

*The City of  
Rawlins, Wyoming*



**HOUSING ASSESSMENT  
MAY 2007**

The City of Rawlins conducts housing affairs in accordance with the Federal Fair Housing Law and the Fair Housing Amendments Act of 1988, which state that it is illegal to discriminate against any person because of Race, Color, Religion, Sex, Handicap, Familial Status or National Origin

**2007 RAWLINS HOUSING ASSESSMENT  
FOR  
THE CITY OF RAWLINS**

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## EXECUTIVE SUMMARY

Rawlins published their first edition of the Rawlins Housing Assessment in 1997 with an update December 1, 1998. Kirkham and Associates, LLC was hired by the City of Rawlins, WY to provide a housing needs assessment for their Community. This edition compiles a new assessment as of May, 2007.

### **Scope of Work**

Identify current housing trends in the market in addition to future housing demands anticipated as the result of economic trends in the construction, mineral extraction industries and the housing needs for new recruits at the Wyoming State Penitentiary. The report will be used by City officials, community leaders and developers to plan for infrastructure and housing development so comprehensive residential planning will respond to current and future growth. The study includes:

- Existing housing stock and production
- Housing characteristics and needs:
  - Rental housing
  - Senior housing
  - Ownership
  - Temporary living quarters (TLQ)
  - Mobile home courts
  - Homelessness
- Demographic trends and forecasts.
- Local economy and employment

Research includes data from community surveys and interviews with city officials, developers, realtors, landlords, major employers and other key stakeholders. Market data was collected in cooperation with the Rawlins Realtors – Multi-list organization and is accurate to the best of our knowledge. Other data, such as Census & Wyoming Housing Database Partnership, HUD, USDA-RD is credited to the source and is used as a foundation for analysis.

### **SUMMARY AND CONCLUSION**

**Current and anticipated housing demand provides a market for the construction of new “affordable” and “attainable” housing, as well as**

**rehabilitation of existing housing. There is a demonstrated need for development of senior housing alternatives, as there is a strong senior housing need that is not being met. The rental housing market demonstrates a serious shortage of rent assisted and non-rent assisted rental units. There is also a need for some of the existing mobile home parks to be brought into a more desirable living situation. *The following figures do not include replacement of substandard housing or the rehabilitation of existing housing***

**It is projected that the community needs an additional 60-100 Senior Housing units with and without rental assistance; 215 (\*new construction) single family residences; 170 additional multi-family apartment units, of which 100 units should provide income based rental assistance, and three additional mobile home parks.**

**This averages 72 new homes, 1-2 new senior housing complexes, 1 new apartment complex (non-subsidized) and, depending on size, one to three new rent subsidized apartment complexes per year, 1 new mobile home park per year thru 2010.**

\* These include on-site stick built, new manufactured on permanent foundations and modular homes on permanent foundations.

Regardless of reports of insufficient available vacant residential lots for sale, the community shows adequate area within its boundaries to meet the immediate, next two – three year and beyond, demand for new housing development. Available lots have been purchased by contractor/developers who will construct homes for the right price. The City's 50 acre project is estimated to provide up to 350 more building sites. These have been dedicated to the more affordable segment of new construction. However, the City should consider future annexation of additional lands for residential development only after those parcels have progressed through the County and City planning and annexation process.

#### RECOMMENDATIONS:

The City of Rawlins is committed to providing an adequate city and business environment to support the development of affordable and attainable housing for very-low, low, and moderate income families. It is critical if they are going to be proactive in community development, to allow the private sector to respond and develop the housing needed. This will have the strongest impact for current and future hires at WSP, as well as the influx of employees in the energy and related industries.

A city housing focus group should be established to develop a feasible strategic housing plan for the community. The plan should be reviewed at least annually and updated. The focus group should meet on at least a bi-monthly basis. It should consist of representatives from the city, Board of Rawlins Realtors and identified stakeholders. The City has contracted with this Consultant to develop a housing plan for the community. Work is scheduled to begin in July 2007.

The City of Rawlins should track and maintain new construction and housing data throughout each year in order to have housing assessment annual updates.

Develop methods to actively collect information that will assist the City to collect important housing needs, costs and trends. These will be incorporated in the City's Housing Plan.

The City should consider future annexation of additional lands for residential development only after those parcels have progressed through the County and City planning and annexation process.

**The development of a Homeless Shelter to house those families and individuals most at risk is also recommended.**

## GENERAL LOCATION AND AREA DESCRIPTION

The City of Rawlins is located on Interstate 80 on the West-Central edge of Carbon County. Rawlins was incorporated in 1886 and designated as the county seat. The city encompasses 8 square mile (5,120 acres) and is the largest community in the county. It is the 10<sup>th</sup> largest community in Wyoming.

Carbon County's name was derived from the extensive coal deposits found in the area. It is traversed by the historic Overland Trail and both the original route of the Union Pacific Railroad and Lincoln Highway. The county is bounded on three sides by abrupt mountain ranges. Elevations range from 5,000 in the Red Desert to 12,006 feet in the Snow Range (See exhibits 4 and 5). The valley of the North Platte River in Central Carbon County is one of the most productive livestock-raising areas in Wyoming. The county is a study in contrasts from snow-capped mountain and high plateaus to vast prairie lands and desert basins.

The city of Rawlins is well served with surface transportation linkage on Interstate 80, the major regional transportation corridor between southern Wyoming to Colorado and Utah (See Exhibit 5). Interstate traffic provides a significant amount of revenue for the community.

The City of Rawlins is laid out in a grid pattern and the majority of the commercial facilities are located along U.S. Highway 287. The public facilities are located mainly in the City downtown area, and along both West Spruce and East Cedar Streets (See map on following page).

**Major Trucking services are provided by Hiland Trucking and other smaller trucking companies. Parcel and express package services** are provided by the United Parcel Service (UPS), US Post Office, FedEx, and DH.

**Freight service** is provided by the Union Pacific Railroad and the major Trucking Companies.

**Public transportation** is provided by Greyhound Bus lines, and connect to bus service north through Power River Transport. AMTRACK no longer provides passenger service to the region.

**Air transportation** is provided by the Rawlins Municipal Airport located in east Rawlins. It is a general aviation airport and can accommodate mid-size jets on its 7000 foot asphalt runway. The closest commercial airports are in Casper, Laramie and Rock Springs.

**Local transportation** is provided by two private cab companies that offer local residents service seven days a week, 24 hours a day. The cab service will also provide out of town service on a reservation basis. Limited services are also provided by the Carbon County Senior Center bus and a modified schedule system, CATS.

Elementary and secondary **education** for 1,828 enrolled students for 2006-7 school year is provided by the Carbon County School District # 1 with three public elementary schools, one public junior high school and one public high school. In addition, the Carbon County Higher Education Center located in Rawlins, offers an Associate Degree program through Western Wyoming College located in Rock Springs, Wyoming. Non-credit education classes are offered in community related subjects as well as a G.E.D. program. The Adult Learning Center is an extension of the Higher Education Center and offers classes covering basic skills (i.e. math, reading). The center also operates and an outreach location for the University of Wyoming.

Local utilities include water, sewer, landfill use, gas electric, cable, telephone and fiber optics. These are respectively provided by City of Rawlins, KN Energy, Rocky Mountain Power and Light, TCI Cablevision, QWEST Communication (See Exhibit 3) and telecommunication is available through Wyoming Dot Com. Medical Services are provided by Carbon County Memorial Hospital, the South Central Wyoming Health Care and Rehabilitation Center and private care providers located in Rawlins.

## **Demographic and Economic Analysis**

To access the current and future housing demand in Rawlins, WY a demographic profile is compared to recent economic trends. Rawlins is the primary economic center as well as the County seat and will be affected by the majority of job growth in the County.

The population of Rawlins was 9006 in 2000 accounting for 61 percent of the county's total population with 3,320 households representing 56 percent of county's households. It is the tenth largest city in the State of Wyoming.

The 2000 census reported a 5 percent increase in population from the 1990 census. In the spring of 2007, information gathered indicates 5 percent increase in permanent population since the 2000 census. Rawlins current estimated population is 9,456. However, due to recent dramatic increases in mineral-oil-gas industry the 2007 population figure is considered conservative.

Household growth has been strong between 2006 and April 2007 with a total number of 304 new water users reported by the City. School enrollment increased 4 percent, from 1,755 students in 2003-4 school-year to 1,828 student in the 2006-7 school year.

The community has been impacted by the expansion of the Wyoming State Penitentiary facilities, increase in the construction, energy and related industries. The city of Rawlins lies within the Wyoming energy corridor. This energy industry growth results from the 2005 Energy Policy Act (Domenici-Barton Policy Act of 2005). "While the Act had no immediate impact, its reach extends far into the future and effects upon Wyoming have begun." One third of the \$14.5 billion Federal support will be invested in coal, with \$3 billion for the production and generation of coal-based power. Another \$1.8 billion will be devoted the Clean Coal Initiative. The act also repeals the public Utility Holding Company Act and expands the Federal Energy Regulatory Commission's (FERC) merger authority. These actions are designed to promote investment in transmission capacity, reliability and electric energy development. Further coal bed methane gas production, electricity production through coal gasification is increasing. The higher paying jobs are in construction and energy development. While the majority of those employed in Carbon County are in lower-paying fields, demand for workers in these quickly rising industries, especially energy, is causing labor force shortages and upward pressures on wage rates.

There has been some resistance, within the community, to develop additional housing until there is an economic demonstration that the mineral- energy industry will not pull out at the end of a few years. Logically no one wants to be financially extended should that happen. However, the Companies surveyed report a 10-15 year commitment to the area and will leave permanent employees to administer their production. The Wyoming State Penitentiary jobs are permanent. These jobs will not leave the community due to economic fluctuations. It's reasonable to conclude that the demand for permanent housing will remain steady through 2020.

Steady job growth at the WSP, the energy, construction and related industries indicate steady growth in permanent residents. Job growth in those industries is estimated to peak within 10 years leaving an additional permanent workforce in place. Typically, these employees will locate their families close to where they work.

Caution should be exercised since growth indicators appear to historically fluctuate and yet, current demonstration is one of continued growth for the next ten plus years as indicated by employer's job projections through 2020.

The senior population will see a dramatic increase from the current 10 percent of the population being 62 years of age or older to 32 percent in 2020. This will increase the demand for senior housing alternatives.

The median household income for Rawlins is \$53,700. This compares to \$58,800 for Carbon County and \$58,800 for the State. Current Low Income housing program limit for a household of four is \$46,800. Very low income housing program limit for a household of four is \$29,250. Mortgage payment or rental assistance is needed for households when income falls below the low and very low income limit. Households with income above \$46,800 should be able to obtain mortgage financing to purchase a modest home at reasonable rates and terms they can afford.

A majority of the City's housing units, single family homes and the major multi-family housing complexes were built between 1970 and 1980 and are in need of rehabilitation and maintenance. One complex Bittercreek Apartments (Subsidized) was rehabilitated in 2003. One new multi-family complex, Highland Hills, was constructed in 1997. Since 2003 Rawlins has experienced a steady growth of new construction of single family dwellings. The majority of building permits issued has been for dwellings costing in excess of \$150,000.

The available labor force in Carbon County has decreased due to the increased demand for workers in all major industries. This trend will continue with employers projecting to hire employees over the next 10-15 year period.

### **Effect of Commuting Patterns**

Commuter and related data can play a key role in understanding the potential for housing development or alternative strategies. A Community which cannot build fast enough or chooses not to build, benefit by supporting the act of commuting from other counties. However, the City of Rawlins is not one of these communities. According to the Wyoming Commuting Patterns Study, Carbon County shows 1,767 commuter “outflow” transactions and 2,139 commuter “inflow transactions”. The net inflow transactions are 372. This is driven by current high demand for energy products. (Source – Wyoming Commuting Patterns Study).

However, the City of Rawlins is highly impacted by non-commuting WSP hires and energy industry employees.

**RAWLINS COMPARATIVE POPULATION HOUSEHOLD  
TRENDS AND PROJECTED GROWTH  
(1970 – 2030)**

<u>Year</u>	<u>Population</u>	<u>Households</u>
<u>Historic Comparative</u>		
1970	7,855	3,072
1980	11,547	4,223
1990	8,642	3,280
2000	8,538 (a)	3,320
<i>Estimate 2010</i>	8,838	3,535(b)
<i>Estimate 2020</i>	9,026	3,611(b)
<i>Estimate 2030</i>	8,891	3,556(b)
<u>Percent Change</u>		
1970-1980	+47%	
1980-1990	- 24%	
1990-2000	+ 6.6%	
2000-2010	+ 5.5%	
2010-2020	+ 2.1%	
2020-2030	- 1.5%	

Source: US Census 1970, 1980, 1990 and 2000 census of Population and Housing  
" 2010, 2020, 2030 Interim State Population Projections 2005

Note: (a) This figure is the total population of 9006 minus 878 institutionalized individuals (2000 Census)  
(b) Household based on 2000 census 38.9 percentage of population

### Rawlins Cost of Living

The State Department of Administration and Information's Division of Economic Analysis survey figures twice a year and compute a city's overall average cost of living based on information gathered. As indicated in the following table, the newest figures now show that the City of Rawlins has the 6<sup>th</sup> highest cost of living within the State of Wyoming. See Table 1

Rawlins is the County seat and the primary trade center for Carbon County. Rawlins' cost of living index would be the same as the County's. The 2006 Fourth Quarter Wyoming Comparative Cost of Living Reports shows Rawlins, WY cost of living as the 6th highest in Wyoming. Dramatic change is demonstrated when compared to being the 4<sup>th</sup> lowest cost of living area in 1998.

**TABLE 1**  
**Wyoming Comparative Cost of Living Index**  
**Fourth Quarter 2006**

Prices as of January 3, 4, and 5, 2007 (Statewide Average = 100)

Index Number by Category:

COUNTY	All Items	Food	Housing	Apparel	Transportation	Medical	Recreation & Personal Care
Teton	132	107	157	122	104	111	115
Sublette	117	106	127	125	101	105	115
Sweetwater	107	97	117	92	100	104	96
Campbell	107	98	115	100	101	93	101
Sheridan	106	111	106	123	99	110	104
<b>Carbon</b>	<b>103</b>	<b>102</b>	<b>103</b>	<b>111</b>	<b>101</b>	<b>102</b>	<b>104</b>
Laramie	100	107	101	86	99	99	95
Lincoln-Afton	100	97	101	87	100	96	106
Johnson	100	111	91	137	101	105	102
Albany	100	96	102	103	98	97	97
Natrona	99	100	98	102	100	97	99
Fremont	94	92	89	86	100	104	107
Park	94	101	85	105	101	104	100
Lincoln-Kemmerer	92	85	88	100	102	85	109
Uinta	92	93	91	92	98	87	90
Converse	92	93	86	91	100	99	98
Hot Springs	90	107	76	113	100	100	104
Weston	90	91	84	90	99	102	95
Big Horn	89	99	77	115	100	100	100
Goshen	89	95	77	112	99	107	96
Niobrara	88	96	78	99	101	99	96
Platte	88	98	75	102	100	107	98
Washakie	88	96	75	97	101	98	104
Crook	88	99	75	108	98	99	101

(Source: State of Wyoming Department of Administration and Information)

TABLE 2  
CITY OF RAWLINS INCOME STATUS  
(2000)

<u>Rawlins Income</u>	<u>Households</u>	<u>Families</u>	<u>Non-Families</u>
Less than \$10,000	405	2259	1083
\$10,000 to 19,999	489	260	229
\$20,000 to 29,999	469	311	158
\$30,000 to \$39,000	427	359	68
\$40,000 to \$49,999	379	269	110
\$50,000 to \$59,000	383	327	56
\$60,000 to \$74,999	328	297	31
\$75,000 to \$99,999	273	235	38
\$100,000 or more	189	138	51

The City of Rawlins' overall poverty rate was 13.9%

Source: 2000 Census

## INDUSTRY TRENDS

Illustrated in the chart, the four largest industries in Carbon County are shown for 1990, 1994, 2005 and 2<sup>nd</sup> quarter 2006.

In 1990 largest industries were Retail trade at 19.4 percent, second largest is Government 19.0 percent; third largest Services at 13.95 percent and fourth largest is Mining 11.8 percent)

In 1994 the first three largest industries remained the same as in 1990 with the percentages changing respectively. Manufacturing replaces Mining as the fourth largest industry.

In 2005 the largest industry is Accommodations (18 percent), second largest is Retail Trade 14.1 percent, third largest is Construction 12.8 percent and Manufacturing moves to fourth largest.

By the 2<sup>nd</sup> quarter of 2006 Government (28.1%) is the largest industry, Accommodations is second largest (15.6%), Retail trade is third largest (10.95%) and the fourth largest is Construction (10.95%).

Retail Trade has consistently remained one of the largest industries in Carbon County, with Government contributing for the three periods reviewed. Recruitment at the new State Penitentiary, in Rawlins, assists in understanding the dramatic increase in the Government industry sector between 2005, from 8.2 percent to 28.1 percent by the end of the second quarter 2006.

Department of Employment Data reflects a steady decline in the mining industry in Carbon County.

The 2006 industry proportions in Carbon County are roughly comparable to the State as a whole, except mining represents only 2.9 percent of the county's jobs. This is significantly less than the regional and state wide proportions. The Central Region Counties report 15.5 percent in Converse. Natrona County reports 11 percent. Albany County, to the east, reports less than one-tenth of a percent in the mining industry. However, Sweetwater County to the west reports 22.8 percent in mining industry. Carbon County lies within the same energy corridor.

Rawlins is located nearest Sweetwater County line and the energy industry will

continue to have a dramatic impact on the community jobs and housing since it lies within the energy corridor. See Exhibit 6 The 2005 Energy Policy Act.

Carbon County and the City of Rawlins has a higher than typical state government employment percentage due to the Wyoming State Penitentiary located at Rawlins. New hires at the Prison are entry level salaries and fall below the HUD and USDA RD income limits for low income families.

HOUSING CHARACTERISTICS

According to the 2000 Census, there were a total of 3860 housing units in the City of Rawlins of which 2247 are owner occupied single family structures.

1073 units are provided in renter-occupied units. This includes apartment units, single family dwellings and mobile homes. Information from the Wyoming Housing Database Partnership show a steady increase of rental housing costs for apartments, mobile home lots, houses and mobile homes on a lot from 2000-2006. It reports a 57 percent increase from 2003 to 2006 in apartments. A 17 percent increase in mobile home lot rent. A 28 percent increase in house rent. A 76 percent increase in mobile homes on a lot.

The 2007 Housing Characteristic and Condition Survey were not included in this scope of work and will be conducted in July 2007. Results of survey will be incorporated into City of Rawlins Housing Plan.

New construction is in high demand, with 60 homes built or permitted (including modular and manufactured placed on permanent foundations) from 2004-2006.

TABLE 3  
HOUSING CONSTRUCTION APPROVED  
2001 THRU FIRST QUARTER 2007

<u>Construction Years</u>	<u>Square Foot Range*</u>
NA** were constructed in 2001	NA**
NA** were constructed in 2002	NA**
NA** were constructed in 2003	NA**
5* were constructed in 2004,	1000 – 2500 sf +
6* were constructed in 2005	1000 – 2500 sf +
30* were constructed in 2006	1000 – 2500 sf +
19* permitted thru April 30,2007	1150 - 2500 sf +

The 2007 average building cost for single family residences is between \$120 to \$160 per square foot. A modest 1100-1200 square foot newly constructed home is selling for \$160,000.

\*Source: City of Rawlins, Wyoming

\*\* Information not available

While these figures demonstrate the demand for new construction, it is essential to note that the price range for these homes were as follows:

Starter Home, 1100 – 1500 sq. ft.....\$160,000 (+-)  
 Above Average Home, w/ amenities, 1500-2000 sq. ft.....\$200-250,000 (+-)  
 Executive Home, w/extra amenities, 2500 + sq. ft.....\$250-300,000 (+-)

These compare to houses constructed in 1998 as follows:

None.....\$45,000 - 55,000  
 Two (2).....\$60,000 - 70,000  
 Three (3)..... 90,000 and up.

