Housing

PART 1: KEY FINDINGS

1. Older Housing Stock

The County has a large percentage of older housing stock. Much of this housing is in poor or fair condition with deferred maintenance that often requires expensive repairs. Lack of modern features, energy inefficiency, and general neighborhood decline are disincentives for investment in these housing units. Consequently, high vacancy rates are prevalent in areas where this older housing stock is concentrated. East Anaconda and Opportunity are the areas with the highest concentration of housing stock in disrepair. Throughout the county, however, the housing stock has a high percentage of units classified as below average condition and below average workmanship. This is not to say that Anaconda does not have fine examples of historic restorations of older homes first built in the 1920s and 1930s. Many stately restored homes are found throughout the city, especially on Main and Hickory streets.

2. Affordability and Values

Although housing values are significantly lower than the statewide averages, this is primarily due to the large inventory of small homes in need of repair. New construction costs have been rising and as housing units are lost due to unsound conditions and replaced with newer units, the median housing price will rise. It is projected that in ten years, the median house price will exceed the affordable levels for households with median incomes. In 2006, average rental costs already comprised 41% of the median household income overall, and 66% of median household income for the senior population. Energy and maintenance costs can also contribute significantly to housing costs.

3. Work Force Housing

Community assessments have noted a shortage of affordable workforce housing. The rental housing stock is limited and few multi-family units are being constructed in the county. Rents are high compared to wages and although housing prices are still affordable in the county, they often lack the modern amenities that young families are seeking. These factors tend to be obstacles to recruiting employees.

4. Special Needs Housing

The County's elderly population is increasing. Many seniors are still homeowners in the county and there will likely be a need to retrofit dwelling units to allow them to "stay-in-place". As the current housing stock is predominantly single-family homes, there will be a demand for different product types to accommodate the growing senior population. Other special needs populations include disabled, mentally ill, and transitional populations that often require social services in addition to housing. There are a number of group homes in the community serving this population.

5. Contamination

Due to operations of the Anaconda smelter, residential areas in Anaconda and Opportunity were exposed to contaminants that have settled in the soils and in attic dust. Testing and remediation of hot spots is underway. Institutional controls also address these issues.

PART 2: EXISTING CONDITIONS

1. Number and Age

There are approximately 4,958 housing units in Anaconda - Deer Lodge County (ADLC) according to the 2000 Census. This represents an increase in total number of housing units of 128 from the 1990 Census. According to the data regarding age of structure, 325 new units were added to the housing stock from 1990 to 2000. The net increase, however, is less than the new construction due to a combination of demolition of structures, fewer mobile homes, and fewer units classified as "other" (boat, van, RV …).

The majority of housing units in ADLC, 66 percent, are located inside urbanized areas according to the U.S. Census. The remaining 34 percent are located in rural areas of the county. [1]

The housing stock in ADLC is typically much older than that of Montana with a median year built of 1950 compared to the statewide median of 1971. In addition, 37.5% of ADLC units were constructed before 1939 compared to only 18% pre-1939 units statewide.

Table 1: Anaconda-Deer Lodge Housing Units by Age

Year Structure Built	Number	Percent
1999 to March 2000	55	1.1%
1995 to 1998	158	3.2%
1990 to 1994	111	2.2%
1980 to 1989	156	3.1%
1970 to 1979	588	11.9%
1960 to 1969	458	9.2%
1940 to 1959	1,572	31.7%
1939 or earlier	1,860	37.5%

Source: U.S. Census Bureau, 2000 Population of the Census

A concern with older homes, as noted in the previous section, is deferred maintenance, lack of modern features, and energy inefficiency. The cost to upgrade homes that have not received routine maintenance can be a deterrent to rehabilitation. Financing for homes needing extensive repairs or not meeting FHA home inspection requirements can be difficult to obtain.

[1] *The US Census defines urban areas as a "cluster of one or more block groups or census blocks each of which has a population density of at least 1,000 people per square mile at the time, and surrounding block groups and census blocks each of which has a population density of at least 500 people per square mile at the time, and less densely settled blocks that form enclaves or indentations, or are used to connect discontiguous areas with qualifying densities." Rural areas are all areas not within this definition.*

Another major issue with older homes is lead-based paint. Any home built, or more specifically, painted, before 1978 may have lead-based paint. Lead-based paint becomes hazardous when it chips off or turns to dust. It can have permanent side-effects when inhaled or swallowed, including impaired intelligence. It is a risk to everyone, but especially to young children.

Figure 1: Older Homes in east Anaconda neighborhood

Older mobile homes have additional issues that must be addressed. Mobile homes built before 1976 predate the HUD Code established in the "National Manufactured Housing Construction and Safety Standards Act". Mobile homes built prior to the enactment of these standards were often built of substandard and non-durable materials, and were not really designed as permanent housing stock.

Also, materials used were sometimes highly flammable and the mobile homes lacked sufficient ventilation and insulation. Often building components contained toxic materials such as asbestos and formaldehyde. Mobile homes also have tended to have high energy costs. According to the report, "Mobile Home Decommissioning and Replacement and Mobile Home Park Acquisition Strategies for Montana", (June 2006), escalating energy prices are resulting in a serious cost burden for low income households that reside in the pre-HUD code mobile homes that are not energy efficient.

At present, the ADLC Development Permit System (DPS) does not make a clear distinction between mobile homes and manufactured homes. The DPS does not contain definitions of Class A, B, and C manufactured homes, and therefore, it is not as clear as it should be that Class B and C manufactured homes are not permitted in general residential areas.

2. Types of Units

Approximately three out of four housing units in the county are single-family detached units. This is higher than the state average of 69.5%. Although the number of mobile homes in the county in 2000 was shown as 289 units, the Montana Housing Condition Study indicates that there were 440 mobile home units in the county as of 2005.

Table 2: Anaconda-Deer Lodge County Housing by Units in Structure

Units in Structure	Number	Percent
1 – Unit, Detached	3,879	78.2
1-Unit, Attached	139	2.8
2 units	115	2.3
3 or 4 units	151	3.0
5 to 9 units	59	1.2
10 to 19 units	68	1.4
20 or more units	255	5.1
Mobile home	289	5.8
Boat, RV, van, etc.	3	0.1
Total	4,958	100%

Source: U.S. Census Bureau, 2000 Census of the Population

3. Home Ownership

Rates of home ownership in ADLC are slightly higher than the average for the state. Factors such as housing costs and demographics influence rates of ownership. ADLC has an older population that is more likely to be home owners. Additionally, communities with a seasonal or more transient population such as resort areas, college towns, or jobs related to a seasonal work force such as farm workers, will have a higher percentage of renters. ADLC has a more stable population base than these types of communities.

