

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

UPDATED AUGUST 2021

October 2020



Prepared by GB Consulting Acknowledgments

This study was sponsored by a Rural Community Development Initiative (RCDI) Grant from USDA Rural Housing Service. Lake County Community Development Corporation (LCCDC) is the lead partner for a coalition named as Western Certified Regional Development Corporation (CRDC) in Montana. The CRDC is comprised of Lake, Mineral, and Sanders Counties; on behalf of Sanders Community Development Corporation, Sanders County Community Housing Organization, Inc. and Mineral County Economic Development Cooperation. Funding for this study was provided through a grant from USDA-Rural Development’s “Rural Community Development Initiative” program, with matching funds contributed by local government; businesses and organizations.

We would like to thank all who have given us their time and assistance. Information in this reports relied on the participation from Sanders County elected officials, boards, and staff (various department); Sanders County business operators including realtors, property managers, lenders, builders, employers (various industries), nonprofits, and school districts. A specific thanks to Sanders County residents for participating in the Housing Survey.

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Executive Summary

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

This study aims to assess the housing conditions in Sanders 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.

Demographic and Social Characteristics

In Sanders County between 2010 and 2021:

- Population increased 9.0% (11,413 vs. 12,441).
- Median age increased 7.6% (49.8 vs. 53.6).
 - Population 65+ has seen the most significant change, 21.5% vs. 30.4%.
- Households increased 10.6% (5,121 vs. 5,666).
- Families increased 7.9% (3,204 vs. 3,458).
- Over 90% of the population 25 and over have at least a high school diploma, while over 46% have received some post-high school education and 27.7% earning an associate degree or greater.
- Approximately 15.9% of the population is below the 1.00 federal guidelines income to the poverty level.

Housing Characteristics

In Sanders County between 2010 and 2021:

- Housing units increased 7.9% (6,678 vs. 7,208).
- Median housing value = \$278,783 and average housing value = \$368,293.
- Housing occupancy, owner occupied and renter, has improved (76.7% vs. 78.6%).
- Vacant housing has decreased (23.3% vs 21.4%).
- Owner-occupied housing has improved (57.6% vs. 58.1%).
- Renter-occupied housing has improved (19.1% vs. 20.5%).
- Housing structures consist of 80.1% single unit, 16.4% mobile homes, and 3.6% apartments or duplexes.
- Only 4.3% of the current housing inventory was built after 2010, while 45.0% was built pre-1980.
- Nearly 43% of current housing inventory has a mortgage, and 57% have no mortgage.
- The median contract rent is \$504, and the total gross rent of \$661.

Economic Characteristics

In Sanders County between 2010 and 2021:

- Per capita income \$26,484, median household income \$40,662, and average household income \$58,094.
- Nearly 42% of households earn less than \$35,000 per year, and 23.4% earn more than \$75,000.
- Unemployment ranged from a high of 8.3% in 2015 to 4.0 in July of 2021.
- Approximately 14% of residents work in another Montana county or state.
- Jobs have increased 4.2% (3,578 vs. 3,773).
- Nearly 65% of jobs are concentrated in five industries: government, retail trade, accommodations & food service, health care, and construction.
- Average earnings per worker = \$44,104.
- Service industry occupations produce the lowest median hourly earnings (\$10 - \$12).

Housing Survey Results

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

Specific housing survey objectives include:

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

Employer Survey Results

- Twenty-six businesses were invited to participate in an online survey, and 15 completed the survey (57.7%).
- 50% of surveys were from Plains and Thompson Falls.
- Responding businesses employed 728 residents or 19.2% of total employment.
- Average annual salaries ranged from \$18,000 to \$40,000 for entry-level, and \$55,000 to 90,000 for senior management.
- Hourly pay rate ranged from \$12.00 to \$18.00 per hour.
- Over 67% of businesses feel that housing is the most critical or serious problem facing Sanders County.
- Over 93% of businesses see employees having difficulty finding affordable housing.
- Over 73% of businesses feel that a high priority needs to be put on entry-level for-sale housing and rental housing in Sanders County.

Resident Survey Results

- Three hundred ninety-one residents completed an online housing survey, with nearly 67% from Plains and Thompson Falls.
- Surveyed respondents reported annual household income below \$30,000 (21.7%), between \$30,000 and \$49,999 (25.3%), between \$50,000 and \$74,999 (23.5%), and \$75,000 and over (29.5%).
- Nearly 80% of surveyed residents own their current home and 20% rent.

- Approximately 8% of surveyed residents have no mortgage, while 21% have mortgages or rent payments greater than \$1,000 per month. Over 25% of respondents have monthly mortgage or rent payments under \$300, while 16.4% have monthly payments between \$301 and \$600, and 29.7% between \$701 to \$1,000 per month.
- Over 84% of all respondents strongly agree or agree that there is a shortage of affordable single-family housing for purchase or rent to meet current Sanders County residential housing needs.
- 72% 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

- Fifty-one invitations to participate in an online survey, and 23 competed (45.1%).
- Overall, housing perception is that the availability of all housing types is not sufficient to meet Sanders County residents' needs.
- 83% of respondents feel that there is a short supply of housing \$200,000 and below.
- 50% of respondents feel that there is a shortage of rental properties below \$500 per month.
- The average home buyer is more than likely to be over 50 years old (40% of respondents) and has household incomes greater than \$40,000 (67% of respondents). The average renter is under 50 years old (75% of respondents with incomes below \$40,000).
- Nearly 60% 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 Sanders County, a series of face-to-face community discussion sessions were conducted. Common themes include:

- Overall, housing conditions continue to be challenged by the increase 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 face 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. Some feel that when they get like this, they need to 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.
- A variety of senior housing options are needed throughout the county. Affordable senior apartments, duplexes, or townhomes are needed for seniors that want to transition from their single-family homes to a maintenance-free residence.
- Conduct a full land ownership inventory for each community in Sanders 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 affordably targeted housing projects in all communities.
- Construct affordable entry-level housing for purchase and rent that meet local incomes ranges of \$30,000 to \$40,000 per year for individuals and \$50,000 to \$60,000 for households.
- Build and support strong 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 Sanders 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 Sanders 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. Discussion groups were charged with achieving the following tasks:

1. Create a Housing Vision for Sanders 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 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 to lead and contribute to executing the housing priority actions.

Sanders County Housing Vision Statement

"The Sanders County Housing Task Force, in conjunction with Sanders County Community Development Corporation and Sanders County Community Housing Organization, Inc., will investigate and work to secure necessary resources required to satisfy the needs of family housing and workforce development."

The following housing development priorities were established for the next 5-years. (Listed in order of importance)

1. Conduct a countywide land inventory and infrastructure assessment to identify possible locations for affordable housing options and infrastructure conditions and capacity.
2. Research housing model options that best meet the needs of communities.
3. Increase the rental housing inventory that aligns with workforce incomes and needs.
4. Develop senior housing options that include apartments, duplex, townhomes, and patio homes.
5. 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 Sanders County.

Sanders County Community Development Corporation and Sanders County Community Housing Corporation, Inc. 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 to meet workforce demand.

Strengthen subsidized rental programs

3. Affordable Senior Housing

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

4. Affordable Homeownership

It is recommended that affordable homeownership be achieved through pursuing public-private partnerships that reduce the overall home prices and better align with resident incomes. Further research needs to be conducted to assess the feasibility of different affordable homeownership models or programs.

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 assess the housing conditions in Sanders 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 report presents seven sections:

- *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 Sanders County Housing Plan.

Data Sources

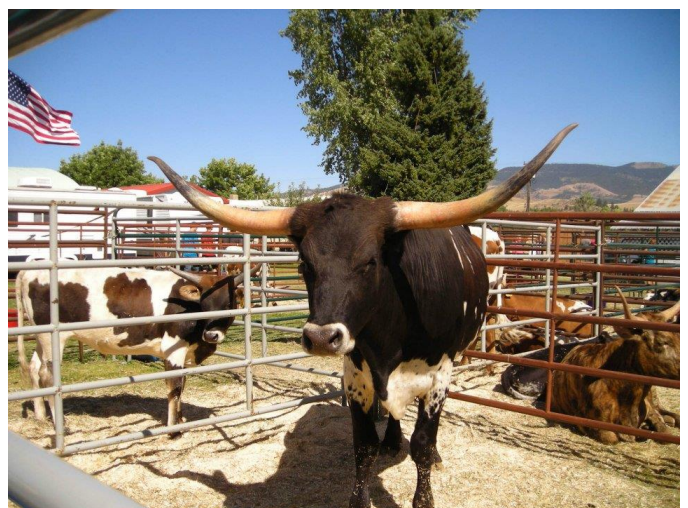
This report presents both primary and secondary data that supports concluding recommendations. The first three sections rely exclusively on secondary sources to provide baseline trend data. The remaining four sections are strictly primary data collected from various individuals, businesses, agencies,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

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

Three different data points were used throughout the report's first three sections, 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 Sanders 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 was presented to understand the social & demographic, housing, and economic trend characteristics of Sanders County.

Sanders 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:

- Plains (59859)
- Thompson Falls (59873)
- Trout Creek (59874)
- Hot Springs (59845)
- Noxon (59853)
- Heron (59844)
- Dixon (59831)
- Lonepine (59848)
- Paradise-CDP (59856)
- Western Sanders (59844, 59853, 59873, 59874)



Demographic & Social Characteristics

This section includes demographic and 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 community's lifespan, the community makeup, and, to an extent, the community culture. Data here are relevant for any further analysis, such as calculating the effects of new jobs, allocating individuals as the population rises, plotting and constructing new homes and neighborhoods, and more.



Population

Why is Population Important?

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 the overall needs of the community.



Key Trends:

The population in Sanders County is estimated to increase by 9.0% between 2010 and 2021 (11,413 vs. 12,441).

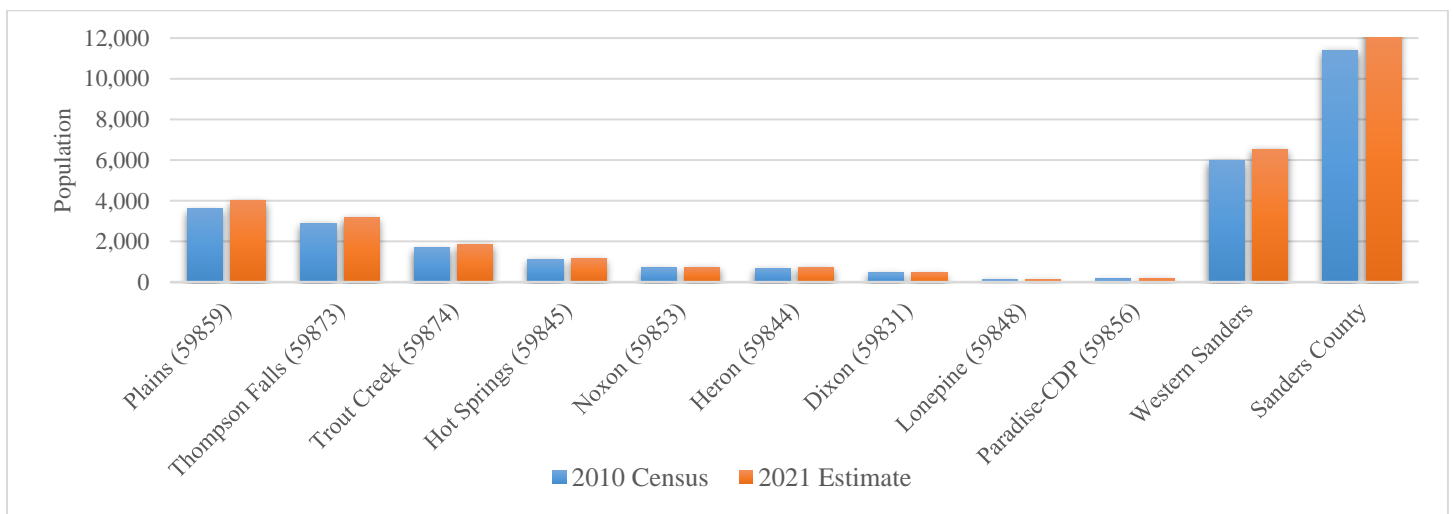
- In 2021, it is estimated that nearly 58 percent of the total county population is located in Plains (59859) and Thompson Falls (59873).
- Between 2010 and 2021, all communities in Sanders County are estimated to increase in population.
- Paradise-CDP (59856) estimated population growth is the largest at 13.5%, closely followed by Plains (59859) and Thompson Falls (59873) at 11.1% and 10.4% respectively.

Table 1. Sanders County Population, 2010 & 2021.

	2010 Census	2021 Est.	Percent Change
Plains (59859)	3,615	4,018	11.1%
Thompson Falls (59873)	2,889	3,199	10.4%
Trout Creek (59874)	1,705	1,868	9.6%
Hot Springs (59845)	1,123	1,175	4.6%
Noxon (59853)	697	735	5.4%
Heron (59844)	691	729	5.5%
Dixon (59831)	456	475	4.2%
Lonepine (59848)	147	154	4.8%
Paradise-CDP (59856)	163	185	13.5%
Western Sanders	5,991	6,531	9.0%
Sanders County	11,413	12,441	9.0%
Montana	989,415	1,099,333	11.1%

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

Figure 1. Sanders County Population; 2010 & 2021.



Age

Why is Age Important?

Age is a vital 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 the anticipated change. Age data is especially used for public services ranging from the use of parks to law enforcement and even companies who need to tailor their marketing to specific groups.

Table 2. Sanders County Median Age, 2010 & 2021.

	2010 Census	2021 Est.	Percent Change
Plains (59859)	48.7	53.3	9.4%
Thompson Falls (59873)	50.2	53.8	7.2%
Trout Creek (59874)	51.6	56.2	8.9%
Hot Springs (59845)	51.2	54.0	5.5%
Noxon (59853)	50.0	53.8	7.6%
Heron (59844)	47.4	50.6	6.7%
Dixon (59831)	41.3	42.5	2.9%
Lonepine (59848)	51.8	55.5	7.1%
Paradise-CDP (59856)	48.8	53.9	10.4%
Western Sanders	50.3	54.3	7.9%
Sanders County	49.8	53.6	7.6%
Montana	39.8	41.6	4.5%

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

Key Trends:

Between 2010 and 2021, the median age has increased approximately four years or 7.9%.

Between 2010 and 2021, Sanders County population distribution by age has shifted with a larger percentage of the population 65 years and older; 21.5% in 2010 versus 30.4% in 2021. This trend is consistent among all communities.

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

2010	Population	Under 19	20-24	25-44	45-64	65-74	75+
Plains (59859)	3,615	22.8%	4.0%	17.9%	33.7%	13.2%	8.4%
Thompson Falls (59873)	2,898	20.9%	3.4%	18.4%	33.7%	15.5%	8.1%
Trout Creek (59874)	1,705	20.7%	3.5%	16.2%	38.1%	14.9%	6.5%
Hot Springs (59845)	1,123	21.3%	3.6%	16.0%	36.3%	11.8%	10.8%
Noxon (59853)	697	24.1%	2.9%	16.8%	37.7%	11.9%	6.6%
Heron (59844)	691	27.3%	3.0%	16.5%	36.5%	10.7%	6.2%
Dixon (59831)	456	30.3%	3.3%	20.9%	29.7%	8.9%	7.0%
Lonepine (59848)	147	20.9%	4.2%	15.2%	36.1%	12.5%	11.1%
Paradise-CDP (59856)	163	14.8%	6.7%	19.6%	38.1%	10.4%	10.4%
Western Sanders	5,991	22.0%	3.3%	17.3%	35.7%	14.4%	7.2%
Sanders County	11,413	22.4%	3.5%	12.8%	35.0%	13.5%	8.0%
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+
Plains (59859)	4,018	20.6%	3.8%	17.2%	28.9%	19.3%	10.2%
Thompson Falls (59873)	3,199	18.4%	3.0%	18.0%	29.6%	20.4%	10.7%
Trout Creek (59874)	1,868	18.0%	3.1%	16.8%	29.3%	22.1%	10.7%
Hot Springs (59845)	1,175	17.9%	5.6%	18.2%	26.3%	18.7%	13.5%
Noxon (59853)	735	18.5%	3.4%	19.5%	29.4%	20.3%	8.9%
Heron (59844)	729	18.5%	4.0%	22.5%	25.5%	20.9%	8.6%
Dixon (59831)	475	26.9%	5.1%	20.6%	26.5%	13.1%	7.8%
Lonepine (59848)	154	17.4%	5.2%	16.8%	27.2%	19.5%	13.6%
Paradise-CDP (59856)	185	20.4%	3.2%	17.2%	29.6%	19.9%	9.7%
Western Sanders	6,531	18.2%	3.2%	18.4%	19.0%	20.9%	10.3%
Sanders County	12,441	19.3%	3.7%	18.0%	28.6%	19.9%	10.5%
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 for 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 Sanders County has been relatively unchanged, with the largest increase in Hispanic Origin population increasing from 2.0% in 2010 to 3.8% of the total population in 2021. Native American population distribution has slightly decreased from 4.4% in 2010 to 4.1% in 2021.

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

2010	Population	White	Hispanic Origin	Black	Native American	Other
Plains (59859)	3,615	93.4%	2.5%	0.1%	3.2%	3.3%
Thompson Falls (59873)	2,898	96.2%	1.3%	0.1%	1.1%	2.5%
Trout Creek (59874)	1,705	97.1%	1.2%	0.1%	0.9%	1.9%
Hot Springs (59845)	1,123	75.1%	3.1%	0.3%	13.7%	11.0%
Noxon (59853)	695	96.3%	1.4%	0.3%	0.9%	2.6%
Heron (59844)	691	95.2%	2.0%	0.6%	0.7%	3.4%
Dixon (59831)	456	58.1%	3.7%	0.0%	34.4%	7.4%
Lonepine (59848)	147	76.7%	3.4%	0.0%	12.3%	11.0%
Paradise-CDP (59856)	104	95.1%	4.3%	0.0%	0.6%	4.3%
Western Sanders	5,991	96.3%	1.4%	0.2%	1.0%	2.5%
Sanders County	11,413	91.6%	2.0%	0.1%	4.4%	3.8%
Montana	989,415	89.4%	2.9%	0.4%	6.3%	3.9%

2021	Population	White	Hispanic Origin	Black	Native American	Other
Plains (59859)	4,018	93.1%	4.6%	0.3%	3.0%	3.6%
Thompson Falls (59873)	2,898	95.7%	1.8%	0.3%	1.1%	2.9%
Trout Creek (59874)	1,868	96.8%	2.1%	0.2%	0.8%	2.3%
Hot Springs (59845)	1,175	75.1%	6.0%	0.7%	12.9%	11.2%
Noxon (59853)	735	95.2%	2.6%	0.8%	0.7%	3.3%
Heron (59844)	729	93.4%	3.6%	1.5%	0.7%	4.4%
Dixon (59831)	475	60.0%	8.0%	0.0%	32.6%	7.4%
Lonepine (59848)	154	76.6%	5.8%	0.6%	11.7%	11.1%
Paradise-CDP (59856)	185	94.6%	4.9%	0.0%	2.2%	3.2%
Western Sanders	6,531	95.7%	2.5%	0.5%	0.9%	2.9%
Sanders County	12,441	91.4%	3.8%	0.4%	4.1%	4.1%
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?

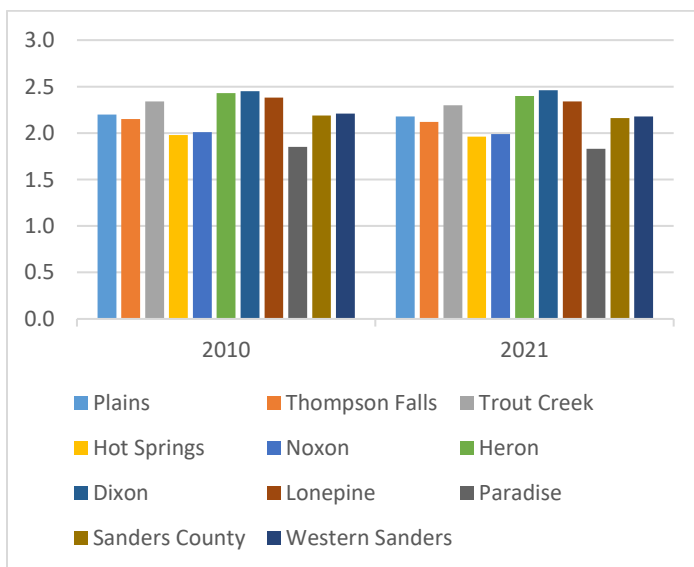
A household includes all the people who occupy a housing unit (such as a house or apartment) as their usual residence place. Families are groups of two or more people (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people are considered members 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. Sanders County Total Households; 2010, 2021

	2010 Census	2021 Est.	Percent Change
Plains (59859)	1,593	1,799	12.9%
Thompson Falls (59873)	1,338	1,501	12.2%
Trout Creek (59874)	727	809	11.3%
Hot Springs (59845)	553	586	6.0%
Noxon (59853)	341	365	7.0%
Heron (59844)	276	296	7.2%
Dixon (59831)	186	193	3.8%
Lonepine (59848)	60	64	6.7%
Paradise-CDP (59856)	88	101	14.8%
Western Sanders	2,682	2,971	10.8%
Sanders County	5,121	5,666	10.6%
Montana	409,607	459,356	12.1%

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

Figure 2. Sanders County Average Household Size; 2010 & 2021.