Prior to 2007, there has been no construction of affordable single-family homes. The only rental housing developed in 1997-8 was the construction of Highland Hills Apartments. They are designated “affordable” housing. Rental assistance is not available at this project. In 2003, Bittercreek Apartments were rehabilitated to provide for full occupancy for low- very low income households. Rental assistance is available at this complex.

The City’s existing housing stock was started with the original township built in the late 1800’s and expanded to the Union Pacific addition at the turn of the 20<sup>th</sup> century. Based on information provided in the following table, it is assumed that the age of the city’s housing is indicative of its structural condition. See Table \_\_

TABLE 4  
 CONSTRUCTION PERIODS  
 OF  
 EXISTING HOUSING STOCK

Construction Period	No. Units Built
1999 to March 2000	89
1995 to 1998	128
1990 to 1994	35
1980 to 1989	382
1970 to 1979	1055
1960 to 1969	303
1950 to 1959	611
1940 to 1949	471
1939 or earlier	822

See Single Family Housing Market Analysis  
 Source – City-data

TABLE 5  
 SUBDIVISIONS BY YEARS BUILT  
 CITY OF RAWLINS

Development Period (1900)

Mahoney Tierney  
 Merrell  
 School Land  
 South Side  
 South Side 2<sup>nd</sup>  
 Third Hill

Development Period (1910)

Parkhill

Development Period (1920)

Hillside  
 Merrell (2<sup>nd</sup>)  
 Merrell (3<sup>rd</sup>)  
 South Park  
 South Side (3<sup>rd</sup>)  
 Sunnyside

Development Period (1930-1940)

Mountain View  
 Sunnyside (2<sup>nd</sup>)

Development Period (1940)

Perrett-Larson  
 Tolliver

Development Period (1950)

El Rancho Verde  
 Happy Hollow  
 Hayes-Hopkins  
 Sage Hills Estates

Development Period (1960)

Painter  
 Washington Park  
 Rettstatt

Development Period (1970)

Coulson  
 Olson  
 Sawtell  
 Glenn  
 Carrico  
 Painted Hills  
 Rasmussen and Lee  
 N. Larsen  
 Hickman  
 Outlaw I and II  
 Friendly Hills  
 Hayes

Development Period 1980

Cottonwood Village  
 Stagecoach Apartments  
 Miller Court  
 Ferris View

Dev. Period (1970/1980/1990/2000/2007)

Highland Hills  
 Highland Hills 2<sup>nd</sup>  
 Ben Nevis  
 Highland Town

Development Period (1998)

Deer Springs I

Development Period 2000-2007

No new subdivisions were approved. New construction is taking place within existing subdivisions that were not fully developed within the following 5-10 year period after they were established in the community.

The table above demonstrates 43 percent of the City's housing stock was built since the 1970's. It also demonstrates approximately 25 percent of the stock is now 30 years or older with 56 percent 40 years or older.

## **Rental Market Analysis**

There are eleven major apartment complexes in the Community with a total of 439 apartments. In 1997 a new 85 unit apartment complex was constructed in the northeast corner of the City. The year of 2003 saw the rehabilitation of Bittercreek Apartments that provides rental assistance to low income households. There has been no other development of rental units since the 1970-80s. A survey of eleven of the major Apartment Complex Manager shows approximately 439 apartments in the Community. They consist of 62 one-bedroom, 350 two- bedroom and 50 three-bedroom units. Apartment vacancies have been at zero over the past twelve months with the majority still having waiting list ranging from 5 to 75. The total on waiting lists is 174. It is assumed that 25 percent of these are duplicates of potential tenants. If 43 are duplicates, this leaves 131 on the waiting lists for those seeking rental housing. Only two complexes, Bittercreek and Buffalo Run, reported having handicap accessible units available. Seniors are welcome at all complexes. Rents range from \$358 (subsidized) to \$1,800.

Sage Apartments reports they will no longer accept HUD Section 8 vouchers effective in 2008. The tenants will be required to pay market rent or move out. Monthly market rent is currently \$500 to \$900. Market rent in 2008 – 2010 could easily increase due to market demands if additional rental housing isn't added to the community. This could displace 52 households who need rental housing assistance. There is no place in Rawlins for these households to move to. Considering a 2.63 average household size translates into a potential of 225 individuals being displaced and at risk for homelessness. There are no other rental units that provide rental assistance or have vacancies. Compounding this is the new WSP employees who also need affordable rental housing. The housing shortage will worsen if additional affordable rental units are not constructed.

The tightening of rental units available is shown by vacancy rates. The vacancy rate decreased from 11.63 percent in 2003 to 2.35percent in 2006 to a Manager reported zero percent in May of 2007. Local housing figures for the last quarter (October – December) of 2006 indicate that approximately 100 percent of all subsidized rental housing was occupied. Vacancies due to repair and maintenance are excluded.

The majority of existing rental units was built in the 1970-1980s. These have aged accordingly. Deferred life cycle repairs improvements are needed at a significant number of the complexes. These typically have few amenities and are small in size, are fully leased and experience limited turnover due to the lack of alternative

rental housing options. Multi-family housing providers are increasingly concerned with providing adequate housing for families with more than one child. *(Note: HUD General Council recommend one person for every 200 sq. ft. of bedroom (BOCA standard), but there is no federal ruling on the number of occupants allowed in one bedroom.)*

COMPETITIVE RENTAL MARKET ANALYSIS

Listed in following table are the eleven apartment complexes surveyed for this study. Numbers 1 through 4 are the only local subsidized HUD/RD units.

TABLE 6

RAWLINS APARTMENT SURVEY

Apartment Name	Rent Assisted Y/N	Number of Units	Vacancies 12/2006	Vacancies May 2007	Number on Waiting list
Shandon	No **	36	No	No	5
Cathy Gardens	No **	40	No	No	10
Bittercreek	YES	38	No	No	6
Sage Hills	HUD Sec 8 Accepted*	52	Yes	No	5
Courtyard	No	8	No	No	NA
Highland Hills	No	84	No	No	75 **
McTavish Court	No	24	No	No	**included
Stagecoach	No **	96	No	No	36/28
Forrest Ridge	No	34	No	No	40
Buffalo Run	No ***	23	No	No	9

\* In 2008 HUD Section 8 subsidy will no longer be accepted at this complex.

\*\* will accept HUD section 8 subsidy

\*\*\*combined

Three complexes will accept Section 8 housing subsidy vouchers and one complex makes rental assistance available to all tenants. Subsidy is based on 30% of adjusted gross income in comparison to the market rent. All four complexes, with subsidy, have waiting lists. The rest of the complexes also reported waiting lists. The majority of the Managers surveyed reported the majority of waiting list clients specifically ask for units with three bedrooms when available.

The current 2007 rents for one, two and three bedroom units in the City of Rawlins, including water, sewer and trash ranges are:

1-Bedroom unit - \$ 360 - 700

2-Bedroom unit - \$ 466 - 850

3-Bedroom unit - \$ 510 - 1800

In 1998, 4<sup>th</sup> quarter, the average market rent was \$364. See Table 15 for Carbon County

In 2000 the average market rent was \$343. In 2003 it was \$383. In 2006 the average market rent was \$619. This shows a dramatic 80 percent increase over the six year period. Current average rent is \$718. See Table 7

TABLE 7

APARTMENT RENT

YEAR	RENT 2nd quarter Carbon County	STATE AVERAGE	Variance between local rent and State Average
1998	364	382	-\$18 (-5%)
2000	343	386	-\$43 (-12%)
2003	383	466	-\$83 (-18%)
2005	452	523	-\$71 (-13%)
2006	619	549	+\$70 (+18%)
2007	781*	unknown	

Source: \*1<sup>st</sup> quarter 2007 average - Survey of Rental Property Managers  
Wyoming Housing Data Base Partnership

### Conclusion

Both objective and subjective data suggests a need for affordable rental housing units. The 2005 rents demonstrate a positive increase in local rents with 2006 demonstrating a 18 percent increase in rents. The 100 percent occupancy rate of all units' surveyed is indicative of a very tight rental housing market. It should be noted that the ten major apartment complexes surveyed contain 437 units. Only 50 are three bedroom units. Approximately 81 percent are at least 30-50 years old. The older complexes' amenities are limited to off-street parking, laundry facilities and trash removal.

## Single Family Residential Market Analysis

The 1998 assessment identified 167 additional housing units (or 56 units annually through the year 2000 were needed. **However, actual development of new residential units was very limited and did not meet these projections. Minimal construction of better quality homes emerged during 1997-2003 with no construction of affordable homes.**

The 1998 survey indicated 184 vacant lots. Current reports indicate that all potential vacant lots for housing development have been purchased by contractor/developers and there is a shortage of available lots for “infill” housing development. The City purchased a 50-acre tract that is centrally located within the community. This parcel is planned for housing development. Presently this parcel of land is still in the planning and development stages. It needs infrastructure; streets, sidewalks, water, sewer and utilities.

The local economy took an upturn in 2003. Housing availability did not keep up with the demand. The availability has dropped significantly. There was very little new construction of residential housing stock between 1997 and 2003. In 2004 two (2) executive homes, two (2) mid-range homes and two (2) starter homes were constructed. In 2005 there were three (3) executive homes no mid-range homes and three (3) starter homes constructed. 2006 saw a significant increase with additional nine (9) executive homes, thirteen (13) mid range homes and eight (8) starter homes constructed. During January – April of 2007 the City reports the following building permits have been issued, one (1) executive home, fourteen (14) mid-range homes and four (4) starter homes.

May of 2007 local Multi-list Services (MLS) reports 108 homes are for sale and 38 of these are under contract. The lowest price is \$36,000 and the high is \$379,000 with median cost at \$176,000. Since January of 2007, 57 homes have sold. The selling prices range from a low of \$54,900, median of \$145,000 and high of \$270,000. Low asking prices sold for the 100% of listing price. Median sold for 3% less than asking prices. High sold for 8.5% less than asking price. The current average days on market from listing to contract is reported to be 30 days. However, due to the strong market the majority of sellers continue to show the home and entertain back-up offers. Local Realtors report buyers are looking for homes with more than three bedrooms, two baths and double car garage. See Multi-List Report below.

**RAWLINS MULTI-LIST REPORT**

<b>YEAR</b>	<b>No. Sold</b>	<b>Lowest Price</b>	<b>Median Price</b>	<b>Highest Price</b>	<b>Average No. of days On Market</b>
<b>2007 YTD thru 5-15-2007</b>	<b>57</b>	<b>54,900</b>	<b>145,000</b>	<b>270,000</b>	<b>96</b>
<b>2006</b>	<b>178</b>	<b>25,000</b>	<b>115,145</b>	<b>334,000</b>	<b>109</b>
<b>2005</b>	<b>302</b>	<b>50,080</b>	<b>85,000</b>	<b>387,500</b>	<b>160</b>
<b>2004</b>	<b>230</b>	<b>48,487</b>	<b>80,125</b>	<b>450,000</b>	<b>173</b>
<b>2003</b>	<b>197</b>	<b>50,170</b>	<b>72,000</b>	<b>335,000</b>	<b>182</b>
<b>2002</b>	<b>204</b>	<b>46,472</b>	<b>73,000</b>	<b>355,000</b>	<b>211</b>
<b>2001</b>	<b>212</b>	<b>45,135</b>	<b>69,500</b>	<b>290,000</b>	<b>223</b>
<b>2000</b>	<b>178</b>	<b>40,182</b>	<b>60,000</b>	<b>240,000</b>	<b>232</b>

Between 2000 and May of 2007 market values increased as follows

Low increased from \$ 40,182 to \$ 54,900 - 36.6% increase.  
 Median increased from \$ 60,000 to \$115,145 – 92% increase  
 High increased from \$240,000 to \$334,000 – 39.2% increase

(Source: Rawlins Realtors Multi-List Services)

The needed mix of new single family residential units is not fully measurable. However, of the 120 positions (new hires) at the penitentiary, 80 percent will have a starting salary of \$28,608. These fall into the lower income bracket. They will need rental or mortgage payment assistance subsidies to live in a modest, decent, safe and sanitary residence to meet their affordability needs. Based on current number of employees having families, fifty percent of the new hires will also have families that will require more than a one bedroom residence. The remaining new hires will most likely fall into lower income range and will be households seeking rental situations and possible home ownership after renting in the community for a time. See Table 3A.

Energy Industry employees income typically fall into the middle income range. Permanent employees of these companies will typically seek permanent housing by purchasing homes in the community. These will be seeking permanent residences above the \$160,000 cost threshold.

Nearly 66 percent of Rawlins’ households include children under the age of 18

resulting in an average household size of 2.63 persons. This necessitates having three bedroom housing units available to accommodate these. The market indicates there is a niche for housing in the middle income range for families wanting to move up to larger homes. There are requests from individuals who are not finding a range of homes to their liking to select from. This is primarily due to desirability, condition of the homes and amenities. The market price range for these homes is \$160,000 and \$250,000. These do not fall within the "affordable housing" definition. These fall into the "attainable housing" definitions. Potential homeowner's annual income, for a \$176,000 house, should be approximately \$55,000. For housing mortgage income to debt service see Exhibit 16D

The highest demand is for the lower and medium priced homes. Demographics indicate that this trend will continue. These dramatic value increases are attributed to the influx of households due to energy & related industries and WSP recruitment of new employees. Further contributing to the demand is the inability of the housing development industry to keep up with the demand. A factor in developing affordable and attainable housing is the increasing costs of land, infrastructure and construction. Also the lack of available building lots and contractor/developers has prevented the needed new construction. Contractors/developers report it is extremely difficult to build desirable and affordable homes to meet the demand of this median and low income sector. However, there are a few contractor/developers who are presently constructing mid - high range homes in the community. Newly constructed medium priced homes start at \$156-160,000. Higher end residential construction is also taking place.

The 2000 census reports 2247 owner-occupied housing units. This represents 68 percent of the population. 1,731 owner-occupants are under the age of 65. See **Senior Housing for a discussion on senior housing market effect.**

### **City of Rawlins Housing Development Projects:**

In response to the affordable housing shortage in the Community the City has undertaken the following projects:

#### **Project One**

The City owns two residential lots. They published a request for proposal (RFP) for these lots. They are currently being developed by a private contractor, Pioneer Mill Construction. The lots are located at 109 and 111 West State Street. The City

decided to develop the homes in response to the affordable housing shortage in the community. Completion of the homes is anticipated in July, 2007.

The City is in the process of determining the bid process and who is eligible to bid on the houses. Different lottery models are being explored. The targeted population is the "individuals that provide necessary services to the community but are at a low to moderate household income".

The project is being paid for with City funds derived from the sale of two city-owned lots along the Wyoming Highway 287 Bypass.

### Project Two

The City currently owns a 50 acre undeveloped parcel within its boundaries. A request for proposal (RFP) was issued May 15, 2007 for a proposal design and development of this tract. The desired results are identified as the construction of a housing product mix of apartments, town homes, twin homes, senior housing and single family dwellings that were affordable. It is to include park and recreation areas. Conceptual drawings are to be included with the proposal.

It was estimated the 50 acre parcel could adequately handle 350 units of the described housing combinations. The targeted finished selling price was defined by a range of \$95,000 - \$140,000.

### Lots Availability for Development

The majority of areas within the City of Rawlins Current have already been subdivided with vacant lots available for development. However, reports indicate that all available lots have been purchased by contractor/developers for speculative and custom homes. Existing infrastructure improvements in these areas range from totally undeveloped to complete with streets, water, sewer, curbs, gutters and fire hydrants.

#### Sundance Village

There are a total of 96 lots of which approximately one-half have streets, water and sewer in place. Zoning for this area is R7.5 (Single Family – 7500 sq. ft. minimum lot size). This area includes all of Tracts 1, 2, 5, & 6 which are not divided into lots. Tracts 5&6 have curbs and gutters in place. See Exhibit 10

### Deer Springs Addition

All infrastructures are in place or currently being constructed and installed. Zoning for this area is R7.5. Deer Springs II Addition also has lots available for development. See Exhibit 8

### Highland Hills II

Streets, curbs and gutters are in place. Zoning for this area is R7.5. This area also includes all of Tracts B, D, E, F, & G that have not been divided into lots and now have or will have internal streets, water or sewer. See Exhibit 8.

### Highland Town

This area has 50 lots with streets, water and sewer in place zoned RMF (Residential-single-family, duplex, townhouse, multifamily) and another 140 lots and a Tract C with no streets or infrastructure zoned R7.5. See Exhibit 7.

### City Owned 50-acre Parcel

There are lots in the above described areas and scattered throughout town which are currently available for housing units with all streets, curb & gutter, water and sewer mains and fire hydrants in place. The City also owns a fifty-acre parcel that is planned for residential use to address the affordable – workforce housing needs of the community. This parcel is in the planning stages and will need infrastructure development. Estimated for residential develop is 250-350 lots.

## **REHABILITATION OF EXISTING HOMES**

The 1998 survey of existing homes reported 134 vacant homes. It was assumed that some of the vacant homes fell into the unmarketable category. The city implemented a Homestart Program that assisted first time home buyers rehabilitation of those units. Current number of vacant homes is not available. However, the City of Rawlins Housing Rehabilitation Program has been involved in maintaining the current housing stock and working to eliminate blight, city wide, for over 23 years. From 1994 to 1996 city crews demolished over 15 dilapidated and/or dangerous structures and cleared the lots of various materials. They have continued in the ensuing years to demolish additional structures. Lots that had once been neighborhood nuisances are now clear and are being used for potential development.

The Housing Rehabilitation program exists in years when funding is available through grants. This housing program has been responsible for administering \$2,459,656 since inception. One hundred thirty-nine (139) homes have been rehabilitated at an average \$16,184 per unit. Each financial award has allowed for unused funds to be brought forward from year to year until they are exhausted. However, current funding programs limit funding amounts to what can reasonably be accomplished within a twelve month period. Unused funds must be returned to the funding source.

Emphasis is placed on rehabilitating basic code violations, quality standards, and energy conservation and less on cosmetics. The amount available for rehabilitation per project rose as house rehabilitation costs rose. Typical, repairs that have been consistently necessary in the homes that have been rehabilitated are upgrading of electrical service, roof repairs, windows and door installation, insulation, upgrading heating systems and general housing quality upgrades.

The City of Rawlins continues to make concentrated efforts to maintain its housing stock by providing assistance to those who do not have resources sufficient to maintain or improve their homes. The City also continues to work at eliminating blight city-wide.

Typically the program is not formally advertised. Applicants are served on first come first served basis, with the exception of emergency repairs. The program continues to serve citizens in the community that cannot afford major repairs to their homes. The program has never been without a waiting list since its inception.

This confirms the growing need for this valuable rehab program within the Community.

Table 8  
HOUSING REHABILITATION FUNDING SOURCES  
1995- APRIL 2007

Year	Source	\$ Amount	\$ Authorized Limit per house	No of Homes Rehabilitated
1983	CDBG	400,000	10,000	40
1986	Farmers Home Administration HPG	200,000	13,000	Included with 1989
1989	CDBG	235,656	13,000	18
1990-1992	*	*	*	*
1993	CDBG	182,000	*	Included w/ 1994
1993	HOME	262,000	*	Included w/1994
1994	CDBG	100,000	*	39
1995	CDBG	100,000	10,000	3
1996	*	*	*	*
1997	CDBG	100,000	20,000	3
1998	CDBG	150,000	20,000	8
1999				
2000				
2001	CDBG	100,000	25,000	3
2002	CDBG	245,000	25,000	1
2003			25,000	11
2004	CDBG	175,000	25,000	3
2005			25,000	8
2006			25,000	
2007 Jan-Apr.			25,000	2

\* data not available

## **Temporary Living Quarters (TLQ)**

The energy industry reports a current and future need for temporary living quarters (TLQ) during the exploration, drilling phase and development etc. of their business. A survey was sent to all major energy employers conducting business in Carbon County. Minimal response was received (10 percent).

