monthly. As noted previously, there are 18 subsidized rental units at Castle Mountain and Spring Manor, both of which have lengthy waitlists. Rentals, when available, are typically affordable to most households in the community, apart from those earning less than \$20,000 annually. For households earning more than \$20,000 annually, affordability is less of an issue than availability and supply.

## **Short-Term Rentals**

Short-term rentals in Montana are defined as lasting fewer than 30 consecutive days. Meagher County does not currently have any mechanism or policies to capture local revenue from the short-term rental market. Short-term rentals are required to register with the Montana Department of Revenue and are subject to lodging and bed taxes. In discussions with the HWG, it was noted that short-term rentals started to become more of a market force starting around 2015 and accelerating in 2018. This is confirmed by data from AirDNA, a company that compiles rental data from Airbnb and VRBO to help short-term rental owners position their properties in the marketplace and make data-driven investment decisions. It also serves as a helpful tool for communities attempting to learn more about how the short-term rental market may affect housing for long-term residents.

According to AirDNA, as of July 2021, there were 22 active listings on VRBO and Airbnb in Meagher County. Of the available homes, 21 are single-family homes and one is a room rental. The average daily rate of listed homes is \$175. AirDNA data shows that since July 2018, active listings have doubled, and demand for homes to rent has tripled. Total market revenues have risen in the peak summer months by over four times, from \$20,666 in July 2018 to \$86,180 in June 2021 (the last month as of publication for which data is available). The median rent (total rent plus collected cleaning fees) for properties with at least one booking during the month of June 2021 was \$2,863. If a property were rented for this median rate for three months, it would generate \$8,589 in income, equivalent to \$715 per month over a year. While there are numerous costs associated with maintaining short-term rentals that will reduce monthly income, short-term rentals may be attractive to people wishing to utilize a property occasionally. It is unclear how many properties are being converted from long-term community rentals to short-term rentals versus how many owners with properties used seasonally or for vacation purposes are using a short-term rental to supplement income. Considering spikes in bookings around hunting season, it is safe to assume that at least some of the homes listed are hunting cabins that would not typically be used for long-term housing.

## **Current Housing Needs**

Both affordability and availability gaps exist in homes for rent and purchase. For the 130 households earning less than \$20,000/year, securing an affordable rental will be challenging. Many households in this income bracket are existing homeowners who may no longer have mortgages but could still struggle to make payments for taxes, insurance, home maintenance, and repairs. Households earning more than \$20,000 annually can afford most rental homes in the community but may experience challenges in finding available homes. Households earning less than \$63,000 annually may encounter difficulties in finding a home for purchase. Housing quality and condition impact both the affordability and availability of homes as well. While

people residing in the community are presumed to have their housing needs met, it is clear that gaps in affordability, availability, and quality are impacting households in the community.

To meet current community needs, it is estimated that the county will need to add 17–61 homes for rent and purchase through new construction and rehabilitation of existing homes. While the exact type of these homes will be further discussed as part of the housing action planning process, the following recommendations are made to support the preferences expressed by community members seeking housing.

#### **Current Ownership units needed**

		Price ranges: \$250,000 to
Low Estimate	15	\$400,000+
High Estimate	25	Sizes: primarily single-family; 3 BR+

#### **Current Rental Units needed**

Low Estimate	12	Rental ranges: \$500–\$900/month
High Estimate	36	Sizes: primarily 1 and 2 BR

These needs can primarily be met through rehabilitation (including adaptive reuse of structures) with some new construction. While these figures will be further refined as part of the housing action planning process, the following targets are recommended:

Rental Rehab target	8–12
Rental New target	12–24
Ownership rehab target	10–15
Ownership New target	10–15

