

HOT SPRINGS COUNTY

Demographics

The Census Bureau's current census estimates indicate that Hot Spring County's population increased from 4,812 in 2010 to 4,847 in 2013, or by .7 percent. This compares to a statewide population growth of 3.4 percent over the period. The number of people from 25 to 44 years of age increased by 6.6 percent, and the number of people from 55 to 64 years of age increased by 12.1 percent. The white population decreased by -.6 percent, while the black population increased by 258.3 percent. The Hispanic population increased from 105 to 175 people between 2010 and 2013 or by 66.7 percent. These data are presented in Table II.9.1, below.

Table II.9.1						
Profile of Population Characteristics						
Wyoming vs. Hot Spring County						
2010 Census and 2013 Current Census Estimates						
Subject	Hot Springs County			Wyoming		
	2010 Census	Jul-13	% Change	2010 Census	Jul-13	% Change
Population	4,812	4,847	.7%	563,626	582,658	3.4%
Age						
Under 14 years	805	801	-.5%	113,371	115,337	1.7%
15 to 24 years	472	475	.6%	78,460	80,908	3.1%
25 to 44 years	895	954	6.6%	144,615	151,055	4.5%
45 to 54 years	784	639	-18.5%	83,577	76,258	-8.8%
55 to 64 years	768	861	12.1%	73,513	80,411	9.4%
65 and Over	1,088	1,117	2.7%	70,090	78,689	12.3%
Race						
White	4,638	4,612	-.6%	529,110	539,936	2.0%
Black	12	43	258.3%	5,135	10,186	98.4%
American Indian and Alaskan Native	72	81	12.5%	14,457	15,258	5.5%
Asian	20	31	55.0%	4,649	5,506	18.4%
Native Hawaiian or Pacific Islander	3	2	-33.3%	521	630	20.9%
Two or more races	67	78	16.4%	9,754	11,142	14.2%
Ethnicity (of any race)						
Hispanic or Latino	105	175	66.7%	50,231	56,363	12.2%

Table II.9.2, on the following page, presents the population of Hot Springs County by age and gender from the 2010 Census and 2013 current census estimates. The 2010 Census count showed a total of 2,377 males, who accounted for 49.4 percent of the population, and the remaining 50.6 percent, or 2,435 persons, were female. In 2013, the number of males rose to 2,401 persons, and accounted for 49.5 percent of the population, with the remaining 50.5 percent, or 2,446 persons being female.

Table II.9.2 Population by Age and Gender Hot Springs County 2010 Census and 2013 Current Census Estimates							
Age	2010 Census			2013 Current Census Estimates			% Change 10-13
	Male	Female	Total	Male	Female	Total	
Under 14 years	404	401	805	428	373	801	-.5%
15 to 24 years	252	220	472	237	238	475	.6%
25 to 44 years	466	429	895	489	465	954	6.6%
45 to 54 years	379	405	784	328	311	639	-18.5%
55 to 64 years	365	403	768	393	468	861	12.1%
65 and Over	511	577	1,088	526	591	1,117	2.7%
Total	2,377	2,435	4,812	2,401	2,446	4,847	0.7%
% of Total	49.4%	50.6%	.	49.5%	50.5%	.	.

At the time of the 2010 Census, there were 86 persons living in “group quarters.” This type of household is defined as places where individuals live or stay in a group living arrangement owned or managed by an organization that provides housing or services for residents, such as medical care. Group quarters also include places like college residence halls, military barracks, or correctional facilities. Between 2000 and 2010, the number of persons living in group quarters decreased by 40.7 percent, as shown in Table II.9.3, below.

Table II.9.3 Group Quarters Population Hot Springs County 2000 SF1 and 2010 Census Data			
Group Quarters	2000 Census	2010 Census	% Change 00-10
Institutionalized			
Correctional Institutions ⁹⁸	15	8	-46.7%
Juvenile Facilities	.	11	100.0%
Nursing Homes	118	50	-57.6%
Other Institutions	12	.	-100.0%
Total	145	69	-52.4%
Noninstitutionalized			
College Dormitories	.	.	.
Military Quarters	.	.	.
Other Noninstitutions	.	17	100.0%
Total	.	17	100.0%
Group Quarters Population	145	86	-40.7%

In the 1980, 1990, and 2000 Decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 Decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year

⁹⁸ In the 2010 Census, “juvenile facilities” and “correctional facilities” were reported separately.

averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Table II.9.4, below, shows data on household type by tenure in the 2012 5-year ACS data. Household type is broken down by family households and non-family households. In 2012, there were an estimated 1,303 family households, of which 1,115 housed married couple families and 188 housed “other families.” “Other family” is defined as either a male householder with no wife present, of whom there were 70 families, or a female householder with no husband present, of which there were 118 families. There were also an estimated 869 “non-family households,” which refers to households of unrelated people or one person living alone. When compared to the state, the percentage of family households in Hot Springs County was 60.0 percent, which compared to the statewide rate of 65.9 percent. Of the family households in Hot Springs County, 85.6 percent were married households, which compared to 80.5 percent in the State of Wyoming.

Table II.9.4				
Household Type by Tenure				
Hot Springs County 2008-2012 5-Year ACS Data				
Family Type	Hot Springs County		State of Wyoming	
	Hot Springs County	% of Total	State of Wyoming	% of Total
Family households	1,303	60.0%	145,992	65.9%
Married-couple family	1,115	85.6%	117,493	80.5%
Owner-occupied housing units	908	81.4%	98,110	83.5%
Renter-occupied housing units	207	18.6%	19,383	16.5%
Other family	188	14.4%	28,499	19.5%
Male householder, no wife present	70	5.4%	9,246	32.4%
Owner-occupied housing units	60	85.7%	5,485	59.3%
Renter-occupied housing units	10	14.3%	3,761	40.7%
Female householder, no husband present	118	9.1%	19,253	67.6%
Owner-occupied housing units	79	66.9%	10,177	52.9%
Renter-occupied housing units	39	33.1%	9,076	47.1%
Nonfamily households	869	40.0%	75,487	34.1%
Owner-occupied housing units	382	44.0%	41,887	55.5%
Renter-occupied housing units	487	56.0%	33,600	44.5%
Total	2,172	100.0%	221,479	100.0%

Table II.9.5, on the following page, displays the 2012 5-year ACS census data for household type by household size. In 2012, there were 790 two-person family households, 216 three-person family households and 167 four-person family households. One-person non-family households made up 87.3 percent of all non-family households or an estimated 759 households. Hot Springs County’s two persons households made up 41.4 percent of total housing units and four person households made up an additional 7.7 percent, which compares to 37.8 and 12.1 percent, respectively, for the State of Wyoming.

Table II.9.5				
Household Type by Household Size				
Hot Springs County				
2008-2012 5-Year ACS Data				
Household Size	Family Households	Non-Family Households	Total	% of Total
Hot Springs County				
One Person	.	759	759	34.9%
Two Person	790	110	900	41.4%
Three Person	216	0	216	9.9%
Four Person	167	0	167	7.7%
Five Person	102	0	102	4.7%
Six Person	2	0	2	.1%
Seven Person	26	0	26	1.2%
Total	1,303	869	2,172	100.0%
State of Wyoming				
One Person	.	61,207	61,207	27.6%
Two Person	71,901	11,872	83,773	37.8%
Three Person	29,567	1,663	31,230	14.1%
Four Person	26,129	580	26,709	12.1%
Five Person	11,395	74	11,469	5.2%
Six Person	4,420	91	4,511	2.0%
Seven Person	2,580	0	2,580	1.2%
Total	145,992	75,487	221,479	100.0%

The 2012 5-Year ACS census estimates also provided information on tenure by household size. According to the 2012 ACS estimates, of the 900 two-person households, 772 were owner-occupied and 128 were renter-occupied. Of the 167 four-person households, 91 were owner-occupied and 76 were renter-occupied. Further household size data by tenure are presented in Table II.9.6, below.