The Companies acknowledge that the nature of their business places heavy housing demands on communities for temporary quarters. They continue to develop and maintain temporary housing sites within the County that provides for these employees. They use Special Use Permits for parcels of land to set up the temporary living centers for them. These temporary housing situations are not ideal, yet they are necessary.

To some degree motels provide temporary housing quarters for some workers. They have a role in providing temporary living quarters to employees of the energy industry as well as the WSP. This is a short term solution to a problem that will continue to impact Rawlins for three to seven years.

It is extremely difficult for any community, regardless of size, to satisfy the temporary housing needs for the majority of these employees. Communities need to focus on providing permanent housing opportunities for those employees who are residents and those who will become permanent residents.

The large influx of temporary employees will have the biggest impact on the goods and services, as well as the local police department that the Community provides.

A survey of twenty-seven (27) motel Managers show minimal vacancies during their winter season. Weekly contracts are available to less transient (workers) guests during the off season. During the summer season discounts are not typically offered unless it is a Federal or State discount. Guests pay the summer seasonal rate. Price range is \$45 to \$129 per night. A total of 895 rooms were reported by thirteen (13) of the motels. Five (5) motels offer weekly contracts and three (3) have contracts with employers whom they bill directly for their employees rooms. Every hotel reported vacancies. They need to maintain a minimum so rooms are available to travelers at the end of each day. An average vacancy of 10 percent would leave 89 rooms unoccupied. None reported overcrowding in any of their guest rooms. Fire code requires not more than four persons per room. Hampton Inn and Microtel have requested building permits that will provide an additional 132 guest rooms. Motels constructed in the last few years offer coffee pots,

microwaves and refrigerators in the rooms, continental breakfast and some laundry facilities. These amenities attract those seeking temporary housing that are unable to find other suitable rentals.

## Senior Housing

Research shows that *there is no senior housing complex or alternatives* in Rawlins. The only Senior Housing project available in the 1998 Housing Assessment was Cathy Gardens. The management of the complex reports it is no longer dedicated to seniors only.

The 2000 census reports 2247 owner-occupied housing units. This represents 68 percent of the population. The number of homeowners under the age of 65 was 1731. Those owners who were 65 years and over, own and occupied 516 single family dwellings. This was 18.5 percent of the existing homes. Individuals who are over 65 years and over that are housed with other family members totaled 131 (6 percent).

Since the 2000 Census reported 516 (29.8%) homes were owned by someone 65 years or older and an additional 131 individuals were housed elsewhere, the figures total 647 for the senior population. Factor into the equation the population that was 55 to 65 years of age, at the 2000 Census, it would increase the number of seniors from 647 seniors to over an estimated 1,500. This, coupled with the advancing generation of baby boomer generation, establishes a good market for senior housing alternatives.

The lack of senior housing alternatives impacts the available housing stock that can be purchased by families with children. Fulfilling the alternative housing needs of those 65 and over will allow many senior home owners the opportunity to sell their home and live in units designed to meet their needs. If desirable senior housing alternatives were available to only 10 percent of those who owned their homes, (200 Census) it could place 28 additional residential units for sale. These would be available to meet the needs of families desiring to purchase a home.

## Senior Housing Market Effect

Typically, the houses seniors own are larger, well established and desirable residences. When senior owned homes come on the market they are likely to be sold to those who are "buying up". This has a trickle down effect that will open up more affordable housing units "for sale" by the individuals who "bought-up" from their starter home. Those individuals in the low income categories, who qualify to purchase a home, would have a "starter home" market available to meet their

needs. In turn, this would open apartment rental unit opportunities for the rental market.

Example:

There are 1731 homeowners under the age of 65. If the market allowed a conservative 10 percent of these homeowners to “buy-up” by purchasing either an existing home (sold by a Senior) or a newly constructed home it would provide for an additional 173 homes within the market for lower income households who qualify for USDA-RD 502 Program subsidized homeownership programs, as well as WCDA housing programs. This will provide “starter home” housing ownership opportunities that do not exist today, for the families of new recruits at the Wyoming State Penitentiary, as well as other current and new residents attracted to the community.

These scenarios are contingent on the availability of desirable senior housing alternatives being developed in the Community. The initial development of a 60 unit senior housing complex could handle approximately 15 percent of the senior housing needs. An additional 40 units would bring it to 25 percent of the senior population.

## **Mobile Home Courts**

Mobile home courts offer an alternative to homeownership and apartment rentals. Typically, the lot is rented and the manufactured house is owned by the occupant. Currently, nineteen (19) courts are available. No new Courts have been approved since 1997. Since then three (3) courts were converted from lot rental to lot ownership. This means that 146 lots are no longer available for rent, they have been purchased by private individuals who have placed various types of homes on the lots.

Cottonwood Village converted and changed the lot sizes. There has been little, if any, control of consistent and desirable residential development within these newly converted subdivisions. Trailers, new manufactured homes, on and off permanent foundations, as well as a few stick built homes are in the area. The streets do not have sidewalks. It also appears that there were minimal set-back requirements. This affects the desirability of this and similar subdivisions.

Previous market condition noted in the 1998 assessment was partly attributed to diminished housing in the City's mobile home parks where occupants relocated to single family housing. That Housing Assessment also noted that if all future houses were of the manufactured type all additional housing could be adsorbed within the existing trailer parks. *The City recognized that this was and is not the only solution to meeting the housing demand then and now.*

With the loss of 146 mobile home lots for rent there is a demonstrated need for additional mobile home parks that provide adequate and desirable lots that include good infrastructure, streets, street lights, sidewalks, off street parking and adequate lawn and privacy areas for each mobile home.

## **HOMELESSNESS**

The City of Rawlins does not have a Homeless Shelter. The closest thing to a homeless program is transient aid given by some nonprofits and faith based organizations in the community.

## INFRASTRUCUTRE

The City of Rawlins has completed a number of projects in recent years and plans to continue making advances in enhancing and accommodating the changing needs of the City. Based on the area's current construction costs and affordability, feasibility of additional infrastructure in areas of undeveloped sites, is limited by the high costs of infrastructure and subdivision development. The City has applied for State programs to help with the infrastructure costs to upgrade current transmission lines that will adequately handle the infrastructure currently in place. Additional funding will continue to be sought for the infrastructure development for a fifty-acre parcel of land owned by the City. The City intends on dedicating this parcel of land to residential housing development. Home ownership and rental opportunities will result.

The functions of the City are divided into nine departments: City Manager, Municipal Court, City Attorney, Finance, Community Development, Fire Department – which houses the building review and inspections; Police Department, Parks and Recreation, Public Works.

### Department of Community Development:

Community Development Director/ City Engineer – recommended  
Planning and Zoning  
Building Department  
Housing Rehabilitation & Section 8 Housing  
Grants Administration

The staff includes five full time employees; Business Development Specialist, land use planner-technician, a rehabilitation technician, a grants administrator and secretary and one part-time account clerk.

Public services provided by the department include planning and zoning, building inspections (electrical, plumbing and construction) and code enforcements. The City adopted the 2003 International Building Codes for construction, housing, plumbing, mechanical, signs, the 1997 UBS Abatement of Dangerous Building Codes, and the 2005 Electrical Codes. The codes are used for the enforcement of construction standards. The department also operates in conjunction with the following boards: The Planning Commission, The Board of Adjustments, the Construction Board and Rawlins Landmark Committee. The department provides information needed to carry out the duties of each of these boards.

The Grants Administration office is responsible for applying for, and administering the grants as directed by the Administration and Council.

## Public Works Department

Rawlins Public Works Department consists of eight operating divisions. These divisions are:

- Administration
- Utilities
- Solid waste - landfill
- Waste water and water treatment plant
- Vehicles and maintenance
- Streets
- Facilities and maintenance
- Grounds, parks and recycling

Public works has responsibility for water collection, treatment and distribution; sewage collection and treatment; streets and alleys; paving and striping, snow removal, maintenance of all City vehicles, equipment and buildings; landfill bale fill, and the Rawlins Recycling Center. This department is essentially responsible for 68 miles of streets. The streets needing repairs is 40 miles. There are 150 miles of water (65) and sewer lines (85).

## Water Service

The City of Rawlins provides water service within the City and to a limited area outside its boundaries. At present the City's Water Treatment (WTP) is designed for a maximum capacity of eight (8) million gallons of water per day (MGD) and consists of 4 pressure filters. With current population the WTP produced 4,451 MGD during a peak day in June of 2006. This figure average 494 gallons per capita or 121.5 gallons per household. This leaves the WTP sufficient capacity to deliver potable water supply to a 20,000 population.

The City of Rawlins, in cooperation with the Wyoming Water Development Commission, is currently conducting an additional Level 2 study to evaluate water sources, treatment and a distribution system. One was completed in 1997 and all recommendations have been implemented.

The Department also is responsible for the North Platte Water Transmission line and proposed pretreatment plant. Both are in design stage for construction of the plant and replacement of the North Platte Water Delivery System. These projects are coordinated with the City Engineer/Community Development Office and were funded by the Carbon County Capital Facilities tax passed in November 1997. These revenues are the City's matching funds to the Wyoming Water Development Commission for the North Platte Pipeline.

### Sewer Service

The City operates a Wastewater Treatment Plan utilizing an aerated lagoon system. The plan consists of a headwork building containing a mechanical out bar screen, grit removal system and lift station as well as "Helisieve solid removal Muffin Monster Grinder". The city also operates three aerated lagoons, two settling lagoons, and three storage lagoons.

The wastewater treatment plant's capacity is 2.8 MGD. The sewer capacity is 342.183 MGD while the current average is 171.075 MGD.

In order for the sewer lines and WWT plant to function at full capacity the ponds must be cleaned and restructured. The estimate cost for this is unknown as of this writing. Improving the current capacity of the wastewater treatment plant is critical to meet the growing demands that will be placed on it.

## ECONOMIC INDICATORS

### Growth Indicators

The Wyoming Housing Database Partnership reports *“During the past 20 years, the fortunes of Wyoming’s wage earners have not kept pace with the national trends...real earnings per job in 2005 were much lower than the national average. However, Wyoming’s **real earning in 2005** reaches its highest amount in 36 years. Wyoming’s top paying job industries, mining, utilities and management are stimulated by the 2005 Energy Policy Act with its emphasis on clean coal, coal-based power, and electricity transmission expansion.”* The City of Rawlins lies within Wyoming’s energy corridor where these industry jobs are located. The local economy is affected by and is indicative of current and future expansion of these industries. Those industries will likely continue to experience a large growth in the State. Evidence suggest that the constraints on housing availability and affordability and will worsen.

“Total personal income has been growing more quickly than the nation for nearly 7 years and exceeded the national average for the last four years.”

“While the trend is very good, the incidence of relatively low wage rates and high property income levels imply that income distribution is skewed to concentrations of lower income wage earners and higher income citizens, with those in the lower level likely facing some housing costs issues.”

The average price of existing housing on ten acres or less rose nearly 13 percent in 2005 with next construction higher. Preliminary data for 2006 indicated that average construction costs increased 6.6 percent. Housing prices are increasing dramatically. Rentals are increasing as evidenced by a minimal 2.4 percent vacancy rate in December of 2006. Average rental rates rose 8.93 percent. Rawlins has experienced a more dramatic rate increase. See Exhibit 16C.

Source: A PROFILE OF WYOMING, DEMOGRAPHICS, ECONOMICS AND HOUSING Semiannual Report, Ending December 31, 2006

## AFFORDABLE HOUSING LOAN PROGRAMS

For discussion purposes affordability is based of \$160,000 average cost for new construction of a modest, 1100-1200 square foot house with garage.

Lower income households will need payment assistance in a form of interest subsidy. Median and higher income households will not need subsidy assistance for the purchase of a modest home.

Two of the affordable home loan programs provide subsidy to residents. They are:

WCDA's HOME RUN Program: It is designed only for new housing development. It provides a ten-year interest subsidy to the homeowner. The loan limit is \$160,000 with interest rates starting at 2.5 percent with periodic increases and graduating to a maximum rate of 5.5 percent in the 11<sup>th</sup> year of a 30 year mortgage. This loan limit just meets the cost of new construction for a modest home in Rawlins. Trends indicate that construction cost will continue to escalate beyond the current limit.

USDA- RURAL DEVELOPMENT'S (RD) DIRECT 502: This home loan program limits purchase of existing and new construction to \$139,600. It provides for interest subsidy assistance based on the household income. Subsidized interest rate may be as low at 1 percent. Mortgages are for 33-38 year terms. Considering the median sale of, and cost of new construction of a modest dwelling (\$160,000) this ceiling excludes the low income resident from using this program in Rawlins. Federal housing subsidy program allocations for programs such as this are diminishing due Federal Government budget constraints. The local Real Estate Sales industry leaders may want to make a formal request to USDA-RD for an increase in the loan limits for the area. They should contact Alan Brooks, Housing Director, USDA – RD to determine what is required to obtain the increase in area loan limit. He can be reached at 307-233-6716 or email [alan.brooks@wy.usda.gov](mailto:alan.brooks@wy.usda.gov). His office is located at USDA-Rural Development Office of the State Director, 100 East B St., Room 1005, Casper, WY 82601.

If the 502 loan program cap was raised to \$160,000, with maximum subsidy (1% interest) the principal and interest payment would be \$481; adding taxes and insurance for a total monthly housing cost of \$581 which would require a minimum monthly income of \$2,000 month or \$24,000 annual income.

These programs provide significant assistance to the target population as housing construction takes place. It is likely that these programs will continue to raise the loan limits to meet the needs in the year 2010, 2015 and should level out as supply and demand levels out.

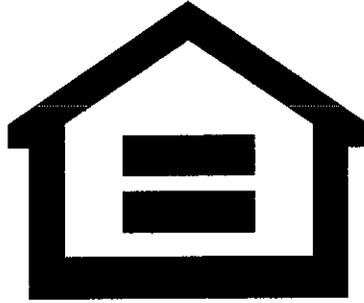
Moderate and above potential homeowner's annual income, for a \$176,000 house, should be approximately \$55,000. This income level would not require payment assistance in a form of financial subsidy. See Exhibit 16D.

TABLE 9  
LOAN LIMITS

Housing Program	Existing House Loan Limit	New Construction Loan Limit	ADEQUATE FOR \$160,000
FHA- HUD	200,160	200,160	YES/YES
USDA- Rural Development 502 Direct Program (payment subsidy available)	139,600	139,600	YES/NO
USDA-RD Guaranteed Program via lender	Ceiling is determined by the lender's secondary market	Ceiling is determined the lender's secondary market	YES/YES
WCDA Programs : Standard	205,000	205,000	YES/YES
HOME RUN (19-year interest subsidy available)	NA	160,000	YES/YES
SPRUCE UP WY	237,000 Includes purchase and rehab	NA	YES/YES
FHA-HUD	200,160	200,160	YES/YES

See Exhibits 13, 14 and 15

# **EXHIBITS**



**EQUAL HOUSING  
OPPORTUNITY**

**We Do Business in Accordance With the Federal Fair  
Housing Law**

(The Fair Housing Amendments Act of 1988)

**It is illegal to Discriminate Against Any Person  
Because of Race, Color, Religion, Sex,  
Handicap, Familial Status, or National Origin**

- In the sale or rental of housing or residential lots
- In the provision of real estate brokerage services
- In advertising the sale or rental of housing
- In the appraisal of housing
- In the financing of housing
- Blockbusting is also illegal

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:

1-800-669-9777 (Toll Free)

1-800-927-9275 (TTY)

**U.S. Department of Housing and  
Urban Development  
Assistant Secretary for Fair Housing and  
Equal Opportunity  
Washington, D.C. 20410**



## IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

**Conducimos nuestros negocios de acuerdo a la Ley Federal de Vivienda Justa**

(Acta de enmiendas de 1988 de la Ley Federal de Vivienda Justa)

**Es ilegal discriminar contra cualquier persona por razón de su raza, color, religion, sexo, incapacidad física o mental, la presencia de niños menores de 18 años o de mujer embarazada en su familia o su origen nacional**

■ En la venta o renta de vivienda y terrenos residenciales

■ En los anuncios de venta o renta de vivienda

■ En la financiamiento de vivienda

■ Amenazar o interferir con la persona para que no registre su queja

■ En los servicios de corretaje que prestan vendedores de vivienda

■ En la valoración de vivienda

■ También es ilegal forzarle a vender o rentar su vivienda diciendole que gente de otra raza, religion o grupo étnico se están mudando en su vecindario

Cualquier persona que sienta que fue discriminada debe de enviar su queja de discriminación:

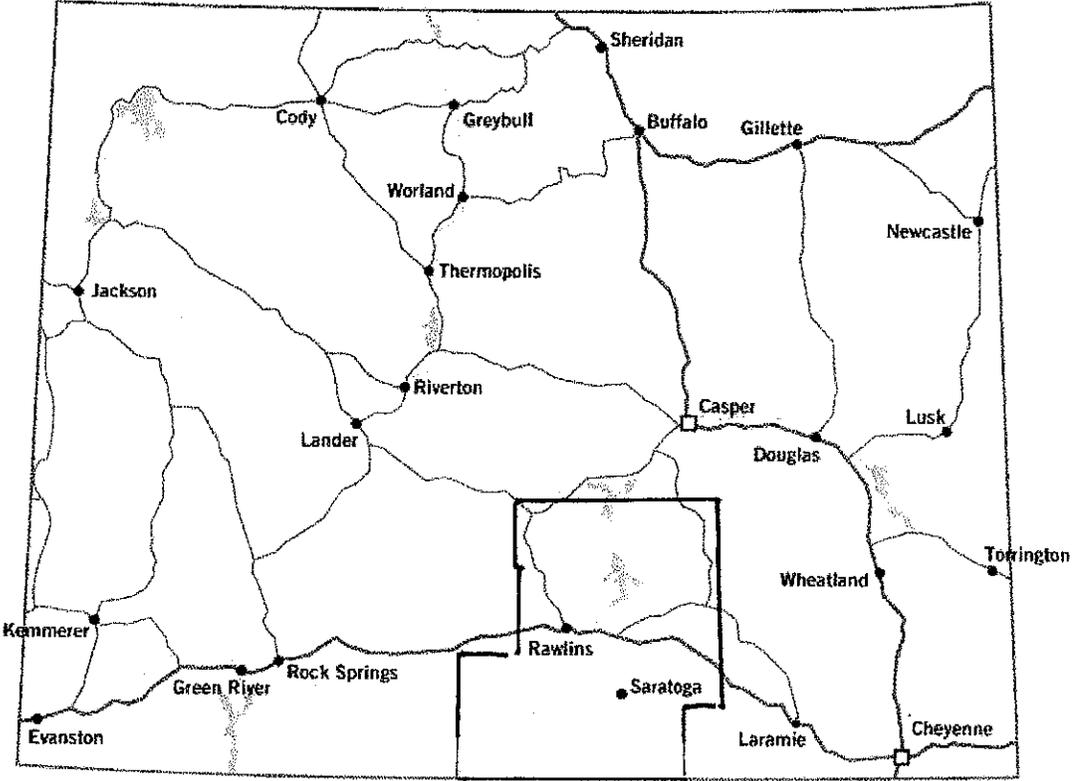
1-800-669-9777 (llamada gratis)  
1-800-927-9275 (TDD llamada gratis)

U.S. Department of Housing  
and Urban Development  
Assistant Secretary for Fair Housing and  
Equal Opportunity  
Washington, D.C. 20410