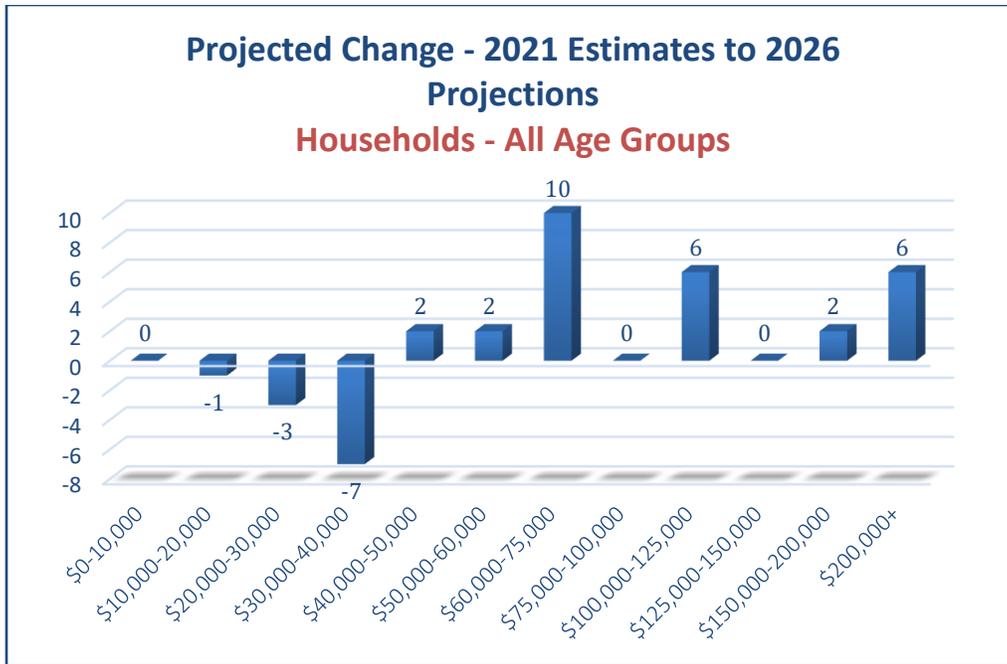
It is further anticipated that the majority of rehabilitation and new construction will occur near, or very close, to White Sulphur Springs to promote enhanced affordability.

Income level	# of households	Max Affordable payment	Max purchase price	Available supply*
Less than \$20,000 annually	130	500	35,000	18 subsidized rentals; some entry level market homes
\$20,000-\$29,999	68	750	95,000	Entry level market rate homes
\$30,000-\$39,999	138	1000	150,000	Market rate rentals; occasionally older, lower quality home for purchase
\$40,000-\$49,999	116	1250	210,000	Market rate rentals; occasionally older, lower quality home for purchase
\$50,000-\$59,999	89	1500	250,000	Market rate rentals; occasionally entry level home for purchase
\$60,000-\$74,999	57	1875	318,000	Entry level market rate homes
\$75,000-\$99,999	85	2500	435,000	Market rate homes
\$100,000-\$150,000	69	3750	675,000	Market rate homes
\$150,000+	60	3750	675,000+	Market rate homes

\* Available supply refers to what a household in this income bracket could rent or purchase if seeking housing today

**Projected Housing Needs**

Population projections from Ribbon Demographics project an overall 2% increase in all households in Meagher County by 2026. The largest demographic of growth is within households earning between \$60,000 and \$75,000, with growth also projected at the top end of the income spectrum among households earning more than \$150,000, and in the \$100,000–\$125,000 bracket. Households earning less than \$40,000 annually are projected to decrease. This is likely due to several factors, including anticipated rising wages, passing of lower-income seniors, lower-wage earners leaving the community, and in-migration of higher-income households. Because figures in each household size and income bracket are relatively small, even the addition or subtraction of one household can lead to a significant percentage shift.



Renter households are projected to increase by 2% overall. However, renter households under the age of 54 are projected to decrease by 4%, meaning all increases in the renter population are among households age 55+.