Key Trends:

From 2010 to 2021, Sanders County households have increased by 545 or 10.6%. All zip code communities are estimated to increase in the number of household with Paradise (59856), Plains (59859), Thompson Falls (59873) and Trout Creek (59845) reporting double-digit percentage growth.

The average household size in Sanders County and respective communities have been relatively stable between 2.1 and 2.4 household members.

From 2010 to 2021, Sanders County reported an increase of 254 families or 7.9%. All zip code communities are reporting increases in the number of families.



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

	2010 Census	2021 Est.	Percent Change
Plains (59859)	994	1,093	9.9%
Thompson Falls (59873)	855	936	9.5%
Trout Creek (59874)	508	553	8.8%
Hot Springs (59845)	274	281	2.5%
Noxon (59853)	222	232	4.5%
Heron (59844)	177	185	4.5%
Dixon (59831)	116	117	0.9%
Lonepine (59848)	29	30	3.4%
Paradise-CDP (59856)	41	66	61.0%
Western Sanders	1,762	1,906	8.2%
Sanders County	3,204	3,458	7.9%
Montana	257,087	280,725	9.2%

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

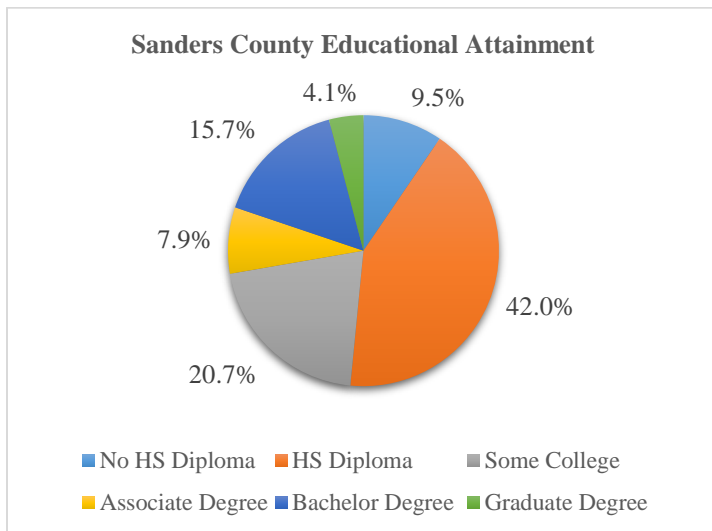
Educational Attainment

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 on Bachelor or Graduate degree obtainers.

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



Key Trends:

In 2021, over 90% of Sanders County population 25 and over have a school diploma or higher. Over 48% of the population 25 and over has received post high school education, with 27.7% earning an associate degree or better. This trend is relatively representative among individual communities in Sanders County.

Compared to the State of Montana, Sanders County and respective communities educational attainment for population 25 and over reports a significantly larger percentage with high school diploma and less (51.5% vs. 33.8%).



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

2021	Population 25-and-over	No HS Diploma	HS Diploma	Some College	Associate Degree	Bachelor Degree	Graduate Degree
Plains (59859)	3,038	10.6%	38.8%	21.4%	6.7%	19.8%	2.8%
Thompson Falls (59873)	2,514	6.9%	46.9%	20.8%	9.3%	12.5%	3.6%
Trout Creek (59874)	1,475	8.2%	44.9%	18.1%	10.8%	14.6%	6.2%
Hot Springs (59845)	899	11.5%	39.7%	24.4%	6.1%	12.5%	5.9%
Noxon (59853)	575	11.7%	52.2%	17.9%	7.0%	16.0%	5.4%
Heron (59844)	565	12.2%	45.1%	20.9%	4.8%	13.3%	3.7%
Dixon (59831)	323	10.6%	34.7%	22.0%	7.4%	21.7%	3.7%
Lonepine (59848)	119	11.8%	41.2%	23.5%	5.9%	11.8%	5.9%
Paradise-CDP (59856)	140	11.4%	37.9%	19.3%	9.3%	20.0%	2.1%
Western Sanders	5,129	8.4%	44.8%	19.7%	9.0%	13.6%	4.6%
Sanders County	9,576	9.5%	42.0%	20.7%	7.9%	15.7%	4.1%
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**:

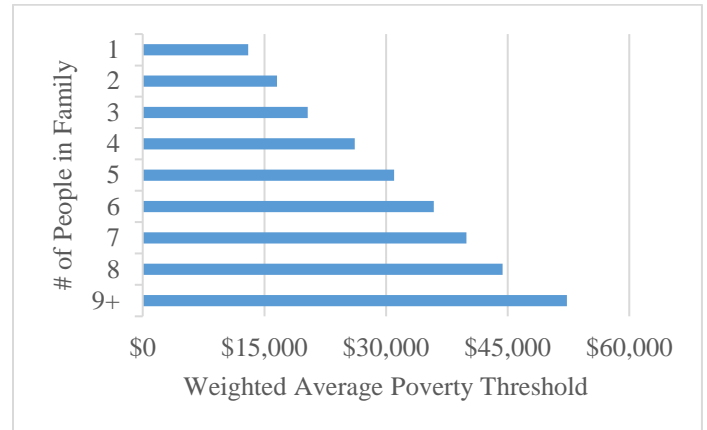
The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family (and every individual in it) or unrelated individual is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

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

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.

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.

Table 8. Poverty Thresholds for 2020 by Size of Family and Number of Related Children Under 18 Years, (in dollars).

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

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

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.



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

Family/ HH Size	50%	100%	125%	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 Sanders 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. 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.

Key Trends:

Between 2015 and 2019, approximately 15.9% or 1,813 residents were classified as being under the 1.00 poverty level, which is greater than Montana at 13.1%.

Hot Springs and Lonepine report over 28 % of populations below the 1.0 poverty level.

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

2015 - 2019	Pop.	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
Plains (59859)	3,661	3.8%	9.5%	7.9%	8.7%	11.1%	3.5%	55.5%
Thompson Falls (59873)	2,959	5.5%	7.9%	11.3%	10.0%	8.4%	3.2%	53.6%
Trout Creek (59874)	1,699	5.4%	8.4%	4.5%	12.1%	8.5%	0.9%	60.2%
Hot Springs (59845)	1,162	9.4%	18.8%	9.6%	6.6%	7.9%	3.7%	44.0%
Noxon (59853)	674	5.9%	10.8%	2.4%	7.9%	6.8%	3.0%	63.4%
Heron (59844)	647	7.3%	9.3%	2.8%	8.7%	4.3%	4.3%	63.4%
Dixon (59831)	476	9.9%	14.1%	5.0%	11.8%	8.8%	3.2%	47.1%
Lonepine (59848)	154	9.7%	18.8%	9.7%	6.5%	7.8%	3.9%	43.5%
Paradise-CDP (59856)	158	13.9%	5.7%	3.8%	17.7%	15.8%	0.0%	43.0%
Western Sanders	5,979	5.7%	8.5%	7.4%	10.2%	7.8%	2.6%	57.6%
Sanders County	11,522	5.7%	10.2%	7.7%	9.4%	8.9%	3.1%	54.9%
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

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

Housing information is one of the essential indicators that measure a community's social and economic well-being. Understanding 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 plan accordingly. To ensure accuracy, housing data should be compared with per capita income and poverty data.

Key Trends:

Between 2010 and 2021, the number of housing units in Sanders County increased 530 units or an increase of 7.8%. Plains (59859) and Thompson Falls (59873) show the largest expansion of housing units' accounting for 374 units or 70.5% of the total new housing units.

In 2021, median home values in Sanders County was \$278,783 and average values at \$368,293. There is a wide variation of home prices in Sanders County, ranging from a median value in Hot Springs (59845) of \$169,643 to \$393,367 in Trout Creek (59874).

In 2021, over 45% of Sanders County housing unit values were \$300,000 and greater, while approximately 23% were under \$150,000.

Table 12. Sanders County Total Housing Units, 2010 & 2021.

	2010 Census	2021 Est.	Percent Change
Plains (59859)	2,000	2,214	10.7%
Thompson Falls (59873)	1,719	1,879	9.3%
Trout Creek (59874)	984	1,065	8.2%
Hot Springs (59845)	721	746	3.5%
Noxon (59853)	479	500	4.4%
Heron (59844)	360	376	4.4%
Dixon (59831)	215	224	4.2%
Lonepine (59848)	70	72	2.8%
Paradise-CDP (59856)	106	118	11.3%
Western Sanders	3,542	3,820	7.8%
Sanders County	6,678	7,208	7.9%
Montana	482,825	542,650	12.4%

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

Table 13. Sanders County Housing Values, 2021.

	Median Value	Average Value
Plains (59859)	\$287,076	\$335,483
Thompson Falls (59873)	\$265,278	\$303,033
Trout Creek (59874)	\$393,367	\$433,359
Hot Springs (59845)	\$169,643	\$202,394
Noxon (59853)	\$326,230	\$416,214
Heron (59844)	\$295,833	\$406,111
Dixon (59831)	\$193,750	\$289,410
Lonepine (59848)	\$162,500	\$191,463
Paradise-CDP (59856)	\$330,435	\$368,293
Western Sanders	\$301,244	\$365,147
Sanders County	\$278,783	\$368,293
Montana	\$282,687	\$341,875

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

Table 14. Sanders County Owner-Occupied Housing Unit by Value; 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	Greater than \$500,000
Plains (59859)	1,345	14.3%	7.2%	12.1%	9.8%	8.8%	18.4%	16.6%	12.8%
Thompson Falls (59873)	1,088	10.1%	13.1%	12.4%	10.4%	13.2%	18.3%	8.2%	14.4%
Trout Creek (59874)	649	8.9%	3.5%	9.9%	6.9%	6.6%	15.1%	10.8%	38.2%
Hot Springs (59845)	376	31.1%	13.0%	14.9%	12.2%	9.8%	10.4%	2.9%	5.6%
Noxon (59853)	276	9.4%	7.2%	8.3%	8.7%	10.5%	22.1%	11.6%	22.0%
Heron (59844)	225	9.1%	9.3%	5.3%	12.0%	13.3%	19.6%	9.3%	20.0%
Dixon (59831)	144	29.2%	11.1%	11.1%	8.3%	8.3%	9.7%	6.9%	15.2%
Lonepine (59848)	41	21.7%	14.6%	14.6%	12.2%	9.8%	9.8%	2.4%	4.9%
Paradise-CDP (59856)	82	9.8%	1.2%	9.8%	13.4%	7.3%	28.0%	23.2%	7.3%
Western Montana	2,238	9.7%	9.2%	10.5%	9.3%	11.0%	18.0%	9.5%	22.8%
Sanders County	4,187	14.0%	9.0%	11.4%	9.8%	10.1%	17.2%	11.1%	17.4%
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 forecasts 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:

Total occupied housing, owner and renter, have slightly improved in Sanders County. This trend is true for all zip code communities with the exception of Dixon (59831) that slightly decreased from 86.5% to 86.2%. Higher percentage of owner and renter occupancy rates indicates an increase in population resulting and higher housing demand, without housing inventory expansion.

Approximately 20% of Sanders County housing is reported 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.

Between 2010 and 2021, Lone Pine (59848) has experienced over a 3% decrease in vacant housing and the majority of other zip code communities seeing a 2% or less drop in housing vacancies.

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

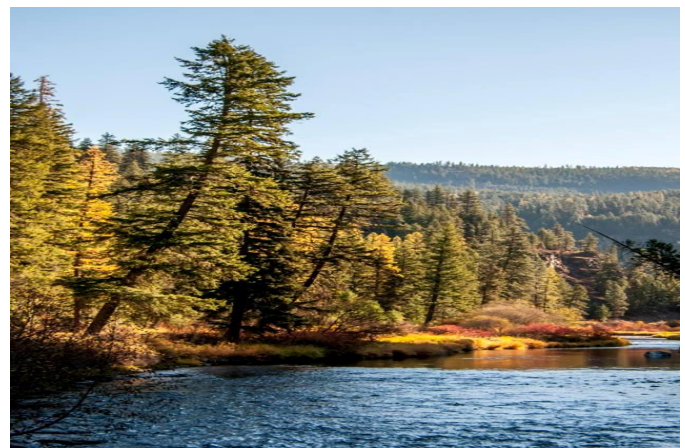
	2010 Census	2021 Estimate
Plains (59859)	79.7%	81.3%
Thompson Falls (59873)	77.8%	77.8%
Trout Creek (59874)	73.9%	76.0%
Hot Springs (59845)	76.7%	78.6%
Noxon (59853)	71.2%	73.0%
Heron (59844)	76.7%	78.7%
Dixon (59831)	86.5%	86.2%
Lonepine (59848)	85.7%	88.9%
Paradise-CDP (59856)	83.0%	85.6%
Western Sanders	75.7%	77.8%
Sanders County	76.7%	78.6%
Montana	84.8%	84.7%

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

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

	2010 Census	2021 Estimate
Plains (59859)	20.4%	18.7%
Thompson Falls (59873)	22.2%	20.1%
Trout Creek (59874)	26.1%	24.0%
Hot Springs (59845)	23.3%	21.4%
Noxon (59853)	28.8%	27.0%
Heron (59844)	21.3%	21.3%
Dixon (59831)	13.5%	13.8%
Lonepine (59848)	14.3%	11.1%
Paradise-CDP (59856)	17.0%	14.4%
Western Sanders	24.3%	22.2%
Sanders County	23.3%	21.4%
Montana	15.2%	15.3%

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



Owner & Renter Housing Occupancy

Why is Owner/Renter Housing Occupancy 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. 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 rate of homeowners might indicate an overall difficulty to own.

Key Trends:

Owner-occupied housing has improved in Sanders County between 2010 and 2021. In total, the county has experienced a percentage increase in owner-occupied housing about 0.5%. Individual zip code communities report similar owner-occupied trends.

Plains (59859), Trout Creek (59873), Dixon (59831), and Paradise (59856) report over 60% owner occupied housing.

Between 2010 and 2021, Sanders County renter-occupied housing has increased to 20.5% of total housing inventory. Hot Springs (59845), Thompson Falls (59873), Dixon (59831) and Lonepine (59848) have the highest percentage of rental occupied housing.

The trends in owner-occupied housing and renter-occupied housing provide some insight into what may be happening with housing in Sanders 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. Usually, these factors will contribute to a decline in homeownership and increases in rental properties.

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

	2010 Census	2021 Estimate
Plains (59859)	60.4%	60.7%
Thompson Falls (59873)	57.3%	57.9%
Trout Creek (59874)	60.1%	60.9%
Hot Springs (59845)	50.3%	50.4%
Noxon (59853)	54.9%	55.2%
Heron (59844)	59.4%	59.8%
Dixon (59831)	66.0%	64.3%
Lonepine (59848)	55.7%	56.9%
Paradise-CDP (59856)	59.4%	69.5%
Western Sanders	58.0%	58.6%
Sanders County	57.6%	58.1%
Montana	57.7%	57.2%

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

Table 18. Sanders County Renter Occupied Housing Percent: 2010 & 2021.

	2010 Census	2021 Estimate
Plains (59859)	19.3%	20.5%
Thompson Falls (59873)	20.5%	22.0%
Trout Creek (59874)	13.8%	15.0%
Hot Springs (59845)	26.4%	28.2%
Noxon (59853)	16.3%	17.8%
Heron (59844)	17.2%	18.9%
Dixon (59831)	20.5%	21.9%
Lonepine (59848)	30.0%	31.9%
Paradise-CDP (59856)	23.6%	16.1%
Western Sanders	17.8%	19.2%
Sanders County	19.1%	20.5%
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), rowhouses, 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 occupants. 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 rural-urban split. Comparisons can be made to personal income, and per capita income to better determine the overall community makeup.

Key Trends

Over 80% of housing structures in Sanders County are single units, and 16.4% are mobile homes or RVs.

Single-family units vary among communities ranging from 67.6% in Dixon (59831) to 85.0% in Noxon (59853) for single-unit structures.

Nearly 30% of Dixon housing units are mobile homes and RV's, while Trout Creek has approximately 13% mobile homes and RV housing units.

Multi-unit structures represent approximately 3.6% of all housing units in Sanders County. This trend is very low and relatively consistent across all communities.



Table 19. Sanders Housing Structure Type, 2015 – 2019.

	Total Units	Single Unit	2-4 Units	5-19 Units	20+ Units	Mobile Home, RV, Etc.
Plains (59859)	1,991	77.1%	3.1%	2.0%	0.0%	17.9%
Thompson Falls (59873)	1,765	81.7%	2.8%	0.9%	0.2%	14.3%
Trout Creek (59874)	957	83.6%	0.6%	0.0%	0.0%	15.8%
Hot Springs (59845)	756	77.7%	3.5%	1.8%	0.3%	16.8%
Noxon (59853)	492	85.0%	1.4%	0.0%	0.0%	13.4%
Heron (59844)	366	84.2%	1.4%	0.0%	0.0%	14.5%
Dixon (59831)	222	67.6%	2.3%	0.9%	0.0%	29.7%
Lonepine (59848)	74	77.0%	4.1%	1.4%	0.0%	16.2%
Paradise-CDP (59856)	63	79.4%	0.0%	0.0%	0.0%	20.6%
Western Sanders	3,580	82.9%	1.9%	0.5%	0.1%	14.6%
Sanders County	6,762	80.1%	2.4%	1.1%	0.1%	16.4%
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 community's general age and 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:

Sanders County housing is old, with only 4.3% of the current inventory built in 2010 and after. Approximately 45% of existing housing inventory was built pre-1980 and 50.4% built between 1980 and 2009. Housing inventory this old may require structure maintenance and upgrades to meet today's housing standards. Municipal infrastructure may also need improvements.

Table 20. Sanders 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
Plains (59859)	1,991	0.9%	1.1%	17.3%	15.1%	20.4%	16.2%	15.9%	13.1%
Thompson Falls (59873)	1,765	1.1%	4.3%	23.2%	19.0%	11.4%	12.5%	21.3%	7.1%
Trout Creek (59874)	957	2.2%	7.4%	32.7%	15.4%	14.2%	11.0%	12.4%	4.6%
Hot Springs (59845)	756	0.7%	1.5%	9.3%	7.7%	7.8%	16.3%	34.6%	22.6%
Noxon (59853)	492	1.8%	3.7%	23.0%	16.9%	14.0%	14.2%	21.3%	4.9%
Heron (59844)	366	1.6%	1.9%	21.9%	16.4%	12.6%	16.7%	20.2%	8.7%
Dixon (59831)	222	0.0%	0.0%	11.7%	13.1%	9.5%	27.9%	21.7%	15.8%
Lonepine (59848)	74	0.0%	1.4%	9.5%	6.8%	8.1%	16.2%	35.2%	23.0%
Paradise-CDP (59856)	63	7.9%	0.0%	3.2%	3.2%	0.0%	17.5%	20.5%	47.6%
Western Sanders	3,580	1.5%	4.8%	25.6%	17.5%	12.6%	12.8%	18.8%	6.3%
Sanders County	6,762	1.2%	3.1%	20.5%	15.5%	14.4%	14.7%	19.9%	10.7%
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 home, 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, Sanders County owner-occupied housing units with a mortgage represents nearly 43% of total housing inventory with an average value of \$259,656. Surprisingly, over 57% of housing units do not have a mortgage and have a slightly greater average value of \$277,887.

The monthly contract rent in Sanders County is approximately \$504, with an average utility cost of \$157, and a gross monthly rent of \$661.

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

	Mortgage				Average Monthly Rental Expense		
	With Mortgage	Without Mortgage	Value with Mortgage	Value W/O Mortgage	Contact Rent	Est. Utility Expense	Gross Rent
Plains (59859)	45.2%	54.8%	\$265,985	\$266,646	\$531	\$160	\$691
Thompson Falls (59873)	49.3%	50.7%	\$248,745	\$238,848	\$545	\$149	\$694
Trout Creek (59874)	45.4%	54.6%	\$287,281	\$387,683	\$433	\$183	\$616
Hot Springs (59845)	33.8%	66.2%	NA	NA	NA	NA	NA
Noxon (59853)	32.3%	67.7%	\$314,012	\$373,819	\$568	\$210	\$778
Heron (59844)	35.1%	64.9%	\$328,370	\$327,873	\$557	\$178	\$735
Dixon (59831)	34.5%	65.5%	\$163,478	\$308,405	\$457	\$185	\$642
Lonepine (59848)	32.6%	67.4%	\$182,096	\$151,118	\$412	\$125	\$537
Paradise-CDP (59856)	43.9%	56.1%	\$134,722	\$90,761	\$300	\$73	\$373
Western Sanders	44.4%	55.6%	\$272,852	\$312,478	\$523	\$165	\$688
Sanders County	43.0%	57.0%	\$259,656	\$277,887	\$504	\$157	\$661
Montana	56.7%	43.3%	\$289,592	\$263,237	\$772	\$114	\$886

Table 22. Sanders County Owner Occupied Monthly Owner Cost as a Percentage of Household Income; ACS 2015 -2019.