# EXHIBIT 1

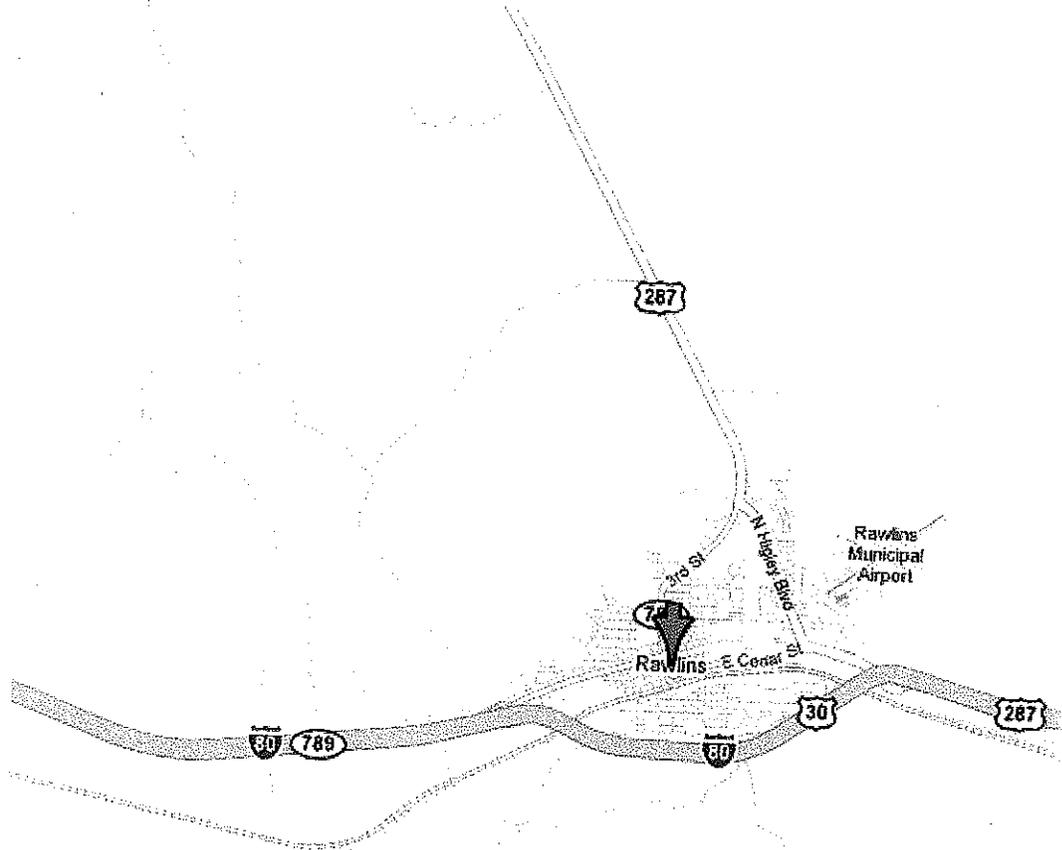
## Map of Wyoming

Map of Wyoming

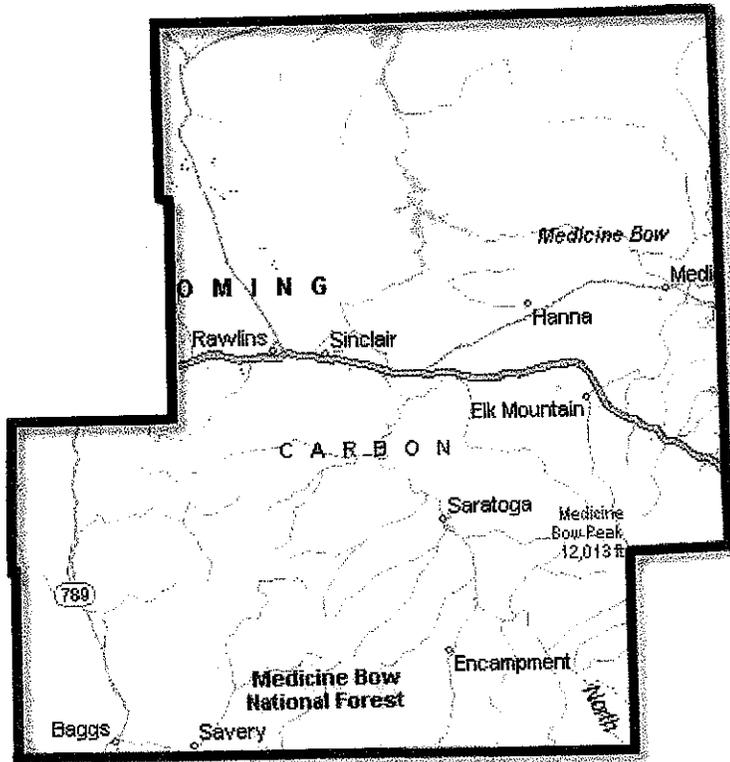


# EXHIBIT 2 Rawlins, Wyoming

Rawlins, WY



### EXHIBIT 3 Carbon County, Wyoming



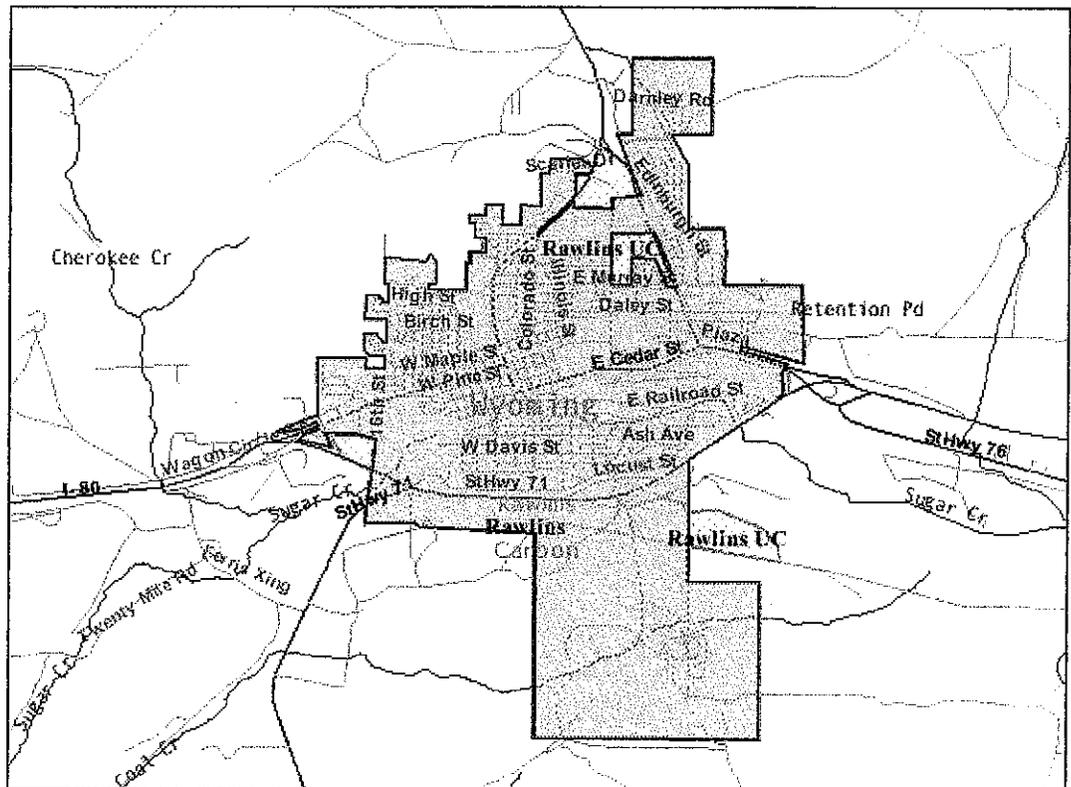
## EXHIBIT 4 Rawlins, Wyoming

**Boundaries**

-  State
-  County
-  Co Sub
-  Subbarrio
-  Place
-  Place
-  Con City
-  Urban Area
-  Urban Area

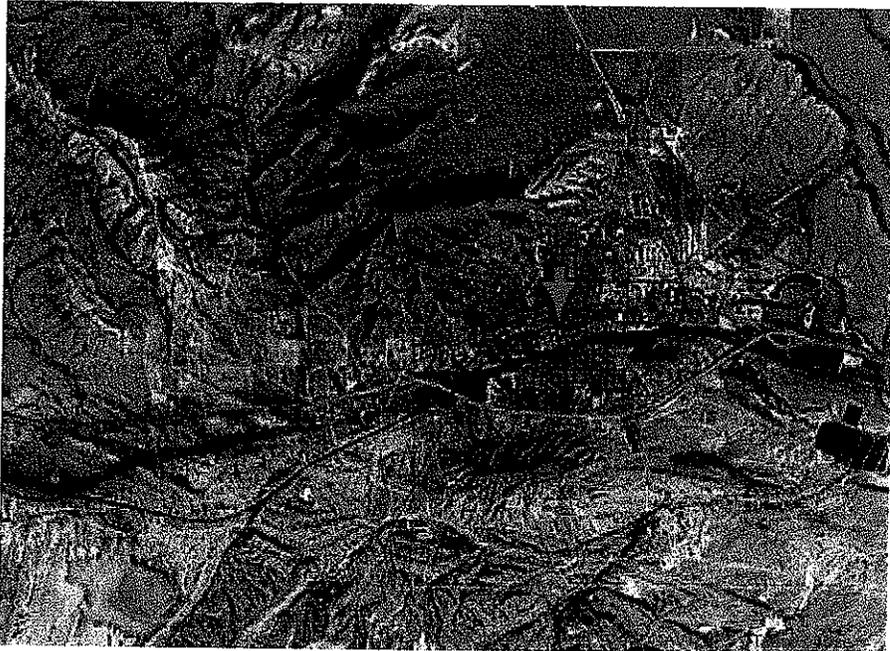
**Features**

-  Major Road
-  Street
-  Stream/Waterbody
-  Stream/Waterbody



7 miles across

**EXHIBIT 5**  
**GPS/GIS Satellite View**  
**City of Rawlins, WY**



## EXHIBIT 6

### The 2005 Energy Policy Act

On August 8, 2005, the Domenici-Barton Energy Policy Act of 2005 was signed into law. The Act set a strong tone related to the nation's approach to development and use of energy. While the Act had no immediate impact, its reach extends far into the future and the effects upon Wyoming have begun. Among its key elements, the Act:

- Improves the nation's electricity transmission capacity and reliability by providing enforceable mandatory reliability standards, incentives for T transmission grid improvements and reform of transmission siting rules.
- Promotes a cleaner environment by encouraging new innovations and the use of alternative power sources.
- Promotes clean coal technology and provides incentives for renewable energies, such as biomass, wind, solar, and hydroelectricity.
- Provides leadership in energy conservation by establishing new mandatory efficiency requirements.
- Clarifies the federal government's role in siting LNG facilities and provides an efficient approval process.
- Decreases America's dependence on foreign oil by increasing domestic oil and gas exploration and development on non-park federal lands.
- Encourages more nuclear power by authorizing the DOE to develop accelerated programs for the production and supply of electricity.

The legislation calls for some \$14.5 billion dollars in expenditures, tax credits, subsidies and other forms of financial support over the next several years. One third of this investment will be in coal, with \$3 billion for the production and generation of coal-based power. Another \$1.8 billion will be devoted to the Clean Coal Initiative. Furthermore, the Act repeals the Public Utility Holding Company Act and expands the Federal Energy Regulatory Commission's (FERC) merger authority. These actions are designed to promote investment in transmission capacity and reliability and electric energy development. Due to Wyoming's long history of resource-based industry, it is reasonable to believe that high paying energy jobs in the mining and utilities industries are coming to Wyoming as a result of this legislation.

#### Uranium

As of June 2005, five uranium companies had announced plans to reopen or explore for uranium in Wyoming. These were located in or near Jeffrey City, Douglas, Kaycee, Casper, and the Great Divide and Shirley basins.<sup>31</sup> In January of 2006, Canyon Resources announced a partnership with New Horizons Uranium to explore another project in Converse County.<sup>32</sup> Furthermore, on July 20, 2006, High Plains Uranium, Inc. announced initiation of drilling on its Allemand-Ross Project in the Powder River Basin.<sup>33</sup> High Plains is also actively exploring uranium reserves in the Red Desert, Gas Hills and Shirley Basin. Energy Metals Corp. has filed some 2,823 claims in Wyoming in the last few years, with most of its newest claims located in south central Wyoming.

<sup>30</sup> U.S. Housing Committee on Energy and Commerce Press Office (202) 225-5735, <http://energycommerce.house.gov>.

<sup>31</sup> Casper Star Tribune, 6-27-05

32 Casper Star-Tribune, 5-29-06

33 High Plains News, 7-20-06

Section I: A Profile of Wyoming Section I: State of Wyoming

Wyoming Housing Database Partnership 30 Final Report: February 28, 2007

Cameco Corp., the world's foremost uranium producer, owns Wyoming's only active uranium mine, the Smith Ranch-Highland mine in Converse County. The mine is also the most active in the United States, and has the capacity to mine 4 million pounds annually, according to Cameco Corp. In 2005, the mine produced 1.3 million pounds of ore.<sup>34</sup>

### **Coalbed Methane Gas Production**

As of the end of 2005 there were some 21,688 coal bed natural gas wells in Wyoming, of which 15,889 were producing wells, according to a November 2006 study conducted by the Wyoming State Geological Survey. Of the 341 billion cubic feet of annual coal bed methane production seen in 2005, nearly 99 percent was in the Powder River Basin. However, coal bed natural gas activity is increasing in other parts of the State, most notably in the Hanna Basin, the eastern Washakie Basin, the greater Green River Basin, and the Wind River Basin.<sup>35</sup>

### **Electricity Production through Coal Gasification<sup>36</sup>**

The Wyoming Infrastructure Authority (WIA) issued a formal Request for Proposals on July 17, 2006 soliciting proposals for a demonstration of electricity production through coal gasification. Gasification technology uses heat and pressure to convert coal to a combustible gas, which is then burned using combustion turbines to produce electricity. The technology allows for the capture of carbon dioxide (CO<sub>2</sub>). The CO<sub>2</sub> can subsequently be injected to enhance production of oil or otherwise sequestered, rather than allowed into the atmosphere. The coal gasification technology can also produce co-products that are marketable commodities, such as liquid fuels. As of December 15, 2006, Montgomery Energy Partners LP, of Texas, and Buffalo Managers, LLC, of Wyoming, had formed a partnership entitled the Buffalo Energy Partners Company to develop the integrated gasification combined cycle (IGCC) power plant at Glenrock, Wyoming. The formal permit process is underway, and is expected to be completed in 2007. The first phase of the project is anticipated to be online and producing electricity by 2009.<sup>37</sup>

### **Clean Coal Initiative<sup>38</sup>**

The 2005 Energy Policy Act (EPAcT) authorizes \$200 million each fiscal year for clean coal research. In addition, Section 413 of EPAcT provides for federal support for a Western Integrated Coal Gasification Demonstration Project at an elevation common to Wyoming, and the President's 2007 budget for the U.S. Department of Energy includes \$54 million for advanced gasification combined cycle technology. These opportunities provide fertile ground for joint efforts by the States of California and Wyoming to pursue the advancement and development of advanced clean coal technology. On April 17, 2006, California Governor Arnold Schwarzenegger and Wyoming Governor Dave Freudenthal signed a Memorandum of Understanding establishing a task force to pursue federal funding opportunities to help develop a commercial-scale integrated gasification combined cycle coal project with carbon sequestration in Wyoming.<sup>39</sup> The task force is also charged with

34 Casper Star-Tribune, 12-14-06

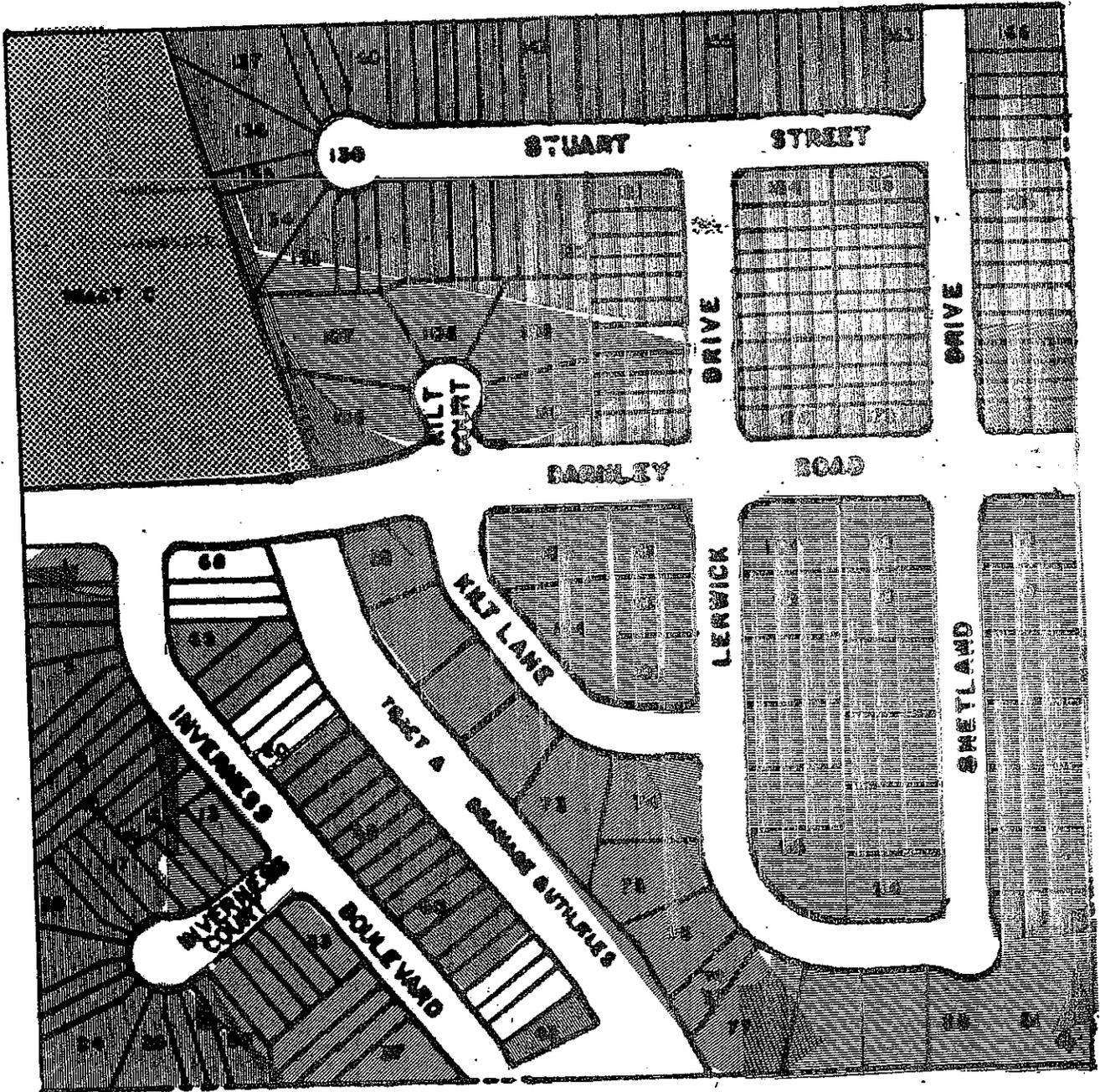
35 <http://www.wsgs.uwyo.edu/djvu/lasthalf2005/CBNG%20update%20last%20half%202005.pdf>

promoting the development of renewable wind resources in Wyoming. This task force will be comprised of representatives from the Wyoming Clean Coal Working Group, the California Energy Commission, and the California Public Utilities Commission, and is directed to work in active consultation with load serving utilities in California and potential advanced coal and renewable wind project developers in Wyoming.

