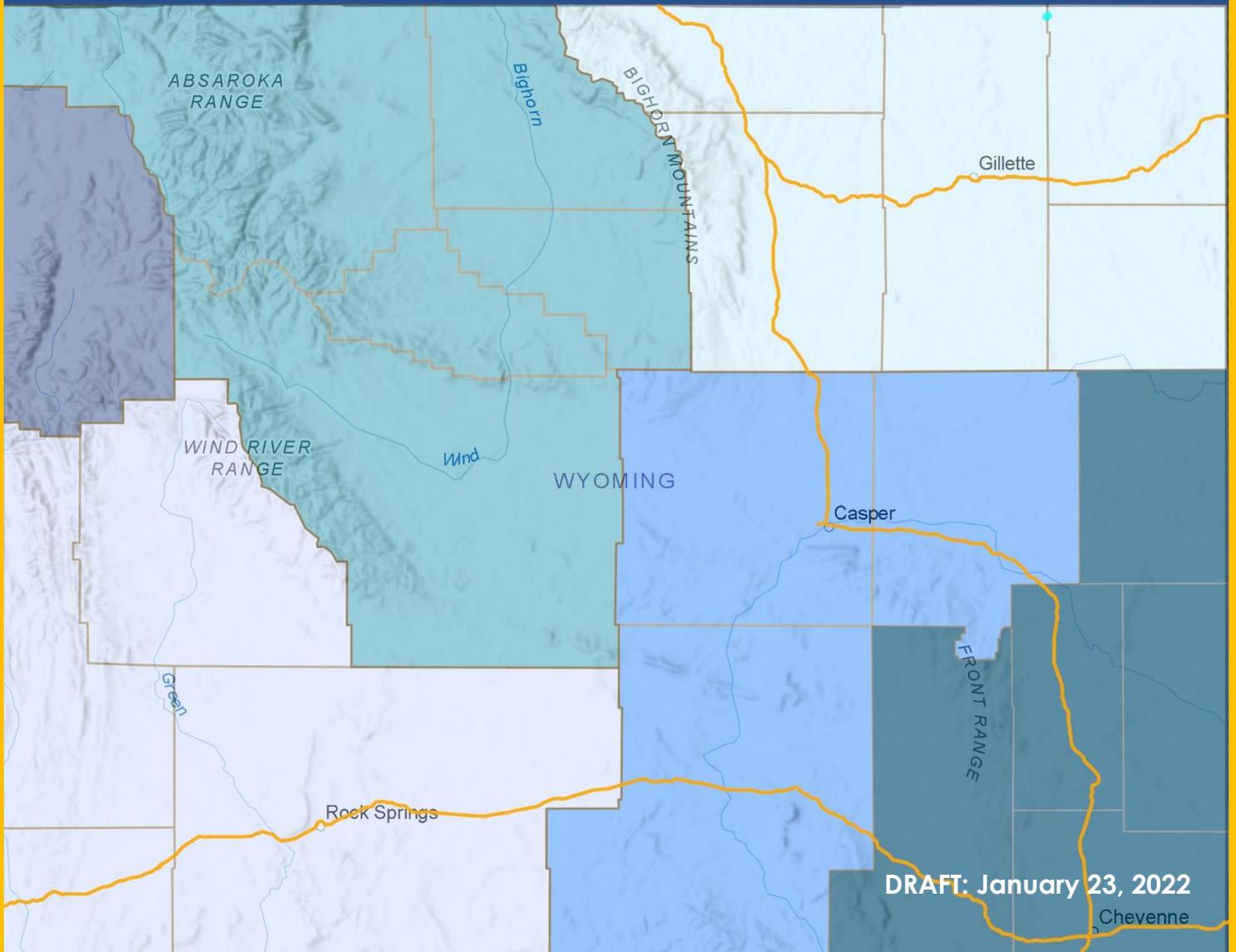




WYOMING COMMUNITY DEVELOPMENT AUTHORITY  
• EST. 1975 •

# State of Wyoming's

## 2023 Analysis of Impediments to Fair Housing Choice



DRAFT: January 23, 2022

## Table of Contents

|  |    |
|--|----|
| Executive Summary .....                              | 1  |
| Introduction .....                                   | 1  |
| Fair Housing Complaint Contact Information.....      | 1  |
| Methodology and Definitions .....                    | 2  |
| Socio-Economic Summary .....                         | 2  |
| Summary of Findings .....                            | 3  |
| Fair Housing Goals.....                              | 5  |
| Citizen Participation and Consultation Process ..... | 7  |
| Past Fair Housing Goals and Actions.....             | 10 |
| Past Actions .....                                   | 11 |
| Socio-Economic Overview .....                        | 12 |
| Demographics.....                                    | 12 |
| Economics .....                                      | 17 |
| Housing .....  | 20 |
| Segregation and Racial Concentrations.....           | 24 |
| Disproportionate Housing Needs.....                  | 27 |
| Disability and Access.....                           | 31 |
| Publicly Supported Housing .....                     | 34 |
| Access to Financial Services.....                    | 35 |
| Fair Housing Structure and Complaints.....           | 38 |
| Fair Housing Resources .....                         | 38 |
| Fair Housing Complaints .....                        | 39 |
| Summary of Findings and Fair Housing Goals.....      | 41 |
| Socio-Economic Summary .....                         | 41 |
| Summary of Findings .....                            | 41 |
| Fair Housing Goals.....                              | 43 |
| Appendix A: Additional Data .....                    | 45 |
| Appendix B: Public Input.....                        | 69 |

## Executive Summary

### Introduction

The Fair Housing Act protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. Additional protections apply to federally assisted housing. The federal Fair Housing Act prohibits discrimination in the housing market based on race, color, religion, sex, national origin, disability, or familial status.

Entities that receive funds from the Department of Housing and Urban Development (HUD) for housing and community development funding under the Community Development Block Grant (CDBG) program, HOME Investment Partnerships, the Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) must certify that they will affirmatively further fair housing. Affirmatively furthering fair housing requires not just preventing illegal discrimination in the housing market, but also seeking to improve access to decent housing for all the State's residents.

This Analysis of Impediments to Fair Housing Choice (AI) serves as that process to identify discrimination and to outline the steps the State will take to mitigate discrimination and increase access to decent housing. This plan has been developed in conjunction with the State of Wyoming's 2023-2027 Consolidated Plan in an effort to pair the goals identified in this AI with the funding and Goals outlined in the Consolidated Plan.

Wyoming Community Development Authority (WCDA) is the lead agency undertaking this study and for the State of Wyoming's Consolidated Plan. WCDA administers the State of Wyoming's Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Housing Trust Fund (HTF) programs. The State also receives Emergency Solution Grant (ESG) funds, which are administered by the Wyoming Department of Family Services (WDFS).

As lead agency for this study, WCDA is certifying its efforts to affirmatively furthering fair housing by undertaking a thorough review of housing discrimination across the State and establishing a set of goals to help mitigate any discrimination and help promote access to housing for all Wyoming residents.

### Fair Housing Complaint Contact Information

The Federal and Wyoming Fair Housing Laws prohibit housing discrimination on the bases of Race, Color, National Origin, Religion, Gender, Familial status, and Disability. If you think your rights may have been violated, contact:

**Denver Regional Office of the U.S. Department of Housing and Urban Development**

1670 Broadway  
Denver, CO 80202-4801  
303.672.5437  
800.877.7353  
TTY 303.672.5248

## Methodology and Definitions

This Analysis of Impediments to Fair Housing Choice uses both qualitative and quantitative data to analyze the fair housing landscape in Wyoming. In completing a data review, this study utilizes available federal and local data sources to review applicable data. This data analysis includes demographic, housing, and economic data from the U.S. Census, the American Community Survey (ACS), and Comprehensive Housing Strategy Affordability (CHAS). It also includes data review of the Home Mortgage Disclosure Act (HMDA) and HUD Fair Housing Complaint Data. Any collected data is referenced throughout this document to ensure transparency and accuracy. The most up-to-date data from each of these datasets are included at the time of publication.

This report also relies on public input and stakeholder consultation. This qualitative data is presented in the form of survey responses and summaries based on written communication or participation in one of the outreach efforts described in the **Citizen Participation and Consultation** section. When possible, transcripts from meetings and Work Groups are included in the Appendix to ensure accuracy.

The overall process of this AI weaves together various components to ensure an all-encompassing approach. This approach allows for the most thorough data analysis and confirms an authentic and data-driven report. Findings in this report are reflective of the collected qualitative and quantitative data.

There are several terms used throughout this report that require definitions. For the reader's convenience, definitions are included throughout the report when each term is first used.

## Socio-Economic Summary

While Wyoming is not experiencing substantial changes in its population numbers, the demographics of the State are shifting. These shifts include an increase in diversity, along with an aging population. While the rate of Limited English Proficiency in households in the State are relatively low, almost two percent of the population has limited English language use, with Spanish-speaking populations making up most of those with limited English proficiency. This shifting population impacts accessing housing and fair housing information, especially when considering the availability of housing for seniors or those with limited mobility, as well as accessing information related to fair housing.

Overall, household incomes in Wyoming have increased in the past decade, leaving the State with higher median incomes and a higher proportion of households earning \$75,000 and more. However, during this time, poverty has only declined slightly, and 10.8 percent of the overall population continues to live in poverty. The accessibility of housing for these lower-income households is more limited.

The housing stock in Wyoming has grown at a faster rate overall than the rate of population growth. However, the current housing stock may not be meeting the needs of all residents in the State. Housing costs have risen overall, although unevenly. The vast majority of units are single-family and owner occupied. There have not been any significant shifts in the housing stock throughout the State in recent years.

## Summary of Findings

This study is the culmination of the study of various components of Fair Housing. These include Segregation and Racial Concentrations, Disproportionate Housing Needs, Disability and Access, Publicly Supported Housing, Access to Financial Services, and Fair Housing Structure and Complaints. The findings of each section are described below. Each section may also associate with Contributing Factor(s), or an element that contributes to housing discrimination in the State. These Contributing factors are listed within each category below.

### Segregation and Racial Concentrations

There were no Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) in the State of Wyoming in 2020 or in previous years. There are areas, however, with higher concentrations of poverty and racial and ethnic minorities. Native American households tend to be concentrated in areas adjacent to Reservations and Hispanic households tend to be concentrated in areas with higher population density. These areas also tend to correspond with areas of higher poverty. However, they do not cross the threshold to be considered R/ECAPs (50 percent minority and 40 percent poverty).

Contributing Factors: Areas with higher rates of poverty

### Disproportionate Housing Needs

The level of housing needs in Wyoming varies based on a variety of factors. These rates vary by tenure with renter households experiencing cost burdens at a higher rate. Lower-income households also experience housing problems at the highest rate, with renters under 30 percent HAMFI experiencing the highest rate of housing problems in the State. Regionally, households in the Southeast and Teton Regions have higher rates of housing problems than other areas in the State. Some racial and ethnic groups face housing problems at higher rates than the Statewide average, including American Indian / Alaskan Native, Asian, and black / African American households at certain income levels.

Contributing Factors: Disproportionate housing problems for renters  
Disproportionate housing problems for low-income  
Disproportionate housing problems for racial minorities

### Disability and Access

The disability in the State is 12.9 percent with the rate of disability increasing with age. For people over the age of 75, the rate of disability is over 48 percent. Households residing in publicly supported housing units in the State have disabilities at a rate of 30 percent. Considering the aging population and input from stakeholders, there is an expected need for additional accessible housing units in the State to meet current and future needs for households with disabilities.

Contributing Factors: Unmet need for accessible units

## **Publicly Supported Housing**

Publicly supported housing represents over 5,000 units Statewide and accommodates over 8,800 households. These units are found throughout the State but are more likely to be found in areas with higher population densities. These areas also tend to have higher levels of access to services. There are eight Section 8 contracts that are expected to expire in the next five years. If these contracts are not renewed, the State will expect to lose approximately 50 publicly supported housing units.

## **Access to Financial Services**

The rate of access to mortgages throughout the State varies by race and ethnicity each year. However, the rate of mortgage access is not continuously different by gender. American Indian / Alaskan Native households experience mortgage denial rates that are disproportionately higher than the average for the State. American Indian / Alaskan Native households also apply for mortgages at a disproportionately lower rate than other racial and ethnic groups, indicating a need for more outreach about available mortgage services in certain communities.

Contributing Factors:       Lack of access to financial services for racial minorities

## **Fair Housing Structure and Complaints**

While there are no Statewide Fair Housing agencies, WCDA serves as the functional agency providing information and outreach materials, as well as monitoring Fair Housing activities within publicly supported housing units that are administered by WCDA. There were 101 Fair Housing Complaints made between 2010 and September 2022. 55 of these were found to be with cause. The most common basis for complaints overall and those with cause, were on the basis of disability. Work Group and public meeting input suggested the need for additional outreach and education for both tenants and landlords.

Contributing Factors:       Unmet need for education and outreach  
                                  Discrimination based on disability  
                                  Lack of statewide Fair Housing Agency

## Fair Housing Goals

The Fair Housing Goals for this Consolidated Planning Period are tied to the State of Wyoming's 2023-2027 Consolidated Plan. As such, these goals are set to be addressed over the next five years. Goal progress will be reported annually in the State of Wyoming's Consolidated Annual Performance and Evaluation Report (CAPER). Three goals have been identified for this time period, each with corresponding actions and timelines for completion.

### Goal #1: Increase Access to Affordable Housing

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The need for affordable housing is demonstrated by the rate of housing problems throughout Wyoming. Renter households in particular face higher rates of housing problems, as well as the State's low-to-moderate-income households. WCDA should target the development of affordable housing with HOME, HTF, and LIHTC funds.

**Action 1.1:** Continue to utilize HOME, HTF, and LIHTC funds for the development of affordable housing units.

**Action 1.2:** Review Affordable Housing Allocation Plan annually for ways to better address the needs of Wyoming households.

**Action 1.3:** Work with local communities to evaluate funding process and Method of Distribution, as well as new consultation methods.

**Targeted Fair Housing Contributing Factors:** Disproportionate housing problems for renters, Disproportionate housing problems for low-income , Disproportionate housing problems for racial minorities, Unmet need for accessible units

**Timeline and Milestones:** Complete the production of 125 affordable housing units in the next five years. Report any consultation and review efforts in the State's CAPER annually.

### Goal #2: Increase Fair Housing Outreach and Education

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The need for additional Fair Housing Outreach and Education is two-fold: the need for more resident and landlord knowledge about Fair Housing Laws, and more education about the availability of resources for households throughout the State.

**Action 2.1:** Continue to include Fair Housing information on WCDA website. Provide Fair Housing materials on an annual basis to local communities and developers across the State.

**Action 2.2:** Work with local communities to increase Fair Housing educational and outreach opportunities. Reevaluate annually.

**Action 2.3:** Work with local communities to increase education for marginalized communities about available housing resources, including local, State, and federal programs. Continue homebuyer education programs and target advertisements to marginalized communities.

**Targeted Fair Housing Contributing Factors:** Unmet need for education and outreach, Discrimination based on disability, Lack of statewide Fair Housing Agency, Lack of access to financial services for racial minorities

**Timeline and Milestones:** Review outreach and education materials annually, review work with local communities annually. Report progress annually in State's CAPER.

### **Goal #3: Increase Fair Housing Coordination Across the State**

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Increased Fair Housing Coordination will assist in the progress for Goal #2 as well as the need for more education on ADA laws for landlords and communities, which will reduce discrimination Statewide.

**Action 3.1:** Identify partners for Fair Housing across the State.

**Action 3.2:** Continue to provide information on ADA accessibility to developers Statewide. Provide information to community partners.

**Action 3.3:** Work with local communities to disseminate information on ADA requirements.

**Targeted Fair Housing Contributing Factors:** Unmet need for accessible units, Discrimination based on disability, Lack of statewide Fair Housing Agency

**Timeline and Milestones:** Review consultation efforts annually. Report progress annually in State's CAPER.

## Citizen Participation and Consultation Process

WCDA engaged in a robust citizen participation process and consultation process as it undertook its Analysis of Impediments planning process. This process allowed WCDA to gather feedback on not only the level and type of needs throughout the State but also ways to increase collaboration and enhance communication. This process involved three surveys, six Regional Needs Meetings, and four Work Groups, as well as a public review meeting after the document was released for public review. These meetings were held in conjunction with Consolidated Plan meetings.

The three surveys included the Wyoming Resident Needs Survey, which targeted residents to gather input on needs in the State for housing and community development. The Local Housing and Community Development Needs Survey was targeted to local units of government, developers, and housing/community development stakeholders and advocates. This survey measured the level and type of housing needs, barriers, and public facilities in the State. The Homelessness and Public Services Survey targeted service providers in the State to determine the level of need for various homeless and public services activities.

The six Region Needs Meetings were targeted to each of the six Regions in the State: Teton, Northeast, Northwest, Southeast, Southwest, and Central. These meetings collected input on the various housing and community needs in each Region of the State, as well as comments on the overall level and types of needs Statewide.

The four Work Groups focused on Housing Rehabilitation, New Construction, Fair Housing, and Homelessness. These groups allowed for the opportunity to comment on these topic areas and brought together stakeholders from across the State for more in-depth conversations about needs and viable solutions.

WCDA advertised the regional meetings and public meetings in newspapers and solicited attendance for the Work Groups with social media and email blasts, as well as utilizing WDFS's network to help enlarge the net to gather feedback and input.

### **Outreach to underserved populations**

In this consultation process, WCDA made a concerted effort to broaden outreach to underserved populations. WCDA reached out to service providers and non-profits to help solicit feedback and input from clients and community members across the State, including low-income and minority communities. This included asking community groups and service providers to help distribute surveys and notifications for upcoming meetings. WCDA has actively sought feedback on how to better engage with marginalized communities.

### **List of agencies consulted**

For a complete list of agencies consulted, please refer to Appendix B. However, an example of agencies is included here. These agencies were either involved in Work Groups, Surveys, Regional Meetings, or direct communication.

- Council of Community Services

- Department of Family Services
- Department of Health
- Habitat for Humanity
- Laramie Interfaith
- MC2 Engineering and Construction
- Powel Economic Partnership
- University of Wyoming
- Wyoming Housing Network
- YES House
- Cities and Counties across the State

### Survey Responses and Public Comments

Two surveys asked respondents about Fair Housing Laws and housing discrimination. This information is used to evaluate the level of fair housing knowledge in the State. The first survey, the Wyoming Resident Needs Survey, asked respondents if they knew about Fair Housing Laws and if they had experienced or witnessed housing discrimination. In the first instance, 63 percent of respondents indicated they know about Fair Housing Laws, and 34 percent have witnessed or experienced housing discrimination.

**Table 1: Do you know about Fair Housing Laws?**

| Response     | Number     |
|--------------|------------|
| Yes          | 264        |
| No           | 130        |
| Maybe        | 25         |
| <b>Total</b> | <b>419</b> |

Data Source: Resident Needs Survey State of Wyoming

**Table 2: Have you ever witnessed or experienced housing discrimination?**

| Response     | Number     |
|--------------|------------|
| Yes          | 141        |
| No           | 232        |
| Maybe        | 37         |
| <b>Total</b> | <b>410</b> |

Data Source: Resident Needs Survey State of Wyoming

The second survey, the Local Housing and Community Development Needs Survey, asked stakeholders if they were aware of any policies in their communities to promote fair housing. In all, 43 of the 130 respondents that answered this question were aware of any such policies.

**Table 3: Are you aware of any policies to promote fair housing in your community?**

| Age          | Responses  |
|--------------|------------|
| Yes          | 43         |
| No           | 84         |
| Other        | 3          |
| <b>Total</b> | <b>130</b> |

Data Source: Local Housing and Community Development Needs Survey State of Wyoming

Overall, the survey responses suggest a need for more outreach and education regarding fair housing laws. Public input and Work Groups sentiments also shared these findings. Work Group participants indicated that there is a need for additional outreach and education for both tenants and landlords and that the personal time and energy it takes to report discrimination seems to outweigh any potential benefits for households experiencing discrimination. The public review process garnered a large number of comments. All of these comments are included in the Appendix as transcripts, written comments, or written survey responses.

## Past Fair Housing Goals and Actions

The last Fair Housing study was undertaken in 2017. Named the 2017 State of Wyoming Regional Assessment of Fair Housing, this plan established a set of Fair Housing Contributing Factors, Priorities, and Goals based on the report's findings. These Statewide goals are listed below.

### **Goal: Promote Development of Affordable Housing Units in the State**

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**Contributing Factors:** Availability of Affordable Units in a Range of Sizes, Economic forces (rising unemployment, declining oil and gas production, historical growth in rental costs), Resistance to affordable housing (NIMBYism)

**Metrics, Milestones, and Timeframe for Achievement:** Identify opportunities for affordable housing developments; construct or rehab 125 such units over the next five years. Establish a policy to reach out to landlords, particularly in areas with high rental vacancy rates, and encourage them to participate in the housing choice voucher program.