Table II.9.6				
Tenure by Household Size				
Hot Springs County				
2008-2012 5-Year ACS Data				
Household Size	Own	Rent	Total	% of Total
Hot Springs County				
One Person	343	416	759	34.9%
Two Person	772	128	900	41.4%
Three Person	163	53	216	9.9%
Four Person	91	76	167	7.7%
Five Person	32	70	102	4.7%
Six Person	2	0	2	.1%
Seven Person or more	26	0	26	1.2%
Total	1,429	743	2,172	100.0%
State of Wyoming				
One Person	35,444	25,763	61,207	27.6%
Two Person	65,905	17,868	83,773	37.8%
Three Person	21,929	9,301	31,230	14.1%
Four Person	19,413	7,296	26,709	12.1%
Five Person	7,927	3,542	11,469	5.2%
Six Person	3,406	1,105	4,511	2.0%
Seven Person or more	1,635	945	2,580	1.2%
Total	155,659	65,820	221,479	100.0%

As seen in Table II.9.7, on the following page, Hot Springs County had a total of 2,593 housing units of which 2,172 or 83.8 percent were occupied. Of these occupied units, 65.8 percent, or 1,429 units were owner occupied, which compares to a statewide rate of 70.3. A total of 421 units or 16.2 percent of all units were vacant. This compared to a statewide vacancy rate of 15.3 percent.

Table II.9.7 Housing Units by Tenure Hot Springs County 2008-2012 5-Year ACS Data				
Tenure	Hot Springs County		State of Wyoming	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,172	83.8%	221,479	84.7
Owner-Occupied	1,429	65.8%	155,659	70.3
Renter-Occupied	743	34.2%	65,820	29.7
Vacant Housing Units	421	16.2%	39,951	15.3
Total Housing Units	2,593	100.0%	261,430	100.0

Table II.9.8, below, shows that of the 421 housing units in Hot Springs County as reported in the 2012 ACS data, 30 or 7.1 percent were for rent and 0 or 0.0 percent were for sale. An estimated 228 units were for seasonal, recreational, or occasional use, and 103 or 24.5 percent of all vacant units were listed as “other vacant.” This compares to a statewide percentage of 25.8 percent for “other vacant” units.

Table II.9.8 Disposition of Vacant Housing Units Hot Springs County 2008-2012 5-Year ACS Data				
Disposition	Hot Springs County		State of Wyoming	
	Units	% of Total	Units	% of Total
For rent	30	7.1%	5,825	14.6%
Rented, but not occupied	0	.0%	1,811	4.5%
For sale only	0	.0%	2,711	6.8%
Sold, but not occupied	60	14.3%	799	2.0%
For seasonal, recreational, or occasional use	228	54.2%	18,027	45.1%
For migrant workers	0	.0%	488	1.2%
Other vacant	103	24.5%	10,290	25.8%
Total	421	100.0%	39,951	100.0%

Table II.9.9, at right, presents different income statistics for Hot Springs County. According to the 2012 ACS data averages, median family income for Hot Springs County was \$59,792 compared to the statewide average of \$70,013. Per capita income for Hot Springs County, which is calculated by dividing total income by population, was \$25,635, which compared to \$28,858 for the State of Wyoming.

Table II.9.9 Median and Per Capita Income Hot Springs County 2008-2012 5-Year ACS Data		
Income Type	Hot Springs County	Wyoming
Median Family Income	59,792	70,013
Median Household Income	41,786	56,573
Per Capita Income	25,635	28,858

Table II.9.10, on the following page, shows households by income for Hot Springs County and the State of Wyoming. In Hot Springs County, there were a total of 303 households or 14.0 percent with incomes under \$15,000 compared to 9.9 percent of households in Wyoming. There were another 377 households that had incomes between \$35,000 and \$49,999, which accounted for 17.4 percent of households and compared to 14.2 percent for the State of Wyoming. Households with incomes of \$100,000 or more accounted for 12.1 percent of total households and numbered 263 in Hot Springs County.

Table II.9.10 Households by Income Hot Springs County 2008-2012 5-Year ACS Data				
Income	Hot Springs County		State of Wyoming	
	Total	% of Total	Total	% of Total
Under 15,000	303	14.0%	21,996	9.9%
15,000 - 19,999	102	4.7%	10,608	4.8%
20,000 - 24,999	155	7.1%	10,519	4.7%
25,000 - 34,999	327	15.1%	22,992	10.4%
35,000 - 49,999	377	17.4%	31,395	14.2%
50,000 - 74,999	490	22.6%	44,135	19.9%
75,000 - 99,999	155	7.1%	31,949	14.4%
100,000 and above	263	12.1%	47,885	21.6%
Total	2,172	100.0%	221,479	100.0%

Poverty statistics were also reported in the 2012 5-year ACS estimates, and these data are displayed in Table II.9.11, below. In total, the poverty rate in Hot Springs County was 12.2 percent, which compared to a statewide poverty rate of 11.0 percent in Wyoming. The male population in Hot Springs County had a poverty rate of 8.6 percent and the female population had a poverty rate of 15.7 percent. There were 50 males and 72 females in poverty under the age of 5. Overall, 21.5 percent of persons in poverty in Hot Springs County were under the age of five, which compared to 13.0 percent statewide. The elderly population, comprised of individuals 65 years of older, had 54 individuals with incomes below the poverty level which represented 9.5 percent of the total population in poverty. In the State of Wyoming there were 4,264 individuals with incomes below the poverty level which represented 7.0 percent of the total Wyoming population in poverty.

Table II.9.11 Poverty by Age Hot Springs County 2008-2012 5-Year ACS Data				
Age	Male	Female	Total	% of Total
Hot Springs County				
5 and Below	50	72	122	21.5%
6 to 18	9	18	27	4.8%
18 to 64	118	247	365	64.3%
65 and Older	21	33	54	9.5%
Total	198	370	568	100.0%
Poverty Rate	8.6%	15.7%	12.2%	.
State of Wyoming				
5 and Below	3,990	3,909	7,899	13.0%
6 to 18	6,156	5,415	11,571	19.1%
18 to 64	15,273	21,629	36,902	60.9%
65 and Older	1,453	2,811	4,264	7.0%
Total	26,872	33,764	60,636	100.0%
Poverty Rate	10%	12%	11.0%	.

Table II.9.12, on the following page, presents the breakdown of households by unit type and tenure. Between 2008 and 2012, Hot Springs County saw an average of 1,132 owner-occupied single-family units compared to 332 single-family rental units. In Hot Springs County, single-family units comprised 67.4 percent of all households compared with 71.5 percent statewide. Hot Springs County had a total of 227 apartment rental units and total apartment units accounted for 10.5

percent of all households. In the State of Wyoming, apartment units accounted for 7.9 percent of total households. There were also an estimated 360 mobile homes in Hot Springs County, which comprised 16.6 percent of all occupied housing units and compared to 13.6 statewide.