### **I.B.6. The Economy and Its Effect on Housing**

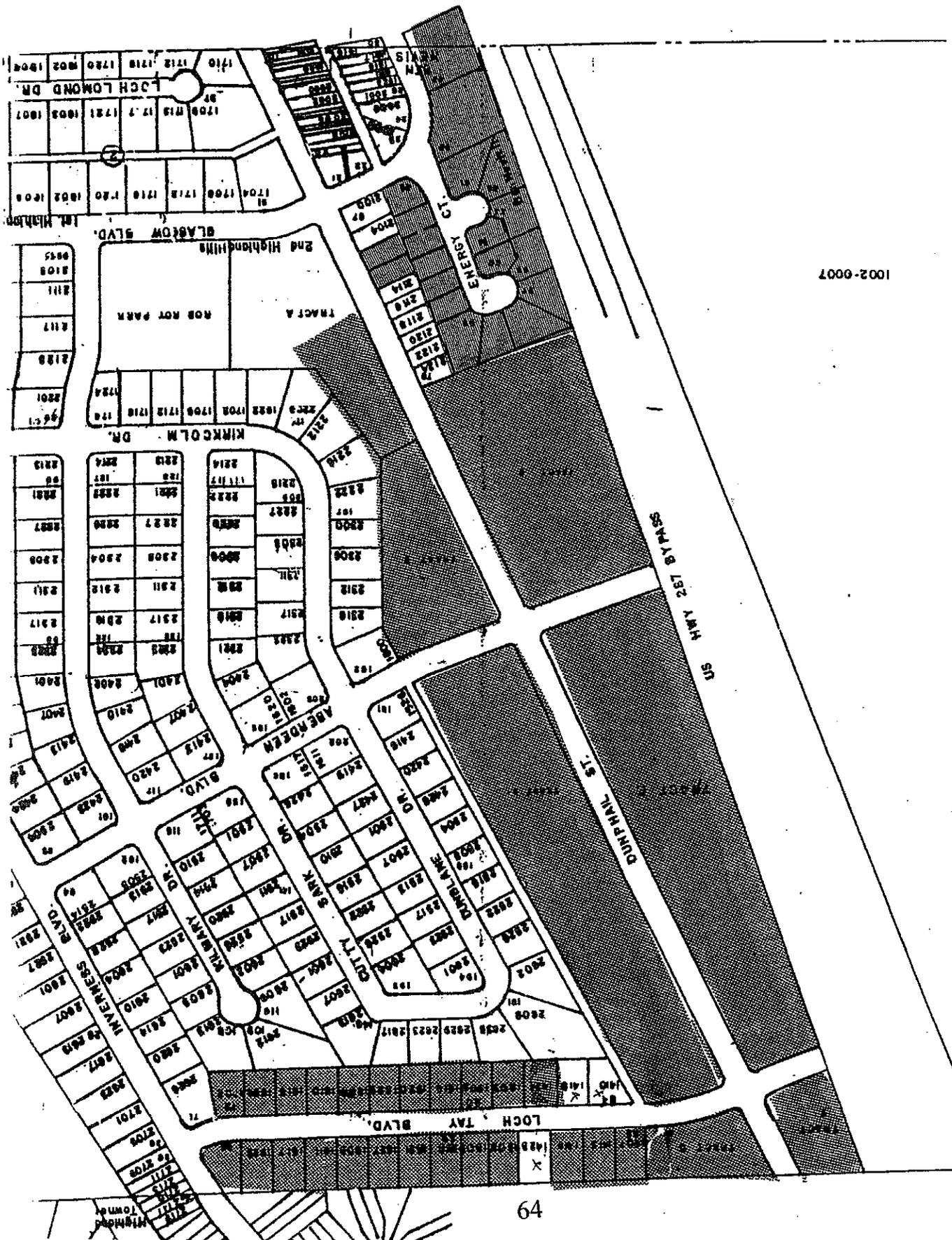
The strong labor force participation and the number of multiple jobholders in Wyoming indicate that citizens possess a strong work ethic; however, until recently wage earners have not substantially improved their economic situation. The higher paying jobs are in utilities, mining, wholesale trade and management. While the majority of those employed in Wyoming are in lower-paying fields, demand for workers in quickly rising industries, especially mining, is causing spot labor force shortages and upward pressures on wage rates. Personal income levels have risen, but the largest income increases have come from unearned income sources, such as

**EXHIBIT 7  
HIGHLAND TOWN SUBDIVISION**



Highland Town - R-7.5 and R-MF

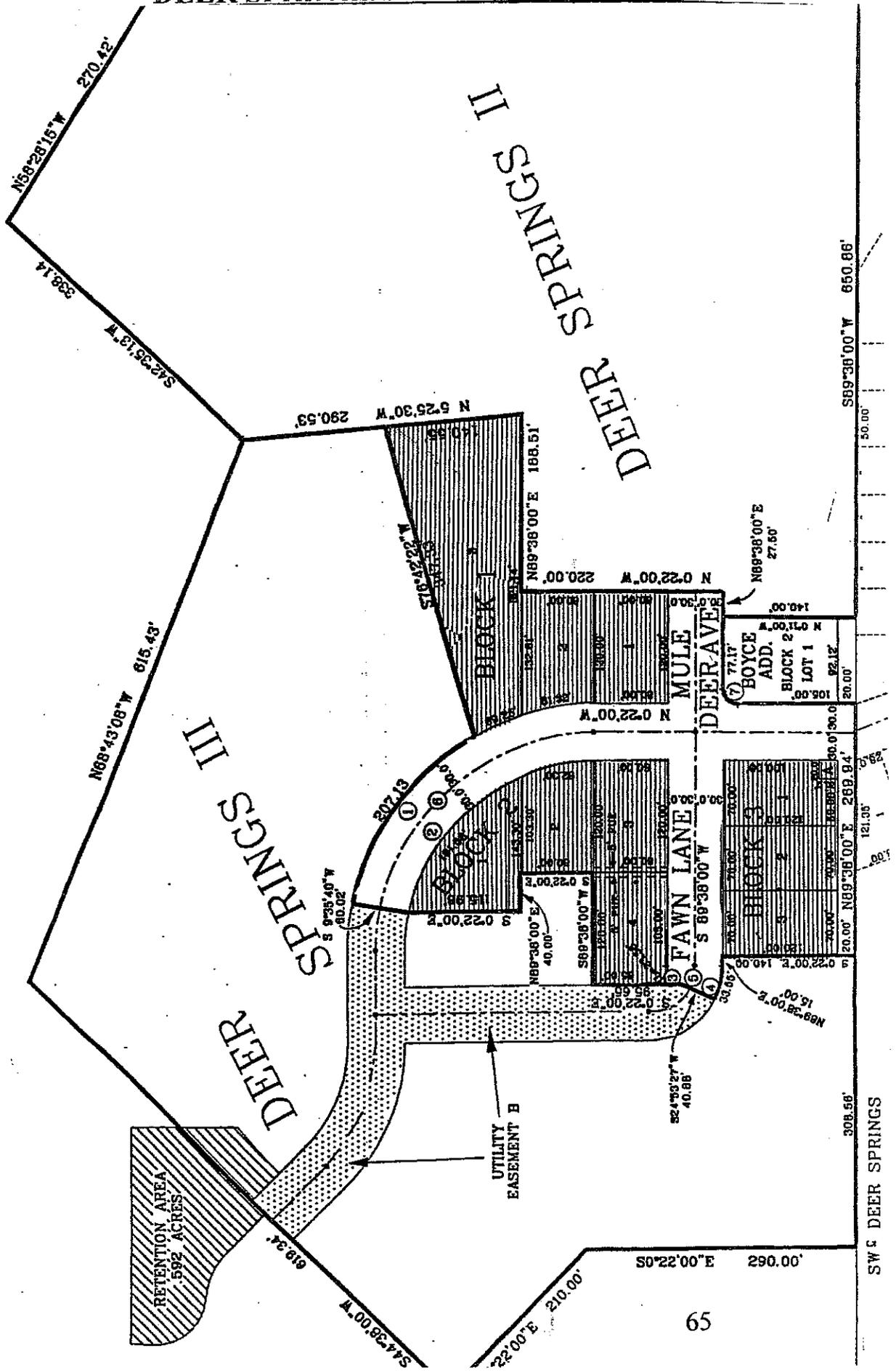
# EXHIBIT 8 HIGHLAND HILLS SUBDIVISION



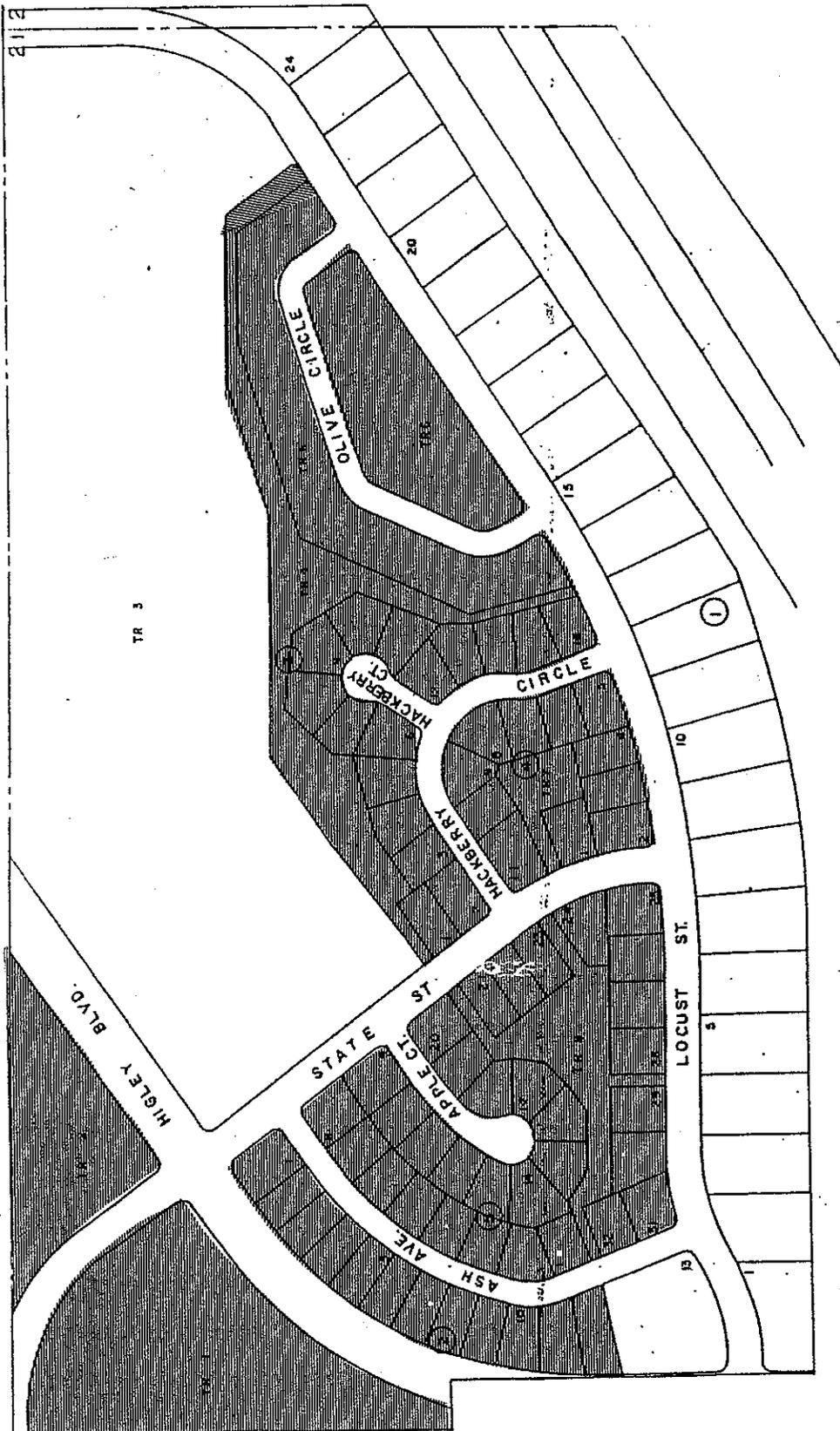
1002-0007

Highland Hills II - R-7.5

# EXHIBIT 9 DEER SPRINGS III SUBDIVISION



**EXHIBIT 10**  
**SUNDANCE VILLAGE SUBDIVISION**



Sundance Village

## EXHIBIT 11 CITY SERVICES

### UTILITIES

City of Rawlins  
P.O. Box 953  
Rawlins, WY 82301  
(307-328-4500)

KN Energy - Gas Services  
P.O. Box 1207  
Scottsbluff, NE 69363-1207  
(800) 563-0012

Rocky Mountain Power  
1033 NE 6<sup>th</sup> Avenue  
P.O. Box 400  
Portland, OR 97207  
(888)-221-7070

BRESNAN Communications  
[www.bresnan.com](http://www.bresnan.com)  
(877) 273-7626

Internet Services:

WYOMING.COM  
[www.wyoming.com](http://www.wyoming.com)  
(800) 996-4638  
Riverton, WY  
(800)

QWEST Internet Service  
[www.quest.com](http://www.quest.com)  
(800) 996-2516

### SERVICES

Water, Sewer and Landfill Use  
Housing Programs  
Fire and Police Protection

Television Cable Services

Sierra Desk Top  
210 West 6th  
Encampment, WY  
307-327-5830

Bresnan Communications  
[www.bresnan.com](http://www.bresnan.com)  
(877) 273-7626

## EXHIBIT 12

### Student Population

Rawlins School District # 1

<u>School Year</u>	<u>Beginning Student Pop</u>	<u>Ending Student Pop.</u>	<u>Drop-outs</u>	<u>Net</u>
1996-7	2212	2015		
2000-1	*	*	1 Coop School	
2001-2	*	*	23 Coop School 14 High School	
2002-3	1844	1737	30 Coop School 17 High School	
2003-4	1755	1658	26 Coop School 15 High School	
2004-5	1687	1650	13 Coop School 1 20 High School	
2005-6	1776	1688	45 Coop School 1 18 High School	
2006-4/30/07	1828	1703		

\*Information is not available

Source – Superintendent's Office per phone call 5-16-2007



**Wyoming Community  
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**EXHIBIT 13**

**WCDA HOUSING PROGRAMS**

**WYOMING COMMUNITY DEVELOPMENT AUTHORITY**

**Current Interest Rates and Availability**

**Summary of Outstanding Issues**

**Last updated for Monday, May 21, 2007**

<b>WCDA Single Family</b>					
<b>Available funds for 30 year term</b>					
2007 Series 5 & 6	5.50%	Fixed Rate	P & I Factor	= .5677890013	\$ 39,035,692
Opp Home Ownership	5.50%	Fixed Rate	P & I Factor	= .5677890013	\$ 5,831,200
Spruce Up	4.875%	Fixed Rate			\$ 1,600,000
Spruce Up II	5.25%	Fixed Rate			\$ 851,606
Home Run	2.50 - 5.50%	Step			\$ 3,633,152
WES	4%	Fixed Rate			\$ 2,390,890
WES	3%	Deferred			\$ 2,466,523

\* when reserving funds in Lender On Line check individual Series for actual availability



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Homebuyer Programs      Financial Information      Housing Development Programs      Mortgage Servicing Department      About Us      WCDA News

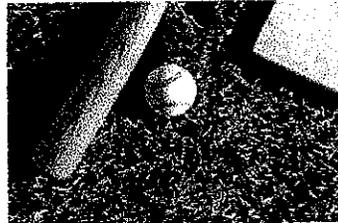


**HOME Run Program**  
 Wyoming Community Development Authority  
 2007 Series 5 & 6 - May 2, 2007

What is it? The HOME Run Program is a new mortgage loan program developed by WCDA to address the need for affordable new construction in Wyoming. Homes must meet a national building code, local building codes and the most current edition of the Model Energy Code.

What are the terms of the loan? WCDA will be utilizing HOME funds to provide a 10-year interest subsidy for the homebuyers. The program will have a step-rate as follows:

Years	Interest Rate	P&I Factor
1 through 4	2.50%	0.3951208988%
5 & 6	3.25%	0.4304281124%
7 & 8	4.00%	0.4649790041%
9 & 10	4.75%	0.4984690414%
11 through 30	5.50%	0.5306066077%

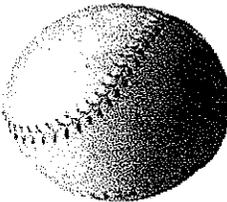


Calculating each Principal & Interest Payment: Multiply the original loan amount by each of the P&I factors. When multiplying the original loan amount times the P&I factor, use all 10 decimal places as shown above.

Is the program limited to first-time homebuyers? Yes, each mortgagor must have had no "present ownership interest" in a principal residence at any time during the three-year period prior to the date on which the mortgage loan is executed.

Are there purchase price limits? Yes, the acquisition cost of a newly constructed home under this program may not exceed \$160,000 for all counties.

Example – Principal and Interest Payment based on loan amount



P&I Factor	\$160,000	\$150,000	\$125,000	\$100,000	\$75,000
0.3951208988%	\$632.19	\$592.68	\$493.90	\$395.12	\$296.34
0.4304281124%	\$688.68	\$645.64	\$538.04	\$430.43	\$322.82
0.4649790041%	\$743.97	\$697.47	\$581.22	\$464.98	\$348.73
0.4984690414%	\$797.55	\$747.70	\$623.09	\$498.47	\$373.85
0.5306066077%	\$848.97	\$795.91	\$663.26	\$530.61	\$397.95

Are there income limits? Yes, the Total Annual Family Income cannot exceed 80% of HUD's median income by family size and county. The Income Limits are as follows:

COUNTY	FAMILY SIZE							
	1	2	3	4	5	6	7	8
Campbell	\$39,000	\$44,550	\$50,150	\$55,700	\$60,150	\$64,600	\$69,050	\$73,500
Converse	33,050	37,750	42,500	47,200	51,000	54,750	58,550	62,300
Laramie	33,550	38,300	43,100	47,900	51,750	55,550	59,400	63,250
Lincoln	32,850	37,550	42,250	46,950	50,700	54,450	58,200	61,950
Natrona	33,650	38,500	43,300	48,100	51,950	55,800	59,650	63,500
Sublette	33,800	38,600	43,450	48,250	52,100	55,950	59,850	63,700
Sweetwater	38,850	44,400	49,950	55,500	59,950	64,400	68,800	73,250
Teton	41,700	47,700	53,650	59,600	64,350	69,150	73,900	78,650
Uinta	35,750	40,850	45,950	51,050	55,150	59,200	63,300	67,400
All others	32,750	37,450	42,100	46,800	50,550	54,300	58,050	61,800

Are there Appraisal limits? Yes, due to the fact that HUD HOME funds are being used for the interest subsidy, there is a Maximum Appraisal Limit set at the FHA 203 (b) loan limit.

What is the term of the loan? 30 years

Can the borrower use WCDA's Down Payment Programs? Yes, WCDA is allowing the Down Payment Loan Programs to be used in conjunction with this program.



What type of loans will WCDA allow under this program? FHA-insured, Rural Development-Guaranteed, PMI Insured Conventional and VA Guaranteed Loans: All Rural Development Loans, VA, and conventional loans must have pool insurance issued by Genworth Mortgage Insurance Company. These loans must be submitted to Genworth prior to closing for a pool insurance certificate. Only FHA loans are not required to be covered by pool insurance.

Can new manufactured homes be financed under this program? Yes, WCDA will accept a new manufactured home on a permanent foundation, but only if the loan is FHA-insured.

Does the purchaser have to live in the home? Yes, the home must be the principal residence of the WCDA Borrower(s).

Who should I contact for more information? You may contact the WCDA office at (307) 265-0603 or any WCDA Participating Lender.





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**Income and Purchase Price Limits for WCDA's Standard Program**

April 2007

	<b>1 and 2 Person Family</b>	<b>3 + Person Family</b>	<b>New Home</b>	<b>Existing Home</b>
<b>Campbell County</b>	\$ 69,600	\$ 80,000	\$ 205,000	\$ 205,000
<b>Converse County</b>	\$ 59,000	\$ 67,800	\$ 205,000	\$ 205,000
<b>Laramie County</b>	\$ 59,900	\$ 68,800	\$ 205,000	\$ 205,000
<b>Natrona County</b>	\$ 60,100	\$ 69,100	\$ 205,000	\$ 205,000
<b>Sublette County</b>	\$ 60,300	\$ 69,300	\$ 205,000	\$ 205,000
<b>Sweetwater County</b>	\$ 69,400	\$ 79,800	\$ 205,000	\$ 205,000
<b>Teton County</b>	\$ 81,800	\$ 94,000	\$ 285,000	\$ 285,000
<b>Uinta County</b>	\$ 63,800	\$ 73,300	\$ 205,000	\$ 205,000
<b>All Other Counties</b>	\$ 58,500	\$ 67,200	\$ 205,000	\$ 205,000

Maximum mortgage limits for FHA and Rural Development may be less than these home purchase price limits.