	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
Plains (59859)	24.3%	12.3%	8.6%	0.0%	50.6%	1.2%	3.0%	0.0%
Thompson Falls (59873)	33.6%	5.7%	9.4%	0.3%	50.5%	2.2%	0.6%	0.5%
Trout Creek (59874)	24.9%	9.8%	9.8%	1.0%	50.2%	2.6%	0.5%	1.6%
Hot Springs (59845)	15.9%	11.4%	5.8%	1.0%	58.5%	4.8%	2.3%	0.8%
Noxon (59853)	16.3%	11.0%	5.3%	0.0%	53.9%	7.5%	4.3%	1.4%
Heron (59844)	18.8%	10.5%	5.7%	0.0%	49.6%	6.1%	6.6%	2.6%
Dixon (59831)	19.6%	10.9%	4.1%	0.0%	50.7%	6.1%	8.8%	0.0%
Lonepine (59848)	16.3%	11.6%	4.7%	0.0%	58.2%	4.6%	2.3%	0.0%
Paradise-CDP (59856)	29.3%	4.9%	9.8%	0.0%	56.1%	0.0%	0.0%	0.0%
Western Montana	27.3%	8.1%	8.6%	0.4%	49.2%	3.4%	1.7%	1.1%
Sanders County	25.0%	9.7%	8.1%	0.3%	51.0%	3.0%	2.5%	0.7%
Montana	40.1%	10.2%	6.2%	0.3%	37.6%	2.9%	2.3%	0.4%

Source: U.S. Census Bureau, 2015-2019 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, employment by occupation, and average earning by sector.

Signs of economic well-being, employment and unemployment, inflow and outflow, and income trends are vital 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 on the typical community individual.

Key Trends

Sanders County per capita income (PCI) of \$26,484 is 83.4% of Montana's PCI, \$31,751. Median household income (MHI) and average household income (AHI) is also less than the state average at 72.2% and 76.7%, respectively.

Zip codes PCI range from 60.1% Lonepine (59848) to 100.7% Noxon (59853) of the states PCI. Zip codes Hot Springs (59845) and Lonepine (59848) report less than 50% of the states MHI. AHI reports a high of \$67,168 for zip code Trout Creek (59874) and a low of \$45,814 in Lonepine (59848). This compares to the state AHI of \$75,720

Western Sanders PCI, MHI, and AHI reports between 73.5% to 83.4% of the state averages.

Table 23. Sander County Per Capita 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
Plains (59859)	\$25,592	80.6%	\$41,356	73.5%	\$57,048	75.3%
Thompson Falls (59873)	\$29,013	91.4%	\$40,573	72.1%	\$61,820	81.6%
Trout Creek (59874)	\$29,260	92.2%	\$49,451	87.8%	\$67,168	88.7%
Hot Springs (59845)	\$22,993	72.4%	\$26,241	46.6%	\$46,023	60.8%
Noxon (59853)	\$31,985	100.7%	\$45,015	80.0%	\$64,107	84.7%
Heron (59844)	\$24,802	78.1%	\$44,155	78.4%	\$61,002	80.6%
Dixon (59831)	\$22,612	71.2%	\$39,161	69.6%	\$55,651	73.5%
Lonepine (59848)	\$19,083	60.1%	\$27,313	48.5%	\$45,814	60.5%
Paradise-CDP (59856)	\$27,393	86.3%	\$45,764	81.3%	\$61,263	80.9%
Western Sanders	\$27,857	87.7%	\$42,804	76.0%	\$61,216	80.8%
Sanders County	\$26,484	83.4%	\$40,662	72.2%	\$58,094	76.7%
Montana	\$31,751		\$56,296		\$75,720	

Table 24. Sander 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
Plains (59859)	11.6%	17.0%	11.8%	18.7%	18.5%	10.8%	7.9%	3.6%
Thompson Falls (59873)	13.1%	17.7%	11.5%	17.0%	16.1%	12.3%	5.4%	6.9%
Trout Creek (59874)	14.1%	9.9%	9.0%	21.5%	18.4%	11.6%	9.3%	6.2%
Hot Springs (59845)	27.0%	21.3%	10.8%	12.8%	11.1%	7.5%	5.8%	3.8%
Noxon (59853)	15.6%	14.0%	8.2%	19.5%	18.1%	6.6%	13.7%	4.4%
Heron (59844)	14.9%	12.2%	6.4%	23.6%	18.9%	5.1%	14.5%	4.4%
Dixon (59831)	21.8%	16.1%	8.3%	11.4%	16.1%	10.4%	10.4%	5.7%
Lonepine (59848)	26.6%	20.3%	10.9%	12.5%	10.9%	7.8%	6.2%	4.7%
Paradise-CDP (59856)	8.9%	17.8%	6.9%	20.8%	21.8%	10.9%	8.9%	4.0%
Western Sanders	13.8%	14.5%	9.9%	19.2%	17.3%	10.7%	8.4%	6.2%
Sanders County	14.9%	16.2%	10.5%	18.0%	16.9%	10.4%	8.0%	5.0%
Montana	10.3%	10.1%	9.1%	14.3%	18.7%	13.4%	14.5%	9.7%

Source: US Census Bureau, Census 2010 Summary File 1., 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 indicates 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.

	Sanders County	Montana
2015	62.7%	63.6%
2016	62.8%	63.3%
2017	62.8%	63.0%
2018	62.9%	62.9%
2019	63.1%	63.1%
2020	61.7%	62.7%

Source: US Bureau of Labor Statistics.

Table 26. Sanders County Unemployment (not seasonally adjusted).

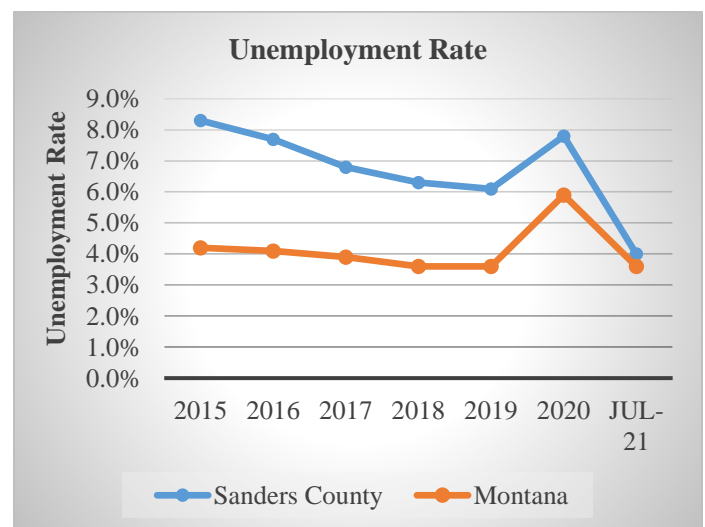
	Sanders County	Montana
2015	8.3%	4.2%
2016	7.7%	4.1%
2017	6.8%	3.9%
2018	6.3%	3.6%
2019	6.1%	3.6%
2020	7.8%	5.9%
July 2021	4.0%	3.6%

Source: Montana Department of Labor & Industry

Key Trends:

Between 2015 and the first two quarters of 2021 the unemployment rate consistently fluctuated from a high of 8.3% in 2015 to low of 4.0% in July of 2021. During the 2020 pandemic, Sanders County unemployment spiked at 7.8% and has since recovered better than pre-pandemic unemployment rates.

Figure 5. Unemployment Rate Comparisons Between Sanders County and Montana.



Commuting Migration

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 Sanders County and work in Ronan or live in Ronan and work in Sanders County.

Key Trends

Approximately 13% of workers are traveling outside Sanders County for work. The closer the community is to adjacent border communities, the more likely residents may commute for employment. This explains why Dixon (59831) reports nearly 41% of population commutes for work to adjacent Lake and Missoula Counties. Affordability, rural lifestyle, and lack of employment opportunities may contribute to why residents commute. Understanding commuting patterns and why residents are leaving the county for work could be an economic development opportunity for Sanders County.

Figure 6. Sanders County Community Patterns, 2014 - 2018

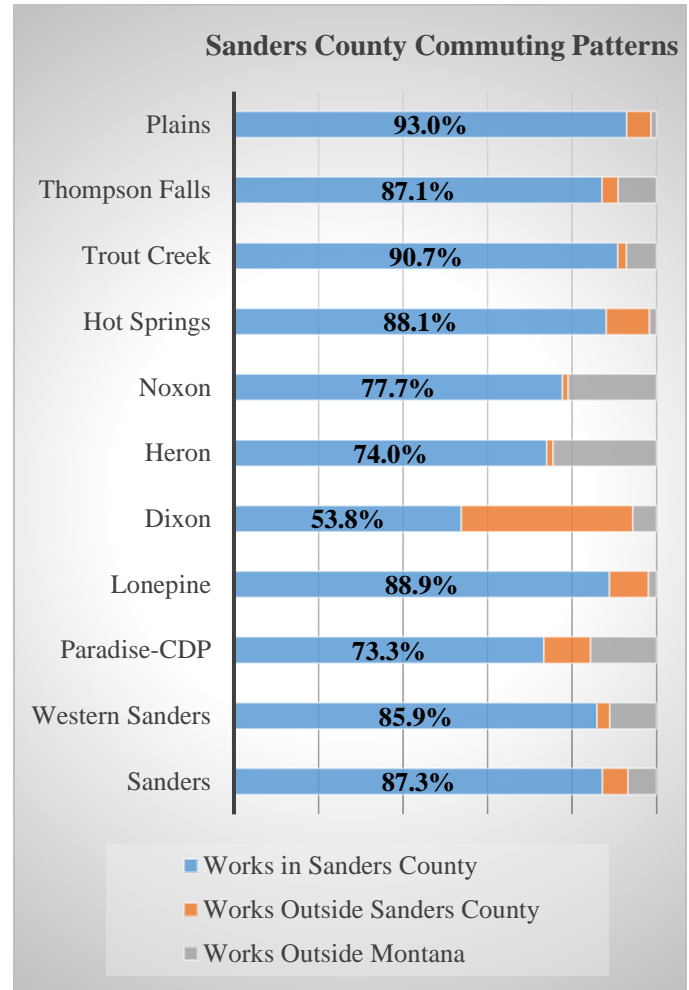


Table 27. Workers Age 16+ Years by Place of Work, 2015 – 2019.

2020	Worked in State & County of Residence	Worked in State and Outside County of Residence	Worked Outside State of Residence
Plains (59859)	93.0%	5.8%	1.3%
Thompson Falls (59873)	87.1%	3.8%	9.1%
Trout Creek (59874)	90.7%	2.1%	7.1%
Hot Springs (59845)	88.1%	10.2%	1.7%
Noxon (59853)	77.7%	1.4%	20.9%
Heron (59844)	74.0%	1.5%	24.5%
Dixon (59831)	53.8%	40.6%	5.6%
Lonepine (59848)	88.9%	9.3%	1.9%
Paradise-CDP (59856)	73.3%	11.1%	15.6%
Western Sanders	85.9%	3.0%	11.1%
Sanders County	87.3%	6.0%	6.8%

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

Total Jobs

Why are Jobs 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. “wage and salary” employees) and proprietors who work for themselves. Total jobs refer to the number of jobs located in the county.

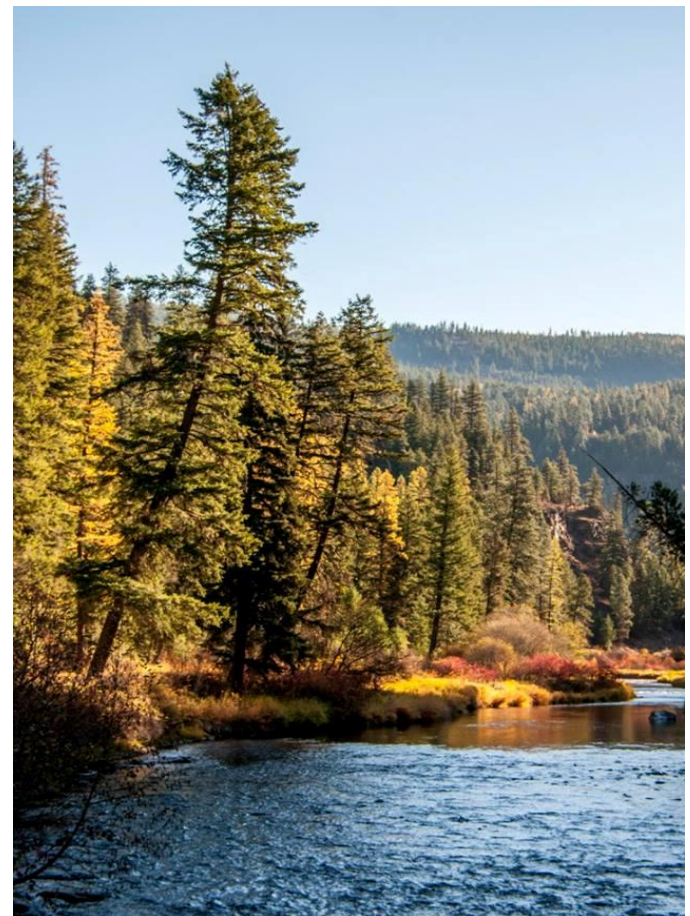
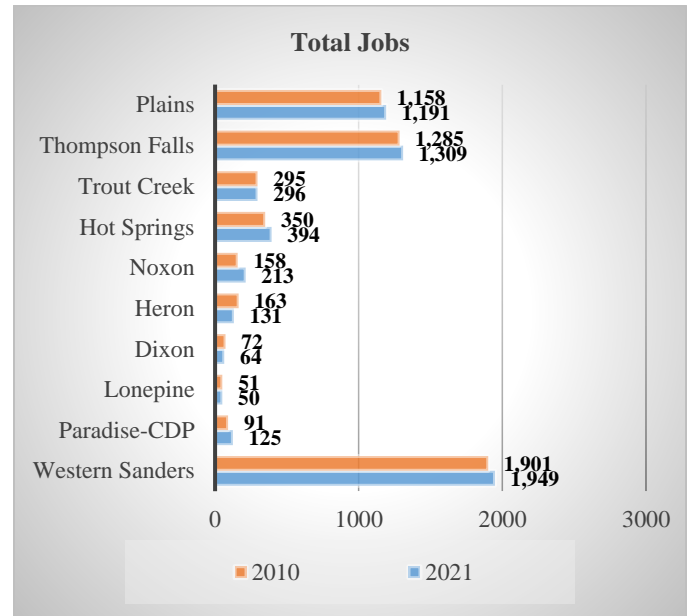
Jobs act as an economic baseline indicator for the activity in a community. Jobs indicate money for the individuals and money for the community, assuming employed individuals live in the county, and there are establishments in the county where they can spend their money. While total jobs are a necessary 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.

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

	2010 Jobs	2021 Jobs	Percent Change
Plains (59859)	1,158	1,191	2.8%
Thompson Falls (59873)	1,285	1,309	1.9%
Trout Creek (59874)	295	296	0.3%
Hot Springs (59845)	350	394	12.6%
Noxon (59853)	158	213	39.8%
Heron (59844)	163	131	-19.6%
Dixon (59831)	72	64	-11.1%
Lonepine (59848)	51	50	-2.0%
Paradise-CDP (59856)	91	125	37.4%
Western Sanders	1,901	1,949	2.5%
Sanders County	3,578	3,773	4.2%

Source: Emsi 2020.1; QCEW, non-QCEW, Self-Employed.

Figure 7. Sanders County Total Jobs, 2010 & 2020.



Key Trends

Between 2010 and 2021, Sanders County jobs increased by 4.2% or 152 jobs. Plains (59859), Thompson Falls (59873) and Hot Spring (59845) account for 66% of new jobs.

Western Sander added 48 jobs or 31.5% of all new jobs in Sanders County.

Heron (59844), Dixon (59831), and Lonepine (59848) lost a combined 41 jobs, while Paradise-CDP (59856) reported the largest percentage increase of 37.4.

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 sector.

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, Sanders County has experienced job growth at 4.2%.

Overall, Sanders County is relatively diversified, with 65.7% of jobs concentrated over five economic sectors: Government (687), Health Care (596), Accommodations and Food Service (465), Retail Trade (383), and Construction (352).

The top growth industries by the percentage change of jobs between 2010 and 2021 are Mining (+39.9%), Real Estate (+39.9%), Accommodations & Food Service (+30.1%), Recreation (27.8%), and Construction (24.2%).

Job loss industries include Wholesale Trade (-58.7%), Information (-45.1%), Ag., Forestry, Fishing & Hunting (-39.6%), and Educational Services (-28.9%).

Table 29. Sanders County Jobs by Industry, 2010 and 2021.

NAICS 2-Digit Code	2010 Jobs	Percent of County	2021 Jobs	Percent of County	Percent Change
11: Ag, Forestry, Fishing and Hunting	246	6.8%	149	3.9%	-39.6%
21: Mining, Quarry, Oil/Gas Extraction	65	1.8%	91	2.4%	39.9%
22: Utilities	46	1.3%	44	1.2%	-5.0%
23: Construction	283	7.8%	352	9.3%	24.2%
31: Manufacturing	228	6.3%	246	6.5%	8.0%
42: Wholesale Trade	64	1.8%	26	0.7%	-58.7%
44: Retail Trade	368	10.2%	383	10.1%	4.0%
48: Transportation, Warehousing	128	3.5%	113	3.0%	-12.0%
51: Information	33	0.9%	18	0.5%	-45.1%
52: Finance and Insurance	78	2.2%	79	2.1%	0.8%
53: Real Estate and Rental and Leasing	31	0.8%	43	1.1%	39.9%
54: Professional, Scientific, Tech Services	91	2.5%	94	2.5%	3.1%
55: Mgmt. of Companies/Enterprises	0	0.0%	9	0.2%	-
56: Administrative and Support	54	1.5%	57	1.5%	5.6%
61: Educational Services	81	2.2%	57	1.5%	-28.9%
62: Health Care and Social Assistance	511	14.1%	596	15.8%	16.7%
71: Arts, Entertainment, and Recreation	47	1.3%	61	1.6%	27.8%
72: Accommodation, Food Services	357	9.9%	465	12.3%	30.1%
81: Other Services (except Public Admin)	165	4.6%	204	5.4%	23.6%
90: Government, Public Admin	745	20.6%	687	18.2%	-7.8%
99: Unclassified Industry	0	0.0%	0	0.0%	-
Total Sanders County	3,621	100.0%	3,773	100.0%	4.2%

Source: Emsi 2019.1; QCEW, non-QCEW, Self-Employed

Top Jobs by Industries

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

Table 30. Sanders County Top Five Jobs Industries by Zip Code, 2021.

Plains (59859)	Thompson Falls (59873)	Trout Creek (59874)	Hot Springs (59845)	Noxon (59853)
62 – Health Care and Social Assistance	90 - Government	90 - Government	62 – Health Care and Social Assistance	90 - Government
90 - Government	23 - Construction	72 – Accommodations & Food Service	90 - Government	44 – Retail Trade
44 – Retail Trade	44 – Retail Trade	23 - Construction	72 – Accommodations & Food Service	31 - Manufacturing
81 – Other Services (except Public Admin.)	31 - Manufacturing	62 – Health Care and Social Assistance	21 – Mining, Quarrying, Oil & Gas	23 - Construction
72 – Accommodations & Food Service	62 – Health Care and Social Assistance	11 – Ag., Forestry, Fishing & Hunting	44 – Retail Trade	22 - Utilities
1,191 Jobs (65.5%)	1,309 Jobs (64.3%)	296 Jobs (73.4%)	394 Jobs (88.7%)	213 Jobs (87.8%)

Heron (59844)	Dixon (59831)	Lonepine (59848)	Paradise-CDP (59856)	Sanders County
61 – Ed. Services	90 - Government	21 – Mining, Quarrying, Oil & Gas	72 – Accommodations & Food Service	90 - Government
11 – Ag., Forestry, Fishing & Hunting	23 - Construction	23 - Construction	90 - Government	62 – Health Care and Social Assistance
23 - Construction	72 – Accommodations & Food Service	90 - Government	22 - Utilities	72 – Accommodations & Food Service
31 - Manufacturing	44 – Retail Trade		81 – Other Services (except Public Admin.)	44 – Retail Trade
90 - Government	48 – Trans. & Warehousing		71 – Arts, Entertain. & Recreation	23 - Construction
131 Jobs (81.3%)	64 Jobs (100.0%)	50 Jobs (100.0%)	125 Jobs (100.0%)	3,773 Jobs (65.7%)

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 regularly received 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.

Table 31. Sanders County Average Earnings per Worker by 2-Digit NAICS, 2020

2020	Sanders	Montana
11: Ag, Forestry, Fish, Hunting	\$37,456	\$44,911
21: Mining, Quarry, Oil/Gas	\$51,971	\$106,425
22: Utilities	\$134,616	\$139,203
23: Construction	\$44,846	\$59,828
31: Manufacturing	\$54,698	\$69,433
42: Wholesale Trade	\$58,553	\$76,585
44: Retail Trade	\$29,858	\$40,295
48: Transportation, Warehouses	\$60,371	\$67,272
51: Information	\$40,548	\$79,056
52: Finance and Insurance	\$56,990	\$88,060
53: Real Estate, Rental, Leasing	\$46,361	\$51,366
54: Professional, Scientific, Tech	\$54,816	\$79,479
55: Management of Companies	NA	\$106,642
56: Administrative and Support	\$24,481	\$43,102
61: Educational Services	\$36,105	\$34,987
62: Health Care, Social Assist.	\$46,391	\$64,685
71: Arts, Entertainment, Rec.	\$26,101	\$32,478
72: Accommodation, Food Svcs.	\$20,324	\$23,601
81: Other Services	\$27,144	\$33,217
90: Government, Public Admin	\$58,030	\$66,318
99: Unclassified Industry	NA	\$109,456

Source: Emsi 2019.1; QCEW, non-QCEW, Self-Employed
For those industries where data was suppressed, 'NA' shows instead of a dollar amount. Data is shown in 2019 dollars

Table 32. Sanders County Average Earnings per Worker, 2020.