Table II.9.12 Households by Unit Type Hot Springs County 2008-2012 5-Year ACS Data				
Unit Type	Tenure			% of Total
	Own	Rent	Total	
Hot Springs County				
Single-Family Unit	1,132	332	1,464	67.4%
Duplex	0	80	80	3.7%
Tri- or Four-Plex	10	29	39	1.8%
Apartments	2	227	229	10.5%
Mobile Homes	285	75	360	16.6%
Boat, RV, Van, Etc.	0	0	0	.0%
Total	1,429	743	2,172	100.0%
State of Wyoming				
Single-Family Unit	130,636	27,673	158,309	71.5%
Duplex	771	4,940	5,711	2.6%
Tri- or Four-Plex	529	8,887	9,416	4.3%
Apartments	776	16,716	17,492	7.9%
Mobile Homes	22,624	7,565	30,189	13.6%
Boat, RV, Van, Etc.	323	39	362	.2%
Total	155,659	65,820	221,479	100.0%

Table II.9.13, below, shows the number of households by year of construction. As shown, 13.5 percent, or 294 units, were built in 1939 or earlier in the county, and another 279 percent were built between 1940 and 1949. The number of households built between 2000 and 2009 was 184, which accounted for 8.5 percent of all households, and an additional 0 households, or 0.0 percent, were built in 2010 or later. These figures compare to 1,270 households, or 0.6 percent, that were built from 2010 or later statewide.

Table II.9.13 Households by Year Built Hot Springs County 2008-2012 5-Year ACS Data				
Year Built	Hot Springs County		State of Wyoming	
	Households	% of Total	Households	% of Total
1939 or earlier	294	13.5%	24,899	11.2%
1940 to 1949	279	12.8%	10,352	4.7%
1950 to 1959	254	11.7%	22,395	10.1%
1960 to 1969	129	5.9%	19,254	8.7%
1970 to 1979	491	22.6%	50,875	23.0%
1980 to 1989	315	14.5%	34,715	15.7%
1990 to 1999	226	10.4%	26,905	12.1%
2000 to 2009	184	8.5%	30,814	13.9%
Built 2010 or Later	0	.0%	1,270	.6%
Total	2,172	100.0%	221,479	100.0%

Table II.9.14, on the following page, displays housing units for Hot Springs County and the State of Wyoming. The number of rooms in Hot Springs County varied between households. Households

with one room accounting for only 2.4 percent of total housing units, while households with five and six rooms accounted for 20.7 and 20.5 percent, respectively. The median number of rooms in Hot Springs County was 5 rooms, which compared to 6 statewide.

Table II.9.14 Housing Units by Number of Rooms Hot Springs County 2008-2012 5-Year ACS Data				
Number of Rooms	Hot Springs County		State of Wyoming	
	Housing Units	% of Total	Housing Units	% of Total
One	62	2.4%	4,323	1.7%
Two	62	2.4%	6,841	2.6%
Three	371	14.3%	19,299	7.4%
Four	375	14.5%	44,488	17.0%
Five	536	20.7%	51,437	19.7%
Six	531	20.5%	40,208	15.4%
Seven	225	8.7%	32,481	12.4%
Eight	151	5.8%	25,835	9.9%
Nine or more	280	10.8%	36,518	14.0%
Total	2,593	100.0%	261,430	100.0%
Median Rooms	5	.	6	.

Table II.9.15, at right, shows the number of households in the county by number of bedrooms and tenure. There were 10 rental households with no bedrooms, otherwise known as studio apartments. Two-bedroom households accounted for 32.5 percent of total households in Hot Springs County, which compared to 24.6 percent statewide. In Hot Springs County, the 704 households with three bedrooms accounted for 32.4 percent of all households, and there were only 170 five-bedroom or more households, which accounted for 7.8 percent of all households.

Table II.9.15 Households by Number of Bedrooms Hot Springs County 2008-2012 5-Year ACS Data				
Number of Bedrooms	Tenure			% of Total
	Own	Rent	Total	
Hot Springs County				
None	0	10	10	.5%
One	81	250	331	15.2%
Two	465	240	705	32.5%
Three	568	136	704	32.4%
Four	189	63	252	11.6%
Five or more	126	44	170	7.8%
Total	1,429	743	2,172	100.0%
State of Wyoming				
None	318	1,699	2,017	.9%
One	4,121	13,132	17,253	7.8%
Two	28,396	26,012	54,408	24.6%
Three	71,945	17,775	89,720	40.5%
Four	36,199	4,889	41,088	18.6%
Five or more	14,680	2,313	16,993	7.7%
Total	155,659	65,820	221,479	100.0%

The age of a structure influences its value. As shown in Table II.9.16, at right, structures built in 1939 or earlier had a median value of \$151,400, while structures built between 1950 and 1959 had a median value of \$129,600 and those built between 1990 to 1999 had a median value of \$204,800. The newest structures tended to have the highest values and those built between 2000 and 2009 and from 2010 or later had median values of \$256,100. The total average median value in Hot Springs County was \$149,900, which compared to \$184,400 in the State of Wyoming.

Table II.9.16 Median Value by Year Structure Built Hot Springs County 2008-2012 5-Year ACS Data		
Year Built	Hot Springs County	State of Wyoming
1939 or earlier	151,400	153,500
1940 to 1949	86,400	136,800
1950 to 1959	129,600	156,600
1960 to 1969	146,600	173,700
1970 to 1979	137,500	181,700
1980 to 1989	105,100	196,100
1990 to 1999	204,800	228,400
2000 to 2009	256,100	248,900
Built 2010 or Later	.	221,600
Total	149,900	184,400

Household mortgage status is reported in Table II.9.17, below. In Hot Springs County, households with a mortgage accounted for 42.9 percent of all households or 613 housing units, and the remaining 57.1 percent or 816 units had no mortgage. Of those units with a mortgage, 81 had either a second mortgage or home equity loan, 0 had both a second mortgage and home equity loan, and 532 or 86.8 percent had no second mortgage or no home equity loan.

Table II.9.17 Mortgage Status Hot Springs County 2008-2012 5-Year ACS Data				
Mortgage Status	Hot Springs County		State of Wyoming	
	Households	% of Households	Households	% of Households
Housing units with a mortgage, contract to purchase, or similar debt	613	42.9%	94,301	60.6%
With either a second mortgage or home equity loan, but not both	81	13.2%	15,069	16.0%
Second mortgage only	46	56.8%	7,440	49.4%
Home equity loan only	35	43.2%	7,629	50.6%
Both second mortgage and home equity loan	0	.0%	645	.7%
No second mortgage and no home equity loan	532	86.8%	78,587	83.3%
Housing units without a mortgage	816	57.1%	61,358	39.4%
Total	1,429	100.0%	155,659	100.00%

The median rent in Hot Springs County was \$468 as compared to \$618 statewide, as seen in Table II.9.18, below.