Table 3: % of Homeowners 2000

Place	Ownership Rate
Anaconda – Deer Lodge County	73.6%
Montana	69%

Source: U.S. Census of the Population & Housing, 2000

4. Vacancy

The 2000 Census indicated that the vacancy rate for ADLC was 19%. This was considerably higher than the statewide average of 13% in 2000. The vacancy rate in 2000 was also higher than a decade earlier. One reason for the higher vacancy rate is the increase in the number of vacant housing units that are for sale or for rent. The number of boarded up or abandoned houses in the "Vacant-Other" category also increased from 1990 to 2000.

Table 4: Housing Units by Occupancy

Type of Housing Unit	2000		1990	
	#	%	#	%
Occupied Housing Units	3,995	81%	4,060	84%
Vacant (Total)	963	19%	770	16%
Vacant - For Rent, For Sale or Sold	421	43%	295	38%
Vacant – Seasonal	270	28%	294	38%
Vacant – Migrant	0	0%	0	0
Vacant - Other	272	28%	181	24%

Source: U.S. Bureau of the Census. 2000 Census of Population and Housing

As part of the Housing and Urban Development Neighborhood Stabilization Program, vacancy rates were compiled from United States Post Office records in the fall of 2008. According to these more recent statistics, the highest rates of vacancy were in the census tract that included Opportunity followed by the Anaconda census tract. The 14.7% vacancy rate for the Opportunity census tract was among the highest reported in the State.

Table 5: Housing Vacancy Rates by Census Tracts

Census Tract	Vacancy Rate	General Location
000200	3.8%	West Valley/Georgetown Lake/Big Hole
000300	14.7%	Opportunity
000400	8.1%	Anaconda
000100	0.0%	Warm Springs

Source: USPS Residential Vacancy Rate, http://comdev.mt.gov/CDD_CDBG_NSP.asp

5. Housing Conditions

The Montana Department of Commerce - Housing Division conducts a periodic "Housing Condition Study" to collect information in support of the Montana Consolidated Plan for housing. The purpose of this study is to evaluate the current housing stock in Montana and better understand what type of housing structures are available to rent and purchase. The data was compiled from the database of buildings in Montana that is maintained by the Montana Department of Revenue (MDOR). This data base includes single-family dwelling units and mobile homes, but does not include multi-family structures.

The appraiser gives single family homes a rating that describes the condition of the dwelling. The rating is based on the overall physical condition or state of disrepair, and the condition of such features as foundations, porches, walls, exterior trim, roofing, and other attributes. The rating system includes the following classifications:

a. *Unsound* - indicating that the dwelling is structurally unsound, not suitable for habitation, and subject to condemnation.

b. *Poor* - indicating that the dwelling shows many signs of structural damage (sagging roof, foundation cracks, uneven floors, etc.) combined with a significant degree of deferred maintenance.

c. *Fair* - Indicating that the dwelling is in structurally sound condition, but has greater than normal deterioration relative to its age. (Significant degree of deferred maintenance)

d. *Average* - indicating that the dwelling shows only minor signs of deterioration caused by normal "wear and tear".

e. *Good* - indicating that the dwelling exhibits an above ordinary standard of maintenance and upkeep in relation to its age.

f. *Excellent* - indicating that the dwelling exhibits an outstanding standard of maintenance and upkeep in relation to its age.

Of the dwelling units county-wide, 10.6% were rated as unsound or in poor condition. This is slightly higher than the statewide average of 9.2%. The majority of single family housing units in the county were rated as either “fair” condition (34.9%) or “average” condition (33.5%). There were only 4.9% of units rated as “very good” or “excellent”. Statewide, 35% of homes were rated as “very good” condition or “excellent” condition in 2005.

In 2009, the County received a housing grant from the Community Development Block Grant program to rehabilitate homes in older neighborhoods of Anaconda. The County has also applied for Neighborhood Stabilization Program funding in order to develop a multi-faceted housing strategy that would include rehabilitation, replacement, redevelopment, and weatherization.

Table 6: County Wide Housing Conditions –2005

Rating	Mobile	Single	Total	Total %
Unsound	16	35	51	1.2%
Very Poor	6	87	93	2.1%
Poor	7	311	318	7.3%
Fair	174	1349	1523	34.8%
Average	160	1307	1467	33.5%
Good	66	644	710	16.2%
Very Good	11	151	162	3.7%
Excellent	0	52	52	1.2%
Total	**0**	**3936**	**4376**	**100%**

Source: Montana Department of Commerce, Housing Division, "Housing Condition Study – 2005"

Statistics for the Anaconda urban area indicate that 11.5% of the residential units are rated as unsound or in poor condition. More single family housing units in the Anaconda urban area were rated as "fair" condition (41.7%) than any other category, while 28.3% were rated as "average". Only 1.2% of Anaconda units were rated as "very good" and no units were rated as "excellent". Typically homes rated as "very good" or "excellent" tend to be new construction, and the lack of newer construction in the Anaconda area is one reason for the low number of homes in this category.

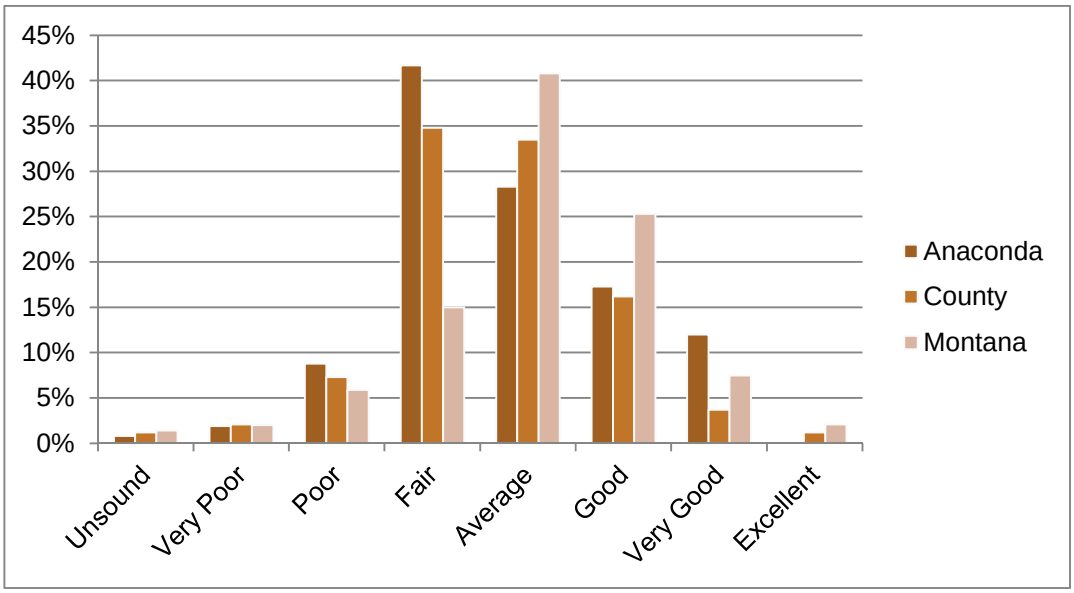
Table 7: Anaconda Urban Area - Housing Conditions –2005