	Sanders Average Earnings per Worker	Percent of Montana Average Earnings per Worker
Plains (59859)	\$45,008	79.0%
Thompson Falls (59873)	\$42,858	75.2%
Trout Creek (59874)	\$41,760	73.3%
Hot Springs (59845)	\$36,474	64.0%
Noxon (59853)	\$67,107	117.8%
Heron (59844)	\$44,889	78.8%
Dixon (59831)	\$57,599	101.1%
Lonepine (59848)	\$58,592	102.8%
Paradise-CDP (59856)	\$24,104	42.3%
Western Sanders	\$45,462	79.8%
Sanders County	\$44,104	77.4%
Montana	\$56,983	

Source: Emsi 2019.1; QCEW, non-QCEW, Self-Employed
Data is shown in 2020 dollars.

Key Trends

Sanders County estimated average earnings per worker in 2020 was \$44,104, which is 77.4% of the state average earnings per worker. Zip code areas Paradise (59856) and Hot Springs (59845) report average earnings per worker significantly less than the state average, 42.3%, and 64.0%, respectively.

Noxon (59853), Dixon (59831), and Lonepine (59848) zip code areas average earnings per worker are approximately 101 to 117% of the state average, Dixon large number of commuters to Lake County and Missoula, 40%, could influence higher average earnings. Communities in Western Sanders County earn approximately 80% of the Montana's total average earnings per worker.

A good majority of Sanders County industries report competitive average annual earnings, but slightly lower than the state's earnings. However, the primary industries supplying nearly 65% of the total jobs report average annual earning significantly less than the state averages. For example, Health Care (NAICS 62) and Retail (NAICS 44) report an average earning of \$46,391 and \$29,858, respectively in Sanders County, where the state average earnings is \$64,685 and \$40,295, respectively.

Jobs by Occupation

Why Jobs by Occupation is 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, Sanders County occupational median hourly earnings and median annual earnings are lower than Montana’s median earnings.

Service category occupations (2) have the lowest median hourly and annual earnings and represent a large number of jobs and occupations in Sanders County.

Table 33. Median Hourly and Median Annual Earnings by Occupation, Sanders County and Montana, 2020

SOC 2-Digit Code	Type	Sanders Median Hourly Earnings	Sanders Median Annual Earnings	Montana Median Hourly Earnings	Montana Median Annual Earnings
11-Management	1	\$28.07	\$58,387	\$34.74	\$72,264
13-Business and Financial Operations	1	\$25.63	\$53,300	\$28.73	\$59,768
15-Computer and Mathematical	1	\$31.37	\$65,247	\$31.47	\$65,456
17-Architecture and Engineering	1	\$30.92	\$64,322	\$33.82	\$70,349
19-Life, Physical, and Social Science	1	\$20.71	\$43,083	\$26.37	\$54,856
21-Community and Social Service	1	\$18.63	\$38,742	\$19.25	\$40,031
23-Legal	1	\$24.55	\$51,054	\$28.67	\$59,638
25-Education, Training, and Library	1	\$15.70	\$32,659	\$19.07	\$39,674
27-Arts, Design, Entertain, Sports, Media	1	\$13.99	\$29,097	\$16.15	\$33,589
29-Healthcare Practitioners and Tech	1	\$25.28	\$52,588	\$32.37	\$67,332
31-Healthcare Support	2	\$12.66	\$26,328	\$14.28	\$29,701
33-Protective Service	2	\$19.21	\$39,948	\$22.31	\$46,410
35-Food Preparation and Serving Related	2	\$9.88	\$20,549	\$10.95	\$22,776
37-Building/Grounds Cleaning, Maintenance.	2	\$11.60	\$24,132	\$13.68	\$28,448
39-Personal Care and Service	2	\$11.24	\$23,374	\$11.84	\$24,634
41-Sales and Related	3	\$11.78	\$24,502	\$14.11	\$29,345
43-Office and Administrative Support	3	\$14.56	\$30,287	\$16.92	\$35,198
45-Farming, Fishing, and Forestry	4	\$16.68	\$34,690	\$15.79	\$32,852
47-Construction and Extraction	4	\$18.38	\$38,230	\$22.12	\$46,015
49-Installation, Maintenance, and Repair	4	\$19.68	\$40,925	\$21.75	\$45,242
51-Production	5	\$16.97	\$35,287	\$17.88	\$37,185
53-Transportation and Material Moving	5	\$16.16	\$33,605	\$17.26	\$35,895
55-Military	6	\$15.60	\$32,442	\$15.54	\$32,324

Source: Emsi 2019.1; 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 Sanders County. Three primary Sanders County surveys groups were targeted over two month period, including:

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

The primary purpose of the Sanders County Housing Survey was to gain an overall assessment of the housing conditions, challenges, and needs in Sanders 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 and 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 26 Sanders County businesses and received 15 completed surveys for a return rate of (57.7%)
- Location of Business: Plains (25.0%), Thompson Falls (25.0%), Dixon (12.5%), Hot Springs (12.5%), Noxon (12.5%), Heron, Trout Creek and Paradise at (4.2%).
- 100% of responding businesses have been in business for more than 5 years,
- Main reasons why the business is located in Sanders County is for family, the people, and the rural lifestyle
- The types of businesses that responded to the survey includes education (33.3%), health care services (14.3%), government (14.3%), and professional services. Other industries represented are: agriculture, forestry, hunting, and fishing; mining; manufacturing; and finance, insurance, real estate

Business Operations Profiles

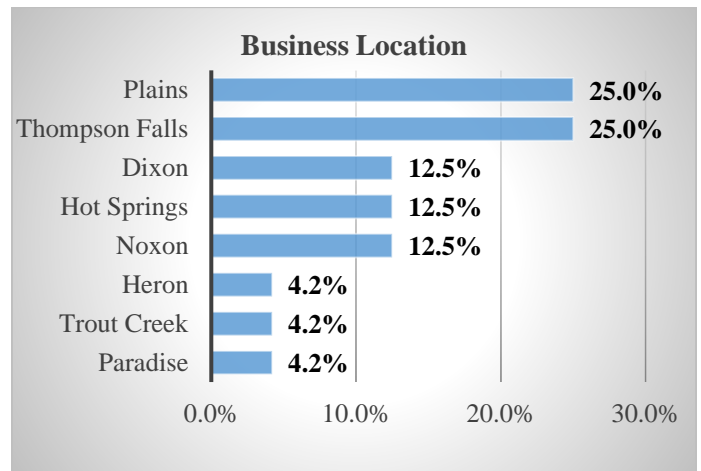
- Businesses responding reported 598 full-time employees and 130 part-time employees for 728 total employees (19.2% of total employment). On average, 35 positions go unfilled annually for various reasons.
- 21 or 3.5% of Sanders County resident's community for work outside Sanders County.
- Approximately 49% of employees were classified as intermediate or experienced, 22% entry-level, and 29% management.
- Average annual salary for job type ranged from \$18,000 to \$40,000 for entry level to \$55,000 to \$90,000 for senior management. Hourly pay rates range from \$12.00 to \$18.00 per hour.

Housing Challenges Impacting Business Operations

- Nearly 75% of responding businesses feel that housing is a moderate to serious challenge and two-thirds think the same way specific to housing affordability.
- Nearly 67% of responding businesses feel that housing availability and affordability are serious or critical problems when trying to hire or retain employees.
- 60% of responding businesses provide housing assistance to employees for locating housing, while 33% also have housing programs to subsidize rent or rent company-owned housing.
- Over 73% of responding businesses feel that a high priority needs to be put on year-round rental housing, followed by affordable entry-level for-sale housing.
- Pre-COVID, 40% of surveyed businesses had planned to expand their business that would require hiring additional employees. These plans are temporarily on hold.
- Also, 80% of businesses retained all their employees, with the remaining 25% planning to bring all employees back once business picks back up.

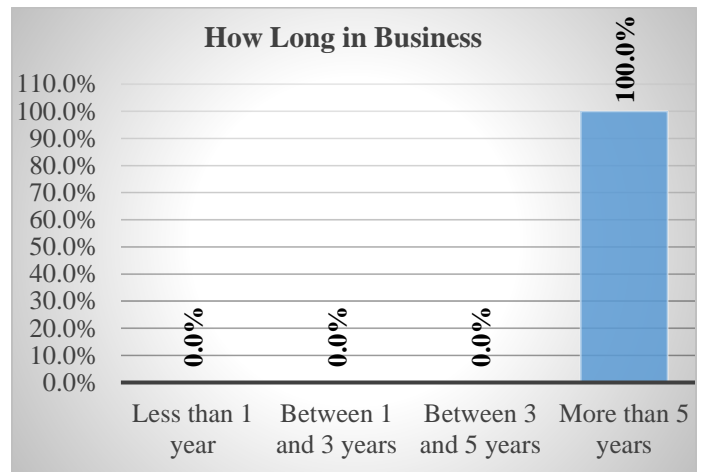
1. Where is your business located in Sanders County?
(select all location you have a business establishment)

N=24 (Multiple Locations)	Number	Percent
Plains	6	25.0%
Thompson Falls	6	25.0%
Dixon	3	12.5%
Hot Springs	3	12.5%
Noxon	3	12.5%
Heron	1	4.2%
Trout Creek	1	4.2%
Paradise	1	4.2%
Total	24	100.0%



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

N=15	Number	Percent
Less than 1 year	0	0.0%
Between 1 and 3 years	0	0.0%
Between 3 and 5 years	0	0.0%
More than 5 years	15	100.0%
Total	15	100.0%

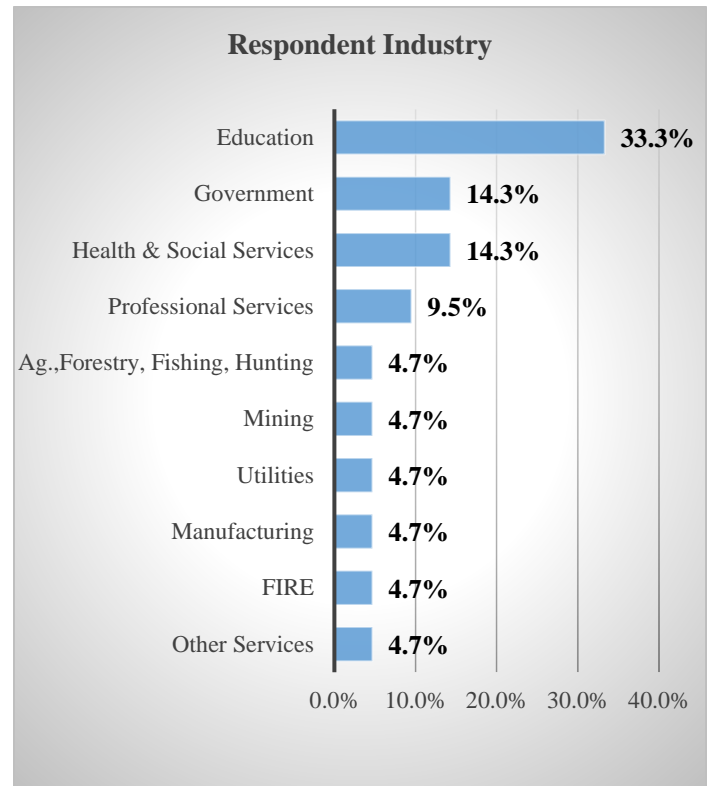


3. Please rank the main reasons why your company is located at the current location? (1 = most to 5 = least)

N=15	Rank 1st	Rank 2nd	Rank 3rd	Rank 4th	Rank 5th	Mean Score
Rural Lifestyle	1 6.7%	10 66.7%	2 13.3%	1 6.7%	1 6.7%	3.60
Cost of Living	2 13.3%	1 6.7%	5 33.3%	5 33.3%	2 13.3%	2.73
Natural Resource Base	3 20.0%	0 0.0%	4 26.7%	4 26.7%	4 26.7%	2.60
Family and People	8 53.3%	2 13.3%	2 13.3%	1 6.7%	2 13.3%	3.87
Outdoor Recreation Opportunities	1 6.7%	2 13.3%	2 13.3%	4 26.7%	6 40.0%	2.20

4. What is your primary industry?

N=21 (Multiple Industries)	Number	Percent
Ag., Forestry, Fishing, Hunting	1	4.7%
Mining	1	4.7%
Construction	0	0.0%
Utilities	1	4.7%
Manufacturing	1	4.7%
Wholesale Trade	0	0.0%
Retail Trade	0	0.0%
Transport. & Warehousing	0	0.0%
Finance, Insurance, Real Estate	1	4.7%
Information & Data	0	0.0%
Professional Services	2	9.5%
Educational Services	7	33.3%
Health & Social Assistance Services	3	14.3%
Art, Entertainment & Recreation	0	0.0%
Accommodation and Food Service	0	0.0%
Other Services	1	4.7%
Government	3	14.3%
Total	21	100.0%



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

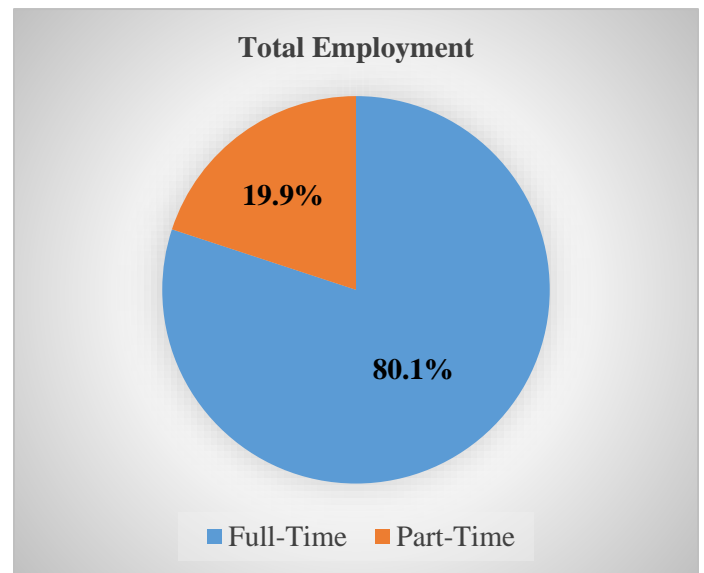
N=13	Number	Average Company
# of Full-Time	598	46.0
# of Part-Time	130	10.0
Total	728	56.0

Note: 2 employers left blank

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

N=13	Number	Percent
# Employees Commute	21	3.5%
From Where:		
Lake County, Bonner County Idaho, Troy/Libby		

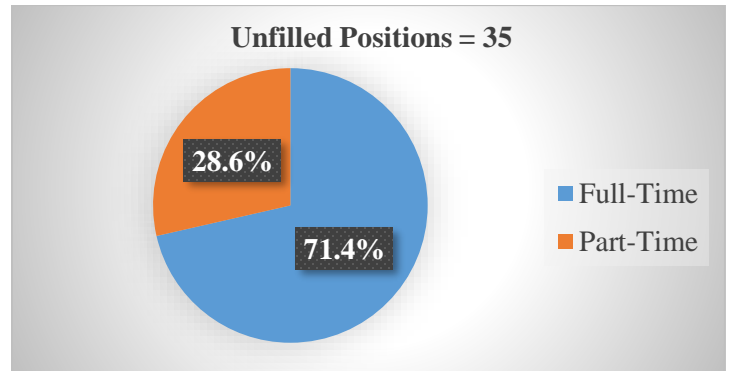
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7. How many year-round full- or part-time positions remain unfilled at your company?

N=13	Number	Percent
# Full-Time Vacant	25	71.4%
# Part-Time Vacant	10	28.6%
Total	35	100.0%

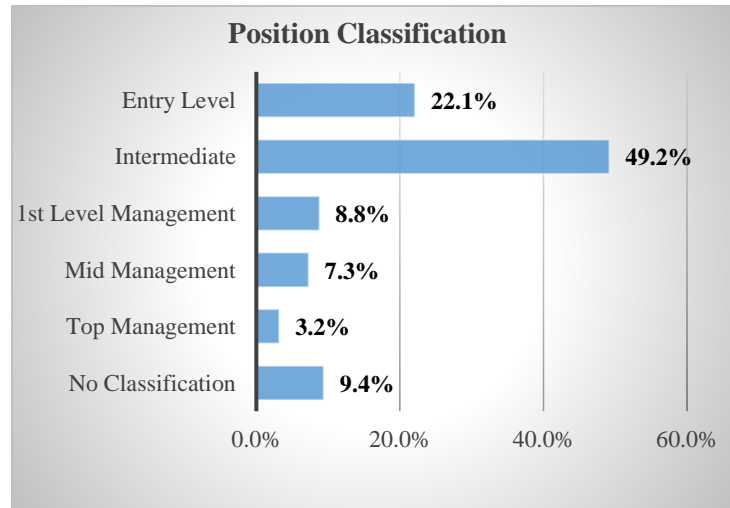
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8. How many year-round full- and part-time employees are classified as:

N=13	Number	Percent
Entry Level	161	22.1%
Intermediate or Experienced	358	49.2%
1 st Level Management	64	8.8%
Mid Management	53	7.3%
Top Management	23	3.2%
No Classification	69	9.4%
Total	536	100.0%

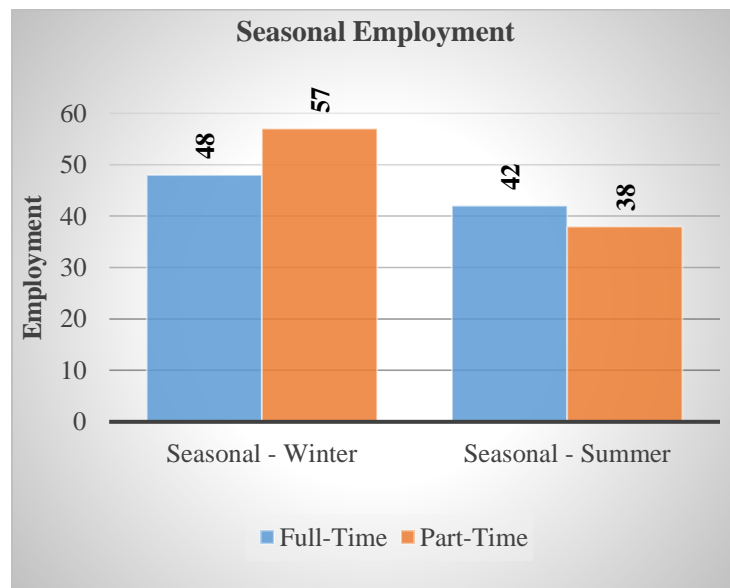
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9. How many *seasonal-winter* full- or part-time individual are employed at your company?