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Web site design by ev.Dezign.

# Spruce Up Wyoming II Program

**What is it?** Spruce Up Wyoming II is a new mortgage loan program developed by WCDA to address Wyoming's substandard housing stock. According to the County Assessor information found in the February 2002 Housing Conditions Report released in by the Wyoming Housing Database, over 25,000 single family homes are in below average condition.

**What are the terms of the loan?** The interest rate is a fixed rate of 5.25% for 30 years.

**Are there income limits?** Yes, the Total Annual Family Income cannot exceed \$70,000 for all family sizes in all counties.

**Can the borrower use WCDA's Down Payment Loan Programs?** Yes, WCDA is allowing the Down Payment Loan Programs to be used in conjunction with this program.

**Is there a minimum rehab amount?** Yes, \$15,000.

**Are there rehabilitation requirements?** Yes, WCDA requires that prior to using any rehabilitation funds for cosmetic items, five major components of the home must be in safe operating condition or will be in safe operating condition after the rehab is completed. These five systems are:

1. roof including gutters and downspouts,
2. heating system,
3. electrical system,
4. plumbing system including hot water heater and well and septic, if applicable, and
5. foundation

**How does the program work?** WCDA has designed three ways in which this program can be used.

1. **Home Purchase and Rehabilitation**
  - a. by using an FHA 203(k) loan
  - b. by using a WCDA Conventional single close loan
  - c. by using a Lender who provides a temporary bridge loan to buy and rehabilitate the home and after the rehabilitation complete, the buyer gets a permanent loan (VA, FHA, RD or Conventional) from WCDA at a rate of 5.25% if the home and buyer are eligible.

*The Purchase Price of the home prior to rehab may not exceed \$145,000.*

## 2. Home Refinance and Rehabilitation

- a. by using a FHA 203(k) loan
- b. by using a WCDA Conventional single close loan
- c. by using a Lender who provides a temporary construction loan to rehabilitate home and after the rehabilitation is complete, the buyer gets a permanent loan (VA, FHA, RD Conventional) from WCDA at a fixed rate of 5.25% if the home and buyer are eligible.

*The mortgagor must have owned the home for at least one year prior to the date of the loan application.*

## 3. The first purchaser of a home after the home has been rehabilitated by a third party may be eligible to get the Spruce Up Wyoming II financing, if:

- a. The Purchase Price of the home prior to rehab does not exceed \$145,000, *and*
- b. The Rehabilitation must have been started within the 6 month period preceding the date of the loan application, *and*
- c. Under this scenario, the seller/contractor will have to certify to the rehabilitation costs, the purchase price of the home, the costs of sale of the home and the profit by the seller.

*In order for the property to be eligible, the seller's profit under this scenario may not exceed 15%.*

## What type of loans will WCDA allow under this program?

1. If the borrower has chosen to do the transaction with a single-close loan, then either a FHA 203 (k) loan or a WCDA/Genworth Conventional loan may be used. Both loans escrow rehabilitation funds and allow the rehabilitation to take place after the closing of the purchase of the home or the refinance of the first mortgage. All conventional loans **must** have pool insurance issued by Genworth Mortgage Insurance Corporation. These loans must be submitted to Genworth Mortgage Insurance Corporation for a pool insurance certificate prior to closing. **Only FHA loans are not required to be covered by pool insurance.**
2. If the borrower has chosen to obtain bridge/construction loan financing from the lender or if the borrower is purchasing a home in which the rehabilitation is complete as described in Section 3 above, then the Spruce Up Wyoming II permanent take out loan may be: a Rural Development Guaranteed Loan, a VA Guaranteed loan, an FHA Insured loan or a conventional loan with Primary Mortgage Insurance through Genworth Mortgage Insurance Corporation as allowed under the WCDA Standard program. All Rural Development loans, VA loans and conventional loans **must** have pool insurance issued by Genworth Mortgage Insurance Corporation. These loans must be submitted to Genworth Mortgage Insurance Corporation for a pool insurance certificate prior to closing. **Only FHA loans are not required to be covered by pool insurance.**

**For purchase transactions, I can see there is a purchase price limit. Is there a maximum acquisition cost that would include the rehabilitation costs?** Yes, for both Purchase & Rehab or Refinance & Rehab the acquisition costs may not exceed \$237,000. This requirement for the Spruce Up Wyoming II Program is met if:

1. **For purchase and rehabilitation**, all of the costs of the purchase of the Residence, all of the rehabilitation expenditures incurred (whether such expenditures are financed with proceeds of the Spruce Up Wyoming II Loan or not), the contingency reserve fund, the payment reserve fund and all financing and other fees necessary to the rehabilitation so long as such expenditures and fees are expended during the rehabilitation of the Residence and are reasonably related to the rehabilitation of the Residence, do not exceed the Acquisition Cost Limitation of \$237,000.

*The Purchase Price of the home prior to rehab may not exceed \$145,000.*

2. **For refinance and rehabilitation**, the amount of all outstanding loans, all of the rehabilitation expenditures incurred (whether such expenditures are financed with proceeds of the Spruce Up Wyoming II Loan or not), the contingency reserve fund, the payment reserve fund and all financing and other fees necessary to the rehabilitation so long as such expenditures and fees are expended during the rehabilitation of the Residence and are reasonably related to the rehabilitation of the Residence, do not exceed the Acquisition Cost Limitation of \$237,000,
3. **For Borrowers who are purchasing a home that has recently been rehabilitated as described in Section 3 above**, the Acquisition Cost limit will be met if the cost of acquiring the Residence from the seller as a completed Residential unit does not exceed \$237,000.

*The sales price of the residence being purchased prior to the rehabilitation, may not exceed \$145,000.*

Please refer to Section 1.503 of the WCDA *Seller Servicer* Guide for further guidance. The Seller's Affidavit *MPP Form 212 (Rev 5/99)* will be required for these transactions.

**The Seller/Contractor will be required to certify:**

1. The cost of the home prior to rehab,
2. The rehabilitation was started within the 6 month period preceding the date of the loan application
3. The final rehabilitation costs (must be a minimum of \$15,000)
4. The costs of the sale (i.e., real estate fees, utility costs during the time the home was available for sale, etc.)
5. The seller's profit (may not exceed 15% of the project costs)

**Does the purchaser have to live in the home?** Yes. The home must be the principal residence of the WCDA Borrower(s).

**Are only certain properties eligible?** Yes.

The home must be a one unit, single-family home located in the State of Wyoming, and **only**

1. Single Family Properties are permitted.
2. Existing manufactured housing on a permanent foundation is permitted to be rehabilitated under the FHA 203(k) loan program only. **However**, moving an existing manufactured home not on a permanent foundation to a permanent foundation is **not** permitted.

**I have also heard about a WCDA Spruce Up Wyoming I Program. Is there a difference?** Yes. Spruce Up "One" is for rehabilitation of a home for a first time homebuyer under WCDA's Standard Program. The Borrower and property must meet the requirements of the WCDA Standard loan program. A minimum rehabilitation amount of \$5,000 in necessary rehab items is required. Only a limited amount of funding is available under each bond issue for loans that meet this requirement.

**Who should I contact for more information?** You may contact the WCDA office at (307) 265-0603 or any WCDA Participating Lender.

Wyoming Community Development Authority  
P.O. Box 634  
Casper, WY 82602  
(307) 265-0603



# EXHIBIT 14

## RURAL DEVELOPMENT, USDA

### 502 LOW INCOME HOUSING PROGRAMS

#### Income and Property

#### Income Eligibility for Guaranteed Loans

1. Log onto <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>
2. On left menu, under Income Limits, select "Guaranteed Loan".
3. Select Wyoming from the list of states.
4. The tables list the ADJUSTED Annual Income Limits for each county.
5. For ease of use, print this list.
6. Use the "Mod. Inc-Guar. Loan" line.

#### Income Eligibility for Direct Loans

1. Log onto <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>
2. On left menu, under Income Limits, select "Direct Loan."
3. Select Wyoming from the list of states.
4. The tables list the ADJUSTED Annual Income Limits for each county.
5. For ease of use, print this list.
6. Use the "Very Low and Low Income" lines.

#### Property Eligibility

1. Log onto <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>
2. On left side menu, find Property eligibility, click on "Single Family."
3. "Accept" Property Eligibility Disclaimer."
4. If you have a specific address, type in the complete address.
5. Click "Get Map."
6. The address will be mapped to its exact location. It will also indicate whether the address is in an eligible area
7. If you do not have a specific address, go to the U.S. map.
8. Select Wyoming.
9. Counties with ineligible areas will be listed on the "Quick List" to the right.

#### SINGLE FAMILY DIRECT LOAN DIVISION STATE AREA LOAN LIMITS FISCAL YEAR 2007 VALID THRU 02/29/08

County	Market Value*	County	Market Value
03/01/07 to present*			
Albany	155,100	Natrona	156,900
Big Horn	139,300	Niobrara	140,900
Campbell	161,500	Park	162,200
Carbon	139,600	Platte	143,400
Converse	154,900	Sheridan	166,000
Crook	150,000	Sublette	169,700
Fremont	148,900	Sweetwater	162,700
Goshen	154,400	Teton	280,749
Hot Springs	147,500	Uinta	154,200
Johnson	163,100	Washakie	144,500
Laramie	157,000	Weston	143,500
Lincoln	159,200		

#### Adjusted Annual Income Tutorial:

Income adjustments can be made for dependents, childcare, and disability expenses.

#### Example

A family of 4 in Sheridan County has a non-qualifying gross annual income of \$50,000. They have deductions for 2 children, daycare, and other monthly expenses. In this example, their ADJUSTED Annual Income is a qualifying \$46,800.

Income limits are revised each year. Ask your lending partner to help you accurately determine adjusted annual income. And you are always welcome and encouraged to call your local office for assistance.

If your desired area is not listed, it is eligible.  
Wyoming has 23 counties. 18 counties are 100% eligible

It can also be used to calculate adjusted household income and compare it to current income limits.

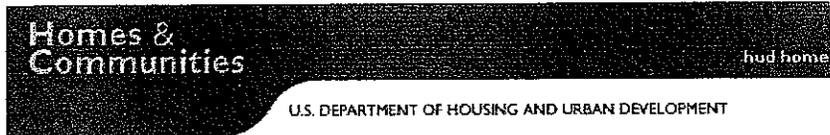
\*\* Please note that areas outside the cities of Laramie, Gillette, Cheyenne, Casper, and Rock Springs may be eligible

\*Maximum market value of eligible properties for repair in the 504 Program.

## Part of Exhibit 14

### USDA - RURAL DEVELOPMENT INCOME LIMITS

Carbon County, WY	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
VERY LOW INCOME	20500	23400	26350	29250	31600	33950	36250	38600
LOW INCOME	32750	37450	42100	46800	50550	54300	58050	61800
MODERATE INCOME	38250	42950	47600	52300	56050	59800	63550	67300
ADJ. MEDIAN INC.**	41000	46800	52700	58500	63200	67900	72500	77200



**EXHIBIT 15  
HUD HOUSING PROGRAMS**

**fha mortgage limits list**

**Message: MORTGAGE LIMITS SUCCESSFULLY COMPLETED**  
SUCCESS

Mortgage maximums as of Monday May 21, 2007  
(1 records were selected, 1 records displayed.)

MSA Name	MSA Code	Division	County Name	County Code	State	One-Family	Two-Family	Three-Family	Four-Family	Last Revised
NON-METRO	99999		CARBON	007	WY	\$200,160	\$256,248	\$309,744	\$384,936	01/01/2006

**Selection criteria**

Sorted by: County Code  
 State: WY  
 County: Carbon  
 County Code:  
 MSA Name:  
 MSA Code:  
 Last Revised:

The current basic standard mortgage limits for FHA insured loans are:

One-family	Two-family	Three-family	Four-family
\$200,160.00	\$256,248.00	\$309,744.00	\$384,936.00

High cost area limits are subject to a ceiling based on a percent of the Freddie Mac Loan limits  
 The ceilings are currently:

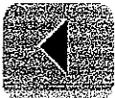
One-family	Two-family	Three-family	Four-family
\$362,790.00	\$464,449.00	\$561,411.00	\$697,696.00

Section 214 of the National Housing Act provides that mortgage limits for Alaska, Guam, Hawaii, and the Virgin Islands may be adjusted up to 150 percent of the new ceilings. This results in new ceilings for these areas of:

One-family	Two-family	Three-family	Four-family
\$544,185.00	\$696,673.00	\$842,116.00	\$1,046,544.00

This is a listing of the FHA single family mortgage limits. This listing was downloaded from the Department's Computerized Home Underwriting Management System. Since mortgage limits are updated constantly, please contact the [Homeownership Center](#) if you believe this information is in error.

You may download the mortgage limits [data](#) or its [file description](#).



[Previous]

Exhibit 16 A  
**RAWLINS COMPARATIVE POPULATION HOUSEHOLD  
TRENDS AND PROJECTED GROWTH**  
(1970 – 2020)

<u>Year</u>	<u>Population</u>	<u>% Change</u>	<u>Households</u>	<u>% Change</u>
<u>Historic Comparative</u>				
1970	7,855	see below	3,072	unknown
1980	11,547	see below	4,223	unknown
1990	8,642 (a)	see below	3,280	unknown
2000	9,006 **	see below	3,320	unknown
2000- 2006 est.*	9,600	+6.6	3,650	9.9%
2007 – first quarter(est)*	9,805	+9.7	3,728	2.1% r
Estimate 2010	10,785	10% est.(2000)	4,134	11 %
Estimate 2015	11,324	5% est.	4,305	9.6%
Estimate 2020	11,890	5% est.	4,521	9.5%

Percent Change ten year periods

1970-1980	+47%
1980-1990	-24%
1990-2000	+4.2%
2000-2006	+9.4
2006-2007	+9.7 (first quarter)

Household growth will occur due to new job opportunities and population increase. It can also occur as new households form due to changes in marital status, aging population and as young people leave home.

Projected population figures were calculated using the following formula and theories and assumptions and represent a conservative estimate of such growth.

Source: US 1970, 1980, 1990 and 2000 census of Population and Housing

Note \*figure is based on reported additional residential water meters

\*\* This figure is the total population of 9006 minus 878 institutionalized individual (2000 Census)  
Household based on an average household size of 2.63 persons,

Exhibit 16B  
**RAWLINS PROJECTED POPULATION BASED ON INCREASED  
 WYOMING STATE PENITENTIARY WORKFORCE**

Year	2007	by <u>1/08</u>	by <u>1/09</u>
Total number of positions (currently filled or vacant)	431		
Current number of employees At Rawlins Facility	311		
Recent Vacancies due to terminations	22		
Total vacancies/positions to be filled	120	40	40

(120 x 50% w/families x 2.63 = 158 pop  
 +60 w/o families = 218 pop growth due  
 to hires at WSP only. **60 could be housed in  
 rental property with the remaining  
 60 w/families housed in additional rental  
 and home ownership residential settings.**

**Population Growth based on average  
 2.63 per household**

<b>Single family dwellings needed:</b>	<b>60</b>	<b>20</b>	<b>20</b>
<b>Rental units needed 2-3 bedroom:</b>	<b>60</b>	<b>20</b>	<b>20</b>

Additional information of interest

Additional <u>new</u> staff positions WSP to Be filled/recruited 2007	41		
Current vacancies	80		
Estimated new hires with families	50 %		
Current Inmate Populations at WSP Inmate Population Capacity - WSP	650-700		
Inmate Families in Rawlins estimated 10-20 families who may relocate to Rawlins to be near incarcerated relative	2.5% (families)		

**Historical information**

Average new hires per year since 2000	40		
Employees Relocations to Rawlins Since January 2006	82		

New Hire (Employee) 1st quarter 2007 54

Number of higher level (not entry level)  
Positions filled 2000-2006: 19  
9 in excluding Lieutenants  
10 were higher than Lieutenants' positions

Annual Units Needed through Y 2010 120 (60% in rental situations and 40% in home ownership)

Note: Wyoming State Penitentiary administrators estimate that 50% of current and future employees have and approximately 2-5% of the current **inmate** population have families living in the City. These figures were used to project a local population increase and represent a conservative estimate.

**General Census & Household Income Information:**

40% of all households' income falls below \*\$30,000, with 12% less than \*\$10,000.

18% of all households' income falls between \*\$30,000 to \$45,000.

18% of all households' income falls between \$45,000 and \$60,000.

18% of all households' income falls between \$60,000 and 100,000.

6% of all households' income is above \$100,000.

\*Rental assistance subsidies may be needed. USDA-Rural Development and HUD programs are available to assist low income qualifying households.

**Exhibit 16C**  
**Rental Housing:**

<u>Household Income:</u>	<u>Monthly rental costs should not exceed</u>
\$10,000	\$250*
\$15,000	\$375*
\$20,000	\$500*
\$25,000	\$625*
\$30,000	\$750*
\$35,000	\$875
\$40,000	\$1,000
\$45,000	\$1125
\$50,000	\$1250
\$60,000	\$1500
\$65,000	\$1625
\$70,000	\$1,750
\$80,000	\$2,000
\$90,000	\$2,250
\$100,000	\$2,500

## Exhibit 16D

### Mortgage Capacity - By Income ....home purchasing power.

**NOTE:** 29% of monthly income is the standard used to determine if potential homeowners will qualify for mortgage financing to purchase a residential dwelling. This figure includes monthly principal, interest, taxes and insurance payment (PITI). *For illustration purposes a 6% interest rate and 30 year term mortgage is used with monthly taxes and insurance estimated. Figures are rounded to nearest \$500.*

<u>Household Income:</u>	<u>PI payment</u>	<u>T&amp;I</u>	<u>Qualifying Mortgage Amount</u>
\$10,000	\$ 198	\$150	\$ 33,000**
\$15,000	212	150	35,400**
\$20,000	333	150	55,000**
\$25,000	454	150	75,500**
\$30,000	575	150	95,500**
\$35,000	695	150	116,000**
\$40,000	816	150	136,000**
\$45,000	937	150	156,000**
\$50,000	1033	175	172,000
\$60,000	1275	175	212,500
\$65,000	1370	200	228,000
\$70,000	1441	250	240,000
\$80,000	1663	300	270,000
\$90,000	1825	350	304,000
\$100,000	2016	400	336,000

\*\*Loan subsidy needed to increase purchasing power for modest single family dwelling starting at \$156,000. Rural Development, USDA, 508 North Broadway – Riverton, WY. 307-856-7524. This Federal Agency can provide payment assistance for mortgages to qualifying households.