### **Goal: Promote equitable access to credit and home lending**

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**Contributing Factors:** Access to financial services

**Metrics, Milestones, and Timeframe for Achievement:** Reduce disparities in home lending application outcomes through annual credit education and outreach.

### **Goal: Increase the supply of housing units accessible to residents with disabilities.**

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**Contributing Factors:** Failure to make reasonable accommodation or modification, Access to publicly supported housing for persons with disabilities

**Metrics, Milestones, and Timeframe for Achievement:** Ensure compliance with ADA and FHA accessibility requirements in newly constructed publicly assisted housing on an ongoing basis through inspections. Provide outreach and education to landlords and housing providers relating to the requirements of the ADA and FHA concerning accessibility annually

### **Goal: Designate an agency to serve as the enforcing authority for the Wyoming Fair Housing Act.**

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**Contributing Factors:** Lack of resources for fair housing agencies and organizations, Lack of State or local private fair housing outreach and enforcement

**Metrics, Milestones, and Timeframe for Achievement:** In year one, identify a state agency to serve as enforcing authority for the Wyoming Fair Housing Act. Encourage/direct the designated enforcing agency to apply for funding under the Fair Housing Assistance Program (FHAP) to support its fair housing efforts. Provide resources to the enforcing authority so that it may initiate fair housing testing.

## **Goal: Reduce Discrimination in Rental Market**

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**Contributing Factors:** Lack of understanding of fair housing law, Discriminatory actions in the marketplace

**Metrics, Milestones, and Timeframe for Achievement:** Provide outreach and education on a yearly basis. Provide fair housing seminars at annual conferences (e.g., WyoNAHRO). Provide an opportunity for remote/web-based participation in all fair housing events.

## **Goal: Reduce NIMBYism and restrictive building codes and practices in rural areas of Wyoming**

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**Contributing Factors:** Lack of understanding of fair housing law, Resistance to affordable housing

**Metrics, Milestones, and Timeframe for Achievement:** Provide outreach and education on a yearly basis. Provide fair housing seminars at annual conferences (e.g., WyoNAHRO). Provide an opportunity for remote/web-based participation in all fair housing events.

## **Past Actions**

WCDA has undertaken several actions over the past five years to affirmatively further fair housing. These actions include promoting affordable housing development by using funds to develop rental and homeowner housing for low-to-moderate-income households. Each State's Annual Action Plan in the 2017-2022 Consolidated Planning period directed funds toward housing development for low-to-moderate-income households, thereby increasing the supply of housing available to Wyoming's lower-income households. WCDA also promotes the education and outreach of Fair Housing Laws by using Fair Housing information on the WCDA website and directing complaints to the appropriate entities. WCDA also provides developers and the public with information about the Accessibility Requirements for Multifamily Dwellings and Reasonable Accommodations under the Fair Housing Act. In addition, WCDA monitors Fair Housing compliance within all units that use federal funding under WCDA's jurisdiction.

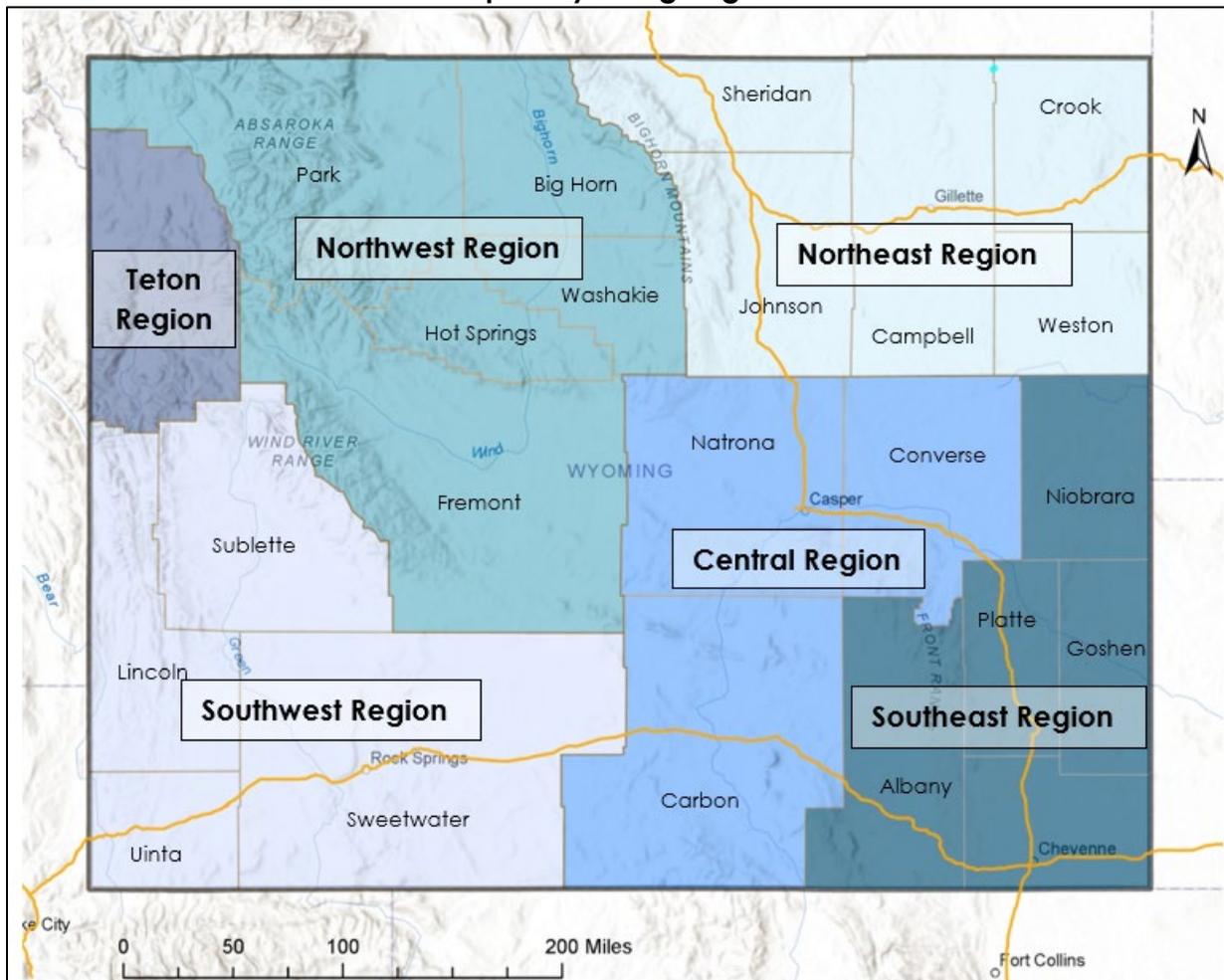
In these efforts, WCDA has made strides in affirmatively furthering fair housing throughout the State and within the goals established by the 2017 Assessment of Fair Housing. Some areas still can have progress made, including formally establishing an authority as the enforcing agency within Wyoming for the Fair Housing Act. WCDA serves this at an operational level. WCDA can also continue to increase outreach and education to serve the other goals established in the 2017 Assessment fully.

# Socio-Economic Overview

## Demographics

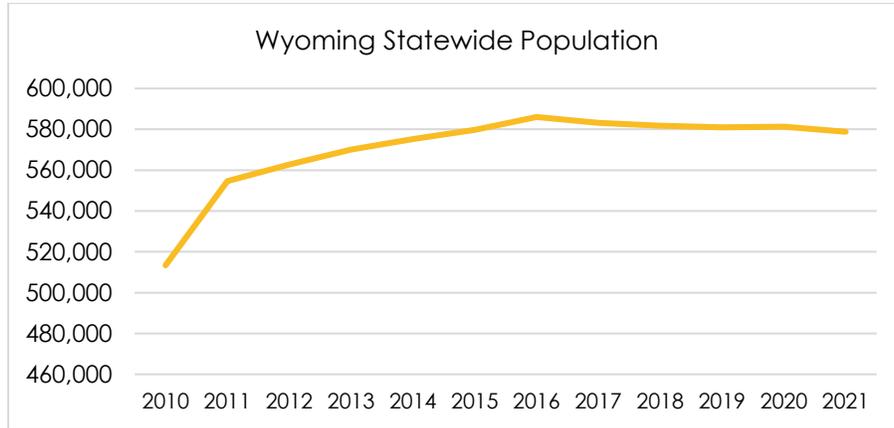
The following Section describes the change in demographics in Wyoming over the past decade. While the population grew between 2010 and 2020, most growth happened before 2016, with the population leveling off after that time. While the overall population has not changed significantly during this time, the State is experiencing an increase in the racial and ethnic makeup, with increasing diversity. The State population is also aging overall, with those aged 65 and older growing at the fastest rate in the State. The following Section describes Statewide trends and provides regional analysis when there are significant differences regionally from Statewide trends. As seen in the map below, there are six regions in the State: Central Region, Northwest Region, Northeast Region, Southeast Region, Southwest Region, and Teton Region.

**Map 1: Wyoming Regions**



## Population Growth

The population in Wyoming grew from 563,626 people in the 2010 Census to 576,851 by the 2020 Census, or by 3.3 percent. Most of this growth occurred by 2016, with the population seeing a slight decline each year after that through 2021.



Regionally, the population has changed at varying rates. The Teton Region experienced the most significant growth between 2010 and 2020, with an increase of 10.3 percent. The Southeast grew by 7.3 percent, the Central Region by 4.0 percent, and the Northeast Region by 2.4 percent. The Northwest Region's population declined by 1.0 percent.

**Table 3: Population**

| Year | Central | Northeast | Northwest | Southeast | Southwest | Teton  | Statewide      |
|------|---------|-----------|-----------|-----------|-----------|--------|----------------|
| 2010 | 105,168 | 98,109    | 93,341    | 152,437   | 93,277    | 21,294 | <b>563,626</b> |
| 2011 | 106,012 | 98,736    | 93,967    | 154,238   | 93,116    | 21,422 | <b>567,491</b> |
| 2012 | 108,371 | 100,282   | 94,863    | 157,011   | 94,486    | 21,643 | <b>576,656</b> |
| 2013 | 111,393 | 100,763   | 95,212    | 158,227   | 94,690    | 22,335 | <b>582,620</b> |
| 2014 | 111,549 | 101,039   | 94,531    | 158,637   | 94,602    | 22,801 | <b>583,159</b> |
| 2015 | 112,151 | 102,526   | 94,203    | 160,017   | 94,409    | 23,083 | <b>586,389</b> |
| 2016 | 110,848 | 102,144   | 94,305    | 160,523   | 94,168    | 23,255 | <b>585,243</b> |
| 2017 | 108,639 | 99,479    | 93,731    | 161,538   | 93,224    | 23,383 | <b>579,994</b> |
| 2018 | 107,663 | 99,478    | 93,292    | 162,509   | 92,851    | 23,261 | <b>579,054</b> |
| 2019 | 108,431 | 100,018   | 92,644    | 162,724   | 92,914    | 23,385 | <b>580,116</b> |
| 2020 | 109,330 | 100,463   | 92,408    | 163,633   | 92,997    | 23,497 | <b>582,328</b> |

Data Source: RVS Survey

State of Wyoming

## Population by Race and Ethnicity

The population across the State has also seen an increase in racial and ethnic diversity. All racial and ethnic groups, except for the white population, grew between 2010 and 2020. People identifying as two or more races had the most significant growth rate in the State between 2010 and 2020, growing by more than 251 percent and accounting for

7.5 percent of the population in 2020. The Hispanic/Latino population grew to account for 10.2 percent of the population in 2020, compared to 8.9 percent in 2010.

**Table 4: Population by Race and Ethnicity**

| Race or Ethnicity                         | Year           |               |                |               | Percent Change 2010-2020 |
|---|----------------|---------------|----------------|---------------|--------------------------|
|   | 2010           | Percent       | 2020           | Percent       |                          |
| American Indian or Alaskan Native         | 13,336         | 2.4%          | 13,989         | 2.4%          | 4.9%                     |
| Asian                                     | 4,426          | 0.8%          | 5,212          | 0.9%          | 17.8%                    |
| Black or African American                 | 4,748          | 0.8%          | 5,232          | 0.9%          | 10.2%                    |
| Native Hawaiian or Other Pacific Islander | 427            | 0.1%          | 579            | 0.1%          | 35.6%                    |
| White                                     | 511,279        | 90.7%         | 488,374        | 84.7%         | -4.5%                    |
| Some Other Race                           | 17,049         | 3.0%          | 20,083         | 3.5%          | 17.8%                    |
| Two or More races                         | 12,361         | 2.2%          | 43,473         | 7.5%          | 251.7%                   |
| <b>Total Population</b>                   | <b>563,626</b> | <b>100.0%</b> | <b>576,851</b> | <b>100.0%</b> | <b>2.3%</b>              |
| Hispanic or Latino                        | 50,231         | 8.9%          | 59,043         | 10.2%         | 17.5%                    |
| Hot Hispanic or Latino                    | 513,395        | 91.1%         | 517,805        | 89.8%         | 0.9%                     |

Data Source: 2010 & 2020 Census

State of Wyoming

### Population by Age

The population Statewide has continued to age in recent years, with those aged 65 and older increasing at the fastest rate in the State. This is also true for each of the six regions. In 2020, people ages 65 and older accounted for 17.9 percent of the population, increasing 48.1 percent since 2010. While the State is seeing this rate of growth for the oldest population, the youngest populations are maintaining or even declining.

**Table 5: Population Age**

| State of Wyoming |                |            |                |
|------------------|----------------|------------|----------------|
| Age              | Number         | Percentage | % Change -2010 |
| Under 5          | 30,233         | 5.2%       | -24.8%         |
| 5 to 19          | 117,505        | 20.2%      | 5.6%           |
| 20 to 24         | 35,717         | 6.1%       | -11.4%         |
| 25 to 34         | 70,511         | 12.1%      | -9.2%          |
| 35 to 54         | 145,793        | 25.1%      | -3.2%          |
| 55 to 64         | 75,362         | 13.0%      | 2.5%           |
| 65 and over      | 103,822        | 17.9%      | 48.1%          |
| <b>Total</b>     | <b>581,024</b> |            |                |

Data Source: 2020 Five-Year ACS

State of Wyoming

The Teton Region saw the greatest increase in the proportion of the population aged 65 and older, at a 55.8 percent increase from 2010 to 2020. The second Region with the most rapidly aging senior population is the Southwest Region, which saw an increase in people aged 65 and older at a rate of 43.3 percent. The five and younger population saw a

decline in all regions between 2010 and 2020. The Southeast Region was the only area that saw an increase in the 20 to 34 age groups between 2010 and 2020, while all other areas saw a decline in these age groups, except for the Teton Region seeing an increase in ages 35 to 35. Overall, the populations are aging Statewide without exception. This data is shown in Table A.1 in Appendix A.

## Households

There were 230,653 households in Wyoming in 2021. The average household size was 2.44 people. Married-couple households made up 51.1 percent of all households. An estimated 29.1 percent of households had one or more people under the age of 18 years old in them, and 29.8 percent of households had someone over the age of 65. An estimated 29.8 percent of households were living alone in 2020.

**Table 6: Wyoming Households**

| Household Type                                       | 2021           | Percent |
|--|----------------|---------|
| Married-couple household                             | 117,873        | 51.1%   |
| Cohabiting couple household                          | 15,846         | 6.9%    |
| Male householder, no spouse/partner present          | 45,489         | 19.7%   |
| Householder living alone                             | 34,498         | 15.0%   |
| 65 years and over                                    | 10,822         | 4.7%    |
| Female householder, no spouse/partner present        | 51,445         | 22.3%   |
| Householder living alone                             | 34,175         | 14.8%   |
| 65 years and over                                    | 16,806         | 7.3%    |
| Households with one or more people under 18 years    | 67,314         | 29.1%   |
| Households with one or more people 65 years and over | 68,663         | 29.8%   |
| <b>Total households</b>                              | <b>230,653</b> |         |
| Average household size                               |                | 2.44    |
| Average family size                                  |                | 3.05    |

Data Source: 2021 5-Year ACS

State of Wyoming

## Limited English Proficiency

Understanding Limited English Proficiency is a part of this study to get a better sense of the need for non-English language outreach and material needs in order to promote Fair Housing in Wyoming. In 2020, an estimated 19,274 foreign-born people were living in the State. Most of these, or

**Table 7: Foreign-Born Population by Region**

| Country of Origin       | 2021          | Percent       |
|-------------------------|---------------|---------------|
| Europe                  | 3,780         | 19.2%         |
| Asia                    | 3,909         | 19.9%         |
| Africa                  | 572           | 2.9%          |
| Oceania                 | 195           | 1.0%          |
| Latin America           | 9,896         | 50.3%         |
| Northern America        | 1,308         | 6.7%          |
| <b>Total Population</b> | <b>19,660</b> | <b>100.0%</b> |

Data Source: 2020 5-Year ACS

State of Wyoming

52.3 percent, were born in Latin America, followed by 18.7 percent born in Europe.

The number of people that are limited in English Proficiency is collected in American Community Survey (ACS) data. This data provides information on both the language spoken in the home and the proportion of that population that speak English “less than very well.” The most common non-English language spoken in Wyoming is Spanish, accounting for 4.6 percent of the population. However, only 1.4 percent of this primarily Spanish-speaking population, or 7,660 people, have limited English proficiency. Other non-English languages spoken in the State include “Other” Indo-European languages and Asian and Pacific Islander languages, but none of these sub-populations account for more than one percent of the population. Furthermore, none of these non-English populations have limited English proficiency rates of more than 0.2 percent.

**Table 8: Limited English Proficiency**

| Language   | 2021          | Percent     |
|--|---------------|-------------|
| Spanish  | 25,145        | 4.6%        |
| speak English less than “very well”                      | 7,660         | 1.4%        |
| Other Indo-European Languages                            | 5,400         | 1.0%        |
| speak English less than “very well”                      | 773           | 0.1%        |
| Asian and Pacific Islander Languages                     | 4,056         | 0.7%        |
| speak English less than “very well”                      | 1,322         | 0.2%        |
| Other Languages  | 2,539         | 0.5%        |
| speak English less than “very well”                      | 168           | 0.1%        |
| <b>Total Population</b>                                  | <b>37,140</b> | <b>6.4%</b> |
| <b>Total Population with Limited English Proficiency</b> | <b>9,923</b>  | <b>1.7%</b> |

Data Source: 2021 5-Year ACS

State of Wyoming

While Statewide, limited English language proficiency does not represent a large proportion of the population, consultation suggested the need for language assistance in some communities.

### Summary

While Wyoming is not experiencing substantial changes in its population numbers, the demographics of the State are shifting. These shifts include an increase in diversity, along with an aging population. While the rate of Limited English Proficiency in households in the State are relatively low, almost two percent of the population has limited English language use, with Spanish-speaking populations making up most of those with limited English proficiency.

This shifting population impacts accessing housing and fair housing information, especially when considering the availability of housing for seniors or those with limited mobility, as well as accessing information related to fair housing.

## Economics

The following Section describes the change in economics in Wyoming over the past decade regarding household income and the ability to access housing. Overall household incomes have increased from 2010 to 2020, with the median household income up to \$85,901 and the mean household income up to \$104,683 in 2021. This increase, however, has also been met with a steady rate of poverty at the other end of the spectrum. The polarization of income levels is present throughout the State, but more prevalent in the Teton Region.

### Income

Statewide, income levels have shifted significantly between 2010 and 2021. Households earning between \$100,000 and \$149,999 have grown at the fastest rate Statewide, growing by more than 10 percentage points between 2010 and 2021. Households earning \$100,000 to \$149,999 accounted for the largest income group in 2021 at 23.7 percent of all households. This was followed by households with incomes of \$50,000 to \$74,999, accounting for 18.2 percent of households. Between 2010 and 2021, household income levels below \$75,000 fell as a percentage of the population, while those above \$75,000 grew.

