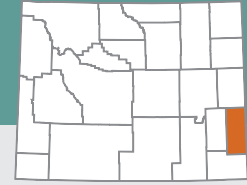




GOSHEN COUNTY HOUSING REPORT



Goshen County's housing report is a tool to help the community understand its current housing picture.

Goshen County has no assisted living beds, however they rank 5th for the number of nursing home beds. With 21.6% of their population over 65, this might be an area to focus on.

A lack of the right type of housing for the people who live in an area can lead to issues of affordability, quality and suitable space for family size. The chart below is an estimate of demand resulting from these issues.



Area Median Income (AMI) is the middle income in an area. Half of the households in the area make more than the AMI and half make less.

- Most federal housing assistance is available to people who are at 50% or lower of AMI, or half the average income.
- Some assistance is available at 80% of AMI or lower.
- Generally, those families who earn over 120% of AMI have enough disposable income to have housing choices both in quality and cost.
- The missing middle are those families who earn 80-120% of AMI - this is generally referred to as "workforce" housing, keeping in mind that many families who are below 80% of AMI work several jobs to be able to afford housing and work in industries that are vital to our communities, such as accommodations, food service and retail.

RENTER RATE^[1]
23.7%

Goshen County has the 19th highest percentage of renters in Wyoming.

POVERTY RATE^[2]
14.6%
Wyoming 11.1%

Goshen County has the 3rd highest poverty rate in Wyoming.

HOUSEHOLD INCOME^[2]
\$3,740/MO.
Wyoming Average: \$4,930

Goshen County has the 20th highest household income in Wyoming.

UNEMPLOYMENT^[3]
2.8%
Wyoming unemployment rate: 4.2%

Want to know more?
Check out the full report at wyomingcda.com/demographics

HOUSING DEMAND^[4]

Affordable housing is spending 30% or less on mortgage or rent.

Percent of Median Family Income	Affordable Monthly Rental or Mortgage Payment*	Shortage Rental Units Needed**	Affordable Housing Purchase Price*	Shortage Units for Purchase
0% - 30%	\$0-\$439	164	\$0-\$67,974	295
31% - 50%	\$439-\$732	145	\$67,974-\$113,342	183
51% - 80%	\$732-\$1,172	42	\$113,342-\$181,471	218
81% - 95%	\$1,172-\$1,392	—	\$181,471-\$215,535	71
96% - 115%	\$1,392-\$1,685	—	\$215,535-\$260,903	10
115%	\$1,685	—	\$260,903	41

*Estimations by the Wyoming Business Council
** No figures indicates no data available.

[1] US Census Bureau, American Community Survey; [2] US Census Bureau, Quick Facts; [3] Department of Employment, Labor Market Statistics; [4] 2018 WCDA Housing Needs Forecast



375

NET COMMUTER OUTFLOW

Commuting^[6]

Outflow indicates a possible lack of jobs that fit the skillsets and needs of commuters.

Commuting Out	
to Scotts Bluff Cty., NE	424
to Platte Cty., WY	225
to Laramie Cty., WY	108
to Washakie Cty., WY	32
to Weld Cty., CO	21

Commuting In	
from Scotts Bluff Cty., NE	241
from Platte Cty., WY	82
from Sioux Cty., NE	58
from Converse Cty., WY	29
from Umatilla Cty., OR	26

TOP 5 EMPLOYERS^[5]



HEALTH CARE & SOCIAL ASSISTANCE

761

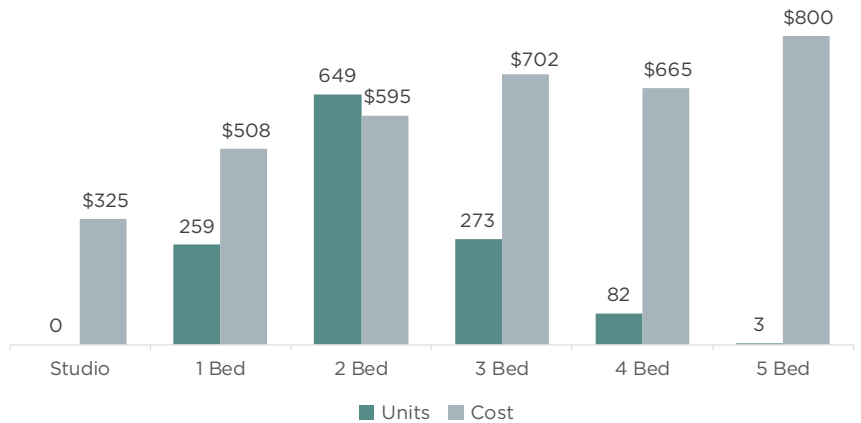
EMPLOYEES

\$3,774

MONTHLY WAGE

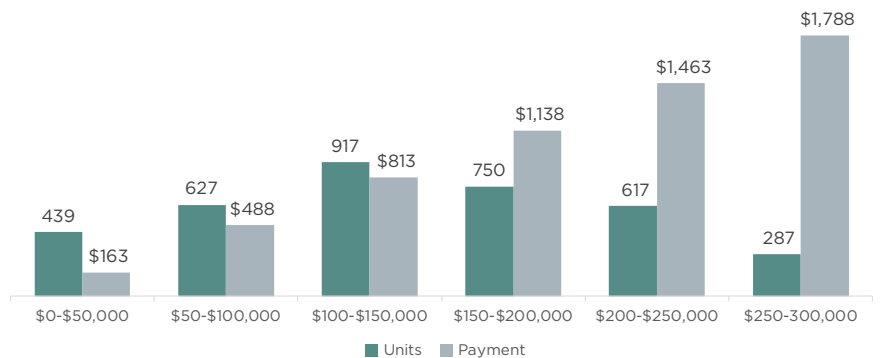
	EMPLOYEES	MONTHLY WAGE
1. HEALTH CARE & SOCIAL ASSISTANCE	761	\$3,774
2. PUBLIC ADMINISTRATION	731	\$3,633
3. EDUCATIONAL SERVICES	669	\$3,057
4. RETAIL TRADE	398	\$2,070
5. LEISURE & HOSPITALITY	329	\$1,064

HOW AFFORDABLE IS RENTAL HOUSING?*[7]



*No cost figure represents unavailable data.