Renter Households							
All Age Groups							
<i>Projected Change—2021 Estimates to 2026 Projections</i>							
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total	Total
\$0–10,000	-1	0	0	0	0	-1	-8%
\$10,000–20,000	4	-2	0	0	0	2	5%
\$20,000–30,000	-2	-1	2	1	0	0	0%
\$30,000–40,000	-3	1	-2	0	0	-4	-7%
\$40,000–50,000	1	2	1	0	0	4	14%
\$50,000–60,000	0	-1	0	0	-2	-3	-10%
\$60,000–75,000	2	0	0	0	0	2	33%
\$75,000–100,000	0	0	0	0	0	0	0%
\$100,000–125,000	-1	1	0	0	0	0	0%
\$125,000–150,000	0	0	0	0	0	0	0%
\$150,000–200,000	4	1	0	-2	0	3	27%
\$200,000+	0	0	0	1	0	1	50%
<b>Total</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>-2</b>	<b>4</b>	<b>2%</b>
<b>Percent Change</b>	<b>4%</b>	<b>2%</b>	<b>5%</b>	<b>0%</b>	<b>-15%</b>	<b>2%</b>	

Owner households are projected to increase by 2% overall. Owner households under the age of 54 are projected to decrease by 1%, meaning all increases in the owner population are among households age 55+.

<b>Owner Households</b>							
All Age Groups							
<i>Projected Change—2021 Estimates to 2026 Projections</i>							
	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5+-Person Household	Total	Total
\$0–10,000	1	0	0	0	0	1	8%
\$10,000–20,000	-3	0	0	0	0	-3	-5%
\$20,000–30,000	2	-5	0	0	0	-3	-5%
\$30,000–40,000	1	-3	0	-1	0	-3	-4%
\$40,000–50,000	0	-3	0	1	0	-2	-2%
\$50,000–60,000	3	3	-3	1	1	5	8%
\$60,000–75,000	-1	7	2	0	0	8	16%
\$75,000–100,000	2	-4	3	0	-1	0	0%
\$100,000–125,000	1	3	0	1	1	6	18%
\$125,000–150,000	1	0	-1	-1	1	0	0%
\$150,000–200,000	2	-2	0	-1	0	-1	-3%
\$200,000+	<u>-2</u>	<u>6</u>	<u>0</u>	<u>1</u>	<u>0</u>	<u>5</u>	<u>36%</u>
<b>Total</b>	<b>7</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>13</b>	<b>2%</b>
<b>Percent Change</b>	<b>4%</b>	<b>1%</b>	<b>2%</b>	<b>2%</b>	<b>7%</b>	<b>2%</b>	

Projections from Ribbon Demographics serve to estimate how needs in the community will change by 2026 if current trends continue. However, these estimates have not accounted for economic growth due to the Black Butte Copper Project and Gordon Butte Hydro projects, which will increase demand for housing in excess of the above projections.

The Hard Rock Mining Impact Plan developed for the Black Butte Copper Project in August 2018 states that Tintina Montana plans to hire up to 200 contractors during the project’s three-year construction phase, with a peak of 115 contractors employed in year two. The project is estimated to have an 18-year lifespan from construction to reclamation. Tintina Montana is projected to gradually increase hiring through the first three years to hit an operating workforce of 235 mineral development employees. The plan estimates that 30% of the mine’s workforce needs will be met from an area ranging within 110 miles of the operation (including Bozeman, Helena, and Great Falls). The remaining 70% of employees will be hired outside of the area, with 50% of those hires estimated to move into Meagher County. Using an average household size of 2.46, the plan deduces that at the project’s peak, Meagher County should anticipate an additional 258 residents, with 232 residing in White Sulphur Springs. The Montana

Business Assistance Connection projected a need for an additional 112 homes resulting from the project.

The Gordon Butte Pumped Storage Hydro Project estimates a need for 350 workers during its construction phase. While originally planned for 2020, an extension was recently granted to begin construction in December 2022. It is anticipated that many construction workers will commute or be bussed in from outlying areas. As such, long-term housing demand from this project is assumed to be lower but may still be present.