N=14	Number	Percent
# Full-Time	48	45.7%
# Part-Time	57	54.3%
Total	105	100.0%

Note: 2 employers left blank



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

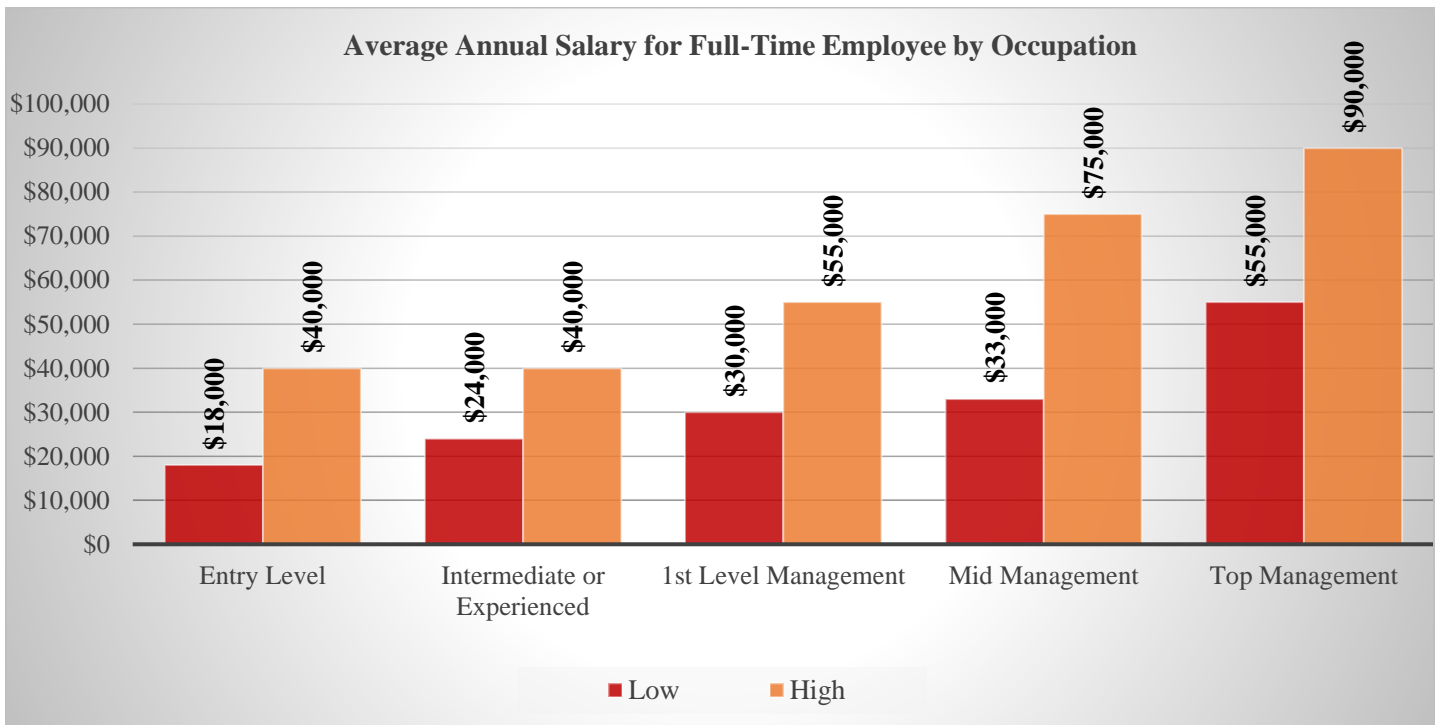
N=14	Number	Percent
# Full-Time	42	52.5%
# Part-Time	38	47.5%
Total	80	100.0%

Note: 2 employers left blank

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=13	Low	High
Entry Level	\$18,000	\$40,000
Intermediate or Experienced	\$24,000	\$40,000
1st Level Management	\$30,000	\$55,000
Mid Management	\$33,000	\$75,000
Top Management	\$55,000	\$90,000

Note: 2 employers left blank



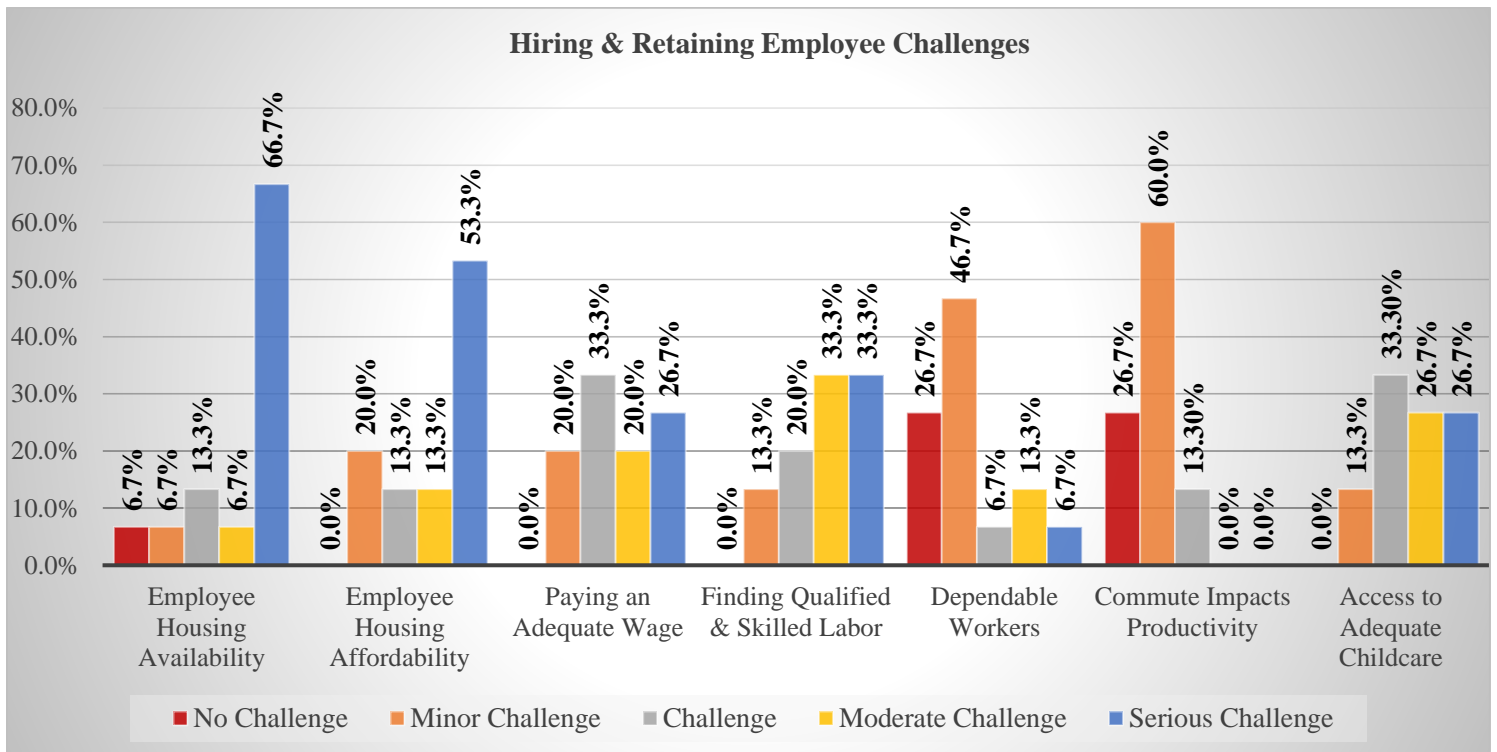
12. What is the average hourly rate for part-time and seasonal employees?

N=13	Low	High
Part-Time Hourly Rate	\$12.00	\$18.00

Note: 2 employers left blank

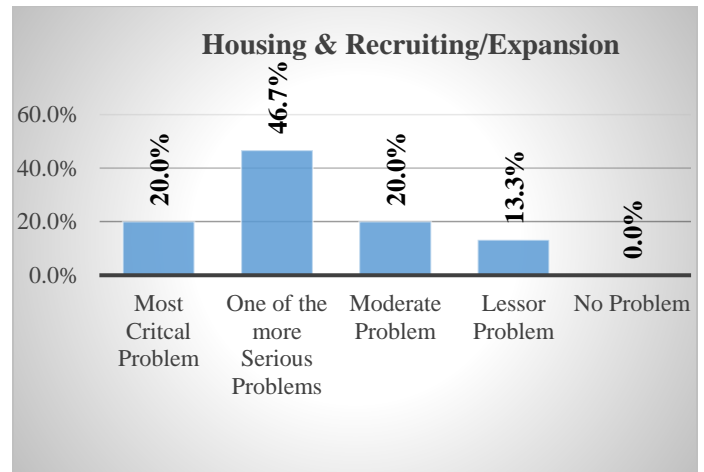
13) Based on your companies past experiences, please rate the following challenges you may encounter when trying to hire and retain employees in Sanders County.

N=15	No Challenge	Minor Challenge	Challenge	Moderate Challenge	Serious Challenge	No Opinion
Employee Housing Availability	6.7% 1	6.7% 1	13.3% 2	6.7% 1	66.7% 10	0.0% 0
Employee Housing Affordability	0.0% 0	20.0% 3	13.3% 2	13.3% 2	53.3% 8	0.0% 0
Paying an Adequate Wage	0.0% 0	20.0% 3	33.3% 5	20.0% 3	26.7% 4	0.0% 0
Finding Qualified & Skilled Labor	0.0% 0	13.3% 2	20.0% 3	33.3% 5	33.3% 5	0.0% 0
Dependable Workers	26.7% 4	46.7% 7	6.7% 1	13.3% 2	6.7% 1	0.0% 0
Commute Impacts Productivity	26.7% 4	60.0% 9	13.3% 2	0.0% 0	0.0% 0	0.0% 0
Access to Adequate Childcare	0.0% 0	13.3% 2	33.3% 5	26.7% 4	26.7% 4	0.0% 0



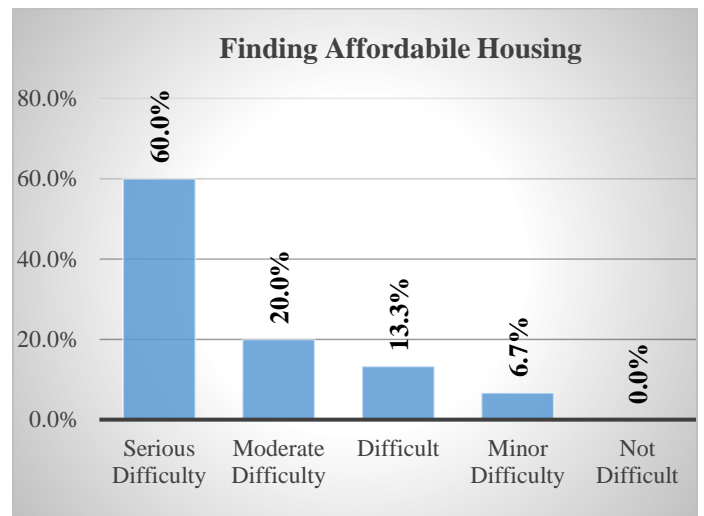
14) How big of a problem is housing as you work to recruit and retain employees or consider expansion of your business?

N=15	Number	Percent
The most critical problem	3	20.0%
One of the most serious problems	7	46.7%
Moderate problem	3	20.0%
One of our lessor problems	2	13.3%
Not a problem	0	0.0%



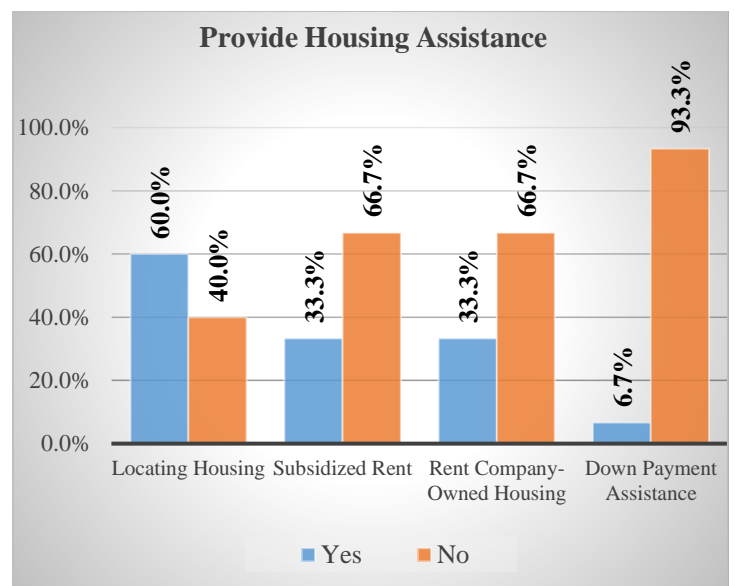
15) How difficult is it for employees to find affordable housing in Sanders County?

N=15	Number	Percent
Serious Difficulty	9	60.0%
Moderate Difficulty	3	20.0%
Difficult	2	13.3%
Minor Difficulty	1	6.7%
Not Difficult	0	0.0%



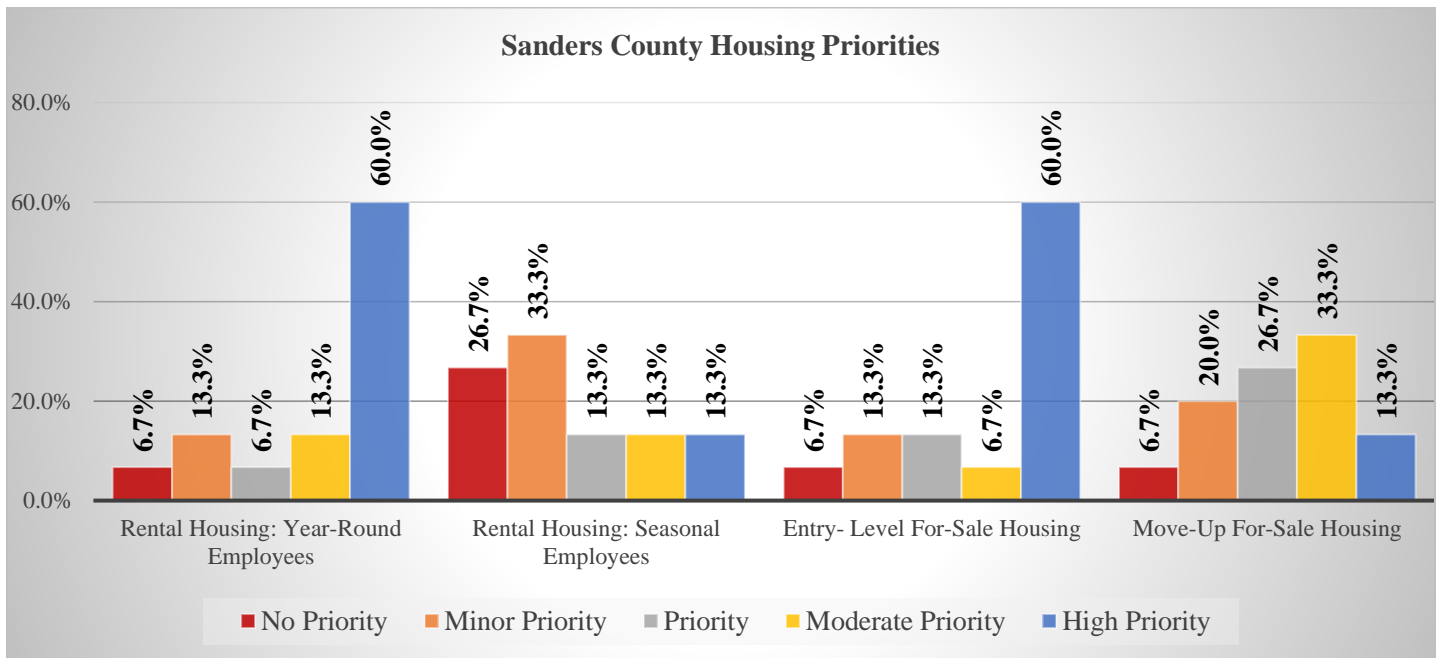
16) Do you provide housing assistance to your employees in the following areas?

N=15	Yes	No
Locating Housing	60.0%	40.0%
Subsidized Rent	33.3%	66.7%
Rent Company-Owned Housing	33.3%	66.7%
Down Payment Assistance	6.7%	93.3%



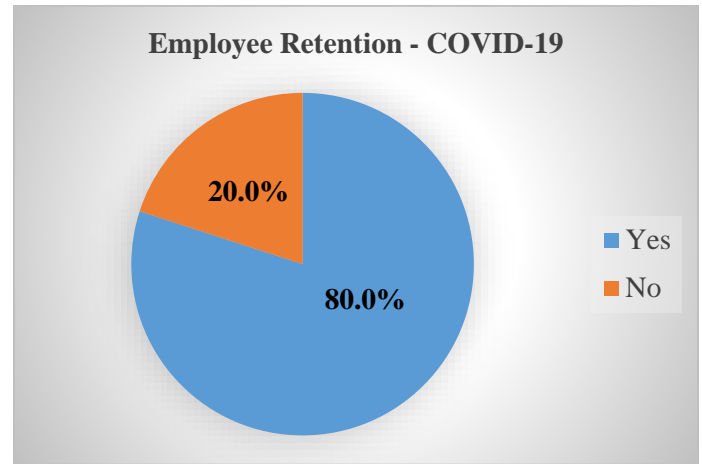
17) Please rate the level of priority that should be placed on creating the following type of housing for employees in Sanders County

N=15	No Priority	Minor Priority	Priority	Moderate Priority	High Priority
Rental Housing for Year-Round Employees	6.7% 1	13.3% 2	6.7% 1	13.3% 2	60.0% 9
Rental Housing for Seasonal Employees	26.7% 4	33.3% 5	13.3% 2	13.3% 2	13.3% 2
Entry-level for-sale housing for year-round employees	6.7% 1	13.3% 2	13.3% 2	6.7% 1	60.0% 9
Move-up for-sale housing for year-round employees	6.7% 1	20.0% 3	26.7% 4	33.3% 5	13.3% 2



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

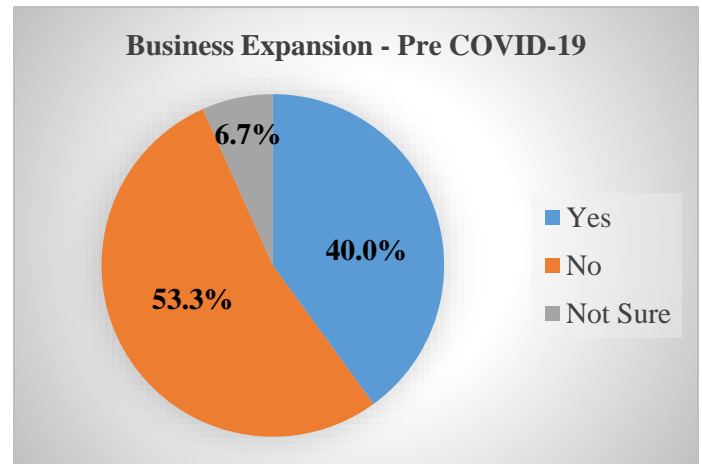
N=15	Number	Percent
Yes	12	80.0%
No	3	20.0%
If no, how many permanent employees were:		
Reduced to Part-Time	0	
Furloughed/Laid-Off	15	



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	6	40.0%
No	8	53.3%
Not Sure	1	6.7%



Resident Survey Results

Surveyed Resident Profile

- Sanders county residents returned a total of 391 completed surveys. The largest response areas include Thompson Falls (35.6%), Plains (31.2%), Trout Creek (14.6%), and Noxon (5.6%).
- Approximately 45% of survey residents live in a two-person household, and 27% live in home with more than four people.
- Surveyed residents indicated that over 19% of total household members were under the age of 19, while 36.2% were over the age of 55, and 27.9% were between the ages 35 and 54.
- Approximately 66% of surveyed residents had household members employed full-time, while 26% employed part-time and 48% were not employed and not looking for work (retired).
- Surveyed residents reported annual household income below \$30,000 (21.7%), between 30,000 and \$49,999 (25.3%), between \$50,000 and \$74,999 (23.5%), and \$75,000 and over (29.5%).

Surveyed Resident Housing Characteristics

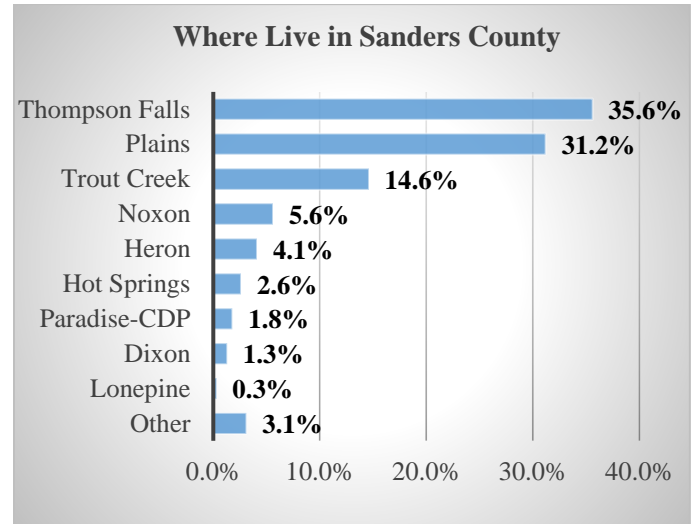
- Nearly 71% of surveyed residents have lived at their current residence for more than 3 years, while 20% have only lived at their current residence for less than 3 years.
- Approximately 80% of survey residents own single-family homes, and 20% rent.
- Approximately 8% of surveyed residents have no mortgage or rent payments, while 21% have payments greater than \$1,000 per month. Over 25% of surveyed residents reported monthly mortgage or rent payments under \$300, followed by 16.4% having payments between \$301 and \$600, and 29.7% with payments between \$701 and \$1,000.
- Less than 2% of surveyed residents receive any subsidized housing benefits.

Surveyed Resident Housing Perceptions and Challenges

- Over 87% of survey residents expressed home cost/affordability is a top consideration when shopping for a home to purchase or rent. Other top considerations include quality of home (70.0%), home size and lot size (58.6%), and proximity to work (33.8%)
- Over 84% of surveyed residents strongly agree or agree that there is a shortage of affordable single-family housing for purchase or rental to meet current Sanders County residential housing needs.
- 86% of all surveyed residents expressed difficulty finding housing that aligns with their incomes and housing preferences. Also, 83% of respondents said there is a need for a variety of housing types that meet different lifestyles.
- Over 67% of surveyed residents feel that the availability and quality of housing inventory are barriers to purchasing or renting a home in Sanders County. Not enough affordable housing inventory.
- 72% of surveyed residents feel that housing prices and rents are too high, and incomes are too low, which becomes a barrier when searching for housing.
- Approximately 50% of surveyed residents feel that a barrier to purchasing a house is saving enough income that provides a sufficient down payment.

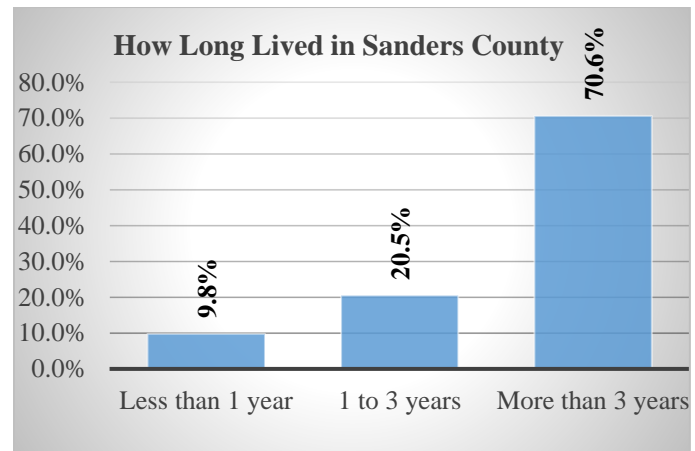
1. What zip code do you currently live in?