HOW AFFORDABLE IS IT TO OWN YOUR OWN HOME?*[8]



Housing Stock



GOSHEN COUNTY
**AVERAGE
HOUSING AGE** ^[9]
47

WYOMING
**AVERAGE
HOUSING AGE** ^[9]
42

64.8% of housing in Goshen County was built before 1980

Pre-1980 housing may not meet current construction standards.

Goshen County ranks 17th in the state for age of housing stock. Older housing stock sometimes brings with it maintenance and aesthetic challenges.

How does Goshen County's housing mix compare to other counties? ^[9]

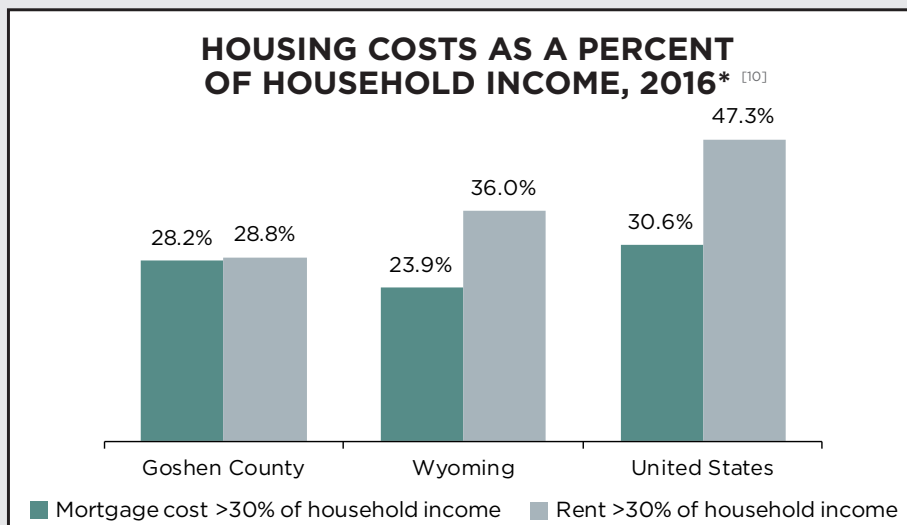
Unit Type	Number of Units	Percent of Mix
Single Family	4,393	82.1%, (5)
Duplex	84	1.6%, (14)
Tri or Four Plex	96	1.8%, (15)
Apartment	267	5.0%, (13)
Trailer/Other	510	9.5%, (16)

Age of housing ^[9]

Year Built	Value*	Percent of Mix
<1939	102,500	16.6%
1940-49	102,400	7.8%
1950-59	123,900	10.3%
1960-69	143,600	10.4%
1970-79	152,600	19.7%
1980-89	159,200	12.3%
1990-99	216,700	9.8%
2000-09	242,700	11.0%
2010-Present	196,400	2.1%

Careers and Cost Burden

Goshen County is No. 7 in the state for people spending more than half their income on housing (8%) and 9th for those spending 31-50% of income on housing (14%). Goshen County ranks 16th in the state for access to affordable housing.



* ACS five-year estimates used. 2016 represents average characteristics from 2012-2016; 2010 represents 2006-2010.

How much can households afford? ^[11]

Max Monthly Payment	Number of Households
\$0-313	728
\$314-563	590
\$564-813	630
\$814-1,063	732
\$1,064-1,375	620
\$1,376-2,188	1,056
\$2,189-3,438	697
\$3,439-5,000	297

[9] 2018 WCDA Housing Needs Forecast; [10] Head Water Economics, Populations at Risk 2015; [11] datausa.io, Housing & Living Data

Community Demographics

How much monthly income does a family need to

LIVE WITHOUT ASSISTANCE?^[12]



ONE ADULT
\$1,453



TWO ADULTS,
1 CHILD
\$3,268



Calculate your situation at
wywf.org/self-sufficiency-calculator



23%

OF CHILDREN ARE IN SINGLE-PARENT FAMILIES^[13]

Goshen County has the 16th highest amount of children in single-parent families.

VULNERABLE POPULATIONS

SUPPLEMENTAL SECURITY INCOME (DISABILITY)^[14]

5.3%

CASH PUBLIC ASSISTANCE INCOME^[14]

2%

FOOD STAMP/SNAP^[14]

7.4%



POPULATION OVER 65^[15]
2,890

21.6% of Goshen County's population is over 65.

LOW INCOME TAX CREDIT UNITS^[14]

57

Goshen County has the 10th most units per capita.

ASSISTED LIVING BEDS^[16]

0

Goshen County has no assisted living beds.

NURSING HOME BEDS^[16]

103

Goshen County has the 5th most nursing home beds per capita.