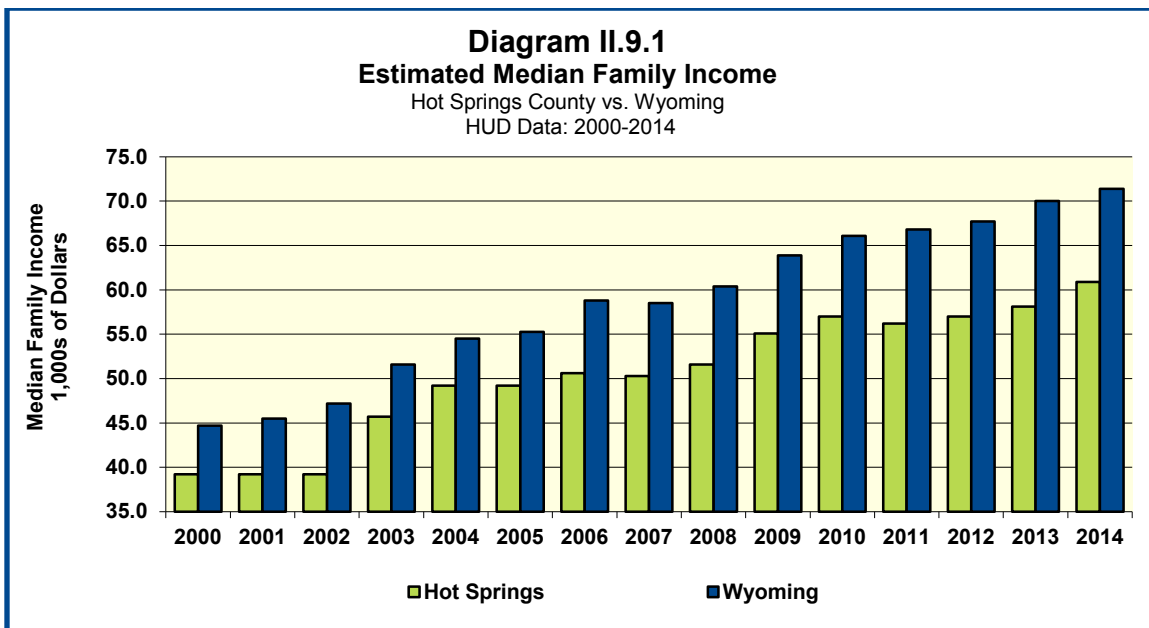
Table II.9.18 Median Rent Hot Springs County 2008-2012 5-Year ACS Data	
Place	Rent
Hot Springs County	\$468
State of Wyoming	\$618

The Wyoming driver’s license data provided by the WYDOT indicated a net increase of 22 persons during 2013. The driver’s license total exchanges since 2000 for Hot Springs County are presented below in Table II.9.19 and indicate a net increase of 673 persons over the time period.

Table II.9.19			
Driver’s Licenses Exchanged and Surrendered			
Hot Springs County			
WYDOT Data, 2000–2013			
Year	In-Migrants	Out-Migrants	Net Change
2000	141	104	37
2001	153	89	64
2002	140	122	18
2003	116	86	30
2004	128	86	42
2005	147	85	62
2006	134	90	44
2007	130	76	54
2008	176	85	91
2009	155	76	79
2010	131	56	75
2011	116	83	33
2012	113	91	22
2013	134	112	22
Total	1,914	1,241	673

Economics

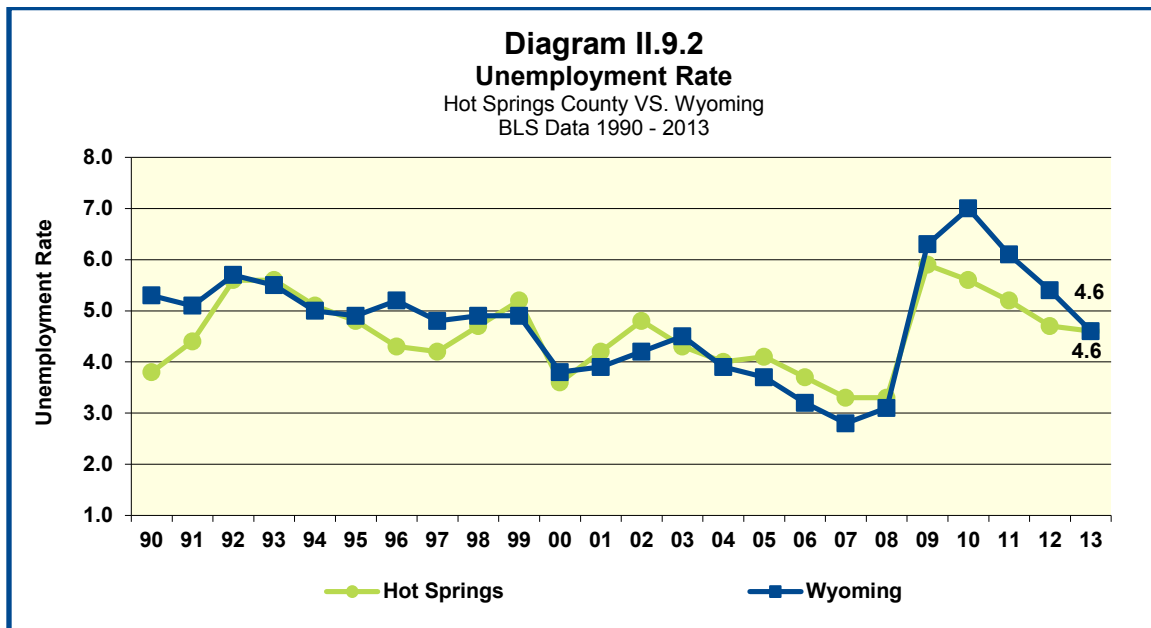
The HUD estimated MFI for Hot Springs County was \$60,900 in 2014.⁹⁹ This compares to Wyoming’s MFI of \$71,400. Diagram II.9.1, below, illustrates the estimated MFI for 2000 through 2014.



Labor force and employment statistics were derived from Bureau of Labor Statistics (BLS) data. Hot Springs County’s labor force, defined as the number of persons working or actively seeking work, decreased by 9 persons, from 2,613 in 2012 to 2,604 in 2013. Employment decreased by 5 persons; unemployment decreased by 4 persons; and the unemployment rate, the number of unemployed

⁹⁹ 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.

persons as a percentage of the labor force, decreased from 4.7 percent in 2012 to 4.6 in 2013, as shown below in Diagram II.9.2.



The BLS, in conjunction with the State Employment Security Agencies (SESAs), produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represent the number of covered workers who worked during or received pay for the pay period. Members of the armed forces, the self-employed, proprietors, domestic workers, and unpaid family workers are not included in QCEW estimates. As shown in Table II.9.20, below, annual total monthly employment decreased by 0.56 percent between 2012 and 2013, from a total of 2,140 to 2,128 workers.

Year	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013(p)
Jan	1,757	1,804	1,781	1,840	1,936	2,030	2,033	2,048	2,051	2,089	2,071
Feb	1,774	1,792	1,805	1,841	1,935	1,994	2,033	2,061	2,091	2,080	2,073
Mar	1,791	1,815	1,798	1,930	1,969	2,010	2,025	2,089	2,112	2,108	2,075
Apr	1,864	1,852	1,875	1,960	2,011	2,061	2,031	2,113	2,112	2,149	2,087
May	1,901	1,936	1,921	1,988	2,070	2,105	2,097	2,162	2,171	2,181	2,175
Jun	2,007	1,991	2,017	2,041	2,135	2,166	2,156	2,223	2,246	2,221	2,224
Jul	1,957	1,929	1,945	1,991	2,045	2,136	2,123	2,197	2,190	2,185	2,178
Aug	1,942	1,906	1,906	1,957	2,000	2,109	2,109	2,162	2,186	2,191	2,189
Sep	1,853	1,863	1,862	1,940	2,002	2,106	2,117	2,173	2,191	2,146	2,196
Oct	1,873	1,843	1,866	1,923	2,013	2,053	2,082	2,119	2,126	2,106	2,109
Nov	1,821	1,853	1,876	1,934	2,026	2,043	2,069	2,115	2,121	2,098	2,083
Dec	1,818	1,852	1,846	1,938	2,028	2,048	2,077	2,089	2,159	2,129	2,077
Annual	1,863	1,870	1,875	1,940	2,014	2,072	2,079	2,129	2,146	2,140	2,128
% Change	-5.91	0.38	0.27	3.47	3.81	2.88	0.34	2.41	0.80	-0.28	-0.56

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. As shown in Table II.9.21,

below, annual average weekly wages increased by 5.23 percent between 2012 and 2013, from a total of \$650 to \$684.