**Table 9: Household Incomes**

| Income                         | 2010          | 2021           |
|--------------------------------|---------------|----------------|
| Less than \$10,000             | 6.0%          | 2.9%           |
| \$10,000 to \$14,999           | 5.6%          | 1.5%           |
| \$15,000 to \$24,999           | 10.1%         | 4.1%           |
| \$25,000 to \$34,999           | 10.1          | 5.8%           |
| \$35,000 to \$49,999           | 14.0%         | 9.5%           |
| \$50,000 to \$74,999           | 21.0%         | 18.2%          |
| \$75,000 to \$99,999           | 13.7%         | 16.8%          |
| \$100,000 to \$149,999         | 13.1%         | 23.7%          |
| \$150,000 to \$199,999         | 3.8%          | 10.0%          |
| \$200,000 or more              | 2.5%          | 7.5%           |
| <b>Median income (dollars)</b> | <b>53,512</b> | <b>85,901</b>  |
| <b>Mean income (dollars)</b>   | <b>66,710</b> | <b>104,683</b> |

Data Source: 2020 Five-Year ACS

State of Wyoming

### Poverty

While the poverty rate varies throughout the State, the overall rate is lower than in 2010 at 11.2 percent, compared to 10.8 percent in 2020. The highest poverty rate was seen in the Southeast Region at 12.4 percent. The lowest was in the Teton Region at 6.1 percent. The Statewide poverty rate was slightly higher than the national poverty rate of 11.4 percent in 2020. For perspective, the national poverty limit for a family of four in 2020 was \$26,200. The highest poverty rate by age group was for those under the age of 6 at 15.4 percent.

**Table 10: Poverty**

|              | Central     | Northeast    | Northwest    | Southeast    | Southwest    | Teton       | State        |
|--------------|-------------|--------------|--------------|--------------|--------------|-------------|--------------|
| Age          | %           | %            | %            | %            | %            | %           | %            |
| Under 6      | 12.7%       | 17.5%        | 20.3%        | 17.0%        | 15.6%        | 20.4%       | <b>15.4%</b> |
| 6 to 17      | 10.7%       | 10.2%        | 12.4%        | 11.4%        | 11.5%        | 12.9%       | <b>11.2%</b> |
| 18 to 64     | 9.8%        | 9.7%         | 11.5%        | 14.0%        | 9.8%         | 7.2%        | <b>11.8%</b> |
| 65 or Older  | 7.6%        | 8.4%         | 7.2%         | 8.1%         | 9.9%         | 0.8%        | <b>8.0%</b>  |
| <b>Total</b> | <b>9.6%</b> | <b>10.0%</b> | <b>11.3%</b> | <b>12.4%</b> | <b>10.5%</b> | <b>6.1%</b> | <b>10.8%</b> |

Data Source: 2020 Five-Year ACS

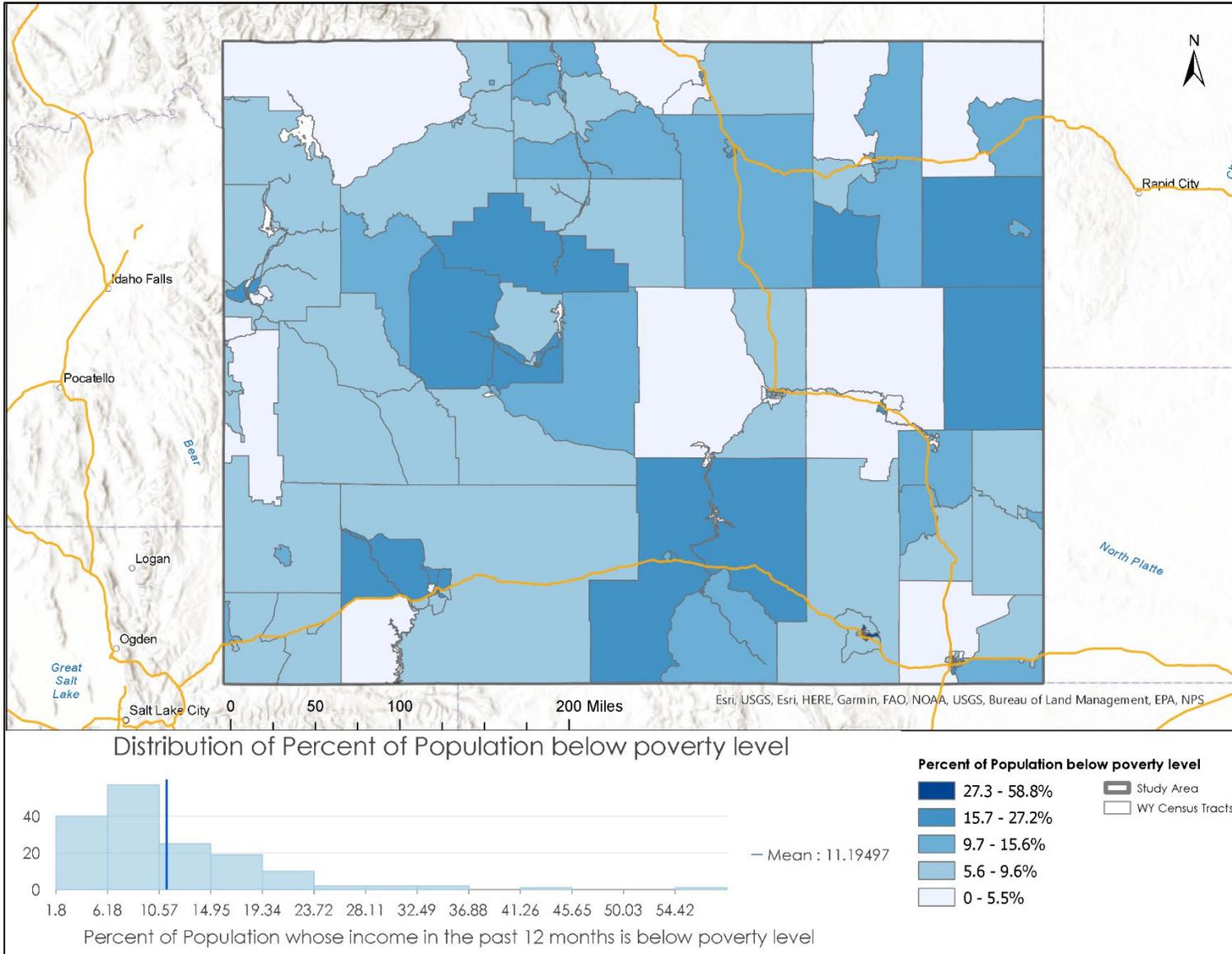
State of Wyoming

As seen in Map 2, poverty is particularly prevalent in and around larger cities and Native American Reservations. These areas of high poverty don't always correlate with rates of higher housing problems, as seen in the **Disproportionate Housing Needs** section.

**Summary**

Overall, household incomes in Wyoming have increased in the past decade, leaving the State with higher median incomes and a higher proportion of households earning \$75,000 and more. However, during this time, poverty has only declined slightly, and 10.8 percent of the overall population continues to live in poverty. The accessibility of housing for these lower-income households is more limited, as discussed in the **Disproportionate Housing Needs** section.

**Map 2: Population Living in Poverty**



Data Source: 2021 ACS

## Housing

Housing in Wyoming has grown at the same rate as the population growth overall. The housing stock has grown by 9.2 percent, with a 3.3 percent increase in the population between 2010 and 2020. This Section describes the current State of the housing stock in Wyoming, including housing types, rental and homeownership rate changes, and housing costs.

### Type of Housing

Single-family housing made up the vast majority of housing units in the State at 71.6 percent of all units. This was true for all regions, with only slight differences in the rate of single-family homes. Mobile homes made up the second higher proportion of units, accounting for 12.7 percent of units Statewide. This was followed by apartment units, which accounted for 8.9 percent. The variation in unit types regionally was most seen in a higher rate of apartment units in the Teton and Southwest Regions, with apartment units accounting for 17.2 percent and 11 percent, respectively.

**Table 11: Housing Unit Types**

| Type                | 2010           |            | 2021           |            |
|---------------------|----------------|------------|----------------|------------|
|                     | Number         | Percentage | Number         | Percentage |
| Single-Family       | 177,198        | 69.5%      | 195,228        | 71.8%      |
| Duplex              | 7,250          | 2.8%       | 5,370          | 2.0%       |
| Tri- or Four-Plex   | 12,243         | 4.8%       | 12,036         | 4.4%       |
| Apartment           | 20,884         | 8.2%       | 24,469         | 9.0%       |
| Mobile Home         | 37,217         | 14.6%      | 34,276         | 12.6%      |
| Boat, RV, Van, Etc. | 304            | 0.1%       | 439            | 0.2%       |
| <b>Total</b>        | <b>255,096</b> |            | <b>271,818</b> |            |

Data Source: 2021 Five-Year ACS

State of Wyoming

### Rental and Homeowner Rates

In 2021, American Community Survey data estimated that 71.7 percent of housing units were owner-occupied, and 28.3 percent were renter occupied.

### Housing Costs

Housing costs varied substantially across the State for both rental costs and the value of single-family permits. These two measures are used to identify the cost of housing and allow for comparison from previous years. Rental rates are collected by the Rental Vacancy Survey twice annually. The rates shown in the table below show the average rent for all rental units surveyed, including all bedroom sizes and unit types. The average rent in Wyoming grew from \$867 in the first half of 2016 to \$978 in the second half of 2021. This 12.8 percent growth was mainly driven by the 63.5 percent increase in the average rent in the Teton Region. The Northwest and Southwest Regions also saw increases in rental rates between 2016 and 2021, at 16.2 percent and 5.3 percent, respectively. The Central, Northeast, and Southeast Regions all saw fairly stagnant rental rate growth during this time. These regional differences are shown in Map 3 with the rental rates as

demonstrated by ACS data. These rates are lower than captured by the rental vacancy survey, but provide the opportunity to see the distribution of costs throughout the State.

**Table 12: Average Rent**

| Year   | Central | Northeast | Northwest | Southeast | Southwest | Teton   | Average Rent |
|--------|---------|-----------|-----------|-----------|-----------|---------|--------------|
| 2016.1 | \$840   | \$840     | \$703     | \$840     | \$865     | \$1,726 | <b>\$867</b> |
| 2016.2 | \$813   | \$813     | \$683     | \$813     | \$826     | \$1,821 | <b>\$851</b> |
| 2017.1 | \$799   | \$799     | \$672     | \$799     | \$829     | \$1,903 | <b>\$851</b> |
| 2017.2 | \$814   | \$814     | \$684     | \$814     | \$800     | \$1,913 | <b>\$835</b> |
| 2018.1 | \$795   | \$795     | \$710     | \$795     | \$817     | \$1,973 | <b>\$858</b> |
| 2018.2 | \$815   | \$815     | \$739     | \$815     | \$859     | \$2,083 | <b>\$887</b> |
| 2019.1 | \$835   | \$835     | \$729     | \$835     | \$817     | \$2,243 | <b>\$890</b> |
| 2019.2 | \$856   | \$856     | \$722     | \$856     | \$836     | \$2,212 | <b>\$929</b> |
| 2020.1 | \$842   | \$842     | \$753     | \$842     | \$845     | \$2,334 | <b>\$918</b> |
| 2021.1 | \$862   | \$862     | \$799     | \$862     | \$857     | \$2,574 | <b>\$958</b> |
| 2021.2 | \$837   | \$837     | \$817     | \$837     | \$911     | \$2,822 | <b>\$978</b> |

Data Source: RVS Survey

State of Wyoming

The Value of Single-Family Permits provides information on the cost of new construction for single-family homes. This also varied widely across the State, but the average increased from \$283,896 in 2010 to \$370,742 in 2020. The Southwest Region saw the greatest increase in the value of permits between 2010 and 2020, with an increase at the rate of 32.7 percent. This was followed by Teton Region, with a rate of 27.3 percent. The State average increased by 30.6 percent during this period. The Northeast Region actually experienced a decline in permit values during this period and the Central, Northwest, and Southeast Regions increased by 10.9 percent, 21.3 percent, and 13.6 percent, respectively. This is depicted in Map 4 on the following page.

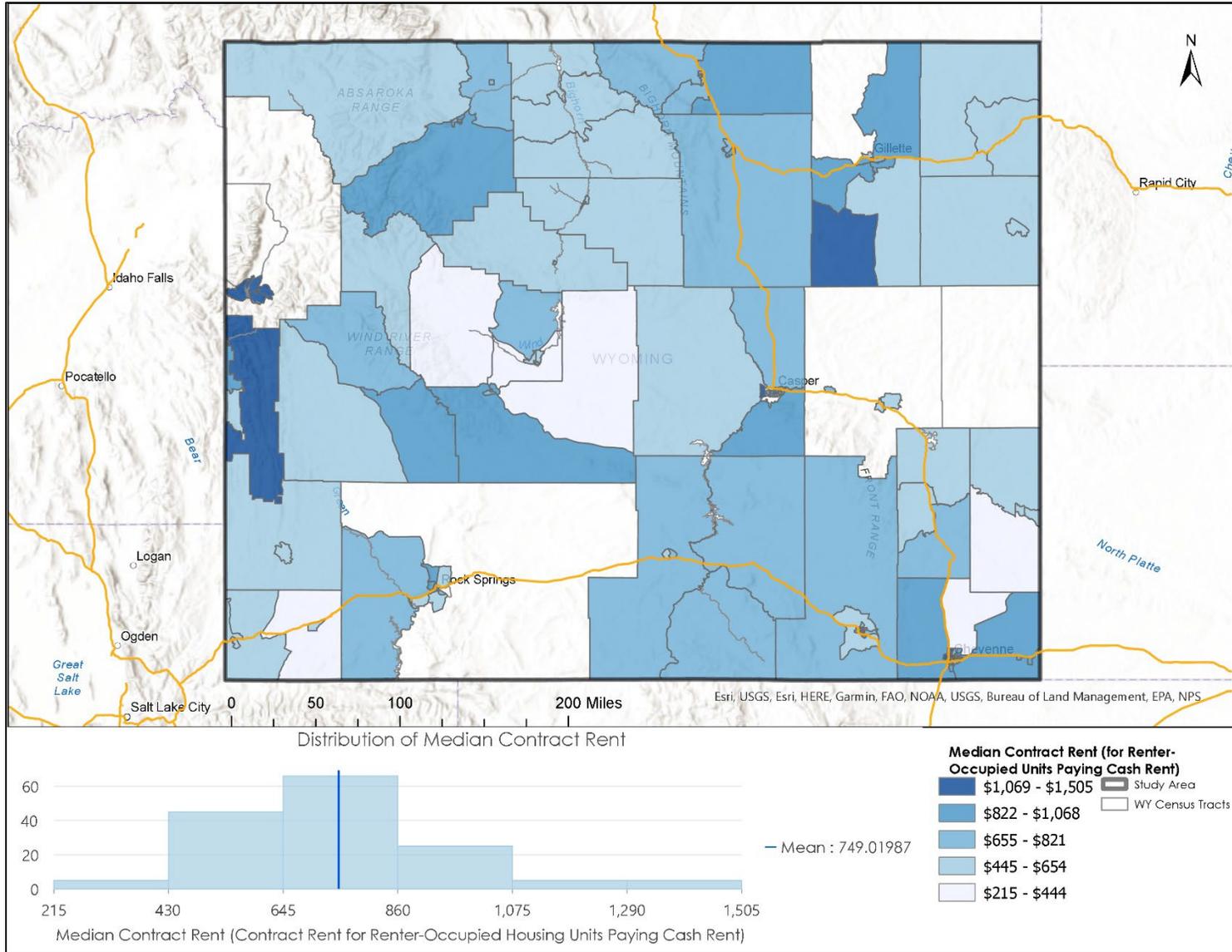
**Table 13: Value of Single-Family Permits**

| Year | Central   | Northeast | Northwest | Southeast | Southwest | Teton       | Statewide        |
|------|-----------|-----------|-----------|-----------|-----------|-------------|------------------|
| 2010 | \$203,484 | \$328,463 | \$219,642 | \$190,105 | \$216,647 | \$1,230,548 | <b>\$283,896</b> |
| 2011 | \$192,717 | \$341,283 | \$209,732 | \$191,413 | \$215,699 | \$1,747,035 | <b>\$294,107</b> |
| 2012 | \$196,416 | \$321,989 | \$230,934 | \$170,131 | \$242,583 | \$1,120,848 | <b>\$273,009</b> |
| 2013 | \$206,175 | \$340,240 | \$241,906 | \$181,745 | \$252,623 | \$1,408,525 | <b>\$317,881</b> |
| 2014 | \$231,782 | \$350,165 | \$236,140 | \$194,680 | \$286,538 | \$1,032,710 | <b>\$318,872</b> |
| 2015 | \$242,524 | \$334,075 | \$265,138 | \$199,648 | \$280,941 | \$1,451,849 | <b>\$375,988</b> |
| 2016 | \$286,269 | \$289,121 | \$248,442 | \$194,668 | \$294,238 | \$1,728,467 | <b>\$377,438</b> |
| 2017 | \$235,833 | \$270,379 | \$240,608 | \$185,869 | \$288,126 | \$1,323,552 | <b>\$339,834</b> |
| 2018 | \$226,328 | \$266,920 | \$264,656 | \$208,186 | \$281,045 | \$1,617,510 | <b>\$377,828</b> |
| 2019 | \$226,425 | \$279,385 | \$243,973 | \$205,690 | \$279,608 | \$1,538,328 | <b>\$344,372</b> |
| 2020 | \$225,702 | \$276,491 | \$266,420 | \$215,985 | \$287,460 | \$1,566,909 | <b>\$370,742</b> |