Rating	Mobile	Single	Total	Total %
Unsound	0	21	21	0.8%
Very Poor	0	51	51	1.9%
Poor	0	235	235	8.8%
Fair	9	1099	1108	41.7%
Average	4	747	751	28.3%
Good	3	456	459	17.3%
Very Good	0	32	32	1.2%
Excellent	0	0	0	0%
Total	**16**	**2,641**	**2657**	**100%**

Source: Montana Department of Commerce, Housing Division, "Housing Condition Study – 2005"

Another notable difference between ADLC's housing stock and Montana's is the percentage of the housing stock classified as "fair". In the Anaconda urban area, 42% of the housing stock is classified as "fair" condition while countywide 35 percent of the housing units are listed as "fair," condition. In comparison, only 15 percent of the statewide housing stock is described in the same condition. Housing classified as "Fair" is defined as unattractive but still quite useable. This large percentage of "fair" housing in Anaconda shows the trend of disinvestment in the current housing stock compared to the state.

Figure 2: Comparison of ADLC Housing Conditions to the State



Source: Montana Department of Commerce, Housing Division – "Housing Condition Study, 2005"

6. Housing Quality and Workmanship

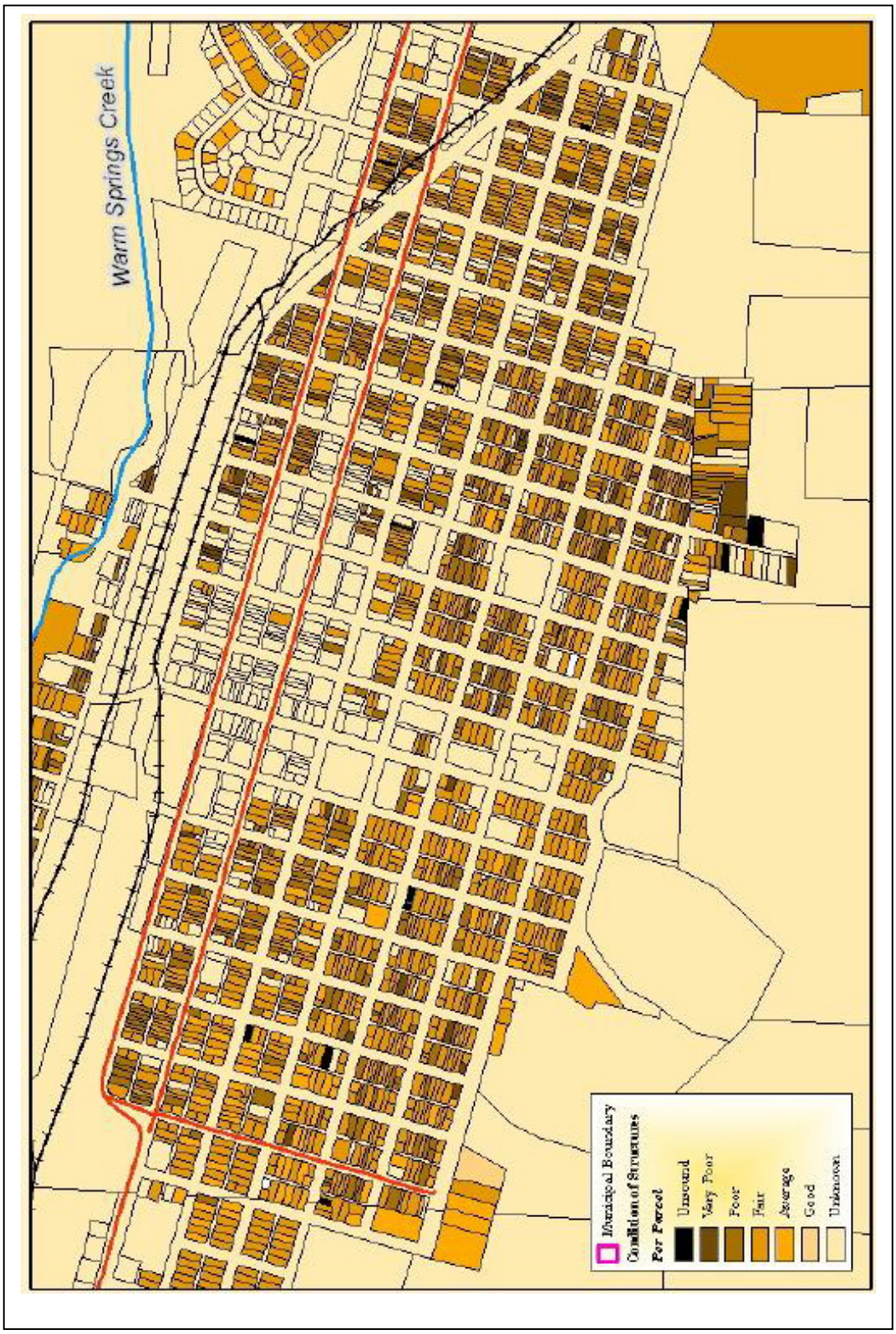
Another measure of housing condition is quality and workmanship. These ratings evaluate whether the structure was built with below average, average, or above average materials. Generally, maintenance on lower grade homes may be higher than they might be otherwise and may result in future higher maintenance problems.
ADLC has a higher percentage of below average workmanship homes than statewide trends. Countywide, 73% percent of the housing stock has below average workmanship compared to the statewide average of 45%.

Table 8: Single-Family Housing Quality and Workmanship - 2005

	Deer Lodge County		Anaconda Urban Area	
Rating	**#**	**%**	**#**	**%**
Cheap	16	0.4%	0	0%
Poor	115	2.6%	14	0.5%
Low Cost	925	21.1%	413	15.5%
Fair	2152	49.2%	1589	59.8%
Average	1028	23.5%	611	23.0%
Good	133	3.0%	29	1.1%
Very Good	6	0.1%	1	0%
Excellent	1	0%	0	0%
Total	**4376**	**100**	**2657**	**100%**

Source: Montana Department Commerce, Housing Division, "Housing Condition Study – 2005"

Map 1: Housing Condition Map – Anaconda



Prepared by: Montana Dept. of Commerce, Community Technical Assistance Program

7. Housing Values

The median value of housing county-wide is significantly lower than the statewide average. There is a wide variation on value, however, depending on the location in the county. According to the 2000 Census data, areas nearest the smelter activities – East Anaconda and Opportunity – have the lowest median housing values. East Anaconda has a significantly lower housing value than all of the other areas in ADLC. The median housing value in West Anaconda is 175 percent of the median value for housing units located in East Anaconda. The difference between the median housing value in East Anaconda and West Anaconda is $43,174. Discussions with local real estate brokers have confirmed these trends continued through 2007.