*Qualifying Mortgage amounts may be reduced by the lender due to other monthly debt payments ( car, credit cards, etc) of the loan applicant. Combined house payment (PITI) plus other debt payments typically should not exceed 38% of applicant's gross monthly income.*

Exhibit 17

INDUSTRY TRENDS  
CARBON COUNTY

Industry	Rank 1990	Rank 1994	Rank 2005	Rank 2 <sup>nd</sup> quarter 2006	Wyoming 2 <sup>nd</sup> quarter 2006
Retail Trade	1 (19.4%)	1 (20.8%)	2 (14.1%)	4 (10.6%)	1 (11.4%)
Local Gov.*	2(19.%)	2 (18.3%)			6 (4.7%)
Services	3 (13.95)%	3 (15.7%)	7 (6.9%)		
Manufacturing		4 (9.45)	4 (9.4%)	6 (5.3%)	7 (3.7%)
Mining	4 (11.8%)	5 (7.6%)	8 (4.1%)	9 (2.9%)**	3 (9.8%)
Accommodations			1 (18.0%)	2 (15.6%)	2 (11.1%)
Construction			3 (12.8%)	3 (10.9%)	4 (9%)
Health Care			6 (8.0%)	5 (5.5%)	5 (7.4%)
Agriculture				7 (3.2%)	
Transportation				8 (3.0%)	9 (3.1%***)
Whole Sale Trade				9 (2.9%)**	9 (3.1%***)
Professional Tech. Services					8 (3.3%)
*Total Gov.				(28.1%)	( 22.7%)

\*\*Mining and Whole Sale Trade Industries each contributed 2.9%

\*\*\* Transportation and Whole Sale Trade Industries each contributed 3.1%

Source -- Wyoming Department of Employment (LMI)

## Central Region Industry Trends

(Note – local government percentages are shown but not included in ranking)

County	Industry	Rank 2 <sup>nd</sup> quarter 2005	Rank 2 <sup>nd</sup> Quarter 2006
CONVERSE	Mining		1 (15.5%)
	Accommodations		2 (10.6%)
	Retail Trade		3 (9.2%)
	Construction		4 (7.2%)
	Local Government		(23.9%)
NATRONA	Retail Trade		1 (12.5%)
	Health Care		2 (12.%)
	Mining		3 (11%)
	Accommodation		4 (8.3%)
	Local Government		(10.4%)

### Neighboring County Trends

County	Industry	Rank 2 <sup>nd</sup> quarter 2005	Rank 2 <sup>nd</sup> Quarter 2006
ALBANY	Retail		1 (11.5%)
	Accommodations		2 (10.1%)
	Construction		3 (6.2%)
	Services		4 (4.6%)
	Mining (less than one-tenth of a percent)		
	Local Government		(12.6%)
SWEETWATER	Mining		1(22.8%)
	Retail		2 (10.2%)
	Accommodations		3 (9.6%)
	Construction		4 (9.5)

Local Government  
Source – Wyoming Department of Employment (LMI

(13.7%)

**EXHIBIT 18**  
**HOUSEHOLD FORECAST BY TENURE AND INCOME**  
**CARBON COUNTY, 2000 THROUGH 2030**

**Homeowners by Percent of Median Income**

Year	0-30%	31-50%	51-80%	81-95%	96+%	Total	Rawlins** Net (51%) Homeowner Projections
2000	369	503	714	200	2,567	4,354	2,247
2005	380	518	735	206	2,639	4,477	2,283
2010	412	561	797	223	2,863	4,856	2,476
2015	440	600	852	239	3,060	5,190	2,647
2020	474	646	917	257	3,293	5,586	2,848
2025	512	698	990	277	3,558	6,035	3,077
2030	556	757	1,075	301	3,862	6,551	3,341

**Renters by Percent of Median Family Income**

Year	0-30%	31-50%	51-80%	81-95%	96+%	Total	Rawlins** Net (58%) Renter Projections
2000	371	315	390	95	604	1,775	1,037
2005	357	303	376	91	582	1,708	922***
2010	370	313	389	94	602	1,769	1,026***
2015	376	318	395	96	611	1,796	1,042***
2020	385	326	405	98	626	1,840	1,067***
2025	397	336	417	101	645	1,896	1,100***
2030	411	349	432	105	669	1,967	1,141***

**Total Households by Percent of Median Family Income**

Year	0-30%	31-50%	51-80%	81-95%	96+%	Total	Rawlins**&*** Net (54%) Household Projections
2000	741	818	1,105	295	3,171	6,129	3,284
2005	737	820	1,110	297	3,221	6,185	3,340
2010	782	875	1,186	317	3,465	6,625	3,570
2015	816	918	1,247	334	3,671	6,986	3,772
2020	859	972	1,321	355	3,919	7,425	4,283
2025	908	1,034	1,407	378	4,203	7,931	4,283
2030	967	1,106	1,507	406	4,531	8,518	4,599

Source: Wyoming Housing Data Base Partnership

\*\* based on 2000 census data

\*\*\* The declining figures are offset by the May 2007 Apartment Survey that shows a strong current and future demand for rental units.

**Exhibit 19  
DEFINITIONS  
HOUSING**

**Affordable Housing – Monthly housing cost does not exceed 29-30% of household I income**

**Capacity – The ability to receive or perform**

**Condominium: Apartment house in which the units are owned separately by individuals and not by a corporation or cooperative. Typically there is also a homeowners association to manage the common areas and needs of the buildings**

**Duplex – Two rental units under one roof**

**HUD – Department of Housing and Urban Development Programs**

**Income Based Housing – Household annual income cannot exceed the limits defined In Exhibits 13, 14 and 15**

**Infill – Residential vacant lots within the City boundary**

**Infrastructure – Utilities, Streets, sidewalks, Water and Sewer lines**

**Low Income Rental Housing: Rents or mortgage payments that are based on 30% of adjusted household monthly income.**

**Payment Assistance – USDA - RD direct 502 program. Mortgage payments may be as low as 1% interest. Annual income review is required. Payment assistance is adjusted as needed. Mortgage payment will never be more than stated on the promissory note.**

**Senior – Individual who is 65 years of age or older**

**TLQ – temporary living quarters**

**Townhouse – a-three story house, usually for one family, adjacent (joining) to one or more similar homes.**

**Twin Home – two houses co-joined on lot that is divided and owned separately by each owner- occupant.**

**USDA-RD – Rural Development 502 home ownership program. Eligibility is based on income. Subsidized interest rate (payment assistance) is available for eligible applicants.**

**WCDA – Wyoming Community Development Authority  
Programs**

**WBC – Wyoming Business Council  
Programs**

**EXHIBIT 20**  
**RAWLINS ZONING MAP**

2007

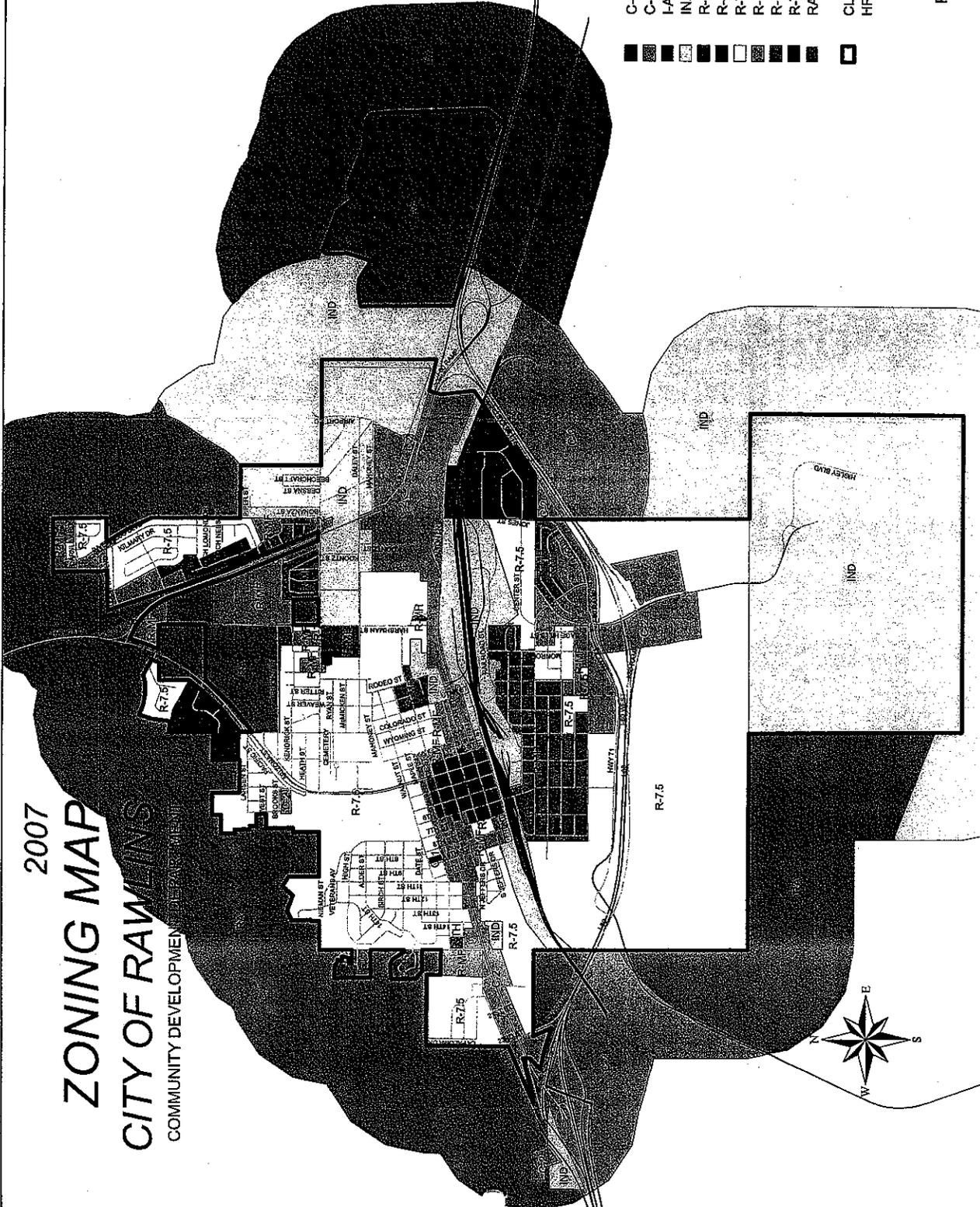
# ZONING MAP

## CITY OF RAWLINS

COMMUNITY DEVELOPMENT DEPARTMENT



Courtesy Of The  
City Of Rawlins



### ZONING LEGEND

	C-1	RETAIL BUSINESS
	C-2	HIGHWAY BUSINESS
	I-A	INDUSTRIAL AGRICULTURE
	IND	INDUSTRIAL
	R-15	RESIDENTIAL (15,000 SQ FT MIN)
	R-40	RESIDENTIAL (40,000 SQ FT MIN)
	R-7.5	RESIDENTIAL (7,500 SQ FT MIN)
	R-MF	RESIDENTIAL (MULTI-FAMILY)
	R-MH	RESIDENTIAL MOBILE HOME
	R-TH	RESIDENTIAL TOWN HOUSE
	RA	RANCHING AND AGRICULTURAL
	CL	CITY LIMIT BOUNDARY
	HIROB	HISTORIC RESIDENTIAL OVERLAY BOUNDARY

PRINT DATE: FEBRUARY 1, 2007

Table I.22, at right, presents all the nominal price data collected since 1986.<sup>46</sup> Recent strength in rental rates underscores the pressures now affecting the affordable housing markets.<sup>47</sup>

### I.C.7. Rental Vacancy Rates

Similar to homeowner vacancy rates, the U.S. Census Bureau estimates rental vacancy rates in Wyoming each year for its Housing Vacancy Survey. These statistics show that the State's vacancy rates rose substantially in the late 1990s, reaching 10.3 percent during 1999. The 1999 rate was 2.2 percent higher than the national average.

Rental rates declined between 2000 and 2002 and were much lower than the national average. Rental vacancy rates peaked in Wyoming during 2003, declining to 6 percent during 2005, while the national average decreased to 10.2 percent, as seen in Diagram I.13, on the following page.

**TABLE I.22**  
**WYOMING COST OF LIVING INDEX**  
**STATE OF WYOMING RENTAL HOUSING COSTS**

Quarter. Year	Apart- ment	Mobile Home Lot	House	Mobile Home on a Lot
Q4.86	289	131	359	273
Q2.87	281	132	356	265
Q4.87	284	126	328	231
Q2.88	271	130	351	260
Q4.88	258	128	347	262
Q2.89	274	131	346	271
Q4.89	286	131	362	265
Q2.90	279	133	366	301
Q4.90	291	130	398	277
Q2.91	288	140	394	302
Q4.91	308	136	426	282
Q2.92	310	138	423	311
Q4.92	328	137	442	309
Q2.93	336	145	454	332
Q4.93	352	143	481	362
Q2.94	364	145	480	386
Q4.94	372	151	500	383
Q2.95	380	148	501	385
Q4.95	379	150	501	382
Q2.96	378	161	509	392
Q4.96	375	154	512	398
Q2.97	379	160	513	392
Q4.97	382	160	509	390
Q2.98	370	154	495	383
Q4.98	377	157	507	383
Q2.99	376	172	520	400
Q4.99	377	162	531	386
Q2.00	386	170	553	403
Q4.00	396	172	562	408
Q2.01	415	178	575	429
Q4.01	430	178	599	436
Q2.02	437	179	605	451
Q4.02	443	183	618	449
Q2.03	452	190	636	455
Q4.03	466	195	661	460
Q2.04	473	188	681	481
Q4.04	497	195	692	487
Q2.05	504	203	693	505
Q4.05	523	200	711	505
Q2.06	549	210	748	547

## EXHIBIT 21

### Wyoming Housing Database Partnership

### Exerts – Final Report February 28, 2007

<sup>46</sup> Apartments are two-bedroom units, excluding gas and electricity. Mobile home lots are singlewide units and include water costs. Houses are for two- or three-bedroom dwelling units, excluding gas and electricity. Mobile home on a lot includes a combined rent for mobile home and lot.

<sup>47</sup> Statistics on rural areas were added to statistics for the urban areas in 1998. Incorporating these two resulted in slightly lower average costs for rental dwellings. As a result, the perception of a slight decline in 1998 is explained by revision of the index rather than a drop in rental prices.

**TABLE A.16**  
**TOTAL HOUSEHOLDS IN SELECTED CITIES**  
**MODERATE GROWTH SCENARIO**

City	2000	2001	2002	2003	2004	2005	2010	2015	2020
Afton	651	660	657	663	679	686	836	927	1,026
Alpine	217	229	264	296	315	326	364	404	447
Bar Nunn	315	319	324	331	390	445	421	446	471
Big Piney	161	161	172	177	185	194	279	346	427
Buffalo	1,718	1,754	1,848	1,914	1,931	1,973	2,359	2,627	2,920
Casper	20,343	20,492	20,737	21,067	21,371	21,712	23,868	25,274	26,715
Cheyenne	22,324	22,640	22,934	23,358	23,721	23,972	25,194	26,249	27,302
Cody	3,791	3,795	3,830	3,903	3,927	3,970	4,179	4,242	4,301
Diamondville	304	304	302	303	308	309	380	422	467
Douglas	2,118	2,135	2,200	2,192	2,244	2,303	2,470	2,571	2,673
Dubois	451	454	461	462	463	469	500	514	529
E. Thermopolis	150	148	148	146	145	147	145	142	139
Evanston	4,058	4,005	4,066	4,059	4,063	4,107	4,378	4,428	4,471
Evansville	848	856	866	875	882	897	989	1,048	1,108
Gillette	7,390	7,960	8,493	8,616	8,690	8,980	10,906	12,424	14,132
Glenrock	925	931	961	962	974	1,004	1,078	1,122	1,166
Green River	4,177	4,121	4,201	4,185	4,268	4,308	4,921	5,105	5,288
Greybull	781	773	767	762	776	771	813	824	833
Guernsey	504	504	503	497	498	498	495	489	482
Hanna	367	368	372	374	371	369	385	382	380
Hulett	173	171	176	179	180	190	203	212	221
Jackson	3,631	3,686	3,706	3,756	3,848	3,875	4,174	4,469	4,778
Kemmerer	1,034	1,024	1,016	1,020	1,038	1,045	1,283	1,423	1,575
Lander	2,794	2,801	2,812	2,800	2,806	2,835	3,039	3,128	3,213
Laramie	11,336	11,260	11,204	11,168	11,132	11,052	11,359	11,415	11,459
Lovell	896	918	912	909	923	914	967	980	990
Lusk	611	594	585	585	594	593	581	562	545
Meeteetse	151	151	151	152	150	152	162	164	167
Mills	1,161	1,231	1,277	1,300	1,311	1,330	1,459	1,545	1,633
Moorcroft	325	322	332	341	341	355	383	400	416
Newcastle	1,253	1,319	1,344	1,355	1,344	1,345	1,370	1,359	1,348
Pinedale	582	575	612	634	681	737	1,024	1,267	1,566
Powell	2,083	2,028	2,025	2,052	2,053	2,084	2,202	2,235	2,266
Rawlins	3,320	3,408	3,449	3,442	3,440	3,428	3,567	3,544	3,521
Riverton	3,816	3,795	3,862	3,874	3,862	3,904	4,176	4,298	4,416
Rock Springs	7,348	7,237	7,398	7,382	7,532	7,618	8,679	9,003	9,327
Saratoga	757	762	770	767	765	765	794	789	784
Sheridan	7,005	7,085	7,155	7,212	7,295	7,351	7,857	8,210	8,566
Shoshoni	246	245	258	257	256	258	276	284	292
Sundance	476	469	491	494	494	507	555	579	603
Thermopolis	1,342	1,325	1,317	1,298	1,285	1,275	1,287	1,256	1,226
Torrington	2,436	2,422	2,402	2,386	2,379	2,371	2,438	2,428	2,417
Upton	359	354	363	366	363	361	369	366	363
Wheatland	1,539	1,537	1,537	1,526	1,536	1,522	1,517	1,498	1,478
Worland	2,130	2,092	2,073	2,063	2,059	2,072	2,067	2,021	1,974
Wright	475	493	520	519	517	529	655	747	849

**TABLE A.15**  
**TOTAL POPULATION IN SELECTED CITIES**  
**MODERATE GROWTH SCENARIO**

City	2000	2001	2002	2003	2004	2005	2010	2015	2020
Afton	1,818	1,833	1,813	1,811	1,830	1,831	2,129	2,305	2,493
Alpine	550	578	662	733	771	789	842	912	987
Bar Nunn	936	944	955	970	1,139	1,292	1,190	1,244	1,298
Big Piney	408	407	426	433	443	455	596	703	828
Buffalo	3,900	3,956	4,100	4,212	4,230	4,290	4,877	5,299	5,749
Casper	49,644	49,867	50,236	50,770	51,223	51,738	55,409	57,906	60,433
Cheyenne	53,011	53,525	53,958	54,577	55,186	55,731	57,655	59,502	61,330
Cody	8,835	8,845	8,898	9,006	9,044	9,100	9,448	9,557	9,660
Diamondville	716	712	702	697	700	695	817	885	957
Douglas	5,288	5,319	5,426	5,401	5,490	5,581	5,871	6,055	6,239
Dubois	962	968	980	981	981	991	1,037	1,060	1,082
E. Thermopolis	274	268	265	259	256	258	253	245	236
Evanston	11,507	11,298	11,404	11,379	11,381	11,459	12,004	12,108	12,200
Evansville	2,255	2,269	2,285	2,297	2,304	2,328	2,503	2,616	2,730
Gillette	19,646	20,870	21,819	22,053	22,174	22,685	26,062	28,820	31,832
Glenrock	2,231	2,242	2,290	2,289	2,302	2,351	2,475	2,552	2,630
Green River	11,808	11,518	11,658	11,582	11,740	11,787	12,985	13,356	13,725
Greybull	1,815	1,783	1,765	1,750	1,767	1,752	1,825	1,844	1,860
Guernsey	1,147	1,144	1,142	1,121	1,122	1,118	1,107	1,087	1,066
Hanna	873	865	871	874	868	863	889	881	873
Hulett	408	400	406	410	412	429	449	464	479
Jackson	8,647	8,719	8,748	8,838	8,984	9,038	9,521	10,037	10,566
Kemmerer	2,651	2,612	2,572	2,557	2,568	2,560	3,001	3,250	3,515
Lander	6,867	6,882	6,886	6,855	6,855	6,898	7,261	7,424	7,580
Laramie	27,204	26,948	26,710	26,598	26,454	26,050	26,528	26,629	26,705
Lovell	2,281	2,320	2,298	2,287	2,302	2,277	2,377	2,401	2,422
Lusk	1,447	1,380	1,345	1,341	1,351	1,348	1,298	1,239	1,185
Meeteetse	351	350	349	350	345	347	365	369	373
Mills	2,591	2,739	2,830	2,866	2,873	2,898	3,098	3,237	3,379
Moorcroft	807	793	807	824	821	845	892	923	951
Newcastle	3,065	3,196	3,233	3,247	3,220	3,221	3,265	3,227	3,188
Pinedale	1,412	1,392	1,449	1,487	1,562	1,658	2,092	2,467	2,905
Powell	5,373	5,231	5,206	5,242	5,233	5,288	5,510	5,574	5,634
Rawlins	8,538	8,655	8,725	8,702	8,692	8,658	8,912	8,833	8,748
Riverton	9,310	9,256	9,387	9,413	9,364	9,430	9,905	10,128	10,340
Rock Springs	18,708	18,215	18,490	18,402	18,658	18,772	20,626	21,216	21,801
Saratoga	1,726	1,716	1,728	1,720	1,714	1,714	1,760	1,744	1,727
Sheridan	15,804	15,934	16,026	16,096	16,255	16,333	17,124	17,713	18,303
Shoshoni	635	633	664	660	657	659	692	708	723
Sundance	1,161	1,132	1,173	1,174	1,167	1,184	1,269	1,312	1,353
Thermopolis	3,172	3,097	3,061	2,979	2,942	2,905	2,900	2,803	2,706
Torrington	5,776	5,723	5,639	5,589	5,561	5,533	5,644	5,612	5,576
Upton	872	851	866	872	863	857	873	863	852
Wheatland	3,548	3,536	3,537	3,488	3,506	3,464	3,437	3,377	3,312
Worland	5,250	5,087	5,000	4,971	4,950	4,967	4,923	4,766	4,609
Wright	1,347	1,379	1,426	1,418	1,408	1,425	1,671	1,847	2,041

## Carbon County

### Demographics

The Census Bureau's intercensal estimates indicate that Carbon County's population decreased by 1.97 percent, from 15,639 in 2000 to 15,331 by 2005. This compares to a statewide population growth of 3.14 percent over the period.<sup>83</sup> The white population decreased by 1.90 percent, while the black population increased by 46.79 percent. The number of people from 15 to 24 years of age changed from 2,155 in 2000 to 1,982 in 2005, a decline of 8.03 percent, and the number of people from 25 to 44 years of age decreased by 13.35 percent. The Hispanic population shifted from 2,163 to 1,997 people between 2000 and 2005, a decline of 7.67 percent. These data are presented in Table II.4.1, below.