Table II.9.21 Average Weekly Wages Hot Springs County BLS QCEW Data, 2001–2013(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	403	390	400	459	413	.
2002	397	389	416	470	418	1.21
2003	409	398	409	462	419	0.24
2004	404	405	417	495	430	2.63
2005	427	441	466	532	466	8.37
2006	458	473	488	557	494	6.01
2007	506	513	541	604	541	9.51
2008	544	563	589	656	588	8.69
2009	568	554	569	598	572	-2.72
2010	583	571	603	655	603	5.42
2011	599	618	631	672	630	4.48
2012	620	652	623	704	650	3.17
2013(p)	639	681	666	751	684	5.23

Total business establishments reported by the QCEW are displayed below in Table II.9.22. Annual establishments decreased by 1.25 percent between 2012 and 2013, from 240 to 237 establishments.

Table II.9.22 Number of Establishments Hot Springs County BLS QCEW Data, 2001–2013(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	232	241	244	242	240	.
2002	239	234	234	232	235	-2.08
2003	224	229	227	227	227	-3.40
2004	225	224	222	225	224	-1.32
2005	224	226	222	223	224	0.00
2006	230	231	225	229	229	2.23
2007	230	236	235	242	236	3.06
2008	238	243	241	242	241	2.12
2009	240	243	241	242	242	0.41
2010	238	245	238	234	239	-1.24
2011	239	241	237	233	238	-0.42
2012	238	238	241	241	240	0.84
2013(p)	241	239	236	232	237	-1.25

The Bureau of Economic Analysis (BEA) measures employment, defined as the total number of full- and part-time jobs by place of work. In 2012, the most recent year for which data are available, Hot Springs County recorded 3,394 jobs. Total real personal income, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, adjusted for place of residence, was \$228,337,000, and real per capita income was \$47,353 in 2012. Average earnings per job in the county was \$35,560 in 2012. These data are presented in full in **Volume II. Technical Appendix.**

Housing

According to the Wyoming cost of living index, average apartment rent in Hot Springs County decreased from \$543 in fourth quarter 2012 to \$482 in fourth quarter 2013, or by 11.2 percent. Detached single-family home rents decreased by 0.2 percent and rents for mobile home lots remained unchanged.

Hot Springs County rental prices experienced average annualized increases of 2.7 percent for apartments, 2.9 percent for houses, and 1.3 percent for mobile home lots since second quarter 1998 through fourth quarter 2013.¹⁰⁰ These figures compare to state average annualized increases in rental prices of 3.2 percent for apartments, 3.8 percent for houses, 3.5 percent for mobile homes plus a lot, and 3.0 percent for mobile home lots. Table II.9.23, at right, presents the Hot Springs County data for each rental type.¹⁰¹

The 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 Hot Springs County remained at zero units in 2012 to 2013.

The value over the past decade, in real 2013 dollars, fluctuated from a high of \$303,143 in 2006 to a low of \$83,025 in 2005. These figures compare to the state average high of \$289,650 in 2013 and low of \$187,810 in 2002. Additional details of permit activity are given in Table II.9.24, on the following page.

Table II.9.23 Semiannual Average Monthly Rental Prices Hot Springs County EAD Data, Fourth Quarter 1986–Fourth Quarter 2013				
Quarter Year	Apartments	Mobile Home Lot	House	Mobile Home
Q4.86	.	.	.	.
Q2.87	.	.	.	.
Q4.87	.	.	.	.
Q2.88	.	.	.	.
Q4.88	.	.	.	.
Q2.89	.	.	.	.
Q4.89	.	.	.	.
Q2.90	.	.	.	.
Q4.90	.	.	.	.
Q2.91	.	.	.	.
Q4.91	.	.	.	.
Q2.92	.	.	.	.
Q4.92	.	.	.	.
Q2.93	.	.	.	.
Q4.93	.	.	.	.
Q2.94	.	.	.	.
Q4.94	.	.	.	.
Q2.95	.	.	.	.
Q4.95	.	.	.	.
Q2.96	.	.	.	.
Q4.96	.	.	.	.
Q2.97	.	.	.	.
Q4.97	.	.	.	.
Q2.98	314	150	380	332
Q4.98	322	142	354	325
Q2.99	321	142	372	276
Q4.99	285	150	393	279
Q2.00	292	150	370	353
Q4.00	303	150	343	309
Q2.01	344	150	361	314
Q4.01	336	150	339	323
Q2.02	298	150	374	349
Q4.02	373	150	398	313
Q2.03	339	150	380	312
Q4.03	378	150	404	.
Q2.04	367	150	403	304
Q4.04	364	150	385	363
Q2.05	371	150	391	361
Q4.05	346	150	411	.
Q2.06	385	150	433	.
Q4.06	386	150	458	380
Q2.07	397	150	464	.
Q4.07	395	150	477	425
Q2.08	401	150	492	.
Q4.08	435	150	493	.
Q2.09	413	150	459	.
Q4.09	406	150	486	478
Q2.10	437	150	498	.
Q4.10	438	183	534	450
Q2.11	416	183	588	.
Q4.11	435	183	557	.
Q2.12	436	183	577	.
Q4.12	543	183	598	.
Q2.13	471	183	617	.
Q4.13	482	183	597	.

¹⁰⁰ Data from 1986 to 1997 for Hot Springs County is not reported by the EAD.

¹⁰¹ Apartments are two-bedroom units, excluding gas and electricity. Mobile home lots are single-wide units and include water costs. Houses are for two- or three-bedroom dwelling units, excluding gas and electricity. A mobile home on a lot includes a combined rent for mobile home and lot.

Table II.9.24 Building Permits and Valuation Hot Springs County Census Bureau Data, 1980–2013									
Year	Authorized Construction in Permit Issuing Areas					WCDA		Per Unit Valuation: 1'000s of Real 2013 Dollars	
	Single-Family Units	Duplex Units	Tri- and Four-Plex Units	Multi-Family Units	Total Units	Tax Credit Projects	HOME Projects	Single Family Units	Multi-Family Units
1980	7	2	.	.	9	.	.	129.4	.
1981	22	.	.	.	22	.	.	134.2	.
1982	7	2	.	.	9	.	.	84.7	.
1983	11	.	4	16	31	.	.	111.1	52.7
1984	11	.	.	.	11	.	.	97.4	.
1985	2	.	.	.	2	.	.	39.1	.
1986	.	.	.	.	.	.	.	.	.
1987	.	.	.	.	.	.	.	.	.
1988	1	.	.	.	1	.	.	137.4	.
1989	1	.	.	.	1	.	.	213.3	.
1990	1	.	.	.	1	.	.	148.3	.
1991	.	.	.	.	.	.	.	.	.
1992	1	.	.	.	1	.	.	117.7	.
1993	.	.	.	.	.	.	.	.	.
1994	3	.	.	.	3	.	4	118.0	.
1995	3	.	.	.	3	.	.	134.7	.
1996	4	.	.	.	4	.	.	113.3	.
1997	4	.	4	.	8	.	.	164.9	.
1998	4	.	.	5	9	.	.	111.4	59.4
1999	4	.	.	.	4	.	.	131.0	.
2000	4	.	.	.	4	.	.	114.4	.
2001	1	.	.	.	1	.	.	178.0	.
2002	3	.	.	.	3	.	.	96.1	.
2003	1	.	.	.	1	.	.	239.5	.
2004	5	.	.	.	5	.	.	130.8	.
2005	3	2	.	.	5	.	.	83.0	.
2006	7	.	.	.	7	.	.	303.1	.
2007	8	.	.	.	8	.	.	182.2	.
2008	3	2	.	.	5	.	.	218.4	.
2009	.	.	.	.	.	.	.	.	.
2010	1	.	.	.	1	.	.	78.0	.
2011	1	.	.	.	1	.	.	129.1	.
2012	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.