Table 9: Median Housing Value for Owner Occupied Housing, 1999

General Location	Value
East Anaconda	$57,529
Opportunity	$81,518
West Anaconda	$100,703
West Valley	$98,154
All Other Areas	$120,566
County-Wide	$70,700
Montana	$131,600

Source: U.S. Census Bureau, Census of the Population - 2000

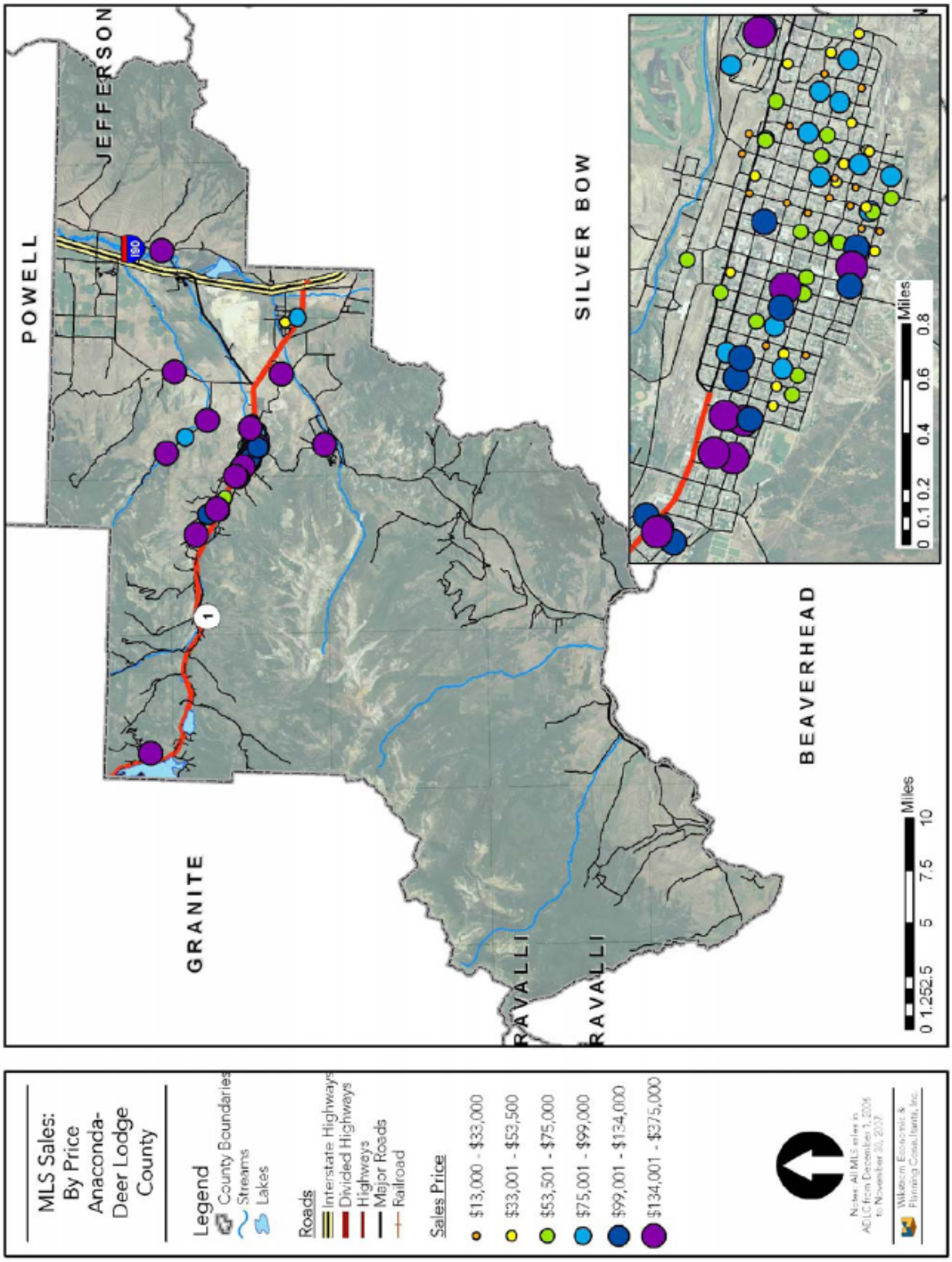
Housing sales information from the Butte Board of Realtors – Multiple Listing Service ("MLS") for all residential sales in ADLC from December 1, 2006 to November 30, 2007 was obtained. Analysis of this data shows the median home price for units sold during this period was $74,000.

Table 10: MLS Sales Data by Neighborhood; December 1, 2006 to November 30, 2006

	County Wide	East Anaconda	Opportunity	West Anaconda	West Valley	All Else
# of Sales	122	62	2	43	7	8
Median Sales Price	$74,000	$52,000	$66,250	$89,000	$127,800	$184,750
Avg. Days on Market	122	110	42	142	132	121
Median Lot Size (Acre)	0.16	0.12	4.07	0.16	0.34	4.06
Avg. Finished Sq. Ft.	1,277	1,077	1,077	1,509	1,599	1,317
Average Bedrooms	2.5	2.3	2.5	2.7	3.3	2.5
Average Baths	1.2	1.1	1.0	1.3	1.7	1.2
Median Year Built	1920	1915	1925	1932	1958	1977

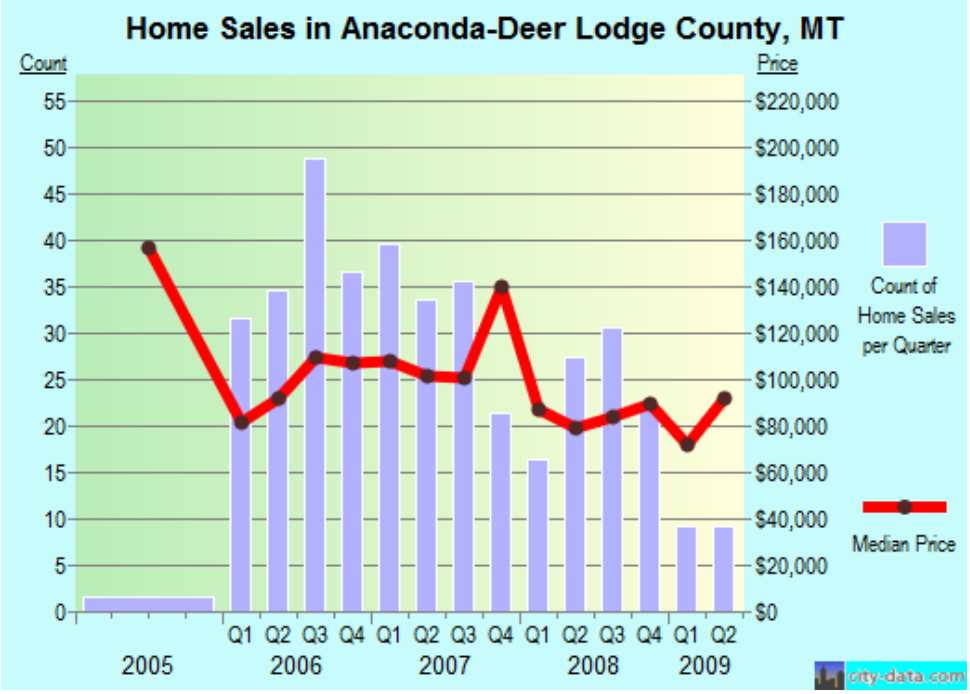
Source: Butte Board of Realtors MLS; Compiled by Wikstrom & Associates