Assuming these projects come to fruition, it is estimated that the county will need to add from 112–144 homes for rent and purchase through new construction and rehabilitation of existing homes. While the exact type of these homes will be further discussed as part of the housing action planning process, the following recommendations are made to support the preferences expressed by community members seeking housing.

**Ownership units needed by 2026**

		Price ranges: \$250,000 to
Low Estimate	84	\$400,000+
		Sizes: primarily single-family;
High Estimate	112	3 BR+

**Rental Units needed by 2026**

Low Estimate	25	Rental ranges: \$500–\$900/month
High Estimate	36	Sizes: primarily 1 and 2 BR

It is anticipated that these needs will be met through a combination of rehabilitation (including adaptive reuse of structures) and new construction. While these figures may be further refined as part of the housing action planning process, the following targets are recommended:

Rental Rehab target	8–12
Rental New target	13–4
Ownership rehab target	15–20
Ownership New target	64–92

It is further anticipated that the majority of rehabilitation and new construction will occur near, or very close, to White Sulphur Springs. In addition to housing condition, affordability, and availability analysis, HWG members discussed areas where new development would be

appropriate, desirable, and sufficiently economical to address community housing needs. A key outcome of the Housing Action Plan will be to develop strategies to fund the purchase of property for future development to support community housing efforts in addition to funding rehabilitation efforts.

For temporary and seasonal housing needs created by the construction of remote projects, the responsibility of housing is best addressed through private employer solutions. These solutions may include the set-up of remote infrastructure, temporary “man-camps,” which can include all services from housing units to water, waste-water management, power, and auxiliary services. Given the scale and timing of proposed projects, it is recommended that employers coordinate efforts to secure, manage, and fund temporary housing for a portion of the construction labor force.

### **Housing Resources**

While Federal and state funding opportunities exist to support the development of affordable housing, existing programs are insufficient to fund all needs and are restricted in their scope. Statewide there are only 46 affordable housing units for every 100 households earning an extremely low income (classified as below 30 percent of area median income).<sup>5</sup> Meagher County does not have any entitlement cities that have direct access to funding for their communities, as such, applications from Meagher County must compete with projects across the state. An understanding of these housing resources will be critical to the development of a Housing Action Plan.

### **Federal Low-Income Housing Tax Credit (LIHTC)**

The LIHTC program<sup>6</sup> is a construction subsidy program created by the Tax Reform Act of 1986. Although this is the primary method of funding restricted-income rental housing, the competition for funding leaves many qualified projects unfunded. Projects are evaluated based on priorities established by the Montana Board of Housing through the Qualified Allocated Process (QAP) each year. In recognition of the difficulty in constructing smaller projects in rural communities, the QAP has a rural, small-project set-aside. The set-aside limits the amount of LIHTC requests and the number of assisted units. Many states supplement their federal LIHTC allocation with a state housing tax credit; however, Montana does not have this resource.

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<sup>5</sup> Brandon Bridge, “Affordable Housing 2020—University of Montana,” December 2020, <http://www.bber.umt.edu/pubs/econ/AffordableHousing2020.pdf>, 22.

<sup>6</sup> To learn more about the LIHTC program we recommend the following:

Sally, Corianne Payton, Amanda Gold, and Nicole DuBois. “The Low-Income Housing Tax Credit,” July 2018. [https://www.urban.org/sites/default/files/publication/98758/lithc\\_how\\_it\\_works\\_and\\_who\\_it\\_serves\\_fi nal\\_2.pdf](https://www.urban.org/sites/default/files/publication/98758/lithc_how_it_works_and_who_it_serves_fi nal_2.pdf).

Units developed using LIHTCs typically serve households earning between 40 and 60% of the area median income, with some exceptions provided for income averaging. Rents are restricted to be affordable to the targeted households with consideration for utility payments included in the maximum rent calculations.