The average sales price of existing, detached, single-family homes was provided by the Department of Revenue (DOR). In 2013, the average sales price in Hot Springs County was \$149,745. This represented an increase of 15.5 percent from the previous year. In contrast, Wyoming’s average was \$281,345 or an increase of 5.6 percent over the previous year. A comparison of average sales prices between 2000 and 2013 is displayed in Table II.9.25, on the following page.

Table II.9.25 Average Sales Prices Hot Springs County vs. Wyoming DOR Data, 2000–2013				
Year	Hot Springs Average Price (\$)	Hot Springs Annual % Change	Wyoming Average Price	Wyoming Annual % Change
2000	70,625	-4.59	131,207	.
2001	86,840	22.96	128,771	-1.86
2002	86,625	-0.25	138,295	7.40
2003	78,705	-9.14	148,276	7.22
2004	85,615	8.78	159,558	7.61
2005	97,453	13.83	178,183	11.67
2006	122,544	25.75	219,438	23.15
2007	125,576	2.47	265,044	20.78
2008	133,421	6.2	256,045	-3.40
2009	148,296	11.1	241,622	-5.63
2010	146,474	-1.23	250,958	3.86
2011	123,438	-15.7	241,301	-3.85
2012	129,612	5.0	266,406	10.40
2013	149,745	15.5	281,345	5.6

The Wyoming Rental Vacancy Survey (RVS) has been completed biannually since 2000, with the most recent survey conducted in the June 2014.¹⁰² During June 2014, a total of 24 surveys were completed by property managers in Hot Springs County. Of the 241 rental units surveyed, 14 were vacant, indicating a vacancy rate of 5.8 percent, as shown in Table II.9.26, below. This rate compares to a 5.2 percent vacancy rate one year ago and a statewide June 2014 vacancy rate of 3.8 percent.

Table II.9.26 Total Units, Vacant Units, and Vacancy Rate Hot Springs County RVS Data, June 2001 – June 2014				
Year	Sample	Total Units	Vacant Units	Vacancy Rate
2001a	13	259	14	5.4%
2001b	6	235	15	6.4%
2002a	8	145	16	11.0%
2002b	9	162	19	11.7%
2003a	6	141	15	10.6%
2003b	12	212	21	9.9%
2004a	11	250	17	6.8%
2004b	8	171	8	4.7%
2005a	8	181	15	8.3%
2005b	9	206	14	6.8%
2006a	9	205	9	4.4%
2006b	8	212	18	8.5%
2007a	8	185	10	5.4%
2007b	12	228	12	5.3%
2008a	13	269	25	9.3%
2008b	13	153	9	5.9%
2009a	12	187	11	5.9%
2009b	10	185	15	8.1%
2010a	17	206	17	8.3%
2010b	20	218	12	5.5%
2011a	21	241	26	10.8%
2011b	22	251	19	7.6%
2012a	21	243	20	8.2%
2012b	18	249	7	2.8%
2013a	20	191	10	5.2%
2013b	24	293	31	10.6%
2014a	24	241	14	5.8%

¹⁰²Those signified as a in the “year” column of Table II.9.10 are conducted in June/July of each year. Those signified as b are conducted each November/December. Conducting the surveys in June and December of each year allows one to view the prospective seasonality of vacancy rates as well as year-to-year changes.

Diagram II.9.3, below, shows the historical vacancy rate for Hot Springs County and Wyoming. As can be seen, the vacancy rate in Hot Springs County has been consistently higher than the statewide rate, except the December 2012 survey, and remained above the statewide rate in June 2014.

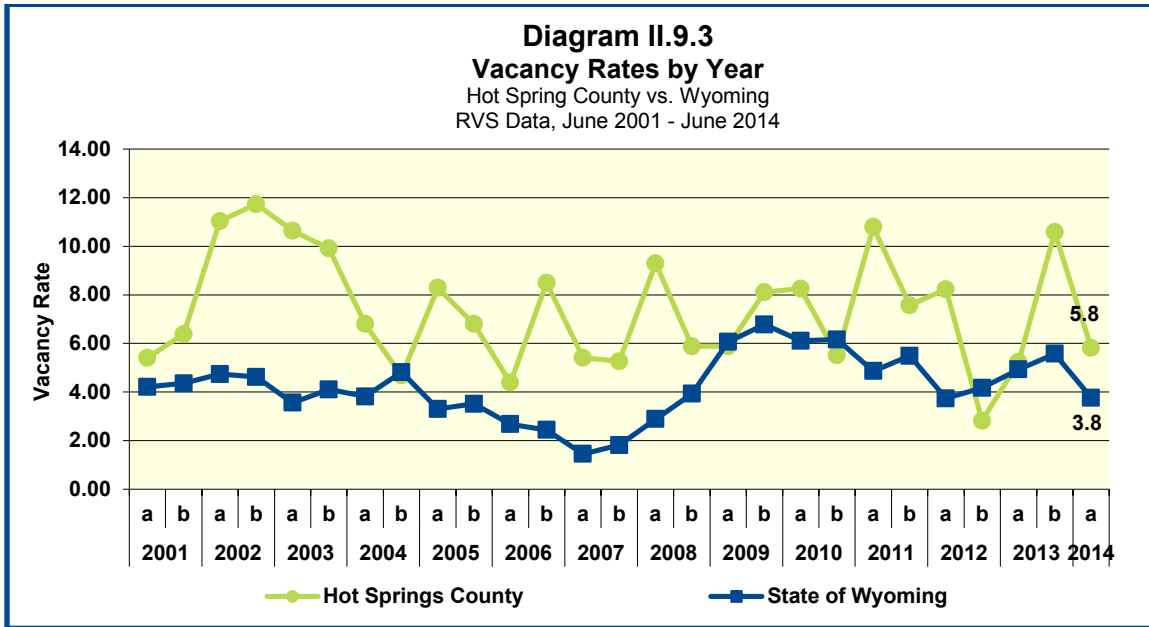


Diagram II.9.4, below, shows the average rent of single-family and apartment units in Hot Springs County. In the first half of 2014, average rents for single-family units rose to \$595 and average rents for apartments increased to \$489.