Map 2: Multiple Listing Sales by Price and Location



Since 2007, when housing prices peaked, there has been a nationwide and statewide decline in both housing sales and overall sales prices. Sales data reflect this trend in the county. Overall sales were lower in the first two quarters of 2009 than they were in the same quarters for the previous three years. Median sales price was also lower than in the previous two years.

Figure 3: Home Sales Data from 2006-2009



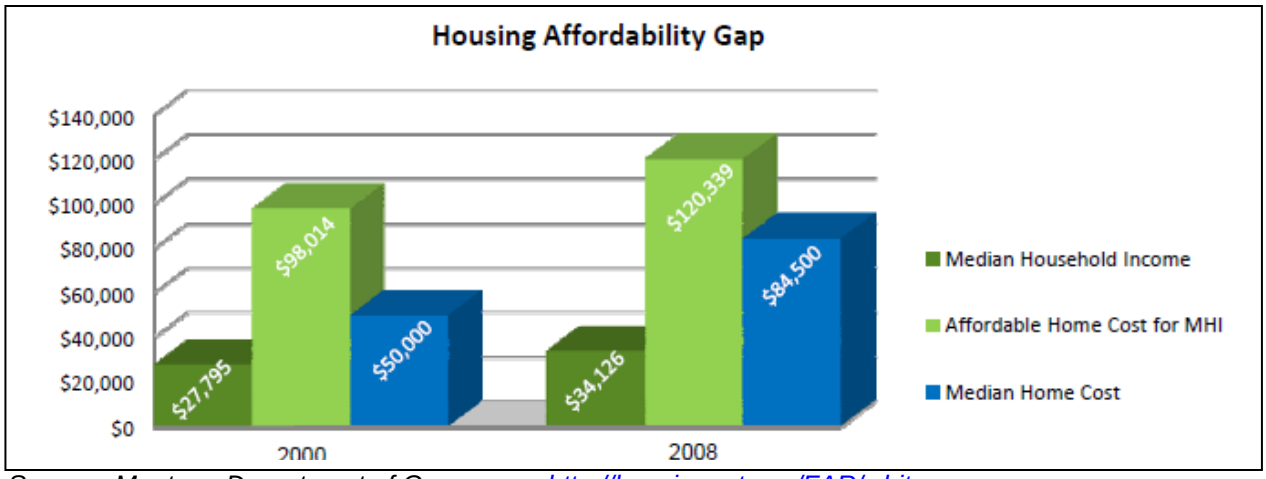
Source: http://www.city-data.com/city/Anaconda-Deer-Lodge-County-Montana.html

8. Housing Affordability

The U.S. Department of Housing and Urban Development (HUD) defines a cost burden as housing costs that consume more than 30% of household income. Housing costs include monthly payments for rent or mortgage. The following graphic from the Montana Board of Housing, "Whitepaper – Housing in Montana – 2010", indicates that in 2008, the average household could only afford a mortgage of $120,339. (Source: *http://housing.mt.gov/FAR/whitepaper.mcpx*)

Although median housing costs in Anaconda – Deer Lodge County is lower than median income, many of these homes have significant maintenance and repair costs that offset monthly mortgage payments or rents. Additionally, many of the homes are older and lack current energy efficient features resulting in higher utility bills to heat homes. All of these factors affect the affordability of a home.

Figure 4: Housing Affordability Gap for Deer Lodge County



Source: Montana Department of Commerce, http://housing.mt.gov/FAR/whitepaper.mcpx

9. Rental Costs and Affordability

Section 8 is a rental assistance program funded by the U.S. Department of Housing and Urban Development (HUD) and administered by the State of Montana Department of Commerce, Housing Division. This program allows very low income families to pay a set amount towards rent and utilities based on their adjusted gross income. HUD then reimburses the landlord for the difference between the family's rent payment and fair market rent. Fair market rent is established periodically by HUD based on rent surveys in the county. In Anaconda – Deer Lodge County, the fair market rent for various size units are as follows:

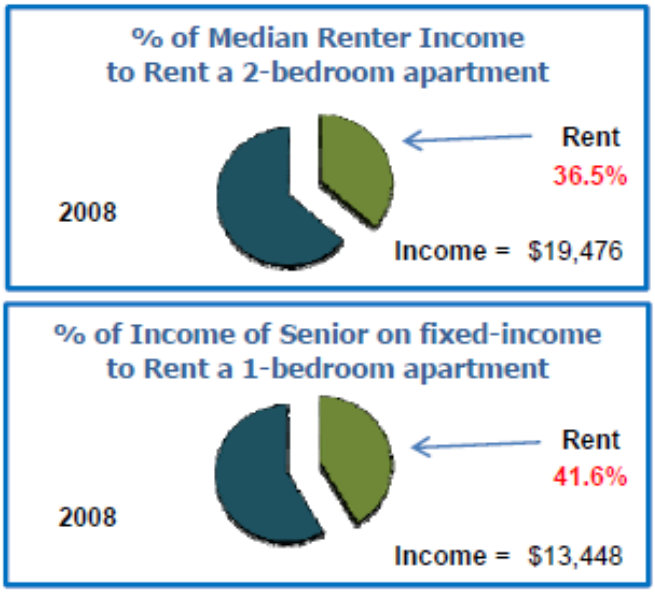
Table 11: Fair Market Rents in Anaconda-Deer Lodge County

0 BR	***1BR***	***2BR***	***3BR***	***4BR***	***5BR***	***6BR***	***7BR***
$414	$475	$603	$815	$876	$1007	$1139	$1270

Source: Montana Department of Commerce, Board of Housing, 10-01-2009 (http://housing.mt.gov/content/About/Section8/docs/fmr.pdf)

The Montana Board of Housing, "Whitepaper – Housing in Montana – 2010", indicates that that in 2008 rents already exceeded the standard for affordability for households at or below median income and represented more than 36.5% of income. For senior citizens over age 65, rents comprised 41.6% of those with median income. Affordable housing is defined as comprising no more than 30% of household income.