N=391	Responses	Percent
Thompson Falls (59873)	139	35.6%
Plains (59859)	122	31.2%
Trout Creek (59874)	57	14.6%
Noxon (59853)	22	5.6%
Heron (59844)	16	4.1%
Hot Springs (59845)	10	2.6%
Paradise-CDP (59856)	7	1.8%
Dixon (59831)	5	1.3%
Lonepine (59848)	1	0.3%
Other	12	3.1%
Total	391	100.0%



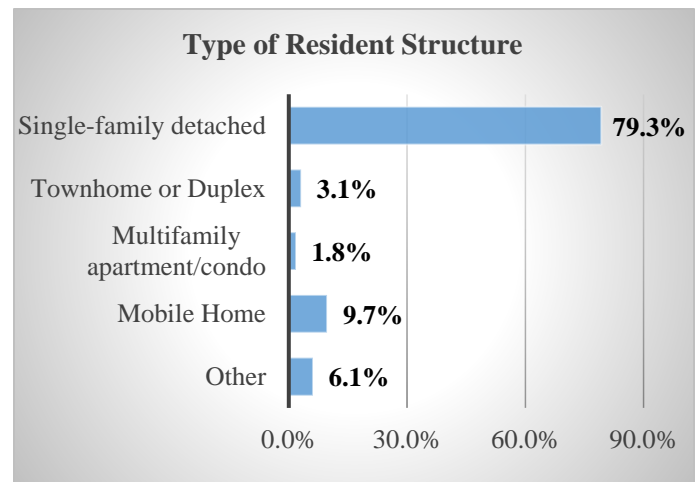
2. If you live outside Sanders County, do you commute to Sanders County for work?

N=5	Responses	Percent
Yes	5	1.3%
No	65	16.6%
Not Applicable	321	82.1%
TOTAL	391	100.0
If yes why?		
Lack of affordable housing	5	



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

N=381	Responses	Percent
Less than 1 year	34	8.9%
1 to 3 years	78	20.5%
More than 3 years	226	70.6%
TOTAL	381	100.0%
No Response	10	

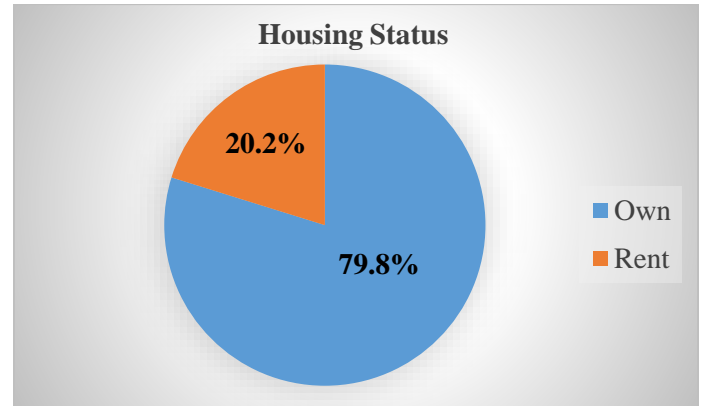


4. Which of the following describes the type of home you currently live in?

N=391	Responses	Percent
Single-family detached	310	79.3%
Townhome or Duplex	12	3.1%
Multifamily apartment/condo	7	1.8%
Mobile Home	38	9.7%
Other (Camper, RV)	24	6.1%
TOTAL	391	100.0%
No Response	0	

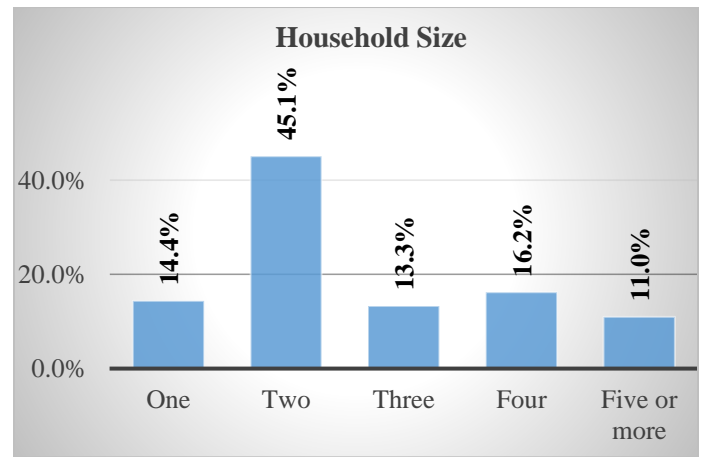
5. Do you own or rent your current residence?

N=387	Responses	Percent
Own	309	79.8%
Rent	78	20.2%
TOTAL	387	100.0%
No Response	4	



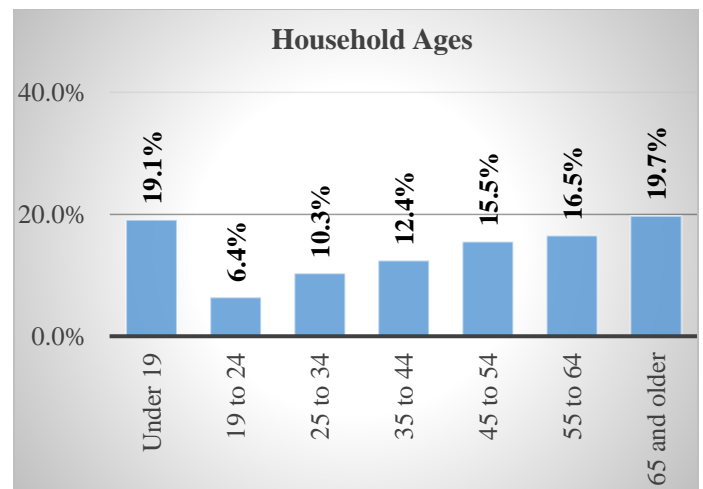
6. How many people live at your current residence (including yourself)?

N=390	Responses	Percent
One	56	14.4%
Two	176	45.1%
Three	52	13.3%
Four	63	16.2%
Five or more	43	11.0%
TOTAL	390	100.0%
No Response	1	



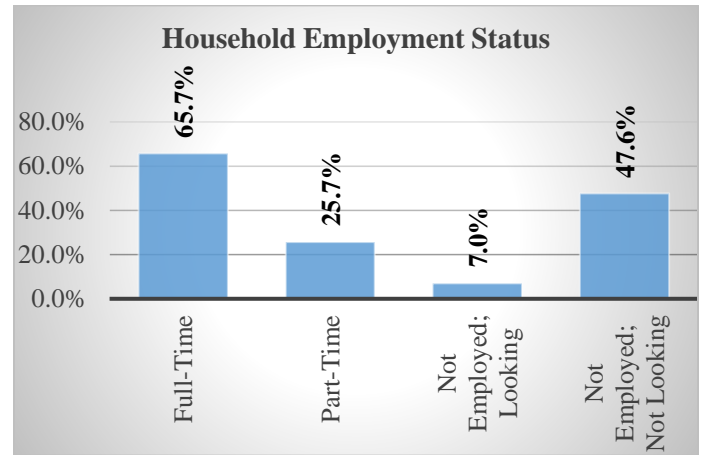
7. How many household members are the ages of (please provide ages for all household members)?

N=385	Responses	Percent
Under 19	137	19.1%
19 to 24	46	6.4%
25 to 34	74	10.3%
35 to 44	89	12.4%
45 to 54	111	15.5%
55 to 64	118	16.5%
65 and older	141	19.7%
TOTAL	716	100.0%
No Response	6	



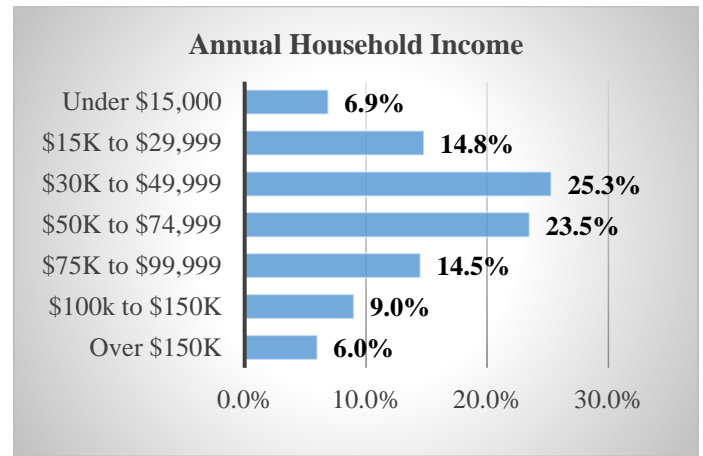
8. What is the employment status of all household members?

N=370	Responses	Percent
Full-Time (over 30 hrs./wk.)	243	65.7%
Part-Time (under 30 hrs./wk.)	95	25.7%
Not currently employed but looking	26	7.0%
Not currently employed and not looking	176	47.6%
TOTAL	540	
No Response	21	



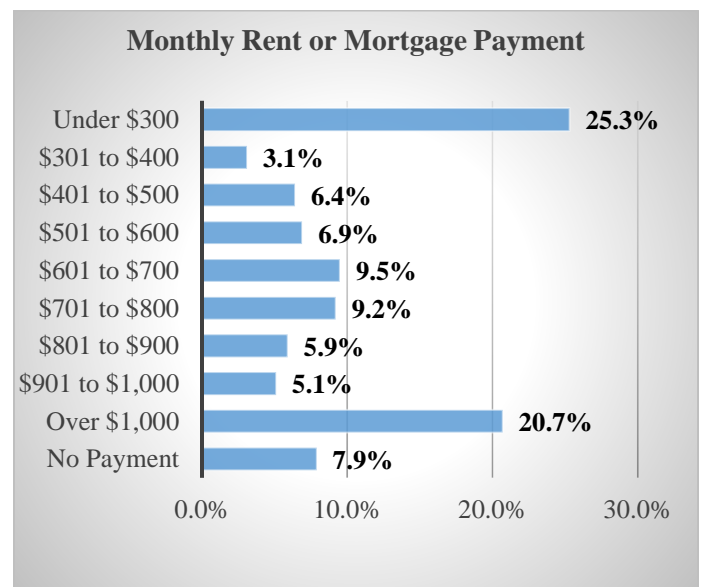
9. What is the combined annual income of all household members residing at your current residence?

N=379	Responses	Percent
Under \$15,000	26	6.9%
\$15,000 and \$29,999	56	14.8%
\$30,000 and \$49,999	96	25.3%
\$50,000 and \$74,999	89	23.5%
\$75,000 and \$99,999	55	14.5%
\$100,000 and \$150,000	34	9.0%
Over \$150,000	23	6.0%
TOTAL	379	100.0%
No Response	12	



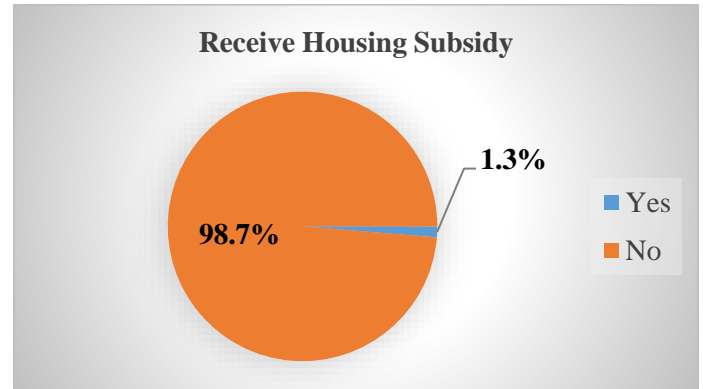
10. What is your current monthly rent or mortgage payment?

N=391	Responses	Percent
Under \$300	99	25.3%
\$301 to \$400	12	3.1%
\$401 to \$500	25	6.4%
\$501 to \$600	27	6.9%
\$601 to \$700	37	9.5%
\$701 to \$800	36	9.2%
\$801 to \$900	23	5.9%
\$900 to \$1,000	20	5.1%
Greater than \$1,000	81	20.7%
No Monthly Payment	31	7.9%
TOTAL	391	100.0%
No Response	0	



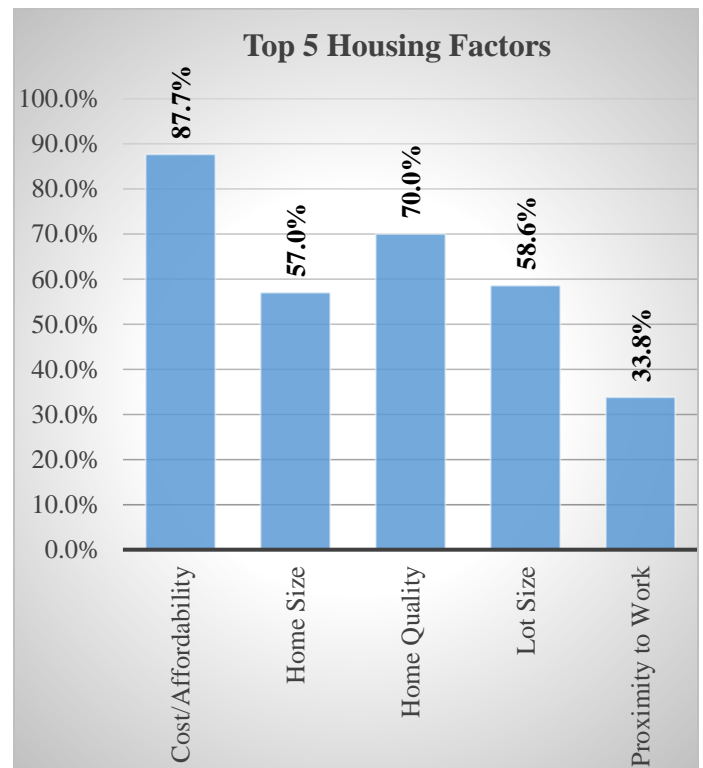
11. Do you receive any subsidized housing benefits?

N=390	Responses	Percent
Yes (Section 8, LIEAP)	5	1.3%
No	385	98.7%
TOTAL	390	100.0%
No Response	1	



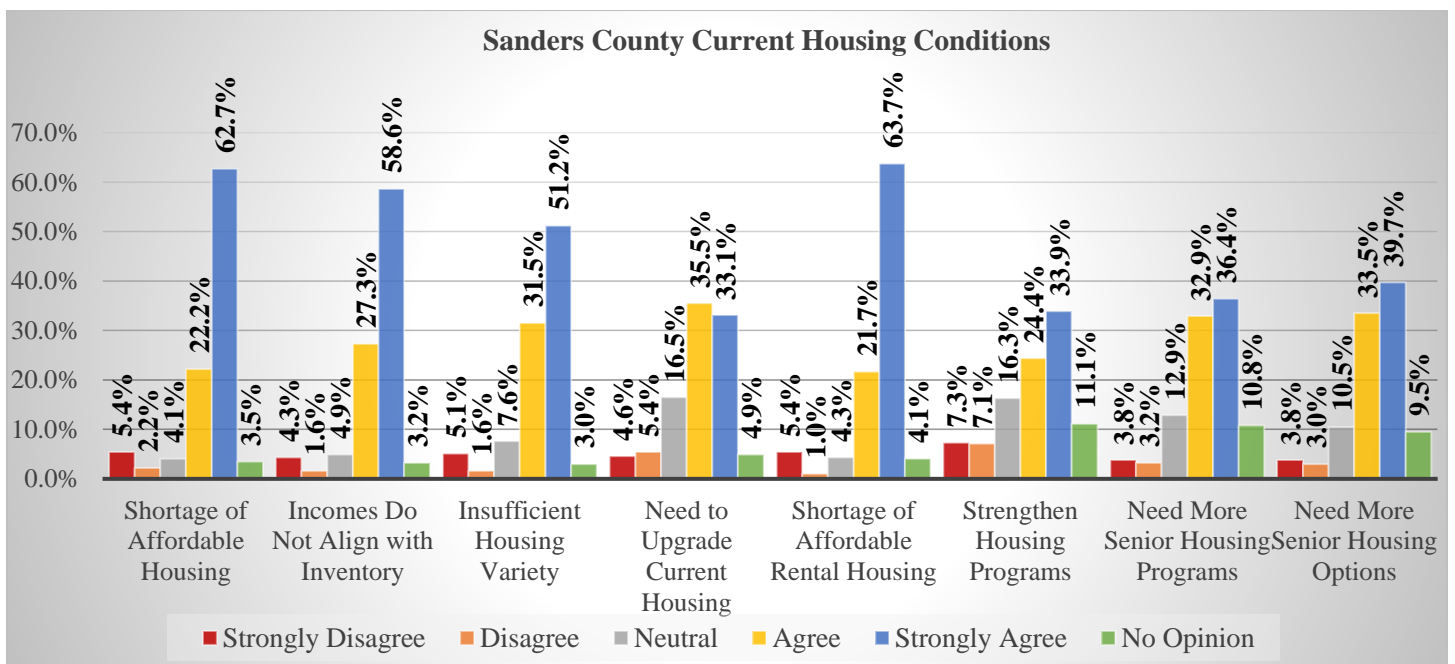
12. Which of the following considerations are most important to you when shopping for a home to rent or own? (please select top five)

N=367	Responses	Percent
Home cost/affordability	322	87.7%
Home size	209	57.0%
Home quality	256	70.0%
Lot/yard size	215	58.6%
Proximity to work	124	33.8%
Proximity to schools	42	11.4%
Proximity to other amenities	73	20.0%
Proximity to health care facilities	82	22.3%
Proximity to family & friends	53	14.4%
Landlord accepts section 8 vouchers	8	2.2%
American with Disabilities (ADA) amenities & accessibility	15	4.1%
Other (allow pets, safety, river)	39	10.6%
TOTAL	367	100.0%
No Response	24	NA



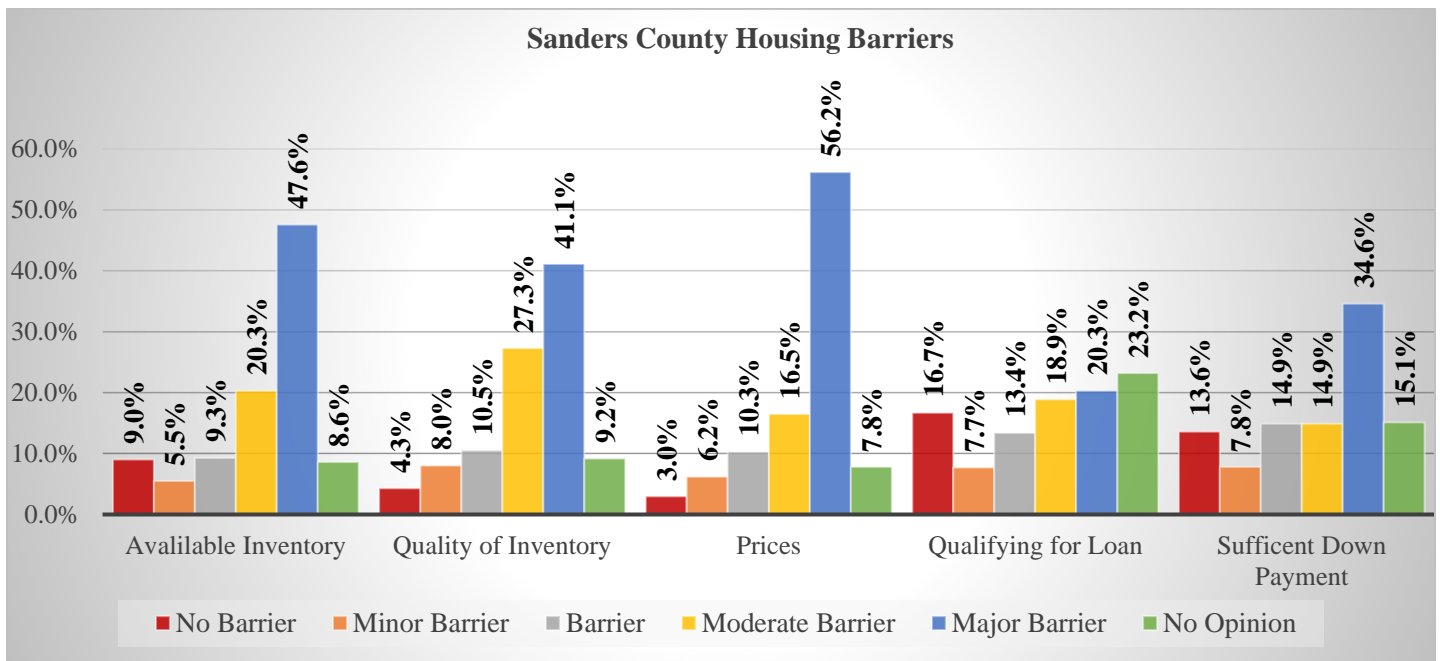
13. When thinking about the current housing conditions in your community, please rate how much you agree or disagree with the following statements.