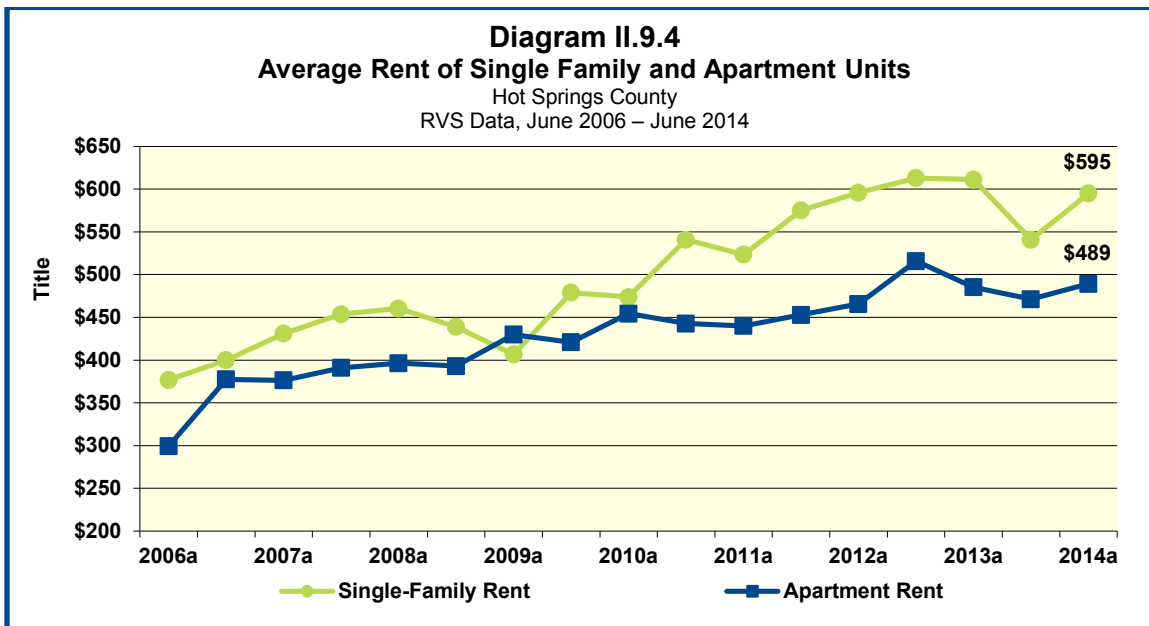


Table II.9.27, below shows the amount of total and vacant units by unit type, with their associated vacancy rates. At the time of the survey, there were an estimated 60 single family units in Hot Spring County, with 5 of them available. This translates into a vacancy rate of 8.3 percent in Hot Spring County, which compares to a single family vacancy rate of 4.0 percent for the State of Wyoming. There were 153 apartment units reported in the survey, with 4 of them available, which resulted in a vacancy rate of 2.6 percent. This compares to a statewide vacancy rate of 3.0 percent for apartment units across the state.

Place	Total Units	Vacant Units	Vacancy Rate
Single Family	60	5	8.3%
Duplex units	11	0	.0%
Apartments	153	4	2.6%
Mobile Homes	9	0	.0%
"Other" Units	0	0	%
Don't Know	8	5	62.5%
Total	241	14	5.8%

Table II.9.28, below reports units by bedroom size. Two bedroom units were the most common type of reported single family unit, with 25 units. The most common apartment units were one bedroom units, with 66 units. Additional details of unit types by bedrooms are reported below.

Number of Bedrooms	Single Family Units	Duplex Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	1	0	13	0	0	.	14
One	4	1	66	0	0	.	71
Two	25	1	65	3	0	.	94
Three	14	3	4	3	0	.	24
Four	4	0	0	0	0	.	4
Five	1	0	0	0	0	.	1
Don't Know	11	6	5	3	0	8	33
Total	60	11	153	9	0	8	241

Average market-rate rents by unit type are shown in Table II.9.29, on the following page. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents. Single family units also normally command higher rents than apartment units.

Table II.9.29						
Average Market Rate Rents by Bedroom Size						
Hot Spring County RVS Data, June 2014						
Number of Bedrooms	Single Family Units	Duplex Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$	\$	\$	\$	\$
One	\$400	\$350	\$390	\$	\$	\$389
Two	\$567	\$	\$534	\$500	\$450	\$538
Three	\$859	\$	\$725	\$575	\$500	\$748
Four	\$843	\$	\$	\$	\$	\$843
Five	\$750	\$	\$	\$	\$	\$750
Total	\$595	\$375	\$489	\$538	\$475	\$513

Table II.9.30, below, shows vacancy rates for single family units by average rental rates for Hot Spring County. Single family units with the lowest vacancy rate had an average rent of 500 to 1,000 dollars, indicating there may be more of a demand for units within this rental range.

Table II.9.30			
Single Family Market Rate Rents by Vacancy Status			
Hot Spring County RVS Data, June 2014			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	12	3	25.0%
\$500 to \$1,000	43	0	.0%
\$1,000 to \$1,500	3	2	66.7%
Above \$1,500			%
Missing	2	0	.0%
Total	60	5	8.3%

The availability of apartment units by average rent is displayed in Table II.9.31, below. The lowest vacancy rate was seen in apartment units renting for less than 500 dollars, with a vacancy rate of 0.0 percent.

Table II.9.31			
Apartment Market Rate Rents by Vacancy Status			
Hot Spring County RVS Data, June 2014			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	34	0	.0%
\$500 to \$1,000	57	4	7.0%
\$1,000 to \$1,500			%
Above \$1,500			%
Missing	62	0	.00%
Total	153	4	2.6%

Table II.9.32, below, shows the condition of rental units by unit type for Hot Spring County. Respondents could rate their units from poor to excellent, however many respondents did not know, or did not wish to comment on the condition of their units. As reported below, most single family units were in average condition, with most apartments being in good condition. Details by unit type and condition are displayed below.

Table II.9.32							
Condition by Unit Type							
Hot Spring County RVS Data, June 2014							
Conditions	Single Family Units	Duplex Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Poor						.	
Fair	1	0	0	0	0	.	1
Average	36	5	42	3	0	.	86
Good	21	0	105	5	0	.	131
Excellent	2	0	4	1	0	.	7
Don’t Know	0	6	2	0	0	8	16
Total	60	11	153	9	0	8	241

The availability of single family units based on their condition is displayed in Table II.9.33, below. As can be seen the single family units with the lowest vacancy rates were in excellent condition, with a vacancy rate of 0.0 percent.

Table II.9.33			
Condition of Single Family Units by Vacancy Status			
Hot Spring County RVS Data, June 2014			
Condition	Single Family Units	Available Single Family Units	Vacancy Rate
Poor			%
Fair	1	0	.0%
Average	36	5	13.9%
Good	21	0	.0%
Excellent	2	0	.0%
Don’t Know	0	0	%
Total	60	5	8.3%

Table II.9.34, below, shows the availability of apartment units based on their condition. As can be seen the apartment units with the lowest vacancy rates were in good condition, and had a vacancy rate of 0.0 percent.

Table II.9.34			
Condition of Apartment Units by Vacancy Status			
Hot Spring County RVS Data, June 2014			
Condition	Apartment Units	Available Apartment Units	Vacancy Rate
Poor			%
Fair	0	0	%
Average	42	4	9.5%
Good	105	0	.0%
Excellent	4	0	.0%
Don’t Know	2	0	.0%
Total	153	4	2.6%

Respondents were also asked if they would like to own or manage additional units and if so, which type of units would they prefer. As can be seen in Table II.9.35, below, respondents in Hot Spring County said they would prefer 0 more single family units, more apartment units, and 10 units of all types. In total respondents indicated they wished to own or manage an additional 10 units.

Table II.9.35 If you had the opportunity to own/manage more units, how many would you prefer Hot Spring County RVS Data, June 2014	
Unit Type	More Units
Single family units	0
Duplex Units	
Apartments	
Mobile homes	
Other	
Don't Know	
All types	10
Total	10

Table II.9.36, on the following page, shows the most common answers from the 2014 fiscal year Housing Needs Assessment (HNA) Survey. This survey focused on new Wyoming residents and was conducted over the phone using a sample from data provided by the WYDOT. Hot Springs County had a total of 18 respondents, with an average persons per household of 2.0 people. Of new residents to Hot Springs County, 55.6 percent were not married and the most common age group arriving in the state was 55 to 64 years old. Most new residents moved for reasons other than those given in the survey.

The HNA survey, also asked residents about their current residence. New residents most commonly reported living in a single family home, with 44.4 percent of respondents renting their residence. The average mortgage payment in Hot Springs County was \$344 and the average rent was \$800. When asked if they were satisfied with their current housing, 88.9 percent said they were satisfied with thier current housing.