Figure 5: Percent of Renter Income to Rent a 2-bedroom Apartment



Source: Montana Department of Commerce, http://housing.mt.gov/FAR/whitepaper.mcpx

10. Energy Costs

In addition to mortgage and rent, operational expenses are another consideration in determining the actual cost of housing. Utilities such as electricity, natural gas, water and sewer can significantly affect the monthly budget for housing. In the last 10 years, electricity and natural gas prices have been more volatile. According to the Northwest Montana Human Resources agency, which administers the "Low Income Energy Assistance Program" (LIEAP), the cost of these utilities is higher than 10 years ago. According to the Montana Board of Housing, energy costs for a two-bedroom rental unit increased by $51 and were equal to 22.2% of rent. Most units in the county are heated by natural gas.

Table 12: Home Energy Bill Affordability Gap

	2003	2007
Fair Market Rent (2BR) – 2007	$489	$558
Monthly Energy Bill (renters)	$73	$124
Home energy bill as percent of FMR	14.9%	22.2%

Source: Montana Board of Housing,
http://housing.mt.gov/content/FAR/docs/HomeEnergyAffordabilityGap.pdf

11. Housing Assistance

A. Human Resources Council - District 12 (http://www.hrc12.org/)

700 Casey Street,
Butte, MT 59701
406-496-4975

The Human Resources Council, District XII assists six counties in Southwestern Montana: Beaverhead, Deer Lodge, Granite, Madison, Powell and Silver Bow. Housing services include:

- Rental Assistance – Administers Section 8 Rental Housing Vouchers based on income.
- Energy/Weatherization - Conducts home energy audits. Administers the Low-Income Energy Assistance Program (LIEAP) to help with monthly fuel bills. Administers Energy Share of Montana Program to assist with emergency energy related costs.

B. USDA Rural Development (www.rurdev.usda.gov/mt/mso.htm)

Bozeman Area Office
900 Technology Blvd, Suite B
Bozeman, MT 59718
(406) 585-2530

Serving: Beaverhead, Broadwater, Deer Lodge, Gallatin, Golden Valley, Jefferson, Lewis & Clark, Madison, Meagher, Park, Silver Bow, Stillwater, Sweet Grass, and Wheatland counties.

- 502 Direct Loans - Loans for low- and very low-income households to obtain 100% financing for purchase of an existing dwelling, purchase a site and construct a dwelling, or purchase newly constructed dwellings located in rural areas. Mortgage payments are based on the household's adjusted income.
- 504 Repair and Rehabilitation Loans - Loans are available to very low-income rural residents who own and occupy a dwelling in need of repairs to improve or modernize a home, or to remove health and safety hazards.
- Rural Housing Repair and Rehabilitation - Grant for owner/occupant who is 62 years of age or older. Funds may only be used for repairs or improvements to remove health and safety hazards, or to complete repairs to make the dwelling accessible for household members with disabilities.
- 523 Mutual Self-Help Housing Loan - Targets very low- and low-income households who are unable to buy clean, safe housing through conventional methods. Families participating in a mutual self-help project perform approximately 65 percent of the construction labor on each other's homes under qualified supervision.
- Guaranteed Rural Housing (GRH) Loan Program - Applicants for loans may have an income of up to 115% of the median income for the area. Families must be without adequate housing, but be able to afford the mortgage payments, including taxes and insurance. In addition, applicants must have reasonable credit histories.
- Multi-Family Housing—Rental Assistance Program (Section 521) - Provides a number of finance options to developers of low-income rental housing.

C. Montana Home Ownership Network (http://www.nwmt.org/)

Montana Home Ownership Network (MHON) is an affiliate of Neighborhood Housing Services of Great Falls. MHON works with local service partners throughout the state to provide homebuyers education, one-to-one housing counseling, loans for down payment, closing costs, and due-on-resale loans for "gap financing".

D. Homeless Services

An annual point-in-time survey of Montana's homeless population is sponsored by the Intergovernmental Human Services Bureau of the Department of Public Health and Human Services (DPHHS), the Human Resource Development Council (HRDC), and the Montana Continuum of Care Coalition. It is administered statewide on dates consistent with those established nationally by the Department of Housing and Urban Development (HUD).

Statewide the number of homeless individuals increased 10% between 2005 and 2006. Anaconda-Deer Lodge County is located in the HRDC District 12 with an office in Butte. This District reported a homeless population of almost 100 people representing an increase of approximately 50% in this region from 2005 to 2006. (Source: Montana Council on Homelessness, "Homeless in Montana: A Report on the State of Homelessness and a 10 year Plan to End It—2006-2014")

In District 12, emergency shelter services for the homeless population are located in Butte. The Montana Continuum of Care (MT CoC) Coalition for the Homeless is a statewide collaboration of diverse homeless service providers, nonprofit organizations, and local and state governments. The coalition was formed to address homelessness, but it has very few resources to cover Montana's vast geographical area. The system includes representatives from local and state government, public housing authorities, regional HRDCs, and other nonprofit organizations representing the homeless, housing and service providers, emergency shelters, domestic abuse shelters, veterans' organizations, and mental health centers. The Coalition has filed an application with the U.S. Department of Housing and Urban Development for funds to address homeless issues in the state.

12. Housing Authority of Anaconda

The Anaconda Housing Authority was formed in March, 1939 to determine sub-standard housing conditions in Anaconda as well as the need for the creation of a local housing authority to work in conjunction with the U. S. Housing Authority. The Federal project was approved the following month and the Authority was incorporated on April 12, 1939. The housing authority is a non-profit corporation under the laws of the State of Montana (Montana Code Annotated). It is governed by a Board of Commissioners who are appointed by the Anaconda-Deer Lodge County Board of Commissioners. The Anaconda Housing Authority operates under the Federal Low-Income Public Housing Program.

The mission of the Housing Authority of Anaconda is to provide safe, decent and sanitary housing conditions for very low and low income families and to manage resources efficiently. The Housing Authority also promotes personal, economic and social upward mobility to provide families the opportunity to make the transition from subsidized to non-subsidized housing.

As a public service agency, the Authority is committed to providing excellent service to all public housing applicants and tenants. In order to provide such service the Housing Authority resolves to administer applicable federal and state laws and regulations, achieve a healthy mix of incomes in its public housing developments, promote fair housing and provide the opportunity for very low and low income families of all races, ethnicities, national origins, religions, ethnic backgrounds, and with all types of disabilities, to participate in the public housing program and its services. The Authority owns and operates four complexes located throughout Anaconda.