N=370	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.	20 5.4%	8 2.2%	15 4.1%	82 22.2%	232 62.7%	13 3.5%	21
Many who wish to live and work in your community cannot find housing that aligns with their incomes and preferences	16 4.3%	6 1.6%	18 4.9%	101 27.3%	217 58.6%	12 3.2%	21
There is a need for different housing types to meet different lifestyles and household types	19 5.1%	6 1.6%	28 7.6%	117 31.5%	190 51.2%	10 3.0%	21
Older housing stock needs to be upgraded and modernized to meet new resident needs	17 4.6%	20 5.4%	61 16.5%	131 35.5%	122 33.1%	19 4.9%	21
There is a shortage of affordable housing rentals options to meet resident needs	20 5.4%	3 1.0%	16 4.3%	80 21.7%	235 63.7%	15 4.1%	21
Housing assistance programs need to be strengthened to help more moderate and low-income households	27 7.3%	26 7.1%	60 16.3%	90 24.4%	125 33.9%	42 11.1%	21
There is a need for more housing programs for seniors	14 3.8%	12 3.2%	48 12.9%	122 32.9%	135 36.4%	39 10.8%	21
There is a need for more housing options for senior citizens (independent living)	14 3.8%	11 3.0%	39 10.5%	124 33.5%	147 39.7%	35 9.5%	21



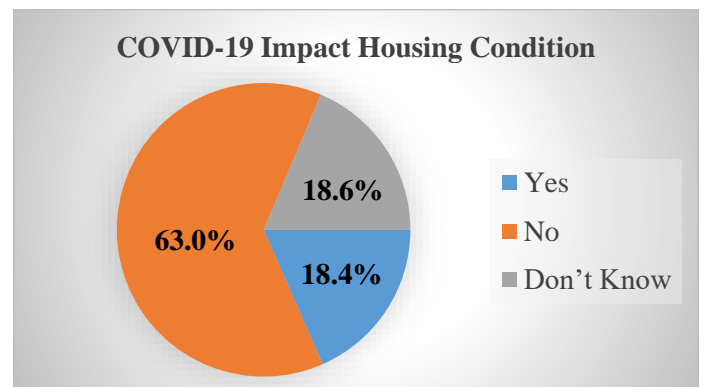
14. From personal experiences and general observations, please rate the barriers encounter when purchasing or renting a home in your community.

N=370	No Barrier	Minor Barrier	Barrier	Moderate Barrier	Major Barrier	No Opinion	Weighted Average
Available inventory	33 9.0%	20 5.5%	34 9.3%	75 20.3%	176 47.6%	32 8.6%	4.17
Quality of available inventory	16 4.3%	28 8.0%	39 10.5%	101 27.3%	152 41.1%	34 9.2%	4.18
Prices aligning with incomes	11 3.0%	23 6.2%	38 10.3%	61 16.5%	208 56.2%	29 7.8%	4.40
Qualifying for a loan	62 16.7%	28 7.7%	49 13.4%	70 18.9%	75 20.3%	86 23.2%	3.86
Having sufficient down payment	50 13.6%	29 7.8%	55 14.9%	52 14.1%	128 34.6%	56 15.1%	3.92



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)	68	18.4%
No	233	63.0%
Don't know	69	18.6%
TOTAL	370	100.0%
No Response	21	



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

owners Assisted living facilities trying Higher Quality better limited incomes county locals nice safe
allows well quality without income buyers places seems low time rental property bring
community Upgrading live decent built Less find new prices low income residents
seniors help rent sell options pets people town need want
affordable will rentals buy rent housing afford
homes programs affordable housing many
available move families small low income loans work
area see taxes affordable rentals None apartments paying buy Also
property nurses jobs middle Sanders County Keep especially high
senior housing poor rental options land make existing COST also need single family
people afford INCREASE young families Single Affordable quality rentals units Availability

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

Surveyed Profile

- Sent invitations to 51 Sanders County Realtors, Property Managers, Lenders, Builders, Agencies and Leaders, and received 23 completed housing surveys for a return rate of 45.1%.
- Completed survey distribution includes:
 - Real Estate Professionals (n=5)
 - Private Property Managers (n=2)
 - Lenders (n = 2)
 - Builders (n=2)
 - Agencies and Professionals (n=4)
 - Elected Officials & Leaders (n=8)

Surveyed Housing Perception

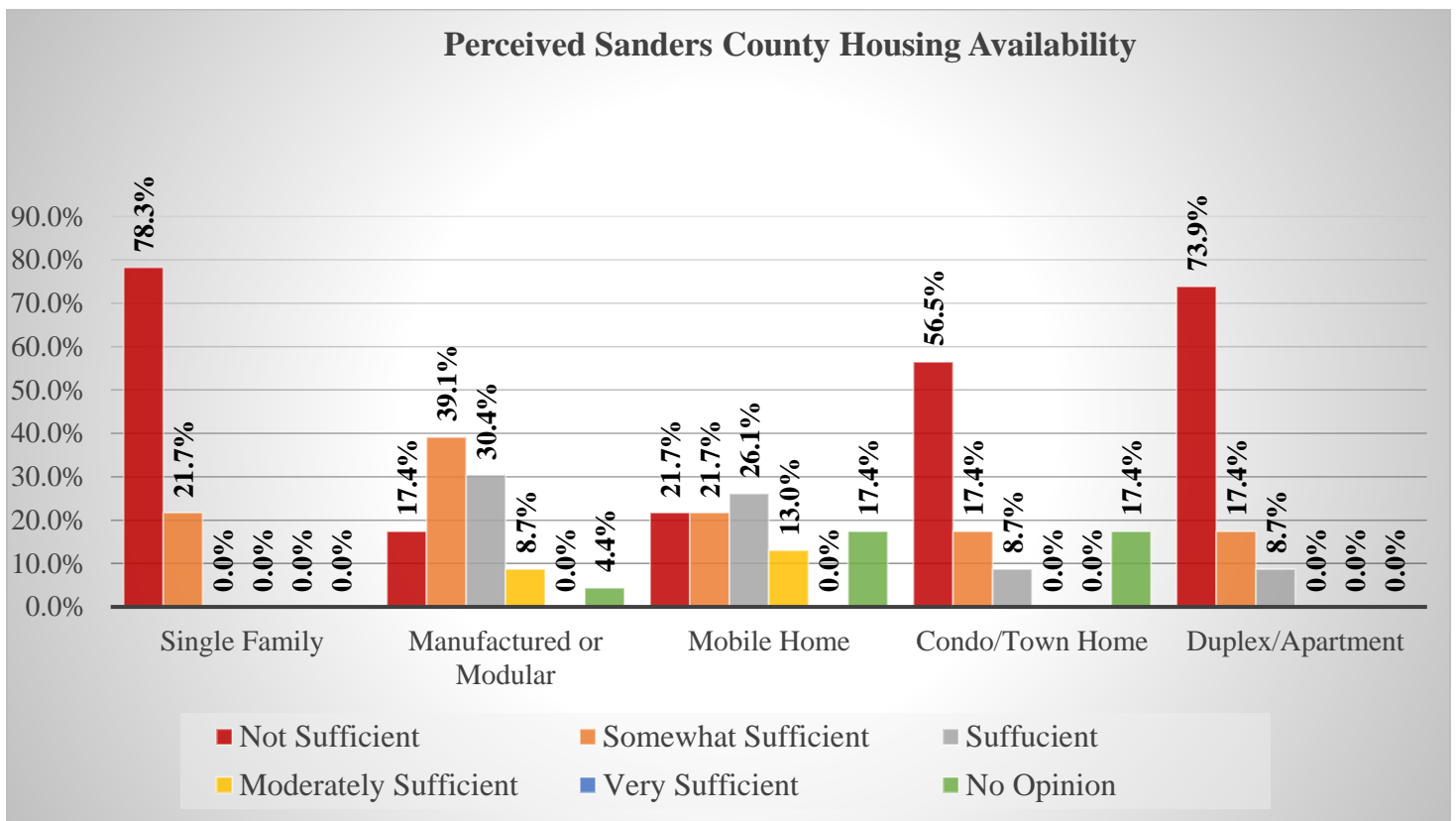
- The overall perception is that the availability of single-family housing and duplex or apartment in Sanders County is not sufficient. Over 78% of surveyed professionals feel a lack of single-family homes, while 74% would like to see more duplex/apartment inventory.
- Approximately 83% of surveyed professionals feel a short supply for housing \$200,000 and below. Between \$200,001 and \$250,000, 58% of surveyed residents feel there is a short supply, while there is an adequate supply for homes above \$250,000.
- Fifty percent of surveyed professionals feel that there is a shortage of rentals below \$500 per month. They think there is an adequate supply above \$500.

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

- The average home buyer is more than likely to be over 50 (40% of respondents) and have household incomes higher than \$30,000 (67% of respondents). The average renter is under 50 years old (75% of respondents with incomes below \$40,000 (80% of respondents).
- The majority of new residents looking for housing in Sanders County are retired, or wanting a rural lifestyle.
- Approximately 50% of real estate buyers are looking to purchase their first home or a step-up home.
- Approximately 40% of buyers are looking to purchase a primary residence, while 25% want a second home.
- The majority, 41% of buyers, are retired, while 33% are company or self-employed.
- The majority, 50%, of renters are company or self-employed, while 25% are retired.
- Nearly 60% of home buyers are searching for homes in the \$150,000 to \$200,000 range.
- Lack of housing inventory is the main factor preventing home purchases.

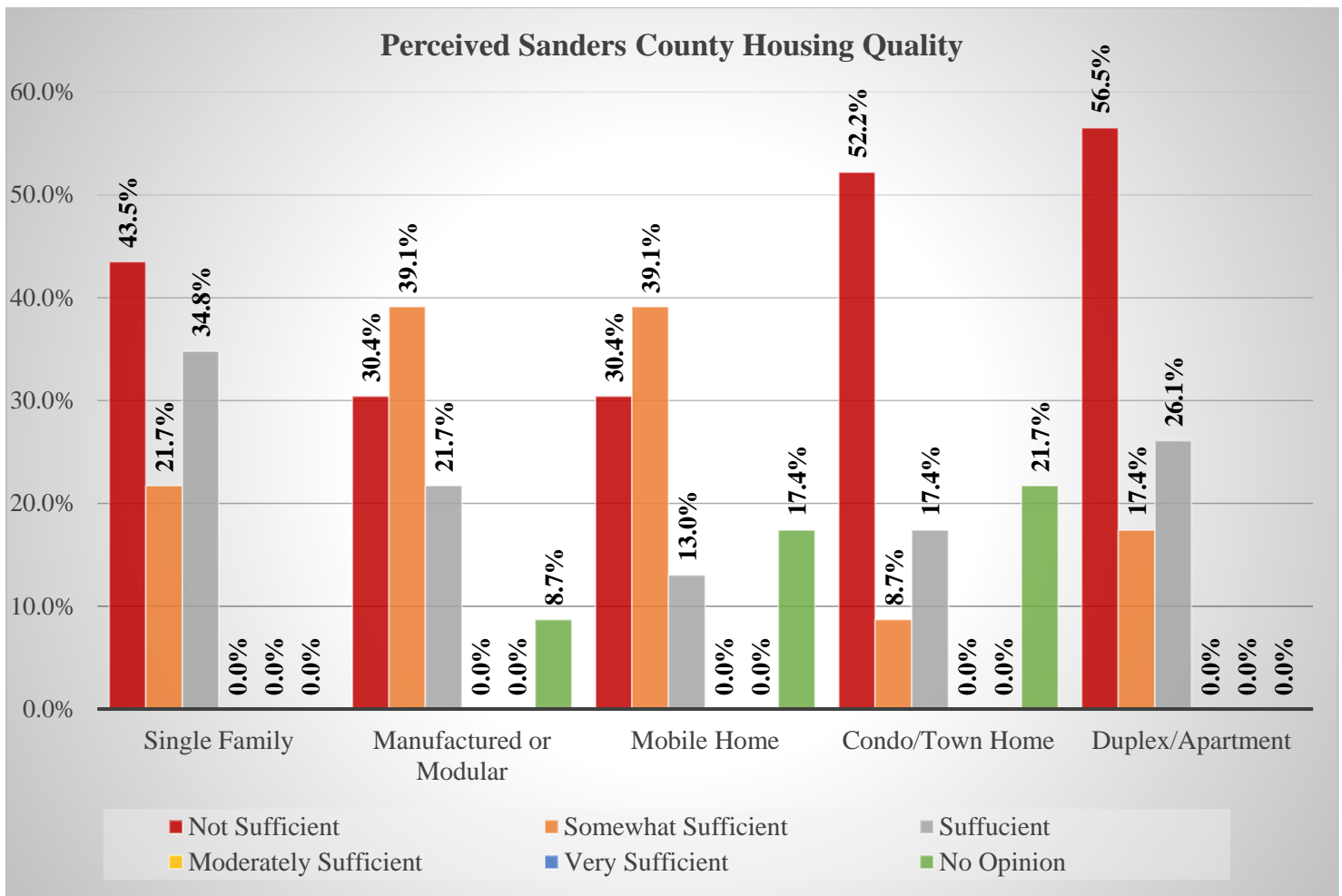
1) Please rate, by housing type, the overall *housing for sale & rental availability* in Sanders County:

N=23	Not Sufficient	Somewhat Sufficient	Sufficient	Moderately Sufficient	Very Sufficient	No Opinion
Single Family	18 78.3%	5 21.7%	0 0.0%	0 0.0%	0 0.0%	0 0.0%
Manufactured or Modular	4 17.4%	9 39.1%	7 30.4%	2 8.7%	0 0.0%	1 4.4%
Mobile Home	5 21.7%	5 21.7%	6 26.1%	3 13.0%	0 0.0%	4 17.4%
Condo/Town Home	13 56.5%	4 17.4%	2 8.7%	0 0.0%	0 0.0%	4 17.4%
Duplex/Apartment	17 73.9%	4 17.4%	2 8.7%	0 0.0%	0 0.0%	0 0.0%



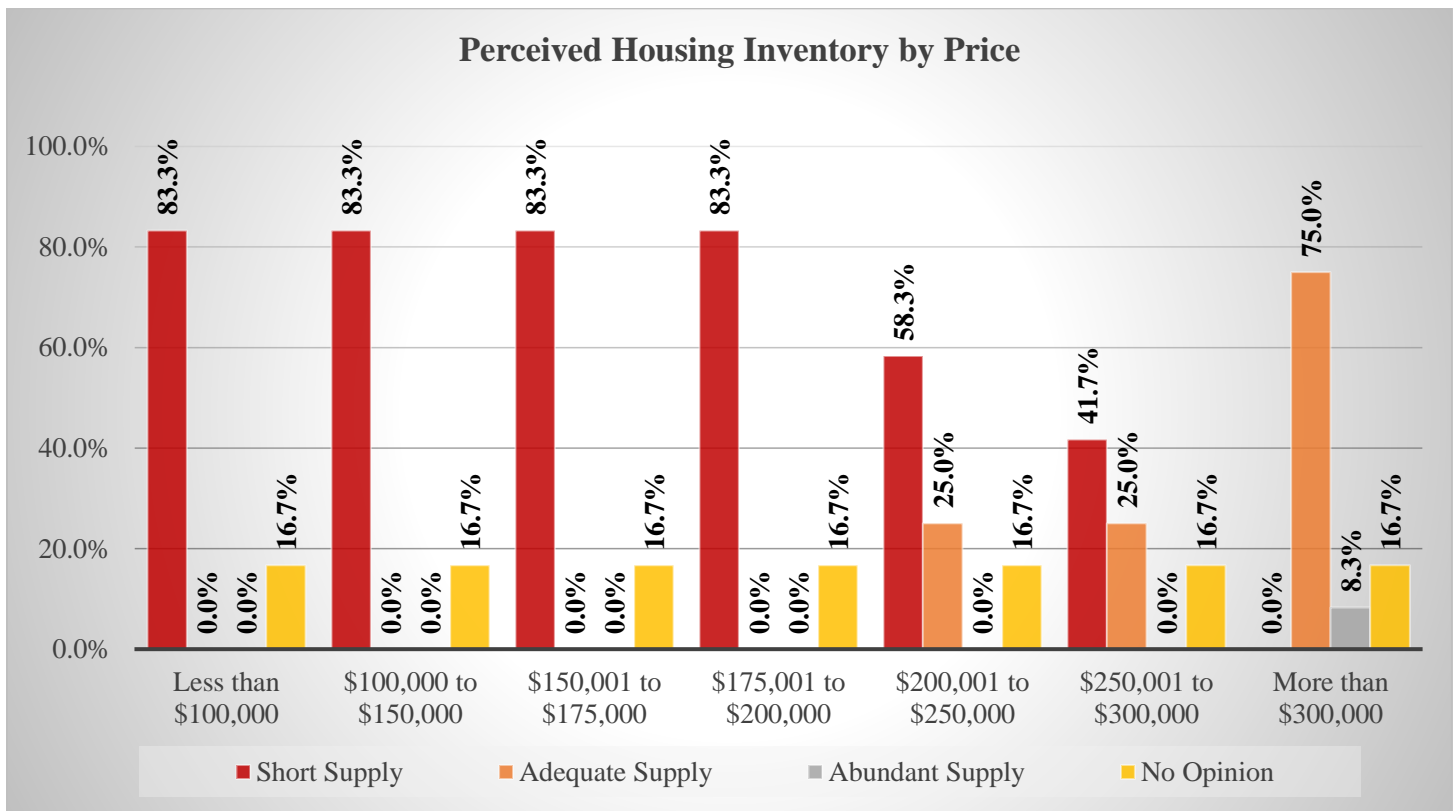
2) Please rate, by housing type, the overall *housing for sale & rental quality* in Sanders County:

N=23	Not Sufficient	Somewhat Sufficient	Sufficient	Moderately Sufficient	Very Sufficient	No Opinion
Single Family	10 43.5%	5 21.7%	8 34.8%	0 0.0%	0 0.0%	0 0.0%
Manufactured or Modular	7 30.4%	9 39.1%	5 21.7%	0 0.0%	0 0.0%	2 8.7%
Mobile Home	7 30.4%	9 39.1%	3 13.0%	0 0.0%	0 0.0%	4 17.4%
Condo/Town Home	12 52.2%	2 8.7%	4 17.4%	0 0.0%	0 0.0%	5 21.7%
Duplex/Apartment	13 56.5%	4 17.45%	6 26.1%	0 0.0%	0 0.0%	0 0.0%



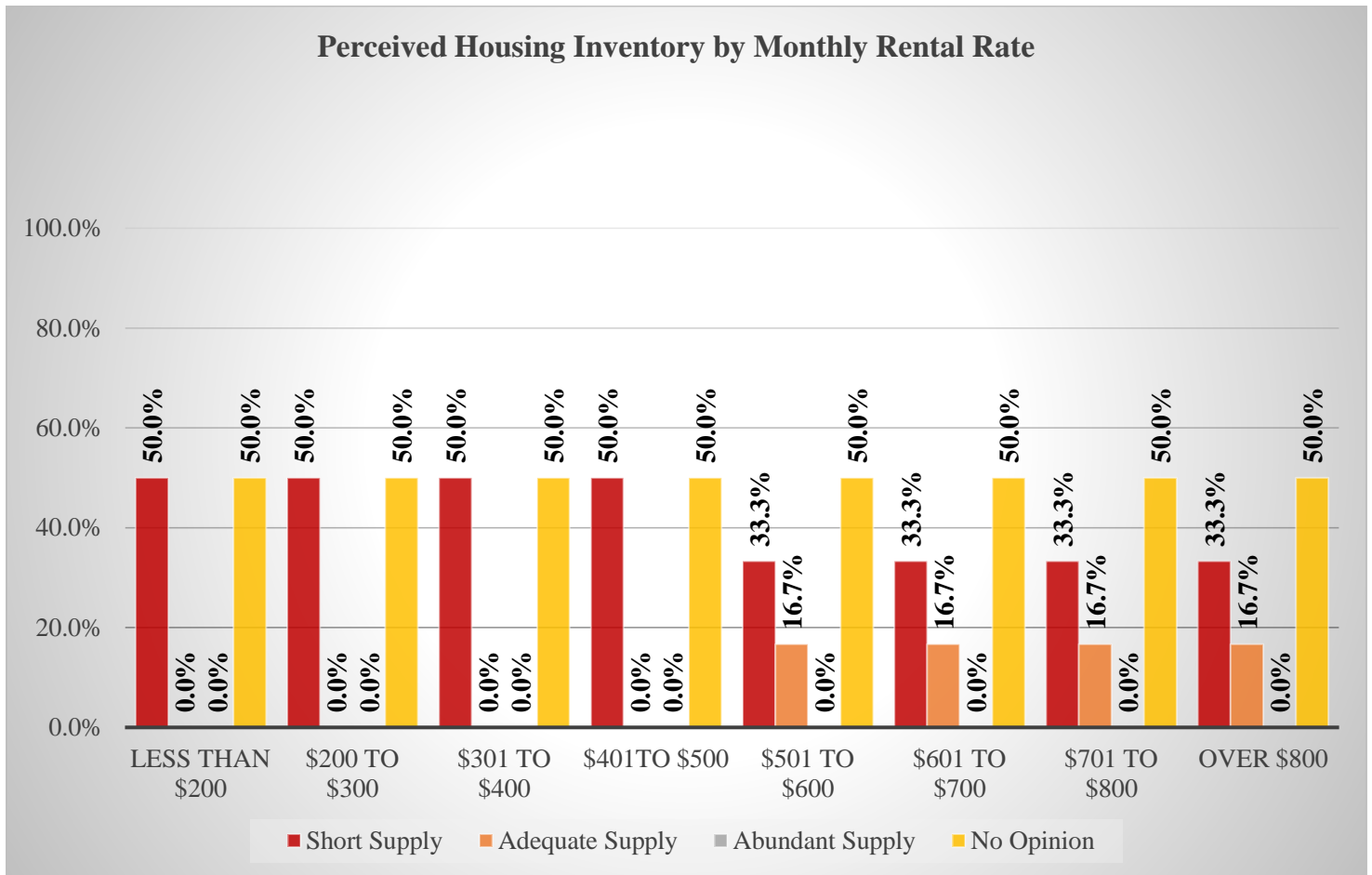
3) Please indicate the supply of housing for the following *housing price ranges* in Sanders County:

N=12	Short Supply	Adequate Supply	Abundant Supply	No Opinion
Less than \$100,000	10 83.3%	0 0.0%	0 0.0%	2 16.7%
\$100,000 to \$150,000	10 83.3%	0 0.0%	0 0.0%	2 16.7%
\$150,001 to \$175,000	10 83.3%	0 0.0%	0 0.0%	2 16.7%
\$175,001 to \$200,000	10 83.3%	0 0.0%	0 0.0%	2 16.7%
\$200,001 to \$250,000	7 58.3%	3 25.0%	0 0.0%	2 16.7%
\$250,001 to \$300,000	5 41.7%	3 25.0%	0 0.0%	2 16.7%
More than \$300,000	0 0.0%	9 75.0%	1 8.3%	2 16.7%



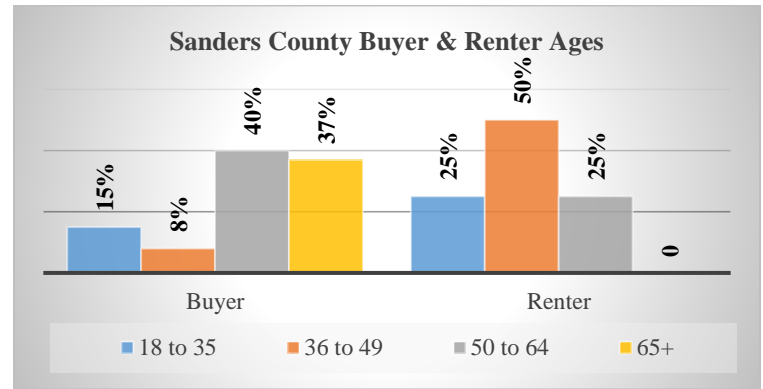
4) Please indicate the supply of housing for the following *monthly rental price ranges* in Sanders County:

N=12	Short Supply	Adequate Supply	Abundant Supply	No Opinion
Less than \$200	6 50.0%	0 0.0%	0 0.0%	6 00.0%
\$200 to \$300	6 50.0%	0 0.0%	0 0.0%	6 50.0%
\$301 to \$400	6 50.0%	0 0.0%	0 0.0%	6 50.0%
\$401to \$500	6 50.0%	0 0.0%	0 0.0%	6 50.0%
\$501 to \$600	4 33.3%	2 16.7%	0 0.0%	6 50.0%
\$601 to \$700	4 33.3%	2 16.7%	0 0.0%	6 50.0%
\$701 to \$800	4 33.3%	2 16.7%	0 0.0%	6 50.0%
Over \$800	4 33.3%	2 16.7%	0 0.0%	6 50.0%



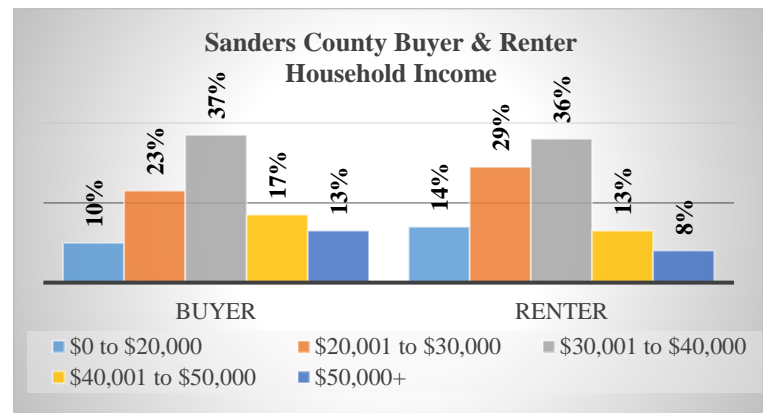
5) Buyers and Renter Ages:

N = 12	Buyers	Renters
18 to 35	15%	25%
36 to 49	8%	50%
50 to 64	40%	25%
65+	37%	0%



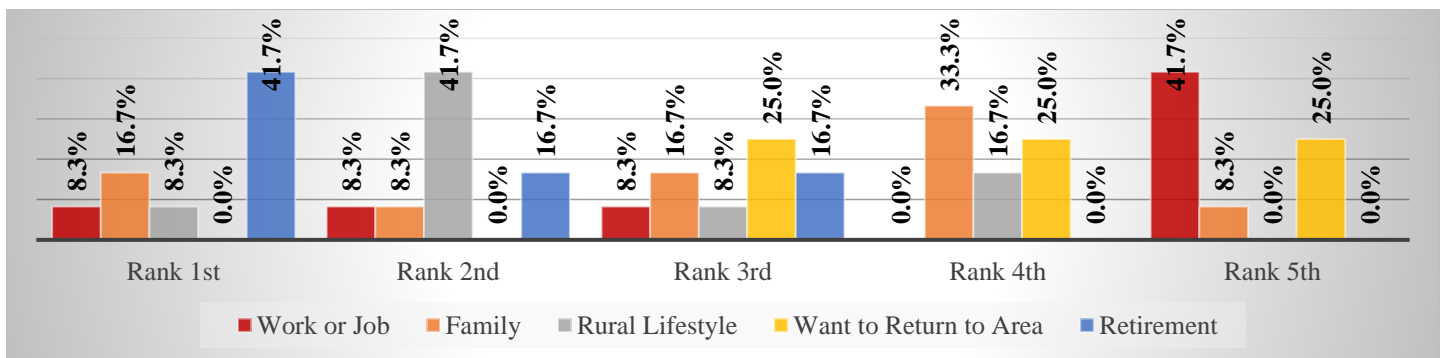
6) Buyers and Renters Average Household Income:

N = 7	Buyers	Renters
\$0 to \$20,000	10%	14%
\$20,001 to \$30,000	23%	29%
\$30,001 to \$40,000	37%	36%
\$40,001 to \$50,000	17%	13%
Greater than \$50,000	13%	8%



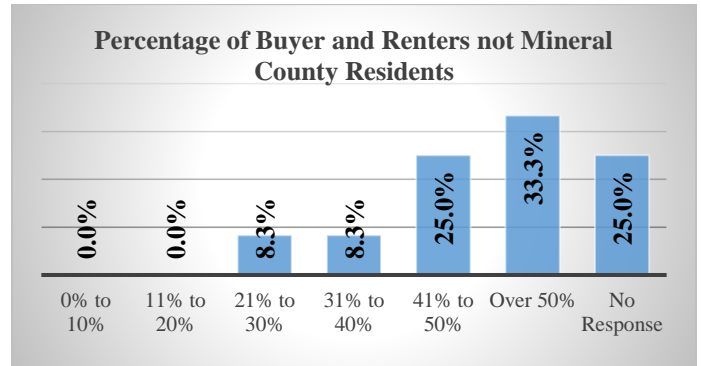
7) Please rank the reasons why buyer want to purchase or rent a home in Sanders County:

N = 12	Ranked 1st	Ranked 2nd	Ranked 3rd	Ranked 4th	Ranked 5th
Work or Job	1 8.3%	1 8.3%	1 8.3%	0 0.0%	5 41.7%
Family	2 16.7%	1 8.3%	2 16.7%	4 33.3%	2 8.3%
Rural Lifestyle	1 8.3%	5 41.7%	1 8.3%	2 16.7%	0 0.0%
Want to Return to Area	0 0.0%	0 0.0%	3 25.0%	3 25.0%	3 25.0%
Retirement	5 41.7%	2 16.7%	2 16.7%	0 0.0%	0 0.0%
No Response	3 25.0%	3 25.0%	3 25.0%	3 25.0%	3 25.0%



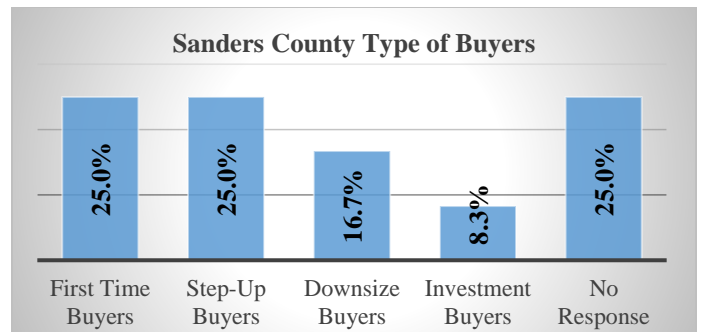
8) Over the last year, what percentage of real estate buyers and renters are not Sanders County residents?

N=12	Responses	Percent
0 to 10%	0	0%
11% to 20%	0	0%
21% to 30%	1	8.3%
31% to 40%	1	8.3%
41% to 50%	3	25.0%
Over 50%	4	33.3%
No Response	3	25.0%



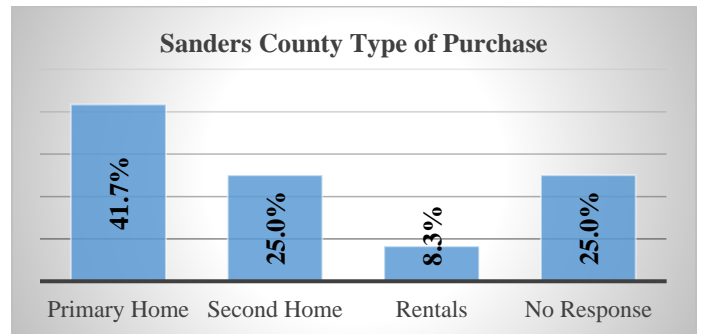
9) On average home buyers are:

N=12	Responses	Percent
First Time Buyers	3	25.0%
Step-Up Buyers	3	25.0%
Downsize Buyers	2	16.7%
Investment Buyers	1	8.3%
No Response	3	25.0%



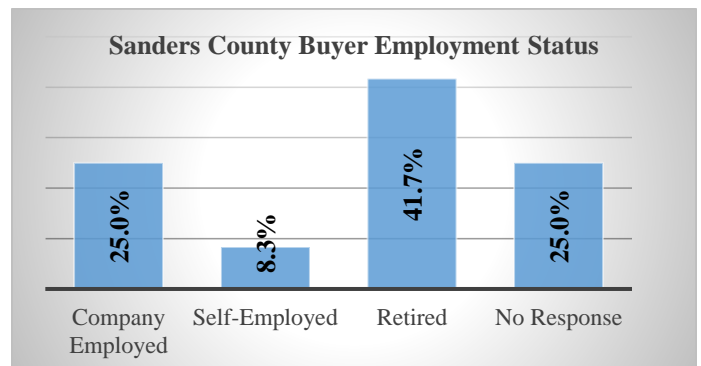
10) What percentage of buyers are purchasing:

N=12	Responses	Percent
Primary Home	5	41.7%
Second Home	3	25.0%
Rentals	1	8.3%
No Response	3	25.0%



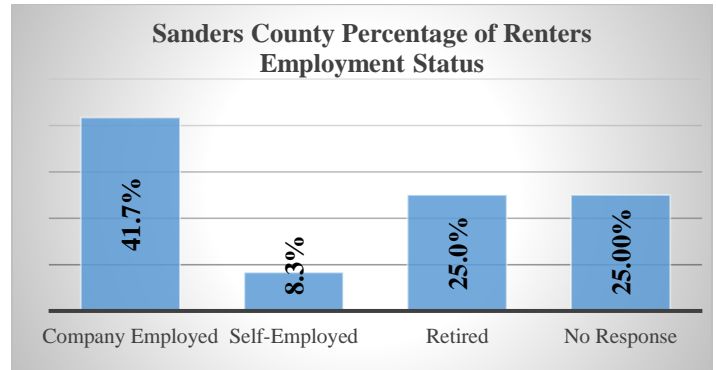
11) On average percentage of buyers are:

N=12	Responses	Percent
Company Employed	3	25.0%
Self-Employed	1	8.3%
Retired	5	41.7%
No Response	3	25.0%



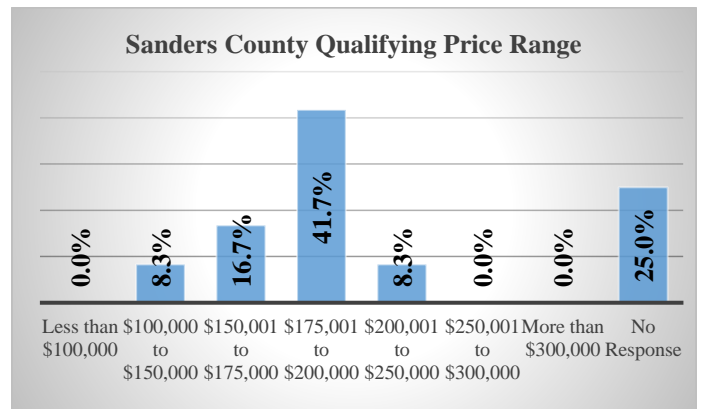
12) On average percentage of renters are:

N=12	Responses	Percent
Company Employed	5	41.7%
Self-Employed	1	8.3%
Retired	3	25.0%
No Response	3	25.0%



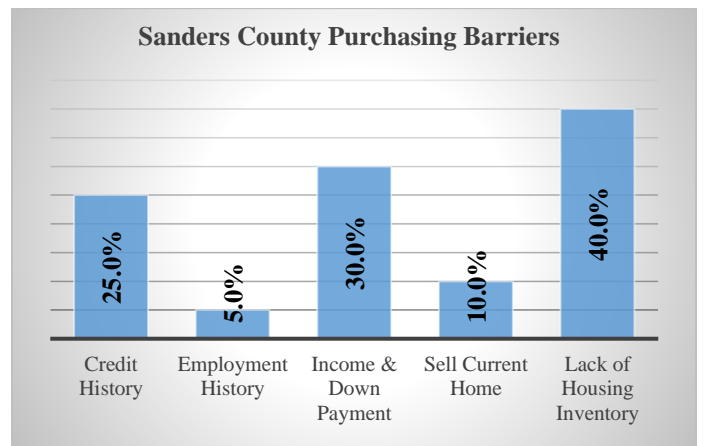
13) What price range do potential buyers qualify for and desire?

N=12	Responses	Percent
Less than \$100,000	0	0.0%
\$100,000 to \$150,000	1	8.3%
\$150,001 to \$175,000	2	16.7%
\$175,001 to \$200,000	5	41.7%
\$200,001 to \$250,000	1	8.3%
\$250,001 to \$300,000	0	0.0%
More than \$300,000	0	0.0%
No Response	3	25.0%



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

N=16 Multiple Reponses)	Percent
Credit History	25.0%
Employment History	5.0%
Income & Down Payment	30.0%
Need to Sell Current Home	10.0%
Lack of Housing Inventory	40.0%



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

owners Assisted living facilities trying Higher Quality better limited incomes county locals nice safe
allows well quality without income buyers places seems low time rental property bring
community Upgrading live decent built Less find new prices low income residents
seniors help rent sell options pets people town need want
affordable will rentals buy rent housing afford
homes programs affordable housing many
available move families small low income loans work
area see taxes affordable rentals None apartments paying buy Also
property nurses jobs middle Sanders County Keep especially high
senior housing poor rental options land make existing cost also need single family
people afford increase young families single Affordable quality rentals units Availability

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 Sanders 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 for several types of housing
 - d. Challenges and barriers they see for accessing housing

- 2) Where are the housing needs or gaps in Sanders 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?

Sanders County Community Housing Discussion Session Schedule

Date	Group
June 15, 2020	Dixon - School Board & S&K Housing Org
	Plains –Builders, School District, Local Government
	Hot Springs – Council on Aging, Mortgage Lender, Realtors, Housing Org, and Local Government
June 17, 2020	Thompson Falls – Commissioners, Builders, Commercial & Mortgage Lender. Local Government
June 22, 2020	Thompson Falls – SCCHO, Local Government (Trout Creek, Noxon)



Housing Listening Sessions Summary Results

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

- Overall housing conditions continue to be challenged with increases in demand and lack of supply across 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. Housing is impacting employee recruitment for health care and school district job openings.
- The majority of communities face an aging housing inventory and no known rehabilitation programs to bring houses to today's standards. Some single-family and mobile homes have declined over the years, with little or no maintenance, and some feel these structures need to be condemned.
- Finding affordability housing inventory to purchase or rent is nearly impossible, and when a property comes on the market and priced right, 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 Sanders County?

- 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.
- A variety of senior housing options are needed throughout the county: affordable transitional and maintenance-free senior apartments, duplexes, or townhomes.
- Currently, the challenge for any significant housing construction within city limits is limited to the availability of affordable land and adequate infrastructure capacity.
- Concern for the lack of county and community land use planning presents undo challenges for new housing construction.

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

- Conduct a full land ownership inventory for each community in Sanders 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.
- 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 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

At the beginning of the housing study, the study team assembled a "Housing Task Force," representing critical segments of Sanders County. The task force's primary function was to oversee, manage, and provide input throughout the study. A significant role was to participate in a one-day housing strategy and action planning session.

On September 15, 2020, the housing study team hosted a housing strategy workshop at Sanders County Fair Grounds in Plains. The workshop was attended by the Sanders and Mineral County Housing Task Force Teams and several additional key stakeholders, including businesses, industries, agencies, non-profits, and governmental leaders. Stakeholders were identified as having knowledge or "can do" attitudes to addressing the housing challenges in Sanders County.

Sanders County Strategic Planning Workshop
Attendees:

Name	Organization
Lisa Eberhardt	CFVH
Ernest Scherzer	SCCHO
Katie Miller	SKHA
Denley Loge	MT. State Rep
Brandy Chisholm	SCCDC
Mark Faroni	School District/Resident
Mike Thilmony	FSB
Mike Baxter	FSB
Jim Jacobson	SCCHO
Thom Chisholm	Plains Schools
Glen Magera	Commissioner
Tony Cox	Commissioner
Dan Rowan	Town of Plains
Miriah Kardelis	SC Ledger
Carol Brooker	Commissioner
Lisa Fried de Reyes	SCCHO
Ray Brown	SCCDC

This 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. Sanders County discussion group was charged with achieving the following tasks:

1. Create a Housing Vision for Sanders 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.

Sanders County Housing Vision Statement

“The Sanders County Housing Task Force, in conjunction with Sanders County Community Development Corporation and Sanders County Community Housing Organization, Inc., will investigate and work to 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 Sanders County.

Sanders County Housing Visions Statement

“The Sanders County Housing Task Force, in conjunction with Sanders County Community Development Corporation and Sanders County Community Housing Organization, Inc., will investigate and work to 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.</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: SCCHO SCCDC County & City Gov.</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: SCCHO SCCDC County & City Gov.</p> <p>Subcommittee: TBD</p>

PRIORITIES	ACTIONS	1 YEAR MEASURABLE OUTCOMES	3 YEAR MEASURABLE OUTCOMES	5 YEAR MEASURABLE OUTCOMES	KEY LEADERS (People/Organizations)
<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: SCCHO SCCDC</p> <p>Subcommittee: TBD</p>
<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: SCCHO SCCDC</p> <p>Subcommittee: TBD</p>

Conclusions and Recommendations

Housing is a critical concern in Sanders 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 Sanders County.

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

- Sanders County's population is aging with a median age of 52.8 years, while housing inventory is aging, with over 45 percent of the existing inventory built-in 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.
- Sanders County's growth in jobs has reported a 6.2 percent increase between 2010 and 2020. Primary healthcare industries, retail trade, accommodations and food service, manufacturing, and construction have reported stable or increasing jobs. However, many employers are concerned that future business growth and expansion threaten their ability to retain and recruit key positions because of the lack of affordable housing. Without affordable housing, business growth can be 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 key groups and residents through surveys and discussion groups, the Sanders County housing task force developed a housing vision statement, priorities, and action initiatives to implement over the next five years.

Sanders County Housing Visions Statement

“The Sanders County Housing Task Force, in conjunction with Sanders County Community Development Corporation and Sanders County Community Housing Organization, Inc., will investigate and work to secure necessary resources required to satisfy the needs of family housing and workforce development”

Sanders 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.
2. Research housing model options that best meet the needs of communities.
3. Increase the rental housing inventory that aligns with workforce incomes and needs.
4. Develop senior housing options that include apartments, duplex, townhomes, and patio homes.
5. Implement a housing rehabilitation program to modernize the existing housing inventory.

General Recommendations

1. Establish a County Housing Entity

It is apparent that currently, there is no real focus on addressing or solving many of the housing issues that exist in communities throughout Sanders 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 a new 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. Allow 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. Allow for the development of strong strategic partnerships and investments in affordable housing projects.
- e. Allow for the continued research and assessment of the viability of different affordable housing options that may fit Sanders 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 Sanders County.

Sanders County Economic Development Corporation and Sanders County Community Housing Corporation, Inc. could serve in this capacity.

2. Affordable Rental Housing

Despite a 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 Sanders County's entry-level service industries, including retail trade, accommodations and food service, education, and health care. These sectors accounted for nearly 50% of the county's total employment and identified as the industries currently affected by the lack of affordable housing options in Sanders County.
- 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 to meet workforce demand.

Strengthen subsidized rental programs

Affordable Senior Housing

Demographic and social characteristics indicate that residents of Sanders County are aging, with a large percentage of seniors aging in place or 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 Sanders 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 Sanders 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 development is inclusionary and available to all seniors, regardless of income.

3. Affordable Homeownership

Over the last several years, very little, if any, mixed affordable housing development has occurred in Sanders County. The cost of development, the size of the market for vacation use, second homes, 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 found that there continues to be a real problem with the quantity, quality, and affordability of existing housing options in Sanders 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, this price point would require \$50,000 to \$58,000 annual income, which is greater than the current county median household income of \$36,396. It is recommended that Sanders 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 Sanders County.

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

It is recommended that affordable homeownership be achieved through pursuing public-private partnerships that reduce the overall home prices and better align with resident incomes. Further research needs to be conducted to assess the feasibility of different affordable homeownership models or programs.