Table II.9.36 Most Replied Response Hot Springs County HNA Survey: Fiscal Year 2014	
Question	Most Replied Answer (%)
Demographics	
Total Number of Respondents	18
Number of persons in household (Average)	2.0
Current age	55 to 64 years old (38.9%)
Marital status	Not Married (55.6%)
Primary reason for moving to Wyoming	Other reason (66.7%)
In which industry are you primarily employed	Other (41.2%)
Highest education level completed	High School Diploma/GED (33.3%)
Total household income from all sources	\$20,000 to \$29,999 dollars (33.3%)
Current Housing Characteristics	
Current Residence	Single family home (55.6%)
Do you own or rent	Rent (44.4%)
How many bedrooms (Average)	2.3
How many full bathrooms (Average)	1.5
Average mortgage payment	\$344
Average rental payment	\$800
Are you satisfied with your current housing	Satisfied with current housing (88.9%)
Housing Demand (If unsatisfied with current housing)	
Reason you are unsatisfied	Housing unit is in poor condition (50.0%)
Are you seeking to change your housing situation	Seeking different housing (100.0%)
What type of unit are you seeking	Single family home (100.0%)
Type of tenure seeking	Seeking to buy (50.0%)
If own, do you plan on building or buying	Build a new unit (100.0%)
Expected buying price	\$250,000 to \$299,999 dollars (100.0%)
Expected building price	.
Expected rental price	.

For residents who are unsatisfied with their current housing, 50.0 percent were unsatisfied because the housing unit is in poor condition. When asked what type of unit they were seeking, the most common response, 100.0 percent, indicated they were seeking a single family home. When asked if they preferred to own or rent, 50.0 percent wanted to buy and 50.0 wanted to rent their next residence. Most residents wishing to buy a house anticipated spending \$250,000 to \$299,999 dollars if they were buying an existing unit. Additional survey data are presented in **Volume II. Technical Appendix**¹⁰³.

Housing Problems

While the ACS data do not report significant details regarding the physical condition of housing units, some information can be derived from data relating to overcrowding, incomplete plumbing or kitchen facilities, and cost burdens.

Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. According to 2012 5-year ACS data, 0 or 0.0 percent of households in Hot Springs County were overcrowded and another 10 or .5 percent of units were severely overcrowded, as shown in Table II.9.37, on the following page. This housing problem was far more prevalent in renter households as compared to owner households.

¹⁰³ Percentages presented here may vary slightly from those in the technical appendix. This is because the percentages here are calculated with the missing responses excluded, where the percentages calculated in the technical appendix include all responses, even if they are missing.

Table II.9.37				
Overcrowding and Severe Overcrowding				
Hot Springs County 2008-2012 5-Year ACS Data				
Household	No Overcrowding	Overcrowding	Severe Overcrowding	Total
Hot Springs County				
Owner				
Households	1,419	0	10	1,429
Percentage	99.3%	.0%	.7%	100.0%
Renter				
Households	743	0	0	743
Percentage	100.0%	.0%	.0%	100.0%
Total				
Households	2,162	0	10	2,172
Percentage	99.5%	.0%	.5%	100.0%
State of Wyoming				
Owner				
Households	153,576	1,642	441	155,659
Percentage	98.7%	1.1%	.3%	100.0%
Renter				
Households	63,203	2,045	572	65,820
Percentage	96.0%	3.1%	.9%	100.0%
Total				
Households	216,779	3,687	1,013	221,479
Percentage	97.9%	1.7%	.5%	100.0%

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

At the time of the 2012 5-year ACS, a total of 167 units or 6.4 percent of all housing units in Hot Springs County were lacking complete kitchen facilities. This compared to 2.9 percent of households statewide without complete kitchen facilities. These data are presented in Table II.9.38, at right.

Table II.9.38		
Housing Units with Incomplete Kitchen Facilities		
Hot Springs County 2008-2012 5-Year ACS Data		
Facilities	Hot Springs County	State of Wyoming
Complete Kitchen Facilities	2,426	253,942
Lacking Complete Kitchen Facilities	167	7,488
Total Housing Units	2,593	261,430
Percent Lacking	6.4%	2.9%

At the time of the 2012 ACS, a total of 78 units or 3.0 percent of all housing units in Hot Springs County were lacking complete plumbing facilities. This compared to 2.3 percent of households lacking complete plumbing facilities in the State of Wyoming. These data are presented in Table II.9.39, on the following page.

Table II.9.39 Housing Units with Incomplete Plumbing Facilities Hot Springs County 2008-2012 5-Year ACS Data		
Facilities	Hot Springs County	State of Wyoming
Complete Plumbing Facilities	2,515	255,465
Lacking Complete Plumbing Facilities	78	5,965
Total Households	2,593	261,430
Percent Lacking	3.0%	2.3%

The third type of housing problem reported in the 2012 ACS data is cost burden. Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Hot Springs County, 9.9 percent of households had a cost burden and 9.0 percent of households had a severe cost burden, which compared to 14.4 percent with a cost burden and 9.9 percent with a severe cost burden in the State of Wyoming. Roughly 13.9 percent of homeowners with a mortgage in Hot Springs County experienced a cost burden and 10.4 percent experienced a severe cost burden, while 11.6 percent of renters had a cost burden and 14.8 percent had a severe cost burden, as seen in Table II.9.40, on the following page.

Table II.9.40					
Cost Burden and Severe Cost Burden by Tenure					
Hot Springs County					
2008-2012 5-Year ACS Data					
Households	Less Than 30.0%	31% - 50%	Above 50%	Not Computed	Total
Hot Springs County					
Owner With a Mortgage					
Households	464	85	64	0	613
Percent	75.7%	13.9%	10.4%	.0%	100.0%
Owner Without a Mortgage					
Households	752	43	21	0	816
Percent	92.2%	5.3%	2.6%	.0%	100.0%
Renter					
Households	470	86	110	77	743
Percent	63.3%	11.6%	14.8%	10.4%	100.0%
Total					
Households	1,686	214	195	77	2,172
Percent	77.6%	9.9%	9.0%	3.5%	100.0%
State of Wyoming					
Owner With a Mortgage					
Households	69,166	16,223	8,723	189	94,301
Percent	73.3%	17.2%	9.3%	.2%	100.0%
Owner Without a Mortgage					
Households	55,107	3,594	2,253	404	61,358
Percent	89.8%	5.9%	3.7%	.7%	100.0%
Renter					
Households	35,072	12,067	11,011	7,670	65,820
Percent	53.3%	18.3%	16.7%	11.7%	100.0%
Total					
Households	159,345	31,884	21,987	8,263	221,479
Percent	71.9%	14.4%	9.9%	3.7%	100.0%

2014 WCDA Loan Profile

The Wyoming Community Development Authority (WCDA) began purchasing home loans in 1978 to provide affordable housing in Wyoming. There were a total of 349 loans purchased in Hot Springs County between 1979 and 2014, with 2 occurring in fiscal 2014. The average home size over the period was 1,222 square feet and 884 square feet in fiscal 2014. For homes receiving a WCDA loan in fiscal 2014, the average year a home was built was 1945. The average household income in fiscal 2014 in nominal terms, without the effects of inflation being taken into consideration, was \$17,276. The average purchase price in fiscal 2014 was \$102,450. In fiscal 2014, 0.0 percent of loans purchased were for new construction, and 100.0 percent had female heads of household. Fiscal year data for the entire operating history of the WCDA can be found in **Volume II. Technical Appendix**.