- Mount Haggin Homes - located at #10 Main Street, consists of eighty family units.
- Cedar Park Homes - located at 211 North Cedar Street, consists of fifty family units.
- P.J. Hagan Manor - located at 201 West Commercial Street, consists of forty elderly, disabled or handicapped units.
- Pintlar Apartments - located at 400 East 4th Street, consists of twenty fair market units.

The Housing Authority is responsible for ensuring that every individual and family admitted to the public housing program meets all program eligibility requirements. To be eligible for the public housing program, the applicant and/or household must be below the income limits, qualify as a family, qualify on the basis of citizenship, provide social security numbers for all members and the household must be acceptable tenants in accordance with the application and consent forms.

Generally, tenants in public housing pay 30% of their income for rent. This rent payment is calculated using an adjusted income formula which is the gross annual income minus certain allowances. The Housing Authority also gives the tenant the option to pay the flat rate if their income based rent is higher than the flat rent schedule. The Pintlar Apartments rents for $425.00 per month. All utilities are paid with the exception of telephone and cable for all units

13. Housing Demand

The Headwaters Resource Conservation and Development Area (RC&D), covers an eight county area including Anaconda-Deer Lodge County. The RC&D "Area Plan – 2007" notes the following concerns regarding workforce housing.

> "The lack of workforce appropriate housing was identified in all eight counties as a major concern. The problems encountered throughout the region include the need for new housing for influxes of population in all income ranges, as well as infrastructure needs for new housing developments. The escalating costs for land and construction are pricing many first time homeowners out of the market and making it increasingly hard in some areas to attract needed workers in the service industry. Community Assessments in the cities of Deer Lodge and Anaconda and Housing Plans in Powell and Madison counties Headwaters RC&D Area, Inc. reaffirmed the lack of affordable, adequate, and available housing. Powell County has a severe shortage of adequate and affordable houses, thus a substantial number of employees at Montana State Prison must commute from other communities. While Madison County statistics indicate a substantial amount of construction, due to the development in Big Sky area, the service workers in the Big Sky area are unable to find housing and most commute from the Bozeman area. Towns like Twin Bridges are struggling with economic development due to the lack of places for people to live. High-end building in Granite County is having an effect on Philipsburg's water/sewer infrastructure."
>
> "Boulder, Dillon, and Butte are all supporting the construction of Self-Help Housing in cooperation with the National Affordable Housing Network and USDA Rural Development. The City of Deer Lodge is looking at the potential of developing a program. Habitat for Humanity has active chapters in Butte, Dillon, and Anaconda. Communities are starting to consider innovative ways to address housing needs such as land trusts for affordable housing and incentives for developers to either build or make land available for affordable housing."

The Montana Board of Housing, Housing Coordinating Task Forces estimates that even with slow population growth there will be a demand for new housing due to the loss of housing units that are in poor condition. The report notes that new construction represents higher housing costs and may increase the affordability gap in the in the county.

Table 13: Estimated Housing Units needed by 2025 in Anaconda - Deer Lodge County

Housing Units	Units in Poor Condition Lost by 2025	2006 Units in Condition, still available in 2025	Total Housing Units need by 2025	Housing Units that must be built or renovated by 2025
Single Family	1,762	2,338	4,680	1,814
Multi-Family	52	270	n/a	n/a
Mobile Homes	218	258	n/a	n/a
Total	2,032	2,866	n/a	n/a

Source: Montana Department of Commerce, http://housing.mt.gov/FAR/whitepaper.mcpx

14. Housing Starts

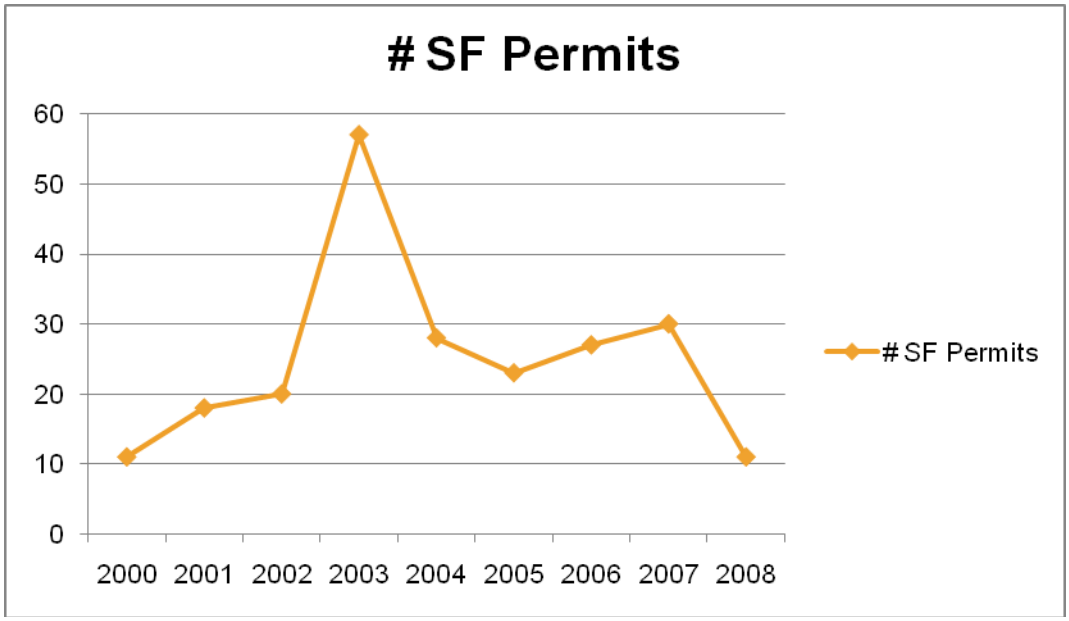
According to building permit data, 2003 was the peak year for new housing construction. There was a significant decline in housing starts in 2008 coinciding with the economic downturn that affected the entire state. The average cost of construction for single-family homes has increased significantly since the year 2000. In 2005, there was a building permit issued for a multi-family building with 10 units.

Table 14: *Building Permits for Residential Units by Year*

Year	Number – Single-Family	Average Cost of Construction
2000	11	$ 72,090.91
2001	18	$ 88,936.11
2002	20	$ 88,936.10
2003	57	$ 157,774.09
2004	28	$ 133,480.39
2005	23	$ 126,238.09
2006	27	$ 143,113.89
2007	30	$ 161,966.83
2008	11	$ 191,821.82

Source: U.S. Bureau of the Census, http://censtats.census.gov

Figure 6: Number of Single-Family Building Permits Issued from 2000 – 2002



Source: http://www.censtats.census.gov

15. Group Quarters

The U.S. Census Bureau defines group quarters as living facilities for persons not living in households. Typical types of group quarters include nursing care facilities, group homes, detention centers, and dormitories. According to the U.S. Census, there were 371 people residing in group quarters in 2000. The following are summaries describe the major group home facilities.