**Maximum LIHTC Household Incomes by Household Size and Income target, Meagher County 2021**

Household size	Targeted Income level		
	40% AMI	50% AMI	60% AMI
1	19,880	24,580	29,820
2	22,720	28,400	34,080
3	25,560	31,950	38,340
4	28,400	35,500	42,600

**Maximum LIHTC rents (including utilities) by unit size and income target, Meagher County 2021**

# of bedrooms	Targeted Income level		
	40% AMI	50% AMI	60% AMI
studio	497	621	745
1	532	665	798
2	639	748	958
3	738	923	1107

**Public Housing**

There are eleven public housing authorities in Montana. Although none of the specific housing authorities serve Meagher County, the area is served by the State of Montana Department of Commerce.

**HOME**

The Home Investment Partnerships (HOME) Program was created by HUD in 1990. This program, administered through the Montana Department of Commerce provides supplemental funding to address housing needs to low- and moderate-income households. The program can

be used to purchase and renovate existing homes, provide down payment assistance, and develop new homes for rent and purchase.

### **Community Development Block Grants**

The Community Development Block Grant (CDBG) Program is a HUD program available to communities with populations less than 50,000 via the Montana Department of Commerce. Units of local government can apply for funds to assist with planning, economic development, public facilities, and housing initiatives.

### **Housing Trust Fund**

The Housing Trust Fund (HTF) was created in 2008 as part of the Housing and Economic Recovery Act. The HTF can be used to assist with the development and rehabilitation of homes for very low-income households.

### **Housing Choice Vouchers**

The housing choice voucher program, sometimes known as the Section 8 program, is the federal government's largest program for assisting very low-income families, the elderly, and people with disabilities to afford decent, safe, and sanitary rental housing in the private market. Since housing assistance through the housing choice voucher program is provided on behalf of a family or individual directly to the owner of a rental unit of their choice, participants can find their own housing, including single-family homes, townhouses, and apartments. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Households with a voucher pay 30% of their income toward rent. The income limits for the program are set at 50% of the HUD calculated area median income. In Meagher County, the Montana Department of Commerce administers the program via HRDC as a contract administrator. There are five vouchers in use in Meagher County. The waitlist for vouchers typically exceeds 24 months. Even after a voucher is received, it may be difficult to utilize due to housing cost, quality, or property owner refusal.

### **USDA Rural Development Program**

Meagher County is included in the eligible area for USDA Rural Development loans including, Section 502 Direct Loans for single-family homes to individuals and households, Section 515 Direct Loans for multifamily development, and Section 538 loan guarantee program. Meagher County has 18 units of housing through these programs.

## **Multifamily Coal Trust Homes Program**

The 2019 Legislature created the Multifamily Coal Trust Homes Program (HB16), which made available \$15 million of Coal Tax Trust Fund dollars to develop or preserve rental apartment homes that are affordable to working families, seniors, and persons with a disability, by providing developers with low-interest rate loans.<sup>7</sup> This program is targeted at addressing housing needs in smaller cities in Montana.

## **Next Steps**

This HNA is intended to be a tool used to lead the Housing Action Planning process. The housing action plan provides community members with the opportunity to review housing needs, prioritize needs, review successful strategies implemented by peer communities, select strategies for meeting community needs, develop an implementation strategy, assign roles and responsibilities, and create a mechanism for measuring progress toward identified desired outcomes.

The Housing Action Planning process will kick off in Fall 2021 through a series of events hosted by the Meagher County Stewardship Council and HRDC. At these events, attendees will first have the opportunity to review the HNA and react to its findings. Subsequent sessions will be held to prioritize needs, learn about successful housing strategies in other communities, and develop Meagher County's plan. Local government officials, HWG members, community members, and other interested stakeholders will participate in the action planning process. Once a plan is developed, it will be presented to Meagher County and the City of White Sulphur Springs for adoption and implementation.

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<sup>7</sup> Brandon Bridge, "Affordable Housing 2020—University of Montana," December 2020, <http://www.bber.umt.edu/pubs/econ/AffordableHousing2020.pdf>, 21.