Data Source: RVS Survey

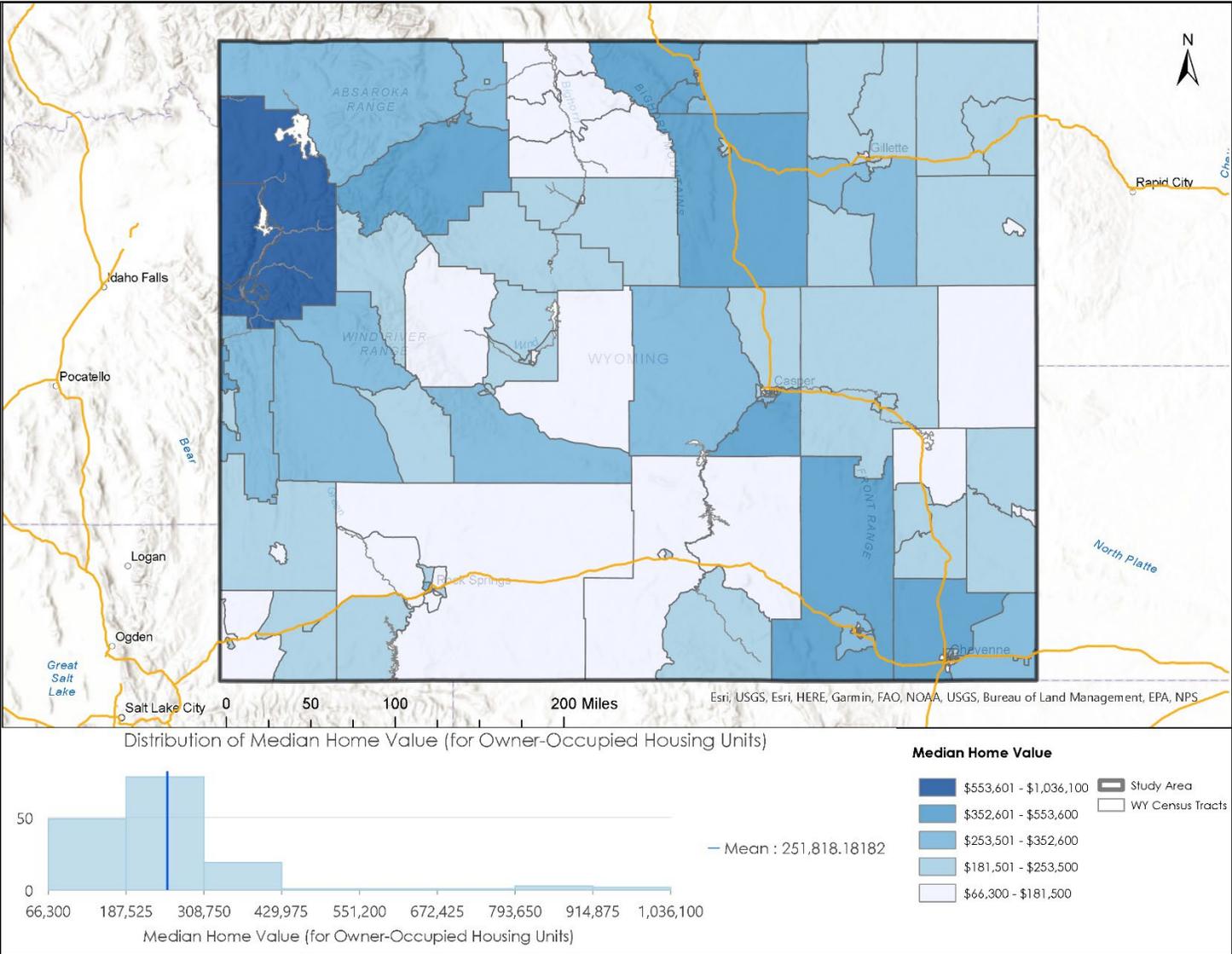
State of Wyoming

**Map 3: Median Contract Rent**



Data Source: 2021 ACS

### Map 4: Median Home Value



Data Source: 2021 ACS

## Summary

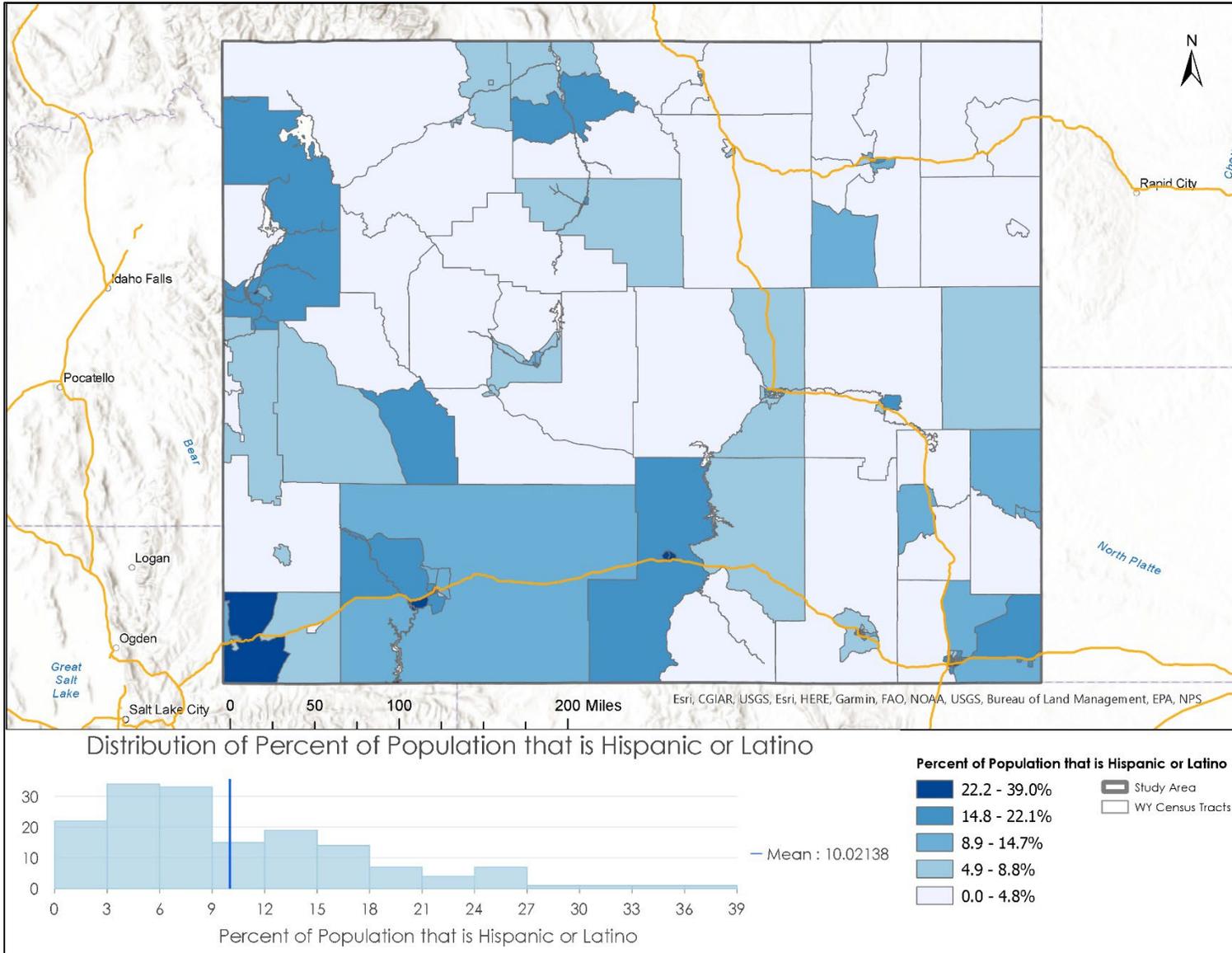
The housing stock in Wyoming has grown at a faster rate overall than the rate of population growth. However, as demonstrated by the **Disproportionate Housing Needs** section, it may not be meeting the needs of all residents in the State. Housing costs have risen overall, although unevenly. The vast majority of units are single-family and owner occupied. There have not been any significant shifts in the housing stock throughout the State in recent years.

## Segregation and Racial Concentrations

Racially and ethnically concentrated areas of poverty (R/ECAP) exist when any area has more than 50 percent concentration of a racial or ethnic minority and either 40 percent rate of poverty or three times the overall poverty rate for the core-based statistical area (CBSA) in which the tract is located, whichever poverty threshold is lower. Based on this definition, there were no R/ECAPs in the State in 1990, 2000, or 2010 based on Census data and no R/ECAPs in 2020 based on ACS data.

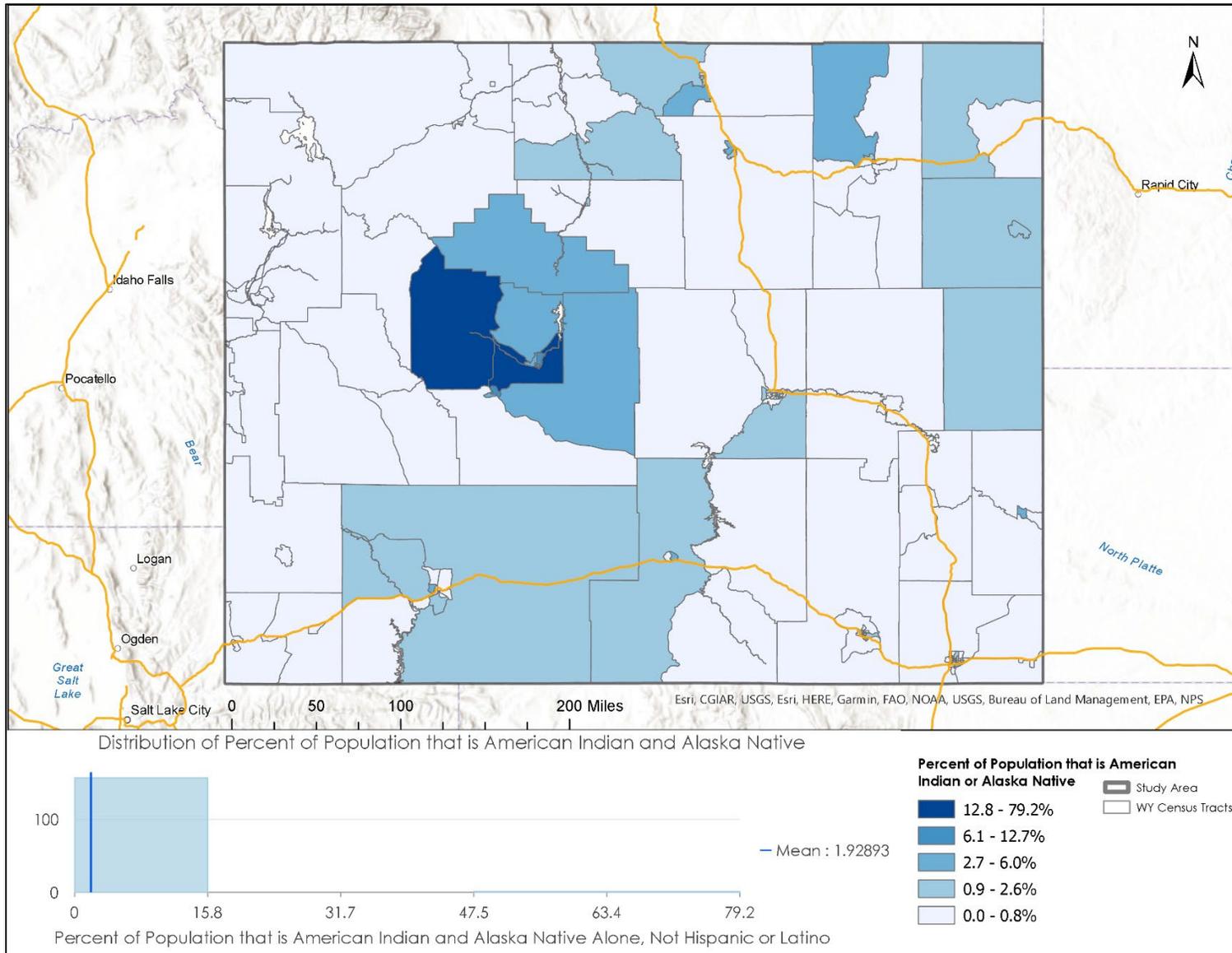
However, there are areas in the State that have higher concentrations of racial and ethnic minorities. The Hispanic or Latino population is more heavily concentrated in the southwestern areas of the State and in areas with higher population densities, as seen in Map 5. Map 6 shows the concentration of the American Indian or Alaskan Native population. These populations are more heavily concentrated in areas in and adjacent to Reservations. These areas do not tend to correspond with higher rates of housing problems, as seen in the **Disproportionate Housing Needs** section.

**Map 5: 2020 Hispanic/ Latino Populations**



Data Source: 2021 ACS

**Map 6: American Indian/ Alaskan Native Populations**



Data Source: 2021 ACS

## Disproportionate Housing Needs

HUD defines housing needs to be one of four things: lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding, and cost burdens. These are measured on the household level. The rates of incomplete plumbing and kitchen facilities, and overcrowding, happen at a much lower rate than cost burdens, as seen in the table below. A total of 2,145, or 0.9 percent of households, lack complete plumbing or kitchen facilities. Slightly over 4,800 households are overcrowded or severely overcrowded, accounting for 2.1 percent of households.

**Table 14: Housing Problems by Race and Ethnicity**

| Housing Problem        | <30% MFI | 30.1-50% MFI | 50.1-80% MFI | 80.1-100% MFI | 100.1+% MFI | Total          |
|------------------------|----------|--------------|--------------|---------------|-------------|----------------|
| Lacks Plumbing/Kitchen | 655      | 445          | 310          | 235           | 500         | <b>2,145</b>   |
| Severely Overcrowded   | 235      | 240          | 235          | 125           | 385         | <b>1,220</b>   |
| Overcrowded            | 490      | 870          | 1,000        | 420           | 855         | <b>3,635</b>   |
| Severe Cost Burden     | 14,150   | 4,245        | 1,875        | 315           | 520         | <b>21,105</b>  |
| Cost Burden            | 3,990    | 8,935        | 9,085        | 3,190         | 3,590       | <b>28,790</b>  |
| No/Negative Income     | 1,885    | 0            | 0            | 0             | 0           | <b>1,885</b>   |
| No Housing Problem     | 5,350    | 12,225       | 28,495       | 20,710        | 105,050     | <b>171,830</b> |

Data Source: 2019 CHAS

State of Wyoming

Cost burdens exist when a household spends more than 30 percent of its income on housing. A severe cost burden exists when a household spends more than 50 percent of its income on housing. Statewide the rate of cost burdens is 22.2 percent, with 9.2 percent of those experiencing a severe cost burden. Those at the lowest incomes experience cost burdens at the highest rate, at a rate of 69.9 percent, 53.0 percent of whom experience severe cost burdens. The rates get precipitously lower as incomes increase.

**Table 15: Cost Burden by Income**

| Income                                | Cost Burden  | Severe Cost Burden |
|---------------------------------------|--------------|--------------------|
| Household Income <= 30% HAMFI         | 69.9%        | 53.0%              |
| Household Income >30% to <=50% HAMFI  | 49.4%        | 14.6%              |
| Household Income >50% to <=80% HAMFI  | 25.3%        | 4.5%               |
| Household Income >80% to <=100% HAMFI | 12.7%        | 1.3%               |
| Household Income >100% HAMFI          | 3.3%         | 0.3%               |
| <b>Total</b>                          | <b>22.2%</b> | <b>9.3%</b>        |

Data Source: 2019 CHAS

State of Wyoming

The rate of cost burden also varied by tenure with renter households facing cost burdens at a higher rate than their owner household counterparts. The overall rate for housing cost burdens for renters is 34.7 percent, compared to 16.9 percent for owner households. Of these, 15.8 percent of renter households face severe cost burdens and 6.6 percent of homeowner households. The highest rate of cost burdens by income and tenure is for

renter households below 30 percent HAMFI, which experience cost burdens at a rate of 71.5 percent.

**Table 16: Cost Burden by Income and Tenure**

| Income                                | Renters      |                    | Owners       |                    |
|---------------------------------------|--------------|--------------------|--------------|--------------------|
|                                       | Cost Burden  | Severe Cost Burden | Cost Burden  | Severe Cost Burden |
| Household Income <= 30% HAMFI         | 71.5%        | 56.8%              | 67.8%        | 48.2%              |
| Household Income >30% to <=50% HAMFI  | 61.8%        | 11.3%              | 38.3%        | 17.5%              |
| Household Income >50% to <=80% HAMFI  | 22.0%        | 1.9%               | 27.1%        | 5.9%               |
| Household Income >80% to <=100% HAMFI | 7.4%         | 0.1%               | 14.6%        | 1.7%               |
| Household Income >100% HAMFI          | 1.4%         | 0.1%               | 3.7%         | 0.3%               |
| <b>Total</b>                          | <b>34.7%</b> | <b>15.8%</b>       | <b>16.9%</b> | <b>6.6%</b>        |

Data Source: 2019 CHAS

State of Wyoming

The rate of housing cost burdens varied by Region with the Southeast and Teton Regions experiencing the highest rates of housing cost burdens, at 26.9 percent and 24.6 percent, respectively. These two regions also saw the highest rates of severe cost burdens. While the Teton Region saw a substantial increase in housing prices in recent years, the Southeast region has not. However, this Region does have a higher rate of poverty and lower-income households.

**Table 17: Cost Burden by Income**

| Region       | Cost Burden  | Severe Cost Burden |
|--------------|--------------|--------------------|
| Central      | 22.5%        | 8.4%               |
| Northeast    | 21.2%        | 9.6%               |
| Northwest    | 19.3%        | 7.7%               |
| Southeast    | 26.9%        | 12.0%              |
| Southwest    | 17.2%        | 7.3%               |
| Teton        | 24.6%        | 10.0%              |
| <b>Total</b> | <b>22.2%</b> | <b>9.3%</b>        |

Data Source: 2019 CHAS

State of Wyoming

The overall rate of housing problems also varies throughout the State, with regional housing problems highest in the Teton and Southeast Regions, at 28.9 and 27.4 percent, respectively. This is mainly driven by higher rates of housing problems in Teton and Albany Counties. The rate of housing needs in each County and Region in Wyoming is provided in Table A.2 through A.19 in Appendix A. The rate of severe housing problems, or those that will most likely have the greatest impact on a household, are shown in Map 7, on the following page.

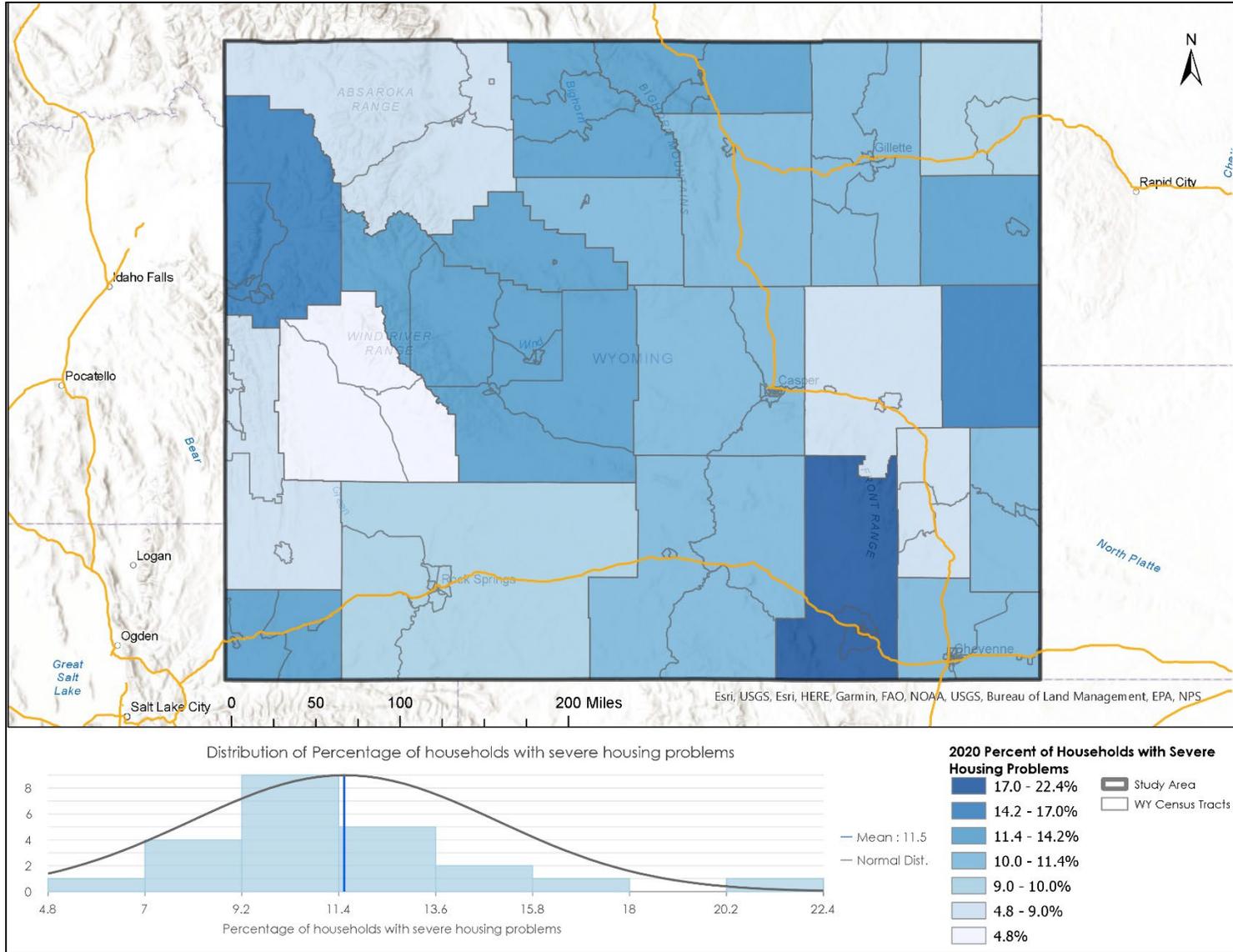
**Table 18: Owner's Unmet Housing Need Teton Region**

| Region           | Number of Households in Need | Total Households | Percent |
|------------------|------------------------------|------------------|---------|
| Central Region   | 10,940                       | 44,385           | 24.6%   |
| Northeast Region | 9,485                        | 40,480           | 23.4%   |
| Northwest Region | 8,023                        | 37,025           | 21.7%   |
| Southeast Region | 18,320                       | 66,830           | 27.4%   |
| Southwest Region | 5,105                        | 25,775           | 19.8%   |
| Teton Region     | 2,605                        | 9,020            | 28.9%   |

Data Source: 2019 CHAS

State of Wyoming

**Map 7: Severe Housing Problems**



Data Source: 2021 ACS

## Housing Problems by Race and Ethnicity

Data is analyzed to see if there is a disproportionate share of housing problems to determine if there are any racial or ethnic groups that experience housing problems at a rate higher than the average. A disproportionate share exists when one racial or ethnic group experiences housing problems at a rate at least ten percentage points higher than the statewide average. When looking at the overall rate of housing problems for all income levels, no racial or ethnic groups face a disproportionate share of housing problems. However, American Indian households face a disproportionate share of housing problems, at a rate of 34.2 percent compared to the 24.5 percent for the Statewide average.

When income level is taken into consideration, there are racial and ethnic groups in certain income levels that face a disproportionate share of housing problems. These include black/African American households below 30 percent of the HUD Area Median Family Income (HAMFI), with a rate of housing problems at 85.8 percent compared to the 72.8 percent Statewide average for the income level. All Asian households with incomes between 30.1 and 50 percent HAMFI face housing problems, compared to the 54.4 percent Statewide average. Pacific Islander households between 50.1 and 80 percent of HAMFI experience housing problems at a rate of 55.6 percent, compared to the 30.2 percent Statewide average. Black / African American households between 80.1 and 100 percent HAMFI experience housing problems at a rate of 28.3 percent, compared to 17.2 percent Statewide. In all of these instances, the number of households experiencing a disproportionate share of housing problems represents less than two percent of the total number of households in that income range and, therefore, may not be statistically significant.

**Table 19: Housing Problems by Race and Ethnicity**

| Income Level    | White        | Black        | Asian        | American Indian | Pacific Islander | Other Race  | Hispanic     | Total        |
|-----------------|--------------|--------------|--------------|-----------------|------------------|-------------|--------------|--------------|
| <30% of HAMFI   | 72.7%        | 85.8%        | 80.0%        | 76.2%           | 0.0%             | 0.0%        | 70.9%        | 72.8%        |
| 30.1-50% HAMFI  | 53.8%        | 51.2%        | 100.0%       | 49.1%           | 0.0%             | 0.0%        | 59.3%        | 54.4%        |
| 50.1-80% HAMFI  | 30.2%        | 22.3%        | 24.1%        | 31.2%           | 55.6%            | 0.0%        | 31.0%        | 30.2%        |
| 80.1-100% HAMFI | 17.7%        | 28.3%        | 0.0%         | 12.7%           | 0.0%             | 0.0%        | 11.7%        | 17.2%        |
| 100.1+% HAMFI   | 5.1%         | 5.0%         | 13.9%        | 11.6%           | 0.0%             | 0.0%        | 5.6%         | 5.2%         |
| <b>Total</b>    | <b>23.6%</b> | <b>29.2%</b> | <b>25.6%</b> | <b>34.2%</b>    | <b>20.8%</b>     | <b>0.0%</b> | <b>31.2%</b> | <b>24.5%</b> |

Data Source: 2019 CHAS

State of Wyoming

### Summary

Housing Problems exist throughout the State, but impact households at different rates. The most common type of housing problems is cost burdens, by far. Renter and low-income households are most likely impacted by cost burdens. In addition, households in the Teton and Southeast Regions are more likely to be impacted by cost burdens. Regarding race and ethnicity, Black /African American, Asian, and Pacific Islander

households are more likely to face housing problems at various income levels. American Indian households are the most likely to face housing problems overall.

## Disability and Access

This Section of the Analysis of Impediments examines the rate of disability within the population and the ability to access housing for people with disabilities. While the rate of disability does vary geographically throughout the State, there is a consistently higher rate for senior populations. Although this is consistent with overall expectations as people age, it does place particular importance on senior households in Wyoming as the population as a whole continues to age.

### Population with a Disability

Overall, an estimated 12.7 percent of the population of Wyoming has at least one form of disability. This represents 75,942 people throughout the State. While only 0.9 percent of the population under the age of five have a disability, almost half of the population ages 75 and older do. Over 32,000 people 65 and older have a disability in the State, representing 31.5 percent of the senior population. The geographic distribution of households with a disability are shown in Map 8 on the following page. The distribution of the elderly population with a disability is shown in Map 9. These populations are more likely to be in need of supportive housing options and are more numerous than younger populations with a disability. As the population ages, these areas may be more in need of targeting with accessible housing options.

**Table 20: Population with a Disability**

| Age          | Number        | Percentage   |
|--------------|---------------|--------------|
| Under 5      | 316           | 0.9%         |
| 5 to 17      | 4,856         | 4.9%         |
| 18 to 34     | 8,434         | 6.8%         |
| 35 to 64     | 29,395        | 13.7%        |
| 65 to 74     | 16,465        | 27.5%        |
| 75 or Older  | 16,476        | 47.7%        |
| <b>Total</b> | <b>75,942</b> | <b>12.7%</b> |

Data Source: 2021 Five-Year ACS State of Wyoming

### Accessible Housing

The number of accessible housing units Statewide is not available based on current data sets. However, in publicly subsidized housing units, an estimated 30 percent of households have at least one person with a disability, an estimated 49 percent of household heads younger than 62 years old have a disability, and 42 percent of household heads 62 and older have a disability.

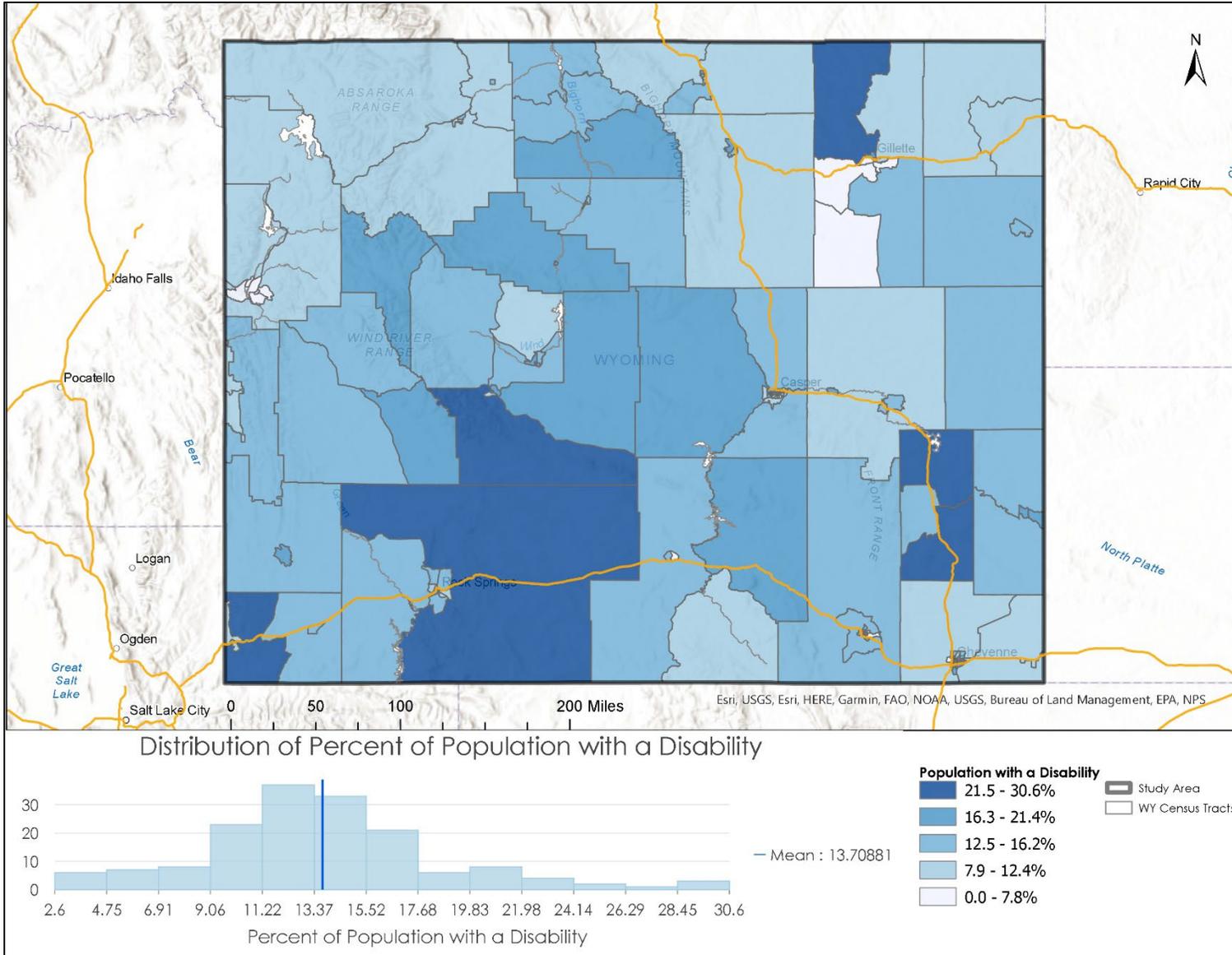
**Table 21: Disability Rate in Publicly Supported Housing**

| % with disability, among Head, Spouse, Co-head, aged 61 years or less | % with disability, among Head, Spouse, Co-head, aged 62 years or older | % with disability, among all persons in households |
|---|--|--|
| <b>49%</b>  | <b>42%</b>   | <b>30%</b>   |

Data Source: HUD Data

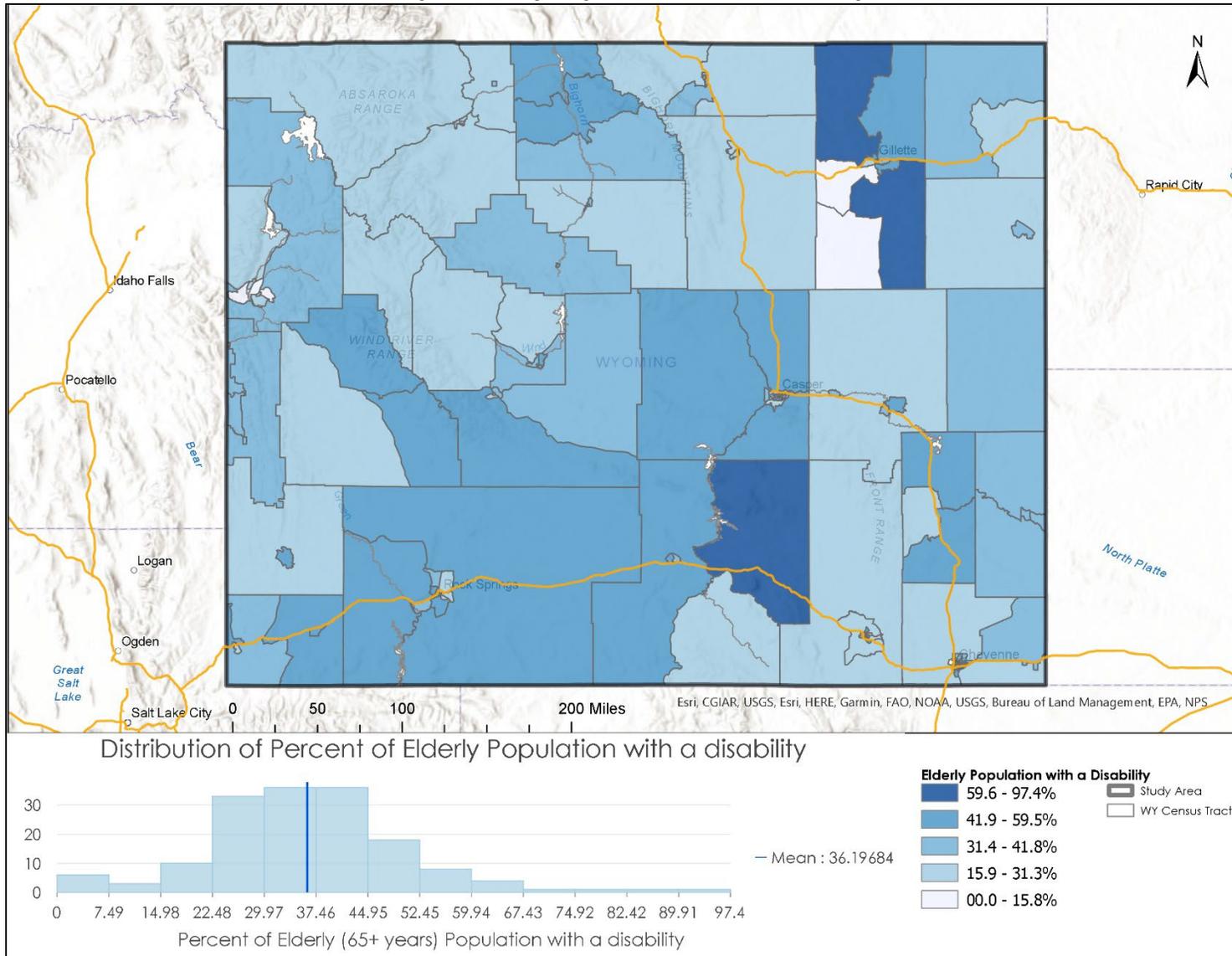
State of Wyoming

**Map 8: Population with a Disability**



Data Source: 2021 ACS

**Map 9: Elderly Population with a Disability**



Data Source: 2021 ACS

Consultation and outreach efforts also found that there is a need for more accessible housing units in communities across the State. In addition, as data shows the aging of Wyoming's population, coupled with the rate of disability for older populations, it is expected that additional accessible housing will be needed to meet the needs of Wyoming residents.

### Summary

While the disability rate in the State is 12.9 percent, senior households see disability rates at over 31 percent. In publicly supported housing, the rate of disability is 30 percent per household. As the Wyoming population ages, the rate of disability statewide is expected to rise, considering the higher rates of disability at older ages. As such, the State should expect a greater need for accessible units in the coming years.

## Publicly Supported Housing

Publicly supported housing comes in many forms, from Public Housing Units, Housing Choice Vouchers, Low Income Housing Tax Credits (LIHTC), and other supplemented housing options that exist both from national and Statewide programs. This Section will touch on the availability of publicly supported housing, where it exists in the State, and the rate at which it is available to households with accessibility issues. This narrative is by no means an exhaustive representation of all the publicly supported housing units in the State, but simply an overview of the available data, as well as public input, for these units and any limitations to access that are systematically represented in the data.

### Distribution of Publicly Supported Housing Units

According to HUD Data, there are 5,765 subsidized housing units in Wyoming, and 93 percent of these units are occupied. These units house a total of 8,883 people with an average of 1.9 people per unit. The average household income for households occupying these units is \$13,886, with an average income of \$8,446 per person. This is below the federal poverty rate of \$13,590 for a one-person household in 2022.

**Table 22: Publicly Supported Housing**

| Subsidized units available | % Occupied | # of people per unit | # of people : total | Average Family Expenditure per month (\$) | Average HUD Expenditure per month (\$) | Household income per year | Household income per year per person |
|----------------------------|------------|----------------------|---------------------|---|--|---------------------------|--------------------------------------|
| 5,765                      | 93%        | 1.9                  | 8,883               | \$324                                     | \$530                                  | 13,886                    | 8,446                                |

Data Source: HUD Data

State of Wyoming

Publicly supported housing units are located throughout the State, but tend to be found in areas with higher population densities. These areas also tend to have higher levels of access to services and amenities than more rural areas of the State.

## **Access Publicly Supported Housing Units**

An estimated 1.5 percent of the overall Wyoming population resides in publicly supported housing. The availability of publicly supported housing varies widely based on program and location. However, the average wait time to access Housing Choice Vouchers is 22 months in Wyoming.<sup>1</sup> This wait time is lower than many other areas nationally but also can vary widely based on the area of the State. As seen in the previous Section, almost half of household heads in subsidized housing have a disability if under the age of 62 and 42 percent over the age of 62 do.

## **Access to Financial Services**

In understanding the availability of housing and services in Wyoming, a comprehensive analysis of access to Mortgage services was undertaken in order to better understand any barriers to accessing mortgages. To undertake this analysis, Home Mortgage Disclosure Act (HMDA) data was reviewed for the past decade. This data provides information for each mortgage application throughout the State.

### **Access to Mortgages for Owner-Occupied Units**

The Home Mortgage Disclosure Act (HMDA) requires lenders to report data on mortgage applications on an annual basis. These data include information on the number and type of mortgages, the action taken on each mortgage, as well as demographic data on the applicant, reason for mortgage denial, and other pertinent information.

This information allows for a review of the denial rates for mortgage applications by various factors, including race/ethnicity and gender. For the benefit of this analysis, only owner-occupied mortgages are included, and the following mortgage categories have been included in this analysis: mortgages that have been approved but not accepted, mortgages that have been denied by the financial institution, and mortgagees that have been approved. Records that have been removed include mortgage applications withdrawn by the applicant, applications closed due to incompleteness and mortgages purchased by the financial institution.

### **Mortgage Denial Rates by Race and Ethnicity**

In 2017, the most recent year with records available, an estimated 18.2 percent of mortgage applications were denied. The rate at which mortgages were denied varied widely by race and ethnicity, with some racial and ethnic groups facing a disproportionate share of denial rates. A group is considered to have a disproportionate share of denial rates if one racial or ethnic group experiences denial rates at least ten percentage points higher than the jurisdictional average. In 2017, American Indian/Alaskan Native applicants experienced mortgage denials at a rate of 33.6 percent, which exceeds the state average by over 15 percentage points. In 2016, American Indian/Alaskan Native and Native Hawaiian/Other Pacific Islander applicants were denied at a rate of 44.0 percent and 35.3 percent, respectively. The average state

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<sup>1</sup> <https://www.cbpp.org/research/housing/families-wait-years-for-housing-vouchers-due-to-inadequate-funding>

denial rate was 21.9 percent in 2016. In both years, the rate of denial for Hispanic/Latino applicants exceeded that of non-Hispanic/Latino applicants. In 2015 and 2016, Hispanic/Latino applicants faced a disproportionate share of mortgage denials, at rates of 23.6 percent and 29.4 percent, compared to denial rates of non-Hispanic/Latino applicants of 9.1 percent in 2015 and 7.7 percent in 2016.

**Table 23: Mortgage Denial Rate by Race and Ethnicity**

| Race or Ethnicity                         | Year         |              |              |              |              |
|---|--------------|--------------|--------------|--------------|--------------|
|   | 2013         | 2014         | 2015         | 2016         | 2017         |
| American Indian or Alaskan Native         | 34.0%        | 27.4%        | 37.6%        | 44.0%        | 33.6%        |
| Asian                                     | 9.8%         | 9.9%         | 28.6%        | 13.5%        | 27.0%        |
| Black or African American                 | 21.7%        | 16.7%        | 15.8%        | 20.7%        | 25.9%        |
| Native Hawaiian or Other Pacific Islander | N/A          | N/A          | 30.8%        | 35.3%        | 8.3%         |
| White                                     | 12.5%        | 12.0%        | 17.8%        | 20.9%        | 16.9%        |
| <b>Overall Denial Rate</b>                | <b>13.5%</b> | <b>12.8%</b> | <b>18.2%</b> | <b>21.9%</b> | <b>18.2%</b> |
| Hispanic or Latino                        | 18.0%        | 20.7%        | 23.6%        | 29.4%        | 21.9%        |
| Hot Hispanic or Latino                    | 11.7%        | 12.9%        | 9.1%         | 7.7%         | 16.8%        |

Data Source: 2013-2017 HMDA Data

State of Wyoming

While the rate of mortgage denials for racial and ethnic minorities was higher, the number of mortgage denials was significantly higher for white applicants, per course, with the higher rate of the overall white population in Wyoming. As such, the disproportionate rate of mortgage denials for Native Hawaiian/Pacific Islander applicants in 2016 may not be statistically significant since there were only 15 denials in the State that year. This is also true for other racial and ethnic groups, including American Indian/Alaskan Native denial rates in 2017, which included 45 applicants.

**Table 24: Mortgage Denials by Race and Ethnicity**

| Race or Ethnicity                         | Year         |              |              |
|---|--------------|--------------|--------------|
|   | 2015         | 2016         | 2017         |
| American Indian or Alaskan Native         | 50           | 70           | 45           |
| Asian                                     | 25           | 15           | 30           |
| Black or African American                 | 16           | 31           | 35           |
| Native Hawaiian or Other Pacific Islander | 12           | 18           | 3            |
| White                                     | 2,805        | 3,479        | 2,329        |
| Information not available or N/A          | 409          | 513          | 394          |
| <b>Overall Denials</b>                    | <b>3,317</b> | <b>4,126</b> | <b>2,836</b> |
| Hispanic or Latino                        | 195          | 293          | 194          |
| Hot Hispanic or Latino                    | 1,388        | 1,252        | 2,245        |

Data Source: 2013-2017 HMDA Data

State of Wyoming

The low rate of mortgage applications overall may represent a larger implication for some racial and ethnic minorities that have a lower level of access to mortgages overall. While American Indian/Alaskan Native applicants represented only 0.9 percent of the

mortgage applications overall, American Indian/Alaskan Natives represent 2.4 percent of the population in Wyoming. This is a significantly lower representation than other racial and ethnic groups with mortgage application rates on par with their overall population representation. For example, black/African American applicants accounted for 0.9 percent of mortgage application in 2017, and account for 0.9 percent of the population in Wyoming. The same is true for other racial groups in the 2017 HMDA data. However, American Indian/Alaskan Native populations are continually underrepresented in the mortgage application data from 2015 through 2017, representing less than one percent each year.

**Mortgage Denial Rates by Gender**

Mortgage denial rates are also tracked by gender as reported by applicants. There have been varied rates of denials for male and female applicants since 2013. However, there is no overall rate of disparities in denial rates by gender and in 2017, denial rates were almost equal for male and female applicants.

**Table 25: Mortgage Denial Rate by Gender**

| Race or Ethnicity          | Year         |              |              |              |              |
|----------------------------|--------------|--------------|--------------|--------------|--------------|
|                            | 2013         | 2014         | 2015         | 2016         | 2017         |
| Male                       | 12.2%        | 11.5%        | 17.8%        | 23.2%        | 17.1%        |
| Female                     | 15.8%        | 15.4%        | 20.2%        | 22.0%        | 17.8%        |
| <b>Overall Denial Rate</b> | <b>13.5%</b> | <b>12.8%</b> | <b>18.2%</b> | <b>21.9%</b> | <b>18.2%</b> |

Data Source: 2013-2017 HMDA Data

State of Wyoming

**Summary**

HMDA data does show some racial and ethnic disparities in mortgage denial rates for American Indian/Alaskan Native, Native Hawaiian/Other Pacific Islander Households in Wyoming in recent years. The rates, however, represent a very small number of applicants, under 100 in each instance, many times under 50 total denials statewide. In these cases, the denial rates themselves may not be statistically significant. The Hispanic/Latino denial rates do have more substantial numbers and do represent more of a disproportionate rate of mortgage denials. Mortgage denials by gender do not present a habitual or systematic rate of denial by gender. One last indication, however, is the rate of overall mortgage applications for American Indian/Alaskan Native populations, which is consistently underrepresented in the data when compared to their overall population rate in the State.

## Fair Housing Structure and Complaints

### *Fair Housing Resources*

To date, there is no statewide Fair Housing agencies in the State of Wyoming. This limits the availability of Statewide actions to help mitigate barriers to accessing housing. However, there are public agencies that do provide Fair Housing services or information. These include: The Wyoming Community Development Authority, City of Casper, City of Cheyenne, Buffalo Housing Authority, Casper Housing Authority, Cheyenne Housing Authority, Douglas Housing Authority, Evanston Housing Authority, Hanna Housing Authority, Lusk Housing Authority, and Rock Springs Housing Authority.

However, WCDA does provide Fair Housing outreach and education material. In addition, Equal Justice Wyoming provides Fair Housing information and legal resources for Wyoming residents.

The Wyoming Fair Housing Act was signed into Law in 2015 and protects the same groups that are covered under the Federal Fair Housing Act. These include:

- Race
- Color
- National Origin
- Religion
- Gender
- Familial status
- Disability

If you think your rights may have been violated, contact:

**Denver Regional Office of the U.S. Department of Housing and Urban Development:**

1670 Broadway  
Denver, CO 80202-4801  
303.672.5437  
800.877.7353  
TTY 303.672.5248

## Fair Housing Complaints

Fair Housing complaints are collected by the U.S. Department of Housing and Urban Development (HUD). These complaints are investigated and are found to be with or without cause. The collection of complaints are used in this report to evaluate any patterns in housing discrimination throughout the State, as well as to determine the level of need for fair housing outreach and education.

Between 2010 and September 2022, there were 101 Fair Housing Complaints. As of September 2022, there were no complaints received in 2022. The table below shows the number of complaints in each county during this time period. To note, these include all complaints, even those that were not to be found with cause.

**Table 26: Fair Housing Complaints**

| County       | Year     |          |          |          |          |          |          |          |          |          |           |          | Total      |
|--------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|----------|------------|
|              | 2010     | 2011     | 2012     | 2013     | 2014     | 2015     | 2016     | 2017     | 2018     | 2019     | 2020      | 2021     |            |
| Albany       |          |          |          | 1        | 1        | 2        | 2        | 1        |          | 1        | 3         | 1        | 12         |
| Big Horn     |          |          |          |          |          | 2        |          |          |          |          | 1         | 1        | 4          |
| Campbell     | 1        | 1        | 1        | 1        | 1        |          |          |          | 1        | 2        | 2         | 1        | 11         |
| Carbon       |          |          | 1        | 1        |          |          |          |          |          |          |           |          | 2          |
| Converse     |          | 1        |          |          |          |          |          |          |          |          |           |          | 1          |
| Fremont      | 1        |          | 1        |          |          | 1        |          |          |          |          |           | 1        | 4          |
| Hot Springs  |          | 1        |          |          |          |          |          |          |          |          |           |          | 1          |
| Laramie      | 2        | 5        | 3        | 3        | 3        | 3        | 3        | 1        | 1        | 2        | 4         | 1        | 31         |
| Natrona      |          |          | 1        | 2        | 3        |          | 2        | 1        |          |          | 3         | 2        | 14         |
| Park         |          | 1        | 1        |          |          |          |          | 2        |          |          | 1         | 1        | 6          |
| Sheridan     | 1        |          |          |          |          |          |          | 1        |          |          |           |          | 2          |
| Sweetwater   |          |          | 1        |          |          | 1        | 1        |          | 2        |          | 1         |          | 6          |
| Teton        | 1        |          |          |          |          |          |          |          |          |          | 3         |          | 4          |
| Uinta        |          |          |          |          |          |          | 1        |          |          |          |           |          | 1          |
| Washakie     |          |          |          | 1        | 1        |          |          |          |          |          |           |          | 2          |
| <b>Total</b> | <b>6</b> | <b>9</b> | <b>9</b> | <b>9</b> | <b>9</b> | <b>9</b> | <b>9</b> | <b>6</b> | <b>4</b> | <b>5</b> | <b>18</b> | <b>8</b> | <b>101</b> |

Data Source: 2010-2022 HUD Data

State of Wyoming

The results of these complaints are shown in Table A.1 below. Of the 101 total complaints, 55 reached conciliation or a successful settlement. Twenty of these 101 total complaints were found to have no cause, and the remaining 26 complaints did not reach a settlement for various reasons.

**Table 27: Complaint Results**

| Complaint Results  | Number     |
|--|------------|
| Complainant failed to cooperate                                | 9          |
| Complaint withdrawn without resolution                         | 7          |
| Conciliation/settlement successful                             | 55         |
| Complaint withdrawn by complainant after successful resolution | 4          |
| No cause determination   | 20         |
| ALJ consent order entered after issuance of charge             | 1          |
| Election made to go to court                                   | 2          |
| No decision as of Sept 2022                                    | 3          |
| <b>Total</b>   | <b>101</b> |

Data Source: 2010-2022 HUD Data

Each complaint can have one or more basis for the complaint. In the 101 complaints, there were 131 bases listed. The most common basis for a complaint was on behalf of a disability, accounting for 73 of the total complaint bases. This was followed by retaliation at 14, then race at 12.

**Table 28: Complaint by Basis**

| Complaint Results | Number     |
|-------------------|------------|
| Color             | 2          |
| Disability        | 73         |
| Familial Status   | 10         |
| National Origin   | 9          |
| Race              | 12         |
| Religion          | 2          |
| Retaliation       | 14         |
| Sex               | 9          |
| <b>Total</b>      | <b>131</b> |

Data Source: 2010-2022 HUD Data

## Summary of Findings and Fair Housing Goals

### Socio-Economic Summary

While Wyoming is not experiencing substantial changes in its population numbers, the demographics of the State are shifting. These shifts include an increase in diversity, along with an aging population. While the rate of Limited English Proficiency in households in the State are relatively low, almost two percent of the population has limited English language use, with Spanish-speaking populations making up most of those with limited English proficiency. This shifting population impacts accessing housing and fair housing information, especially when considering the availability of housing for seniors or those with limited mobility, as well as accessing information related to fair housing.

Overall, household incomes in Wyoming have increased in the past decade, leaving the State with higher median incomes and a higher proportion of households earning \$75,000 and more. However, during this time, poverty has only declined slightly, and 10.8 percent of the overall population continues to live in poverty. The accessibility of housing for these lower-income households is more limited.

The housing stock in Wyoming has grown at a faster rate overall than the rate of population growth. However, the current housing stock may not be meeting the needs of all residents in the State. Housing costs have risen overall, although unevenly. The vast majority of units are single-family and owner occupied. There have not been any significant shifts in the housing stock throughout the State in recent years.

### Summary of Findings

This study is the culmination of the study of various components of Fair Housing. These include Segregation and Racial Concentrations, Disproportionate Housing Needs, Disability and Access, Publicly Supported Housing, Access to Financial Services, and Fair Housing Structure and Complaints. The findings of each section are described below. Each section may also associate with Contributing Factor(s), or an element that contributes to housing discrimination in the State. These Contributing factors are listed within each category below.

#### Segregation and Racial Concentrations

There were no Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) in the State of Wyoming in 2020 or in previous years. There are areas, however, with higher concentrations of poverty and racial and ethnic minorities. Native American households tend to be concentrated in areas adjacent to Reservations and Hispanic households tend to be concentrated in areas with higher population density. These areas also tend to correspond with areas of higher poverty. However, they do not cross the threshold to be considered R/ECAPs (50 percent minority and 40 percent poverty).

Contributing Factors:           Areas with higher rates of poverty

## **Disproportionate Housing Needs**

The level of housing needs in Wyoming varies based on a variety of factors. These rates vary by tenure with renter households experiencing cost burdens at a higher rate. Lower-income households also experience housing problems at the highest rate, with renters under 30 percent HAMFI experiencing the highest rate of housing problems in the State. Regionally, households in the Southeast and Teton Regions have higher rates of housing problems than other areas in the State. Some racial and ethnic groups face housing problems at higher rates than the Statewide average, including American Indian / Alaskan Native, Asian, and black / African American households at certain income levels.

Contributing Factors:           Disproportionate housing problems for renters  
  Disproportionate housing problems for low-income  
  Disproportionate housing problems for racial minorities

## **Disability and Access**

The disability in the State is 12.9 percent with the rate of disability increasing with age. For people over the age of 75, the rate of disability is over 48 percent. Households residing in publicly supported housing units in the State have disabilities at a rate of 30 percent. Considering the aging population and input from stakeholders, there is an expected need for additional accessible housing units in the State to meet current and future needs for households with disabilities.

Contributing Factors:           Unmet need for accessible units

## **Publicly Supported Housing**

Publicly supported housing represents over 5,000 units Statewide and accommodates over 8,800 households. These units are found throughout the State but are more likely to be found in areas with higher population densities. These areas also tend to have higher levels of access to services. There are eight Section 8 contracts that are expected to expire in the five years. If these contracts are not renewed, the State will expect to lose approximately 50 publicly supported housing units.

## **Access to Financial Services**

The rate of access to mortgages throughout the State varies by race and ethnicity each year. However, the rate of mortgage access is not continuously different by gender. American Indian / Alaskan Native households experience mortgage denial rates that are disproportionately higher than the average for the State. American Indian / Alaskan Native households also apply for mortgages at a disproportionately lower rate than other racial and ethnic groups, indicating a need for more outreach about available mortgage services in certain communities.

Contributing Factors:           Lack of access to financial services for racial minorities

## Fair Housing Structure and Complaints

While there are no Statewide Fair Housing agencies, WCDA serves as the functional agency providing information and outreach materials, as well as monitoring Fair Housing activities within publicly supported housing units that are administered by WCDA. There were 101 Fair Housing Complaints made between 2010 and September 2022. 55 of these were found to be with cause. The most common basis for complaints overall and those with cause, were on the basis of disability. Work Group and public meeting input suggested the need for additional outreach and education for both tenants and landlords.

Contributing Factors:           Unmet need for education and outreach  
  Discrimination based on disability  
  Lack of statewide Fair Housing Agency

## Fair Housing Goals

The Fair Housing Goals for this Consolidated Planning Period are tied to the State of Wyoming's 2023-2027 Consolidated Plan. As such, these goals are set to be addressed over the next five years. Goal progress will be reported annually in the State of Wyoming's Consolidated Annual Performance and Evaluation Report (CAPER). Three goals have been identified for this time period, each with corresponding actions and timelines for completion.

### **Goal #1: Increase Access to Affordable Housing**

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The need for affordable housing is demonstrated by the rate of housing problems throughout Wyoming. Renter households in particular face higher rates of housing problems, as well as the State's low-to-moderate-income households. WCDA should target the development of affordable housing with HOME, HTF, and LIHTC funds.

**Action 1.1:** Continue to utilize HOME, HTF, and LIHTC funds for the development of affordable housing units.

**Action 1.2:** Review Affordable Housing Allocation Plan annually for ways to better address the needs of Wyoming households.

**Action 1.3:** Work with local communities to evaluate funding process and Method of Distribution, as well as new consultation methods.

**Targeted Fair Housing Contributing Factors:** Disproportionate housing problems for renters, Disproportionate housing problems for low-income , Disproportionate housing problems for racial minorities, Unmet need for accessible units

**Timeline and Milestones:** Complete the production of 125 affordable housing units in the next five years. Report any consultation and review efforts in the State's CAPER annually.

## **Goal #2: Increase Fair Housing Outreach and Education**

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The need for additional Fair Housing Outreach and Education is two-fold: the need for more resident and landlord knowledge about Fair Housing Laws, and more education about the availability of resources for households throughout the State.

**Action 2.1:** Continue to include Fair Housing information on WCDA website. Provide Fair Housing materials on an annual basis to local communities and developers across the State.

**Action 2.2:** Work with local communities to increase Fair Housing educational and outreach opportunities. Reevaluate annually.

**Action 2.3:** Work with local communities to increase education for marginalized communities about available housing resources, including local, State, and federal programs. Continue homebuyer education programs and target advertisements to marginalized communities.

**Targeted Fair Housing Contributing Factors:** Unmet need for education and outreach, Discrimination based on disability, Lack of statewide Fair Housing Agency, Lack of access to financial services for racial minorities

**Timeline and Milestones:** Review outreach and education materials annually, review work with local communities annually. Report progress annually in State's CAPER.

## **Goal #3: Increase Fair Housing Coordination Across the State**

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Increased Fair Housing Coordination will assist in the progress for Goal #2 as well as the need for more education on ADA laws for landlords and communities, which will reduce discrimination Statewide.

**Action 3.1:** Identify partners for Fair Housing across the State.

**Action 3.2:** Continue to provide information on ADA accessibility to developers Statewide. Provide information to community partners.

**Action 3.3:** Work with local communities to disseminate information on ADA requirements.

**Targeted Fair Housing Contributing Factors:** Unmet need for accessible units, Discrimination based on disability, Lack of statewide Fair Housing Agency

**Timeline and Milestones:** Review consultation efforts annually. Report progress annually in State's CAPER.

## Appendix A: Additional Data

**Table A.1: Population Age**

| Age         | Central Region |                | Northeast Region |                | Northwest Region |                | Southeast Region |                | Southwest Region |                | Teton Region |                |
|-------------|----------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|--------------|----------------|
|             | %              | % Change -2010 | %                | % Change -2010 | %                | % Change -2010 | %                | % Change -2010 | %                | % Change -2010 | %            | % Change -2010 |
| Under 5     | 6.7%           | -12.4%         | 6.5%             | -12.4%         | 6.2%             | -9.7%          | 5.8%             | -7.1%          | 6.9%             | -15.5%         | 5.0%         | -9.5%          |
| 5 to 19     | 19.7%          | 2.8%           | 20.1%            | 2.8%           | 19.7%            | 0.3%           | 18.4%            | 1.1%           | 22.7%            | 3.6%           | 16.0%        | 19.9%          |
| 20 to 24    | 5.7%           | -3.7%          | 5.7%             | -3.7%          | 5.3%             | -4.5%          | 10.2%            | 5.4%           | 54.0%            | -9.3%          | 4.6%         | -22.6%         |
| 25 to 34    | 14.6%          | -1.6%          | 13.4%            | -1.6%          | 11.3%            | -0.2%          | 14.9%            | 15.9%          | 12.2%            | -17.1%         | 19.1%        | 5.1%           |
| 35 to 54    | 24.5%          | -10.5%         | 24.5%            | -10.5%         | 22.7%            | -10.9%         | 22.6%            | -5.4%          | 25.4%            | -7.6%          | 28.6%        | 3.8%           |
| 55 to 64    | 13.8%          | 14.3%          | 14.7%            | 14.3%          | 14.7%            | 1.0%           | 12.6%            | 7.1%           | 13.8%            | 11.4%          | 12.7%        | 6.3%           |
| 65 and over | 15.0%          | 38.2%          | 15.2%            | 38.2%          | 20.2%            | 22.1%          | 15.6%            | 28.7%          | 13.5%            | 43.3%          | 14.0%        | 55.8%          |

Data Source: 2020 Five-Year ACS

State of Wyoming

**Table A.2: Total Unmet Housing Need Central Region**

| County          | Income                                | Number of Households in Need | Total Households | Percent |
|-----------------|---------------------------------------|------------------------------|------------------|---------|
| Carbon County   | Household Income <= 30% HAMFI         | 510                          | 930              | 54.8%   |
|                 | Household Income >30% to <=50% HAMFI  | 470                          | 795              | 59.1%   |
|                 | Household Income >50% to <=80% HAMFI  | 280                          | 1010             | 27.7%   |
|                 | Household Income >80% to <=100% HAMFI | 60                           | 675              | 8.9%    |
|                 | Household Income >100% HAMFI          | 130                          | 2795             | 4.7%    |
|                 | Total                                 | 1450                         | 6205             | 23.4%   |
| Converse County | Household Income <= 30% HAMFI         | 295                          | 540              | 54.6%   |
|                 | Household Income >30% to <=50% HAMFI  | 220                          | 590              | 37.3%   |
|                 | Household Income >50% to <=80% HAMFI  | 385                          | 1045             | 36.8%   |
|                 | Household Income >80% to <=100% HAMFI | 85                           | 540              | 15.7%   |
|                 | Household Income >100% HAMFI          | 155                          | 2655             | 5.8%    |
|                 | Total                                 | 1135                         | 5380             | 21.1%   |
| Natrona County  | Household Income <= 30% HAMFI         | 2835                         | 3665             | 77.4%   |
|                 | Household Income >30% to <=50% HAMFI  | 2280                         | 3865             | 59.0%   |
|                 | Household Income >50% to <=80% HAMFI  | 1940                         | 6020             | 32.2%   |
|                 | Household Income >80% to <=100% HAMFI | 650                          | 3770             | 17.2%   |
|                 | Household Income >100% HAMFI          | 650                          | 15480            | 4.2%    |
|                 | Total                                 | 8355                         | 32800            | 25.5%   |
| Central Region  | Household Income <= 30% HAMFI         | 3640                         | 5135             | 70.9%   |
|                 | Household Income >30% to <=50% HAMFI  | 2970                         | 5250             | 56.6%   |
|                 | Household Income >50% to <=80% HAMFI  | 2605                         | 8075             | 32.3%   |
|                 | Household Income >80% to <=100% HAMFI | 795                          | 4985             | 15.9%   |
|                 | Household Income >100% HAMFI          | 935                          | 20930            | 4.5%    |
|                 | Total                                 | 10940                        | 44385            | 24.6%   |

Data: 2019 CHAS

Central Region, State of Wyoming

**Table A.3: Renter's Total Unmet Housing Need Central Region**

| County          | Income                                | Number of Households in Need | Total Households | Percent |
|-----------------|---------------------------------------|------------------------------|------------------|---------|
| Carbon County   | Household Income <= 30% HAMFI         | 180                          | 450              | 40.0%   |
|                 | Household Income >30% to <=50% HAMFI  | 205                          | 280              | 73.2%   |
|                 | Household Income >50% to <=80% HAMFI  | 135                          | 430              | 31.4%   |
|                 | Household Income >80% to <=100% HAMFI | 20                           | 205              | 9.8%    |
|                 | Household Income >100% HAMFI          | 30                           | 525              | 5.7%    |
|                 | Total                                 | 570                          | 1,885            | 30.2%   |
| Converse County | Household Income <= 30% HAMFI         | 155                          | 355              | 43.7%   |
|                 | Household Income >30% to <=50% HAMFI  | 105                          | 245              | 42.9%   |
|                 | Household Income >50% to <=80% HAMFI  | 130                          | 255              | 51.0%   |
|                 | Household Income >80% to <=100% HAMFI | 10                           | 55               | 18.2%   |
|                 | Household Income >100% HAMFI          | 40                           | 500              | 8.0%    |
|                 | Total                                 | 435                          | 1,415            | 30.7%   |
| Natrona County  | Household Income <= 30% HAMFI         | 1,725                        | 2,160            | 79.9%   |
|                 | Household Income >30% to <=50% HAMFI  | 1,455                        | 2,020            | 72.0%   |
|                 | Household Income >50% to <=80% HAMFI  | 720                          | 2,365            | 30.4%   |
|                 | Household Income >80% to <=100% HAMFI | 105                          | 1,280            | 8.2%    |
|                 | Household Income >100% HAMFI          | 180                          | 2,610            | 6.9%    |
|                 | Total                                 | 4,185                        | 10,435           | 40.1%   |
| Central Region  | Household Income <= 30% HAMFI         | 2,060                        | 2,965            | 69.5%   |
|                 | Household Income >30% to <=50% HAMFI  | 1,765                        | 2,545            | 69.4%   |
|                 | Household Income >50% to <=80% HAMFI  | 985                          | 3,050            | 32.3%   |
|                 | Household Income >80% to <=100% HAMFI | 135                          | 1,540            | 8.8%    |
|                 | Household Income >100% HAMFI          | 250                          | 3,635            | 6.9%    |
|                 | Total                                 | 5,190                        | 13,735           | 37.8%   |

Data: 2019 CHAS

Central Region, State of Wyoming

**Table A.4: Owner's Total Unmet Housing Need Central Region**

| County          | Income                                | Number of Households in Need | Total Households | Percent |
|-----------------|---------------------------------------|------------------------------|------------------|---------|
| Carbon County   | Household Income <= 30% HAMFI         | 180                          | 450              | 40.0%   |
|                 | Household Income >30% to <=50% HAMFI  | 205                          | 280              | 73.2%   |
|                 | Household Income >50% to <=80% HAMFI  | 135                          | 430              | 31.4%   |
|                 | Household Income >80% to <=100% HAMFI | 115                          | 205              | 56.1%   |
|                 | Household Income >100% HAMFI          | 30                           | 525              | 5.7%    |
|                 | Total                                 | 570                          | 1,885            | 30.2%   |
| Converse County | Household Income <= 30% HAMFI         | 140                          | 185              | 75.7%   |
|                 | Household Income >30% to <=50% HAMFI  | 115                          | 345              | 33.3%   |
|                 | Household Income >50% to <=80% HAMFI  | 255                          | 790              | 32.3%   |
|                 | Household Income >80% to <=100% HAMFI | 75                           | 485              | 15.5%   |
|                 | Household Income >100% HAMFI          | 115                          | 2,155            | 5.3%    |
|                 | Total                                 | 700                          | 3,965            | 17.7%   |
| Natrona County  | Household Income <= 30% HAMFI         | 1,110                        | 1,505            | 73.8%   |
|                 | Household Income >30% to <=50% HAMFI  | 825                          | 1,845            | 44.7%   |
|                 | Household Income >50% to <=80% HAMFI  | 1,220                        | 3,655            | 33.4%   |
|                 | Household Income >80% to <=100% HAMFI | 545                          | 2,490            | 21.9%   |
|                 | Household Income >100% HAMFI          | 470                          | 12,870           | 3.7%    |
|                 | Total                                 | 4,170                        | 22,365           | 18.6%   |
| Central Region  | Household Income <= 30% HAMFI         | 1,430                        | 2,140            | 66.8%   |
|                 | Household Income >30% to <=50% HAMFI  | 1,145                        | 2,470            | 46.4%   |
|                 | Household Income >50% to <=80% HAMFI  | 1,610                        | 4,875            | 33.0%   |
|                 | Household Income >80% to <=100% HAMFI | 735                          | 3,180            | 23.1%   |
|                 | Household Income >100% HAMFI          | 615                          | 15,550           | 4.0%    |
|                 | Total                                 | 5,440                        | 28,215           | 19.3%   |

Data: 2019 CHAS

Central Region, State of Wyoming

**Table A.5: Total Unmet Housing Need Northeast Region**

| County          | Income                                | Number of Households in Need | Total Households | Percent |
|-----------------|---------------------------------------|------------------------------|------------------|---------|
| Campbell County | Household Income <= 30% HAMFI         | 1,715                        | 2,210            | 77.6%   |
|                 | Household Income >30% to <=50% HAMFI  | 1,060                        | 2,082            | 50.9%   |
|                 | Household Income >50% to <=80% HAMFI  | 485                          | 1,855            | 26.1%   |
|                 | Household Income >80% to <=100% HAMFI | 345                          | 1,765            | 19.5%   |
|                 | Household Income >100% HAMFI          | 390                          | 9,655            | 4.0%    |
|                 | Total                                 | 4,000                        | 17,575           | 22.8%   |
| Crook County    | Household Income <= 30% HAMFI         | 260                          | 365              | 71.2%   |
|                 | Household Income >30% to <=50% HAMFI  | 100                          | 340              | 29.4%   |
|                 | Household Income >50% to <=80% HAMFI  | 159                          | 545              | 29.2%   |
|                 | Household Income >80% to <=100% HAMFI | 70                           | 215              | 32.6%   |
|                 | Household Income >100% HAMFI          | 95                           | 1,455            | 6.5%    |
|                 | Total                                 | 675                          | 2,920            | 23.1%   |
| Johnson County  | Household Income <= 30% HAMFI         | 295                          | 605              | 48.8%   |
|                 | Household Income >30% to <=50% HAMFI  | 145                          | 305              | 47.5%   |
|                 | Household Income >50% to <=80% HAMFI  | 145                          | 710              | 20.4%   |
|                 | Household Income >80% to <=100% HAMFI | 120                          | 560              | 21.4%   |
|                 | Household Income >100% HAMFI          | 90                           | 1,655            | 5.4%    |
|                 | Total                                 | 795                          | 3,845            | 20.7%   |
| Sheridan County | Household Income <= 30% HAMFI         | 990                          | 1,480            | 66.9%   |
|                 | Household Income >30% to <=50% HAMFI  | 735                          | 1,505            | 48.8%   |
|                 | Household Income >50% to <=80% HAMFI  | 920                          | 2,940            | 31.3%   |
|                 | Household Income >80% to <=100% HAMFI | 255                          | 1,285            | 19.8%   |
|                 | Household Income >100% HAMFI          | 504                          | 6,035            | 8.4%    |
|                 | Total                                 | 3,410                        | 13,250           | 25.7%   |
| Weston County   | Household Income <= 30% HAMFI         | 260                          | 430              | 60.5%   |
|                 | Household Income >30% to <=50% HAMFI  | 120                          | 375              | 32.0%   |

|                     |                                       |       |        |       |
|---------------------|---------------------------------------|-------|--------|-------|
|                     | Household Income >50% to <=80% HAMFI  | 115   | 530    | 21.7% |
|                     | Household Income >80% to <=100% HAMFI | 60    | 230    | 26.1% |
|                     | Household Income >100% HAMFI          | 50    | 1,325  | 3.8%  |
|                     | Total                                 | 605   | 2,890  | 20.9% |
| Northeast<br>Region | Household Income <= 30% HAMFI         | 3,520 | 5,090  | 69.2% |
|                     | Household Income >30% to <=50% HAMFI  | 2,160 | 4,607  | 46.9% |
|                     | Household Income >50% to <=80% HAMFI  | 1,824 | 6,580  | 27.7% |
|                     | Household Income >80% to <=100% HAMFI | 850   | 4,055  | 21.0% |
|                     | Household Income >100% HAMFI          | 1,129 | 20,125 | 5.6%  |
|                     | Total                                 | 9,485 | 40,480 | 23.4% |

Data: 2019 CHAS

Central Region, State of Wyoming

**Table A.6: Renter's Unmet Housing Need Northeast Region**

| County          | Income                                | Number of Households in Need | Total Households | Percent |
|-----------------|---------------------------------------|------------------------------|------------------|---------|
| Campbell County | Household Income <= 30% HAMFI         | 795                          | 1,160            | 68.5%   |
|                 | Household Income >30% to <=50% HAMFI  | 590                          | 1,030            | 57.3%   |
|                 | Household Income >50% to <=80% HAMFI  | 150                          | 535              | 28.0%   |
|                 | Household Income >80% to <=100% HAMFI | 45                           | 365              | 12.3%   |
|                 | Household Income >100% HAMFI          | 130                          | 1,585            | 8.2%    |
|                 | Total                                 | 1,715                        | 4,675            | 36.7%   |
| Crook County    | Household Income <= 30% HAMFI         | 105                          | 125              | 84.0%   |
|                 | Household Income >30% to <=50% HAMFI  | 60                           | 75               | 80.0%   |
|                 | Household Income >50% to <=80% HAMFI  | 4                            | 110              | 3.6%    |
|                 | Household Income >80% to <=100% HAMFI | 0                            | 25               | 0.0%    |
|                 | Household Income >100% HAMFI          | 10                           | 200              | 5.0%    |
|                 | Total                                 | 175                          | 530              | 33.0%   |
| Johnson County  | Household Income <= 30% HAMFI         | 125                          | 340              | 36.8%   |
|                 | Household Income >30% to <=50% HAMFI  | 100                          | 170              | 58.8%   |
|                 | Household Income >50% to <=80% HAMFI  | 35                           | 245              | 14.3%   |
|                 | Household Income >80% to <=100% HAMFI | 10                           | 165              | 6.1%    |
|                 | Household Income >100% HAMFI          | 15                           | 240              | 6.3%    |
|                 | Total                                 | 290                          | 1,160            | 25.0%   |
| Sheridan County | Household Income <= 30% HAMFI         | 665                          | 895              | 74.3%   |
|                 | Household Income >30% to <=50% HAMFI  | 490                          | 685              | 71.5%   |
|                 | Household Income >50% to <=80% HAMFI  | 170                          | 1,045            | 16.3%   |
|                 | Household Income >80% to <=100% HAMFI | 75                           | 360              | 20.8%   |
|                 | Household Income >100% HAMFI          | 4                            | 1,145            | 0.3%    |
|                 | Total                                 | 1,405                        | 4,135            | 34.0%   |
| Weston County   | Household Income <= 30% HAMFI         | 115                          | 130              | 88.5%   |
|                 | Household Income >30% to <=50% HAMFI  | 25                           | 75               | 33.3%   |

|                         |                                       |              |               |              |
|-------------------------|---------------------------------------|--------------|---------------|--------------|
|                         | Household Income >50% to <=80% HAMFI  | 0            | 85            | 0.0%         |
|                         | Household Income >80% to <=100% HAMFI | 30           | 50            | 60.0%        |
|                         | Household Income >100% HAMFI          | 2            | 150           | 1.3%         |
|                         | <b>Total</b>                          | <b>170</b>   | <b>490</b>    | <b>34.7%</b> |
| <b>Northeast Region</b> | Household Income <= 30% HAMFI         | 1,805        | 2,650         | 68.1%        |
|                         | Household Income >30% to <=50% HAMFI  | 1,265        | 2,035         | 62.2%        |
|                         | Household Income >50% to <=80% HAMFI  | 359          | 2,020         | 17.8%        |
|                         | Household Income >80% to <=100% HAMFI | 160          | 965           | 16.6%        |
|                         | Household Income >100% HAMFI          | 161          | 3,320         | 4.8%         |
|                         | <b>Total</b>                          | <b>3,755</b> | <b>10,990</b> | <b>34.2%</b> |

Data: 2019 CHAS

Central Region, State of Wyoming

**Table A.7: Owner's Unmet Housing Need Northeast Region**

| County                 | Income                                | Number of Households |                  |              |
|------------------------|---------------------------------------|----------------------|------------------|--------------|
|                        |                                       | in Need              | Total Households | Percent      |
| <b>Campbell County</b> | Household Income <= 30% HAMFI         | 920                  | 1,050            | 87.6%        |
|                        | Household Income >30% to <=50% HAMFI  | 470                  | 1,055            | 44.5%        |
|                        | Household Income >50% to <=80% HAMFI  | 335                  | 1,320            | 25.4%        |
|                        | Household Income >80% to <=100% HAMFI | 300                  | 1,400            | 21.4%        |
|                        | Household Income >100% HAMFI          | 260                  | 8,070            | 3.2%         |
|                        | <b>Total</b>                          | <b>2,285</b>         | <b>12,900</b>    | <b>17.7%</b> |
| <b>Crook County</b>    | Household Income <= 30% HAMFI         | 155                  | 240              | 64.6%        |
|                        | Household Income >30% to <=50% HAMFI  | 40                   | 265              | 15.1%        |
|                        | Household Income >50% to <=80% HAMFI  | 155                  | 435              | 35.6%        |
|                        | Household Income >80% to <=100% HAMFI | 70                   | 190              | 36.8%        |
|                        | Household Income >100% HAMFI          | 85                   | 1,255            | 6.8%         |
|                        | <b>Total</b>                          | <b>500</b>           | <b>2,385</b>     | <b>21.0%</b> |
|                        | Household Income <= 30% HAMFI         | 170                  | 265              | 64.2%        |

|                         |                                       |              |               |              |
|-------------------------|---------------------------------------|--------------|---------------|--------------|
| <b>Johnson County</b>   | Household Income >30% to <=50% HAMFI  | 45           | 135           | 33.3%        |
|                         | Household Income >50% to <=80% HAMFI  | 110          | 465           | 23.7%        |
|                         | Household Income >80% to <=100% HAMFI | 110          | 395           | 27.8%        |
|                         | Household Income >100% HAMFI          | 75           | 1,425         | 5.3%         |
|                         | <b>Total</b>                          | <b>505</b>   | <b>2,685</b>  | <b>18.8%</b> |
| <b>Sheridan County</b>  | Household Income <= 30% HAMFI         | 325          | 585           | 55.6%        |
|                         | Household Income >30% to <=50% HAMFI  | 245          | 820           | 29.9%        |
|                         | Household Income >50% to <=80% HAMFI  | 750          | 1,895         | 39.6%        |
|                         | Household Income >80% to <=100% HAMFI | 180          | 925           | 19.5%        |
|                         | Household Income >100% HAMFI          | 500          | 4,890         | 10.2%        |
|                         | <b>Total</b>                          | <b>2,005</b> | <b>9,115</b>  | <b>22.0%</b> |
| <b>Weston County</b>    | Household Income <= 30% HAMFI         | 145          | 300           | 48.3%        |
|                         | Household Income >30% to <=50% HAMFI  | 95           | 300           | 31.7%        |
|                         | Household Income >50% to <=80% HAMFI  | 115          | 445           | 25.8%        |
|                         | Household Income >80% to <=100% HAMFI | 30           | 180           | 16.7%        |
|                         | Household Income >100% HAMFI          | 50           | 1,175         | 4.3%         |
|                         | <b>Total</b>                          | <b>435</b>   | <b>2,400</b>  | <b>18.1%</b> |
| <b>Northeast Region</b> | Household Income <= 30% HAMFI         | 1,390        | 2,440         | 57.0%        |
|                         | Household Income >30% to <=50% HAMFI  | 810          | 2,575         | 31.5%        |
|                         | Household Income >50% to <=80% HAMFI  | 1,200        | 4,560         | 26.3%        |
|                         | Household Income >80% to <=100% HAMFI | 510          | 3,090         | 16.5%        |
|                         | Household Income >100% HAMFI          | 810          | 16,815        | 4.8%         |
|                         | <b>Total</b>                          | <b>4,725</b> | <b>29,485</b> | <b>16.0%</b> |

Data: 2019 CHAS

Central Region, State of Wyoming

**Table A.8: Total Unmet Housing Need Northwest Region**

| County             | Income                                | Number of Households in Need | Total Households | Percent |
|--------------------|---------------------------------------|------------------------------|------------------|---------|
| Big Horn County    | Household Income <= 30% HAMFI         | 320                          | 605              | 52.9%   |
|                    | Household Income >30% to <=50% HAMFI  | 170                          | 700              | 24.3%   |
|                    | Household Income >50% to <=80% HAMFI  | 155                          | 1,000            | 15.5%   |
|                    | Household Income >80% to <=100% HAMFI | 74                           | 550              | 13.5%   |
|                    | Household Income >100% HAMFI          | 69                           | 1,610            | 4.3%    |
|                    | Total                                 | 795                          | 4,475            | 17.8%   |
| Hot Springs County | Household Income <= 30% HAMFI         | 200                          | 305              | 65.6%   |
|                    | Household Income >30% to <=50% HAMFI  | 165                          | 355              | 46.5%   |
|                    | Household Income >50% to <=80% HAMFI  | 75                           | 360              | 20.8%   |
|                    | Household Income >80% to <=100% HAMFI | 4                            | 170              | 2.4%    |
|                    | Household Income >100% HAMFI          | 4                            | 930              | 0.4%    |
|                    | Total                                 | 450                          | 2,120            | 21.2%   |
| Fremont County     | Household Income <= 30% HAMFI         | 1,150                        | 1,820            | 63.2%   |
|                    | Household Income >30% to <=50% HAMFI  | 850                          | 1,935            | 43.9%   |
|                    | Household Income >50% to <=80% HAMFI  | 1,100                        | 3,335            | 33.0%   |
|                    | Household Income >80% to <=100% HAMFI | 195                          | 1,610            | 12.1%   |
|                    | Household Income >100% HAMFI          | 425                          | 6,210            | 6.8%    |
|                    | Total                                 | 3,725                        | 14,905           | 25.0%   |
| Park County        | Household Income <= 30% HAMFI         | 745                          | 1,020            | 73.0%   |
|                    | Household Income >30% to <=50% HAMFI  | 840                          | 1,490            | 56.4%   |
|                    | Household Income >50% to <=80% HAMFI  | 465                          | 2,110            | 22.0%   |
|                    | Household Income >80% to <=100% HAMFI | 280                          | 1,830            | 15.3%   |
|                    | Household Income >100% HAMFI          | 205                          | 5,715            | 3.6%    |
|                    | Total                                 | 2,540                        | 12,160           | 20.9%   |
| Washakie County    | Household Income <= 30% HAMFI         | 220                          | 365              | 60.3%   |
|                    | Household Income >30% to <=50% HAMFI  | 220                          | 460              | 47.8%   |

|                             |                                       |       |        |       |
|-----------------------------|---------------------------------------|-------|--------|-------|
|                             | Household Income >50% to <=80% HAMFI  | 44    | 740    | 5.9%  |
|                             | Household Income >80% to <=100% HAMFI | 4     | 470    | 0.9%  |
|                             | Household Income >100% HAMFI          | 25    | 1,325  | 1.9%  |
|                             | Total                                 | 513   | 3,365  | 15.2% |
| <b>Northwest<br/>Region</b> | Household Income <= 30% HAMFI         | 2,635 | 4,115  | 64.0% |
|                             | Household Income >30% to <=50% HAMFI  | 2,245 | 4,940  | 45.4% |
|                             | Household Income >50% to <=80% HAMFI  | 1,839 | 7,545  | 24.4% |
|                             | Household Income >80% to <=100% HAMFI | 557   | 4,630  | 12.0% |
|                             | Household Income >100% HAMFI          | 728   | 15,790 | 4.6%  |
|                             | Total                                 | 8,023 | 37,025 | 21.7% |

Data: 2019 CHAS

Central Region, State of Wyoming

**Table A.9: Renter's Unmet Housing Need Northwest Region**

| County             | Income                                | Number of Households in Need | Total Households | Percent |
|--------------------|---------------------------------------|------------------------------|------------------|---------|
| Big Horn County    | Household Income <= 30% HAMFI         | 125                          | 280              | 44.6%   |
|                    | Household Income >30% to <=50% HAMFI  | 80                           | 330              | 24.2%   |
|                    | Household Income >50% to <=80% HAMFI  | 35                           | 245              | 14.3%   |
|                    | Household Income >80% to <=100% HAMFI | 4                            | 100              | 4.0%    |
|                    | Household Income >100% HAMFI          | 4                            | 240              | 1.7%    |
|                    | Total                                 | 255                          | 1,200            | 21.3%   |
| Hot Springs County | Household Income <= 30% HAMFI         | 105                          | 160              | 65.6%   |
|                    | Household Income >30% to <=50% HAMFI  | 45                           | 120              | 37.5%   |
|                    | Household Income >50% to <=80% HAMFI  | 10                           | 110              | 9.1%    |
|                    | Household Income >80% to <=100% HAMFI | 0                            | 45               | 0.0%    |
|                    | Household Income >100% HAMFI          | 0                            | 95               | 0.0%    |
|                    | Total                                 | 160                          | 525              | 30.5%   |
| Fremont County     | Household Income <= 30% HAMFI         | 570                          | 965              | 59.1%   |
|                    | Household Income >30% to <=50% HAMFI  | 385                          | 775              | 49.7%   |
|                    | Household Income >50% to <=80% HAMFI  | 390                          | 1,265            | 30.8%   |
|                    | Household Income >80% to <=100% HAMFI | 60                           | 375              | 16.0%   |
|                    | Household Income >100% HAMFI          | 50                           | 1,225            | 4.1%    |
|                    | Total                                 | 1,460                        | 4,405            | 33.1%   |
| Park County        | Household Income <= 30% HAMFI         | 405                          | 530              | 76.4%   |
|                    | Household Income >30% to <=50% HAMFI  | 395                          | 580              | 68.1%   |
|                    | Household Income >50% to <=80% HAMFI  | 80                           | 620              | 12.9%   |
|                    | Household Income >80% to <=100% HAMFI | 100                          | 430              | 23.3%   |
|                    | Household Income >100% HAMFI          | 20                           | 1,110            | 1.8%    |
|                    | Total                                 | 1,000                        | 3,065            | 32.6%   |
| Washakie County    | Household Income <= 30% HAMFI         | 115                          | 180              | 63.9%   |
|                    | Household Income >30% to <=50% HAMFI  | 99                           | 190              | 52.1%   |

|                         |                                       |              |              |              |
|-------------------------|---------------------------------------|--------------|--------------|--------------|
|                         | Household Income >50% to <=80% HAMFI  | 0            | 205          | 0.0%         |
|                         | Household Income >80% to <=100% HAMFI | 0            | 95           | 0.0%         |
|                         | Household Income >100% HAMFI          | 0            | 120          | 0.0%         |
|                         | <b>Total</b>                          | <b>214</b>   | <b>790</b>   | <b>27.1%</b> |
| <b>Northwest Region</b> | Household Income <= 30% HAMFI         | 1,320        | 2,115        | 62.4%        |
|                         | Household Income >30% to <=50% HAMFI  | 1,004        | 1,995        | 50.3%        |
|                         | Household Income >50% to <=80% HAMFI  | 515          | 2,445        | 21.1%        |
|                         | Household Income >80% to <=100% HAMFI | 164          | 1,045        | 15.7%        |
|                         | Household Income >100% HAMFI          | 74           | 2,790        | 2.7%         |
|                         | <b>Total</b>                          | <b>3,089</b> | <b>9,985</b> | <b>30.9%</b> |

Data: 2019 CHAS

Central Region, State of Wyoming

**Table A.10: Owner's Unmet Housing Need Northwest Region**

| County                    | Income                                | Number of Households |                  |              |
|---------------------------|---------------------------------------|----------------------|------------------|--------------|
|                           |                                       | in Need              | Total Households | Percent      |
| <b>Big Horn County</b>    | Household Income <= 30% HAMFI         | 195                  | 325              | 60.0%        |
|                           | Household Income >30% to <=50% HAMFI  | 90                   | 280              | 32.1%        |
|                           | Household Income >50% to <=80% HAMFI  | 120                  | 635              | 18.9%        |
|                           | Household Income >80% to <=100% HAMFI | 70                   | 385              | 18.2%        |
|                           | Household Income >100% HAMFI          | 65                   | 1,305            | 5.0%         |
|                           | <b>Total</b>                          | <b>540</b>           | <b>2,735</b>     | <b>19.7%</b> |
| <b>Hot Springs County</b> | Household Income <= 30% HAMFI         | 95                   | 145              | 65.5%        |
|                           | Household Income >30% to <=50% HAMFI  | 120                  | 235              | 51.1%        |
|                           | Household Income >50% to <=80% HAMFI  | 65                   | 250              | 26.0%        |
|                           | Household Income >80% to <=100% HAMFI | 4                    | 125              | 3.2%         |
|                           | Household Income >100% HAMFI          | 4                    | 835              | 0.5%         |
|                           | <b>Total</b>                          | <b>290</b>           | <b>1,595</b>     | <b>18.2%</b> |
|                           | Household Income <= 30% HAMFI         | 580                  | 855              | 67.8%        |

|                         |                                       |              |               |              |
|-------------------------|---------------------------------------|--------------|---------------|--------------|
| <b>Fremont County</b>   | Household Income >30% to <=50% HAMFI  | 465          | 1,160         | 40.1%        |
|                         | Household Income >50% to <=80% HAMFI  | 710          | 2,070         | 34.3%        |
|                         | Household Income >80% to <=100% HAMFI | 135          | 1,235         | 10.9%        |
|                         | Household Income >100% HAMFI          | 375          | 5,185         | 7.2%         |
|                         | <b>Total</b>                          | <b>1460</b>  | <b>10,505</b> | <b>13.9%</b> |
| <b>Park County</b>      | Household Income <= 30% HAMFI         | 340          | 490           | 69.4%        |
|                         | Household Income >30% to <=50% HAMFI  | 4,458        | 910           | 489.9%       |
|                         | Household Income >50% to <=80% HAMFI  | 385          | 1,490         | 25.8%        |
|                         | Household Income >80% to <=100% HAMFI | 180          | 4,605         | 3.9%         |
|                         | Household Income >100% HAMFI          | 185          | 8,895         | 2.1%         |
|                         | <b>Total</b>                          | <b>1,540</b> | <b>8,895</b>  | <b>17.3%</b> |
| <b>Washakie County</b>  | Household Income <= 30% HAMFI         | 105          | 185           | 56.8%        |
|                         | Household Income >30% to <=50% HAMFI  | 115          | 270           | 42.6%        |
|                         | Household Income >50% to <=80% HAMFI  | 50           | 535           | 9.3%         |
|                         | Household Income >80% to <=100% HAMFI | 35           | 375           | 9.3%         |
|                         | Household Income >100% HAMFI          | 25           | 1,205         | 2.1%         |
|                         | <b>Total</b>                          | <b>330</b>   | <b>2,575</b>  | <b>12.8%</b> |
| <b>Northwest Region</b> | Household Income <= 30% HAMFI         | 1210         | 1815          | 66.7%        |
|                         | Household Income >30% to <=50% HAMFI  | 5133         | 2585          | 198.6%       |
|                         | Household Income >50% to <=80% HAMFI  | 1280         | 4445          | 28.8%        |
|                         | Household Income >80% to <=100% HAMFI | 389          | 6350          | 6.1%         |
|                         | Household Income >100% HAMFI          | 629          | 16220         | 3.9%         |
|                         | <b>Total</b>                          | <b>3830</b>  | <b>23730</b>  | <b>16.1%</b> |

Data: 2019 CHAS

Central Region, State of Wyoming

**Table A.11: Total Unmet Housing Need Southeast Region**

| County          | Income                                | Number of Households |                  |         |
|-----------------|---------------------------------------|----------------------|------------------|---------|
|                 |                                       | in Need              | Total Households | Percent |
| Albany County   | Household Income <= 30% HAMFI         | 2,470                | 2,930            | 84.3%   |
|                 | Household Income >30% to <=50% HAMFI  | 1,665                | 2,450            | 68.0%   |
|                 | Household Income >50% to <=80% HAMFI  | 860                  | 2,790            | 30.8%   |
|                 | Household Income >80% to <=100% HAMFI | 220                  | 1,770            | 12.4%   |
|                 | Household Income >100% HAMFI          | 3,754                | 6,010            | 62.5%   |
|                 | Total                                 | 5,595                | 16,945           | 33.0%   |
| Goshen County   | Household Income <= 30% HAMFI         | 470                  | 685              | 68.6%   |
|                 | Household Income >30% to <=50% HAMFI  | 300                  | 780              | 38.5%   |
|                 | Household Income >50% to <=80% HAMFI  | 250                  | 1,110            | 22.5%   |
|                 | Household Income >80% to <=100% HAMFI | 25                   | 500              | 5.0%    |
|                 | Household Income >100% HAMFI          | 90                   | 2,130            | 4.2%    |
|                 | Total                                 | 1,135                | 5,205            | 21.8%   |
| Laramie County  | Household Income <= 30% HAMFI         | 3,795                | 4,905            | 77.3%   |
|                 | Household Income >30% to <=50% HAMFI  | 2,915                | 4,745            | 61.4%   |
|                 | Household Income >50% to <=80% HAMFI  | 2,145                | 7,035            | 30.5%   |
|                 | Household Income >80% to <=100% HAMFI | 785                  | 5,180            | 15.2%   |
|                 | Household Income >100% HAMFI          | 840                  | 17,815           | 4.7%    |
|                 | Total                                 | 10,480               | 39,685           | 26.4%   |
| Niobrara County | Household Income <= 30% HAMFI         | 160                  | 220              | 72.7%   |
|                 | Household Income >30% to <=50% HAMFI  | 60                   | 170              | 35.3%   |
|                 | Household Income >50% to <=80% HAMFI  | 50                   | 230              | 21.7%   |
|                 | Household Income >80% to <=100% HAMFI | 20                   | 80               | 25.0%   |
|                 | Household Income >100% HAMFI          | 0                    | 265              | 0.0%    |
|                 | Total                                 | 285                  | 965              | 29.5%   |
| Platte County   | Household Income <= 30% HAMFI         | 235                  | 340              | 69.1%   |
|                 | Household Income >30% to <=50% HAMFI  | 415                  | 810              | 51.2%   |

|                  |                                       |        |        |       |
|------------------|---------------------------------------|--------|--------|-------|
|                  | Household Income >50% to <=80% HAMFI  | 115    | 865    | 13.3% |
|                  | Household Income >80% to <=100% HAMFI | 20     | 265    | 7.5%  |
|                  | Household Income >100% HAMFI          | 45     | 1,755  | 2.6%  |
|                  | Total                                 | 825    | 4,030  | 20.5% |
| Southeast Region | Household Income <= 30% HAMFI         | 7,130  | 9,080  | 78.5% |
|                  | Household Income >30% to <=50% HAMFI  | 5,355  | 8,955  | 59.8% |
|                  | Household Income >50% to <=80% HAMFI  | 3,420  | 12,030 | 28.4% |
|                  | Household Income >80% to <=100% HAMFI | 1,070  | 7,795  | 13.7% |
|                  | Household Income >100% HAMFI          | 4,729  | 27,975 | 16.9% |
|                  | Total                                 | 18,320 | 66,830 | 27.4% |

Data: 2019 CHAS

Southeast Region, State of Wyoming

**Table A.12: Renter's Unmet Housing Need Southeast Region**

| County          | Income                                | Number of Households in Need | Total Households | Percent |
|-----------------|---------------------------------------|------------------------------|------------------|---------|
| Albany County   | Household Income <= 30% HAMFI         | 2,120                        | 2,440            | 86.9%   |
|                 | Household Income >30% to <=50% HAMFI  | 1,435                        | 1,850            | 77.6%   |
|                 | Household Income >50% to <=80% HAMFI  | 490                          | 1,650            | 29.7%   |
|                 | Household Income >80% to <=100% HAMFI | 25                           | 855              | 2.9%    |
|                 | Household Income >100% HAMFI          | 45                           | 1,015            | 4.4%    |
|                 | Total                                 | 4,115                        | 7805             | 52.7%   |
| Goshen County   | Household Income <= 30% HAMFI         | 180                          | 310              | 58.1%   |
|                 | Household Income >30% to <=50% HAMFI  | 125                          | 310              | 40.3%   |
|                 | Household Income >50% to <=80% HAMFI  | 35                           | 305              | 11.5%   |
|                 | Household Income >80% to <=100% HAMFI | 0                            | 160              | 0.0%    |
|                 | Household Income >100% HAMFI          | 10                           | 285              | 3.5%    |
|                 | Total                                 | 350                          | 1,370            | 25.5%   |
| Laramie County  | Household Income <= 30% HAMFI         | 2,350                        | 3,010            | 78.1%   |
|                 | Household Income >30% to <=50% HAMFI  | 1,765                        | 2,250            | 78.4%   |
|                 | Household Income >50% to <=80% HAMFI  | 830                          | 2,725            | 30.5%   |
|                 | Household Income >80% to <=100% HAMFI | 170                          | 1,320            | 12.9%   |
|                 | Household Income >100% HAMFI          | 155                          | 2,680            | 5.8%    |
|                 | Total                                 | 5,265                        | 11,990           | 43.9%   |
| Niobrara County | Household Income <= 30% HAMFI         | 75                           | 95               | 78.9%   |
|                 | Household Income >30% to <=50% HAMFI  | 10                           | 25               | 40.0%   |
|                 | Household Income >50% to <=80% HAMFI  | 0                            | 50               | 0.0%    |
|                 | Household Income >80% to <=100% HAMFI | 0                            | 10               | 0.0%    |
|                 | Household Income >100% HAMFI          | 0                            | 35               | 0.0%    |
|                 | Total                                 | 85                           | 215              | 39.5%   |
| Platte County   | Household Income <= 30% HAMFI         | 85                           | 125              | 68.0%   |
|                 | Household Income >30% to <=50% HAMFI  | 295                          | 410              | 72.0%   |

|                         |                                       |               |               |              |
|-------------------------|---------------------------------------|---------------|---------------|--------------|
|                         | Household Income >50% to <=80% HAMFI  | 20            | 225           | 8.9%         |
|                         | Household Income >80% to <=100% HAMFI | 0             | 15            | 0.0%         |
|                         | Household Income >100% HAMFI          | 0             | 245           | 0.0%         |
|                         | <b>Total</b>                          | <b>395</b>    | <b>1,015</b>  | <b>38.9%</b> |
| <b>Southeast Region</b> | Household Income <= 30% HAMFI         | 4,810         | 5,980         | 80.4%        |
|                         | Household Income >30% to <=50% HAMFI  | 3,630         | 4,845         | 74.9%        |
|                         | Household Income >50% to <=80% HAMFI  | 1,375         | 4,955         | 27.7%        |
|                         | Household Income >80% to <=100% HAMFI | 195           | 2,360         | 8.3%         |
|                         | Household Income >100% HAMFI          | 210           | 4,260         | 4.9%         |
|                         | <b>Total</b>                          | <b>10,210</b> | <b>22,395</b> | <b>45.6%</b> |

Data: 2019 CHAS

Southeast Region, State of Wyoming

**Table A.13: Owner's Unmet Housing Need Southeast Region**

| County               | Income                                | Number of Households |                  |              |
|----------------------|---------------------------------------|----------------------|------------------|--------------|
|                      |                                       | in Need              | Total Households | Percent      |
| <b>Albany County</b> | Household Income <= 30% HAMFI         | 350                  | 490              | 71.4%        |
|                      | Household Income >30% to <=50% HAMFI  | 230                  | 600              | 38.3%        |
|                      | Household Income >50% to <=80% HAMFI  | 370                  | 1,140            | 32.5%        |
|                      | Household Income >80% to <=100% HAMFI | 195                  | 915              | 21.3%        |
|                      | Household Income >100% HAMFI          | 330                  | 4,995            | 6.6%         |
|                      | <b>Total</b>                          | <b>1,480</b>         | <b>8,140</b>     | <b>18.2%</b> |
| <b>Goshen County</b> | Household Income <= 30% HAMFI         | 290                  | 375              | 77.3%        |
|                      | Household Income >30% to <=50% HAMFI  | 175                  | 470              | 37.2%        |
|                      | Household Income >50% to <=80% HAMFI  | 215                  | 805              | 26.7%        |
|                      | Household Income >80% to <=100% HAMFI | 25                   | 340              | 7.4%         |
|                      | Household Income >100% HAMFI          | 80                   | 1,845            | 4.3%         |
|                      | <b>Total</b>                          | <b>785</b>           | <b>3,835</b>     | <b>20.5%</b> |
|                      | Household Income <= 30% HAMFI         | 1,445                | 1,895            | 76.3%        |

|                         |                                       |              |               |              |
|-------------------------|---------------------------------------|--------------|---------------|--------------|
| <b>Laramie County</b>   | Household Income >30% to <=50% HAMFI  | 1,150        | 2,495         | 46.1%        |
|                         | Household Income >50% to <=80% HAMFI  | 1,315        | 4,310         | 30.5%        |
|                         | Household Income >80% to <=100% HAMFI | 615          | 3,860         | 15.9%        |
|                         | Household Income >100% HAMFI          | 685          | 15,135        | 4.5%         |
|                         | <b>Total</b>                          | <b>6,215</b> | <b>27,690</b> | <b>22.4%</b> |
| <b>Niobrara County</b>  | Household Income <= 30% HAMFI         | 85           | 125           | 68.0%        |
|                         | Household Income >30% to <=50% HAMFI  | 50           | 145           | 34.5%        |
|                         | Household Income >50% to <=80% HAMFI  | 50           | 180           | 27.8%        |
|                         | Household Income >80% to <=100% HAMFI | 20           | 70            | 28.6%        |
|                         | Household Income >100% HAMFI          | 0            | 230           | 0.0%         |
|                         | <b>Total</b>                          | <b>200</b>   | <b>745</b>    | <b>26.8%</b> |
| <b>Platte County</b>    | Household Income <= 30% HAMFI         | 150          | 215           | 69.8%        |
|                         | Household Income >30% to <=50% HAMFI  | 120          | 400           | 30.0%        |
|                         | Household Income >50% to <=80% HAMFI  | 95           | 640           | 14.8%        |
|                         | Household Income >80% to <=100% HAMFI | 20           | 250           | 8.0%         |
|                         | Household Income >100% HAMFI          | 45           | 1,510         | 3.0%         |
|                         | <b>Total</b>                          | <b>430</b>   | <b>3,015</b>  | <b>14.3%</b> |
| <b>Southeast Region</b> | Household Income <= 30% HAMFI         | 2,320        | 3,100         | 74.8%        |
|                         | Household Income >30% to <=50% HAMFI  | 1,725        | 4,110         | 42.0%        |
|                         | Household Income >50% to <=80% HAMFI  | 2,045        | 7,075         | 28.9%        |
|                         | Household Income >80% to <=100% HAMFI | 875          | 5,435         | 16.1%        |
|                         | Household Income >100% HAMFI          | 1,140        | 23,715        | 4.8%         |
|                         | <b>Total</b>                          | <b>9,110</b> | <b>43,425</b> | <b>21.0%</b> |

Data: 2019 CHAS

Southeast Region, State of Wyoming

**Table A.14: Total Unmet Housing Need Southwest Region**

| County            | Income                                | Number of Households |                  |         |
|-------------------|---------------------------------------|----------------------|------------------|---------|
|                   |                                       | in Need              | Total Households | Percent |
| Lincoln County    | Household Income <= 30% HAMFI         | 310                  | 455              | 68.1%   |
|                   | Household Income >30% to <=50% HAMFI  | 545                  | 1,080            | 50.5%   |
|                   | Household Income >50% to <=80% HAMFI  | 430                  | 1,310            | 32.8%   |
|                   | Household Income >80% to <=100% HAMFI | 139                  | 890              | 15.6%   |
|                   | Household Income >100% HAMFI          | 234                  | 3,170            | 7.4%    |
|                   | Total                                 | 1,655                | 6,910            | 24.0%   |
| Sweetwater County | Household Income <= 30% HAMFI         | 1,370                | 2,100            | 65.2%   |
|                   | Household Income >30% to <=50% HAMFI  | 660                  | 1,510            | 43.7%   |
|                   | Household Income >50% to <=80% HAMFI  | 615                  | 2,655            | 23.2%   |
|                   | Household Income >80% to <=100% HAMFI | 120                  | 1,705            | 7.0%    |
|                   | Household Income >100% HAMFI          | 139                  | 7,555            | 1.8%    |
|                   | Total                                 | 2,905                | 15,525           | 18.7%   |
| Sublette County   | Household Income <= 30% HAMFI         | 205                  | 285              | 71.9%   |
|                   | Household Income >30% to <=50% HAMFI  | 110                  | 370              | 29.7%   |
|                   | Household Income >50% to <=80% HAMFI  | 19                   | 345              | 5.5%    |
|                   | Household Income >80% to <=100% HAMFI | 110                  | 480              | 22.9%   |
|                   | Household Income >100% HAMFI          | 90                   | 1,860            | 4.8%    |
|                   | Total                                 | 545                  | 3,340            | 16.3%   |
| Uinta County      | Household Income <= 30% HAMFI         | 445                  | 790              | 56.3%   |
|                   | Household Income >30% to <=50% HAMFI  | 390                  | 1,020            | 38.2%   |
|                   | Household Income >50% to <=80% HAMFI  | 275                  | 1,310            | 21.0%   |
|                   | Household Income >80% to <=100% HAMFI | 140                  | 970              | 14.4%   |
|                   | Household Income >100% HAMFI          | 120                  | 3,510            | 3.4%    |
|                   | Total                                 | 1,365                | 7,595            | 18.0%   |
| Southwest Region  | Household Income <= 30% HAMFI         | 1,885                | 2,840            | 66.4%   |
|                   | Household Income >30% to <=50% HAMFI  | 1,315                | 2,960            | 44.4%   |

|  |                                       |       |        |       |
|--|---------------------------------------|-------|--------|-------|
|  | Household Income >50% to <=80% HAMFI  | 1,064 | 4,310  | 24.7% |
|  | Household Income >80% to <=100% HAMFI | 369   | 3,075  | 12.0% |
|  | Household Income >100% HAMFI          | 463   | 12,585 | 3.7%  |
|  | Total                                 | 5,105 | 25,775 | 19.8% |

Data: 2019 CHAS

Southwest Region, State of Wyoming

**Table A.15: Renter's Unmet Housing Need Southwest Region**

| County            | Income                                | Number of Households |                  |         |
|-------------------|---------------------------------------|----------------------|------------------|---------|
|                   |                                       | in Need              | Total Households | Percent |
| Lincoln County    | Household Income <= 30% HAMFI         | 105                  | 145              | 72.4%   |
|                   | Household Income >30% to <=50% HAMFI  | 250                  | 380              | 65.8%   |
|                   | Household Income >50% to <=80% HAMFI  | 80                   | 285              | 28.1%   |
|                   | Household Income >80% to <=100% HAMFI | 4                    | 140              | 2.9%    |
|                   | Household Income >100% HAMFI          | 4                    | 260              | 1.5%    |
|                   | Total                                 | 440                  | 1,215            | 36.2%   |
| Sweetwater County | Household Income <= 30% HAMFI         | 720                  | 985              | 73.1%   |
|                   | Household Income >30% to <=50% HAMFI  | 315                