- Montana State Hospital - Provides inpatient psychiatric treatment for adults with serious mental illness. Services provided include evaluation and assessment; medication management; individual and group therapy; psycho-educational programs; rehabilitation and vocational services; chemical dependency treatment; and peer support. Montana State Hospital is the only public psychiatric hospital in the state. The facility includes 174 licensed hospital beds; 15 adult group home beds; and a 20 bed residential care unit (209 total). The average census is 187.
- Community Nursing Home of Anaconda - Licensed for 62 beds. Serves senior and disabled population.
- New Horizons Assisted Living Center – Licensed for 14 beds. Serves senior and disabled population.
- Job Corp - A no-cost education and career technical training program administered by the U.S. Department of Labor that helps young people ages 16 through 24 improve the quality of their lives through career technical and academic training. The Job Corps program is authorized by Title I-C of the Workforce Investment Act of 1998. According to the 2000 Census there was a resident population of 116.
- A.W.A.R.E - Group Homes
- New Directions Youth Services Inc, (502 Cherry - Phone: (406) 563-3132)
- Discovery House - This 9-bed short-term care facility for youth in need of care and supervision is located south of the county courthouse in Anaconda, Montana. It began as a youth shelter in July 1974 under the direction of Sister Gilmary Vaughan, a Sinsinaway Dominican nun. It is the only facility in Southwestern Montana where at-risk-youth can be placed, other than in county jails. CCCS began operating this facility on April 1, 2007
- Other - Non-institutional facilities such as rooms for rent, campgrounds, and similar types of housing.

Often group quarters provide housing for persons with special needs and are a critical component of the housing inventory. Special need groups include the physically and developmentally disabled, seniors, homeless, and youth. The largest of these groups is the elderly population. Nationwide, and in ADLC, one of the most significant demographic trends is the aging of the population. This results in a higher demand for assisted living in group quarters.

16. Superfund Issues

The Anaconda Smelter National Priority List site is located at the southern end of the Deer Lodge Valley. The Site covers about 300 square miles and includes the Old Works; Arbiter Plant; Smelter Hill; numerous piles, waste ponds, and demolition dumps. Extensive acreage contaminated by areal deposition of smelter stack emissions is also included in the site. Smelter wastes contain elevated levels of arsenic and metals (copper, cadmium, lead, and zinc) posing potential risks to human health, wildlife, and aquatic organisms. An assessment of the problems associated with the site led the Environmental Protection Agency (EPA) to include it on the National Priorities List (NPL) of Superfund sites in 1983. As owner, Atlantic Richfield Company (ARCO) is the potentially responsible party (PRP).

The Community Soils Operable Unit (OU) addresses residential and commercial soils throughout the entire Anaconda Smelter Site, including soils within the city limits of Anaconda and the community of Opportunity. Residential soils in surrounding rural areas such as Crackerville, Aspen Hills, West Galen, and Antelope Springs are also being addressed through this OU.

EPA's 1996 record of decision specified that soils exceeding an arsenic concentration of 250 parts per million (ppm) on residential properties must be remediated. Although the EPA's Human Health Risk Assessment (1996) indicated that Anaconda, as a whole, was not at significant risk, individual areas having elevated arsenic in soils could still pose a risk to residents.

Based on environmental samples and statistical analysis, EPA identified "focus areas" within the OU that have a potential to exceed the 250 ppm action level. During the remedial design, additional samples were collected to better define the focus areas and to determine appropriate remediation strategies. EPA determined that a systematic yard-by-yard sampling in the focus areas was the most effective way to find and remedy areas where the arsenic threshold is exceeded.

In addition to soils remediation, ARCO prepared an Interim Interior and Attic Dust Sampling and Analysis Plan. They used the plan to sample approximately 50 homes in the Anaconda area to analyze levels of arsenic and lead in attics and inside homes. To date, since 2002, ARCO has sampled more than 1500 yards, remediated over 300 yards in Anaconda, and another 50 in nearby communities. Based on information collected during the remedial action for Residential Soils, EPA, in consultation with Montana Department of Environmental Quality (DEQ), has determined that the Residential Soils component of the Community Soils Record of Decision (ROD) should be revised. Proposed changes may include:

- Adding a lead action level for residential soils with elevated lead levels. Either a site-specific action level based on sampling or a default level based on modeling will be used.
- Changing the implementation methodology to address contamination at depth. The "focus area" may also be revised if appropriate. Areas outside the focus area could still be addressed through the institutional controls program. The EPA will also consider other changes to the sampling and remediation protocols.
- Adding remediation of interior dust, including attic dust, if sampling shows elevated levels of arsenic and lead that may pose a risk to human health.
- Remediating all vacant properties within the community to reduce exposure to adjacent residents.

PART 3: GOALS, POLICIES, & ACTIONS

Quality, energy efficient, and affordable workforce housing, with contemporary features and amenities, is not generally available in Anaconda. This lack of suitable housing in the community is a detriment to the County's economic development efforts. ADLC is confronting this problem on all levels with grants and programs for new housing, rehabilitation, redevelopment, specialized housing, and weatherization.

GOAL 1: To provide a wide variety of housing types and densities to meet the needs of existing and future residents of ADLC.

GOAL 2: Keep housing in ADLC available, affordable, and accessible for seniors and disabled persons.

POLICIES:

1. ADLC will continue to support the stabilization and reinvestment in established neighborhoods through systematic infrastructure upgrades and replacement.

2. ADLC will continue to explore grant opportunities and partnerships to promote housing affordability and to provide rehabilitation and weatherization assistance to homeowners.

3. Infill and neighborhood compatible redevelopment will be encouraged as a means of expanding the quality, variety, and affordability of the housing stock.

4. Where appropriate and where consistent with neighborhood character and context, ADLC shall actively encourage alternative housing types such as co-op housing, "tiny" houses, cottage houses, accessory residential units, and similar innovative product types.

5. Promote "work force housing" as a function of economic development.

6. Support housing projects to meets needs of elderly, disable, development disabilities and others.

ACTIONS:

1. Continue to seek remediation in order to take strategic advantage of developing housing adjacent to the Old Works Golf Course.

2. Explore local incentives---that the County can implement---to encourage rehabilitation, restoration, and redevelopment, such as tax abatement.

3. Revise the Development Permit System to allow for neighborhood compatible redevelopment with tools such as neighborhood conservation districts and Planned Unit Developments (PUDs).

4. Add accessory residential unit standards and provisions to the Development Permit System.

5. Partner with local building suppliers to organize home maintenance/weatherization workshops.

6. Explore adopting and administering a housing code.

7. Address the needs of an aging population through access, design and rehabilitation.