**TABLE II.4.1**  
**PROFILE OF POPULATION CHARACTERISTICS**  
**WYOMING VS CARBON COUNTY, CENSUS 2000 AND 2005 INTERCENSAL ESTIMATES**

Subject	WYOMING			CARBON COUNTY		
	Census 2000	July 2005	% Change	Census 2000	July 2005	% Change
<b>POPULATION</b>	493,782	509,294	3.14	15,639	15,331	-1.97
<b>AGE</b>						
Under 14 years	103,443	92,425	-10.65	2,957	2,497	-15.56
15 to 24 years	75,358	78,872	4.66	2,155	1,982	-8.03
25 to 44 years	138,619	130,031	-6.20	4,435	3,843	-13.35
45 to 54 years	74,079	85,379	15.25	2,577	2,831	9.86
55 to 64 years	44,590	60,550	35.79	1,595	2,128	33.42
65 & over	57,693	62,037	7.53	1,920	2,050	6.77
<b>RACE</b>						
White	469,423	483,038	2.90	15,048	14,762	-1.90
Black	3,942	4,466	13.29	109	160	46.79
American Indian and Alaskan Native	11,410	12,114	6.17	211	181	-14.22
Asian	2,904	3,184	9.64	122	145	18.85
Native Hawaiian or Pacific Islander	329	344	4.56	9	6	-33.33
Two or more races	5,774	6,148	6.48	140	77	-45.00
<b>HISPANIC (of any race)</b>						
Hispanic or Latino	31,669	34,264	8.19	2,163	1,997	-7.67

The Wyoming driver's license exchange data indicate a net increase of 125 persons during 2006. The driver's license total exchanges for the last seven years for Carbon County are presented in Table II.4.2, below, which indicate a net increase of 697 persons over the seven year period.<sup>84</sup>

**TABLE II.4.2**  
**DRIVER'S LICENSES EXCHANGED AND SURRENDERED**  
**CARBON COUNTY: 2001-2006**

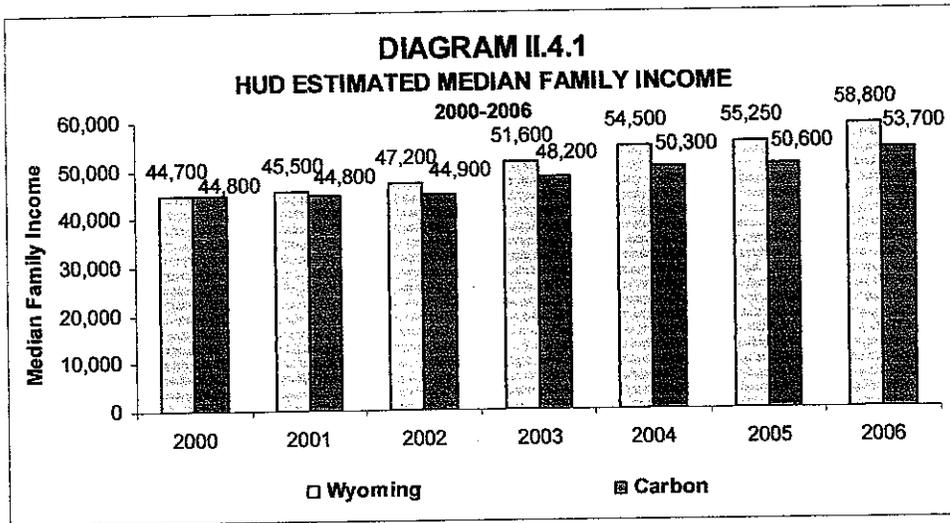
Year	In-Migrants	Out-Migrants	Net Change
2000	481	438	43
2001	524	412	112
2002	527	318	209
2003	349	309	40
2004	413	361	52
2005	478	362	116
2006	457	332	125

### Economics

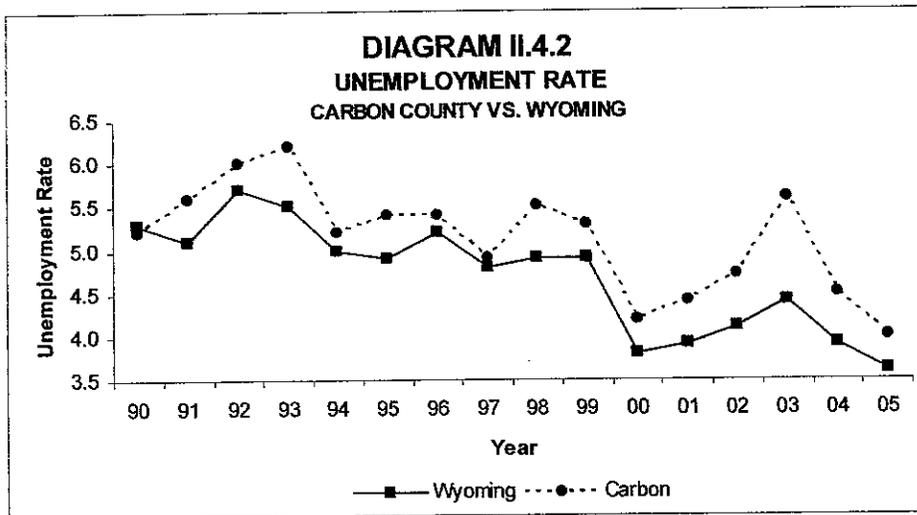
The HUD estimated Median Family Income (MFI) for Carbon County was \$53,700 in 2006.<sup>85</sup> This compares to Wyoming's Median Family Income of \$58,800. Diagram II.4.1, on the following page, illustrates the estimated MFI for the years 2000-2006.

<sup>83</sup> On December 22, 2006, the Census Bureau released a revised statewide population estimate for 2006, indicating that the population increased to 515,004. The 2005 estimate was revised downward to 508,798; however, this value does not yet have age, race, or county details available.

<sup>84</sup> Details of the migration data for the year 2006 by age and gender are presented in *Volume II - Technical Appendix*.



Labor force and employment statistics were derived from Bureau of Labor Statistics (BLS) data. Carbon County's labor force, defined as the number of people working or actively seeking work, increased by 96 persons, from 7,745 in 2004 to 7,841 in 2005. Employment increased by 137 persons. Unemployment, therefore, decreased by 41 persons and the unemployment rate, the number of unemployed persons as a percentage of the labor force, decreased from 4.5 percent in 2004 to 4.0 in 2005, as seen in Diagram II.4.2, below. Preliminary 2006 monthly estimates indicate a decline in the unemployment rate over that of 2005, declining from 4.0 percent in 2005 to 3.7 percent in 2006.<sup>86</sup>



<sup>85</sup> Starting from the year 2003 HUD MFI estimates were re-benchmarked using 2000 Census income limits, hence the unusual increase in estimates compared to earlier years.

<sup>86</sup> The annualized data for both 2005 and 2006 may be slightly different from these values.

## Housing

The Census Bureau estimates that total housing units saw an increase of 1.78 percent in Carbon County between 2000 and 2005, from 8,307 to 8,455. This compares to a 5.3 percent estimated increase statewide, as seen in Table II.4.3, below.

**TABLE II. 4.3**  
**HOUSING UNIT ESTIMATES**

**WYOMING VS CARBON COUNTY, CENSUS 2000 AND 2001-2005 INTERCENSAL ESTIMATES**

SUBJECT	WYOMING	% Change from 2000	CARBON COUNTY	% Change from 2000
2000 Census	223,854	.	8,307	.
July 2001 Estimate	225,961	0.94	8,353	0.55
July 2002 Estimate	227,778	1.75	8,385	0.94
July 2003 Estimate	229,653	2.59	8,400	1.12
July 2004 Estimate	232,613	3.91	8,416	1.31
July 2005 Estimate	235,721	5.30	8,455	1.78

Average apartment rent in Carbon County increased by 22.09 percent, from \$507 in the second quarter of 2005 to \$619 in the second quarter of 2006. Detached single-family home rents increased by 14.47 percent. Rents for mobile homes on a lot increased by 42.42 percent, and rents for mobile home lots increased by 7.81 percent.

Carbon County rental prices have experienced average annualized increases of 4.84 percent for apartments, 3.21 percent for houses, 4.54 percent for mobile homes plus a lot, and 0.60 percent for mobile home lots since the second quarter of 1987. These figures compare to state average annualized increases in rental prices of 3.40 percent for apartments, 3.79 percent for houses, 3.30 percent for mobile homes plus a lot, and 2.33 percent for mobile home lots. Table II.4.4, at right, presents the Carbon County data for each rental type.

The U.S. Census Bureau reports building permit authorizations and "per unit" valuation of building permits by county annually. Single-family construction usually represents most residential development in the County. Single-family building permit authorizations in Carbon County decreased from 65 in 2005 to 2 in 2006.<sup>88</sup> Total units authorized also decreased from 65 in 2005 to 2 in 2006.

**TABLE II.4.4**  
**WYOMING COST OF LIVING INDEX<sup>87</sup>**  
**CARBON COUNTY RENTAL HOUSING COSTS**

Quarter. Year	Apartments	Mobile Home Lot	House	Mobile Home on a Lot
Q4.86	240	123	301	222
Q2.87	241	123	333	232
Q4.87	237	123	300	265
Q2.88	236	123	337	255
Q4.88	227	123	335	247
Q2.89	222	123	327	229
Q4.89	211	128	323	243
Q2.90	221	128	304	303
Q4.90	211	123	320	284
Q2.91	213	123	303	295
Q4.91	223	110	279	267
Q2.92	233	110	300	233
Q4.92	223	113	252	263
Q2.93	268	113	279	.
Q4.93	.	110	368	.
Q2.94	251	125	308	.
Q4.94	219	125	333	.
Q2.95	233	125	325	.
Q4.95	281	107	300	.
Q2.96	291	123	319	.
Q4.96	289	124	322	.
Q2.97	296	143	351	.
Q4.97	289	143	340	248
Q2.98	308	132	374	350
Q4.98	364	132	408	246
Q2.99	361	140	413	316
Q4.99	344	107	401	314
Q2.00	340	110	434	271
Q4.00	343	115	393	338
Q2.01	381	113	464	356
Q4.01	383	118	443	304
Q2.02	351	110	472	350
Q4.02	359	110	472	331
Q2.03	384	115	450	343
Q4.03	394	118	487	364
Q2.04	431	118	488	381
Q4.04	439	130	522	365
Q2.05	507	128	546	396
Q4.05	452	128	561	398
Q2.06	619	138	625	564

<sup>87</sup> Data Source: Wyoming Department of Administration and Information, Economic Analysis Division – *Wyoming Cost of Living Index*.

<sup>88</sup> The 2006 data is preliminary and may be revised upward.

The real value of single-family building permits decreased from \$136,815 in 2005 to \$95,384 in 2006. The value over the past six years, in real dollars, has fluctuated from a high of \$136,815 in 2005 to a low of \$95,384 in 2006. These figures compare to the state average six-year high of \$200,408 in 2006 and a six-year low of \$161,987 in 2003. Additional details of permit activity and per unit valuations are given in Table II.4.5, below.

**TABLE II.4.5**  
**BUILDING PERMITS AND VALUATION<sup>89</sup>**  
CARBON COUNTY, 1980 - 2006

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, 1000s of Real 2005 Dollars
	Single-Family Units	Duplex Units	Tri and Four Plex Units	Multi-Family Units	Total Units	Single-Family Units
1980	86	8	.	16	110	105.80
1981	65	.	.	96	161	82.70
1982	41	2	.	.	43	69.30
1983	39	10	.	.	49	76.10
1984	25	.	.	.	25	71.40
1985	25	.	.	.	25	110.90
1986	14	.	.	.	14	280.70
1987	16	.	.	.	16	73.90
1988	26	.	.	.	26	102.20
1989	17	.	.	.	17	85.30
1990	9	.	.	.	9	49.70
1991	10	.	.	.	10	41.60
1992	13	.	.	.	13	104.20
1993	12	.	.	.	12	159.10
1994	21	.	.	.	21	87.90
1995	24	.	.	.	24	60.90
1996	49	4	.	.	53	85.50
1997	36	.	.	.	36	81.30
1998	28	10	.	36	74	99.30
1999	31	.	.	.	31	72.40
2000	33	.	.	.	33	139.40
2001	37	.	.	.	37	123.20
2002	28	.	.	.	28	110.80
2003	33	.	.	.	33	130.70
2004	60	.	.	.	60	101.50
2005	65	.	.	.	65	136.80
2006p	2	.	.	.	2	95.40

The Wyoming Rental Vacancy Survey has been completed twelve times semiannually during the past six years, with the most recent conducted in December 2006. Those signified as 'a' in the "year" column of Table II.4.6 are conducted in June/July of each year. Those signified as 'b' are conducted each December.<sup>90</sup> During December 2006, a total of 17 surveys were completed in Carbon County. Of the 512 rental units surveyed, 5 were vacant, indicating a vacancy rate of 0.98 percent. This compares

**TABLE II.4.6**  
**SEMI-ANNUAL RENTAL VACANCY SURVEY**  
CARBON COUNTY 2001-2006

Year	Sample	Total Units	Vacant Units	Vacancy Rate
2001a	14	508	29	5.71
2001b	12	541	87	16.08
2002a	7	307	46	14.98
2002b	9	335	32	9.55
2003a	7	285	34	11.93
2003b	17	438	48	10.96
2004a	22	596	50	8.39
2004b	21	533	77	14.45
2005a	22	369	28	7.59
2005b	16	740	27	3.65
2006a	16	298	7	2.35
2006b	17	512	5	0.98

<sup>89</sup> Data Source: U.S. Bureau of Census.

<sup>90</sup> Conducting the surveys in June and December of each year allows the depiction of the prospective seasonality of vacancy rates, as well as year-to-year changes.

to a 3.65 percent vacancy rate one year ago, and a December 2006 vacancy rate of 2.44 percent statewide.

\* The 2006 Housing Needs Assessment Survey had 51 respondents in Carbon County. Of the incoming population who were unsatisfied with their current housing, 91.7 percent said they were seeking to own a home and 8.3 percent wished to rent. Of those seeking to own a home, 83.3 percent wished to buy existing units, of which 10.0 percent sought homes for less than \$50,000, 30.0 percent in the range of \$50,000 to \$99,999, and 60.0 percent for more than \$100,000. The remainder of those seeking to own a home, 16.7 percent, wished to build, all of whom expected to build for more than \$100,000.

All of those currently renting or seeking to rent, anticipated spending \$366 to \$474 on rent. Additional survey data are presented in Section C of Volume II, *Technical Appendix*.

### Housing Needs Forecast

Three alternative housing forecasts were prepared: a *moderate growth* scenario, a *strong growth* scenario, and a *very strong growth* scenario. While all three predictions are available in the 2007 *Wyoming Housing Needs Forecast*, only the *strong growth* forecast is presented below. The forecast of household formation by tenure was segmented by income, as a percentage of median family income (MFI). The income groupings for the counties were separated into five categories: 0 to 30 percent, 31 to 50 percent, 51 to 80 percent, 81 to 95 percent, and more than 95 percent of median family income.

The household forecast indicates a total increase of 2,389 households in Carbon County, from 6,129 in 2000 to 8,518 in 2030. Homeowners are expected to increase from 4,354 in 2000 to 6,551 by 2030. Renters are anticipated to increase from 1,775 in 2000 to 1,967 in 2030.

Homeownership from the year 2000 to 2030 is expected to increase by 186 households for homeowners with extremely low incomes, 30 percent or less of MFI. Homeownership for those with incomes from 31 to 50 percent of MFI is expected to increase by 254 households, and to increase by 361 for those with 51 to 80 percent of MFI.

186 - 23  
 254 32  
 361 45  
 -----  
 801 100  
 reflects

Rental demand from the year 2000 to 2030 is expected to increase by 40 households for renters with extremely low incomes, 30 percent or less of MFI. Further, rental demand for those with 31 to 50 percent of MFI is expected to increase by 34 households over the period. Table II.4.7, on the following page, provides details of the household forecast by tenure and income.

**TABLE II.4.7**  
**HOUSEHOLD FORECAST BY TENURE AND INCOME**  
**CARBON COUNTY, 2000 THROUGH 2030**

Year	0-30%	31-50%	51-80%	81-95%	96+%	Total <sup>91</sup>
<b>Homeowners by Percent of Median Family Income</b>						
2000	369	503	714	200	2,567	4,354
2005	380	518	735	206	2,639	4,477
2010	412	561	797	223	2,863	4,856
2015	440	600	852	239	3,060	5,190
2020	474	646	917	257	3,293	5,586
2025	512	698	990	277	3,558	6,035
2030	556	757	1,075	301	3,862	6,551
<b>Renters by Percent of Median Family Income</b>						
2000	371	315	390	95	604	1,775
2005	357	303	376	91	582	1,708
2010	370	313	389	94	602	1,769
2015	376	318	395	96	611	1,796
2020	385	326	405	98	626	1,840
2025	397	336	417	101	645	1,896
2030	411	349	432	105	669	1,967
<b>Total Households by Percent of Median Family Income</b>						
2000	741	818	1,105	295	3,171	6,129
2005	737	820	1,110	297	3,221	6,185
2010	782	875	1,186	317	3,465	6,625
2015	816	918	1,247	334	3,671	6,986
2020	859	972	1,321	355	3,919	7,425
2025	908	1,034	1,407	378	4,203	7,931
2030	967	1,106	1,507	406	4,531	8,518

<sup>91</sup> Totals may not sum precisely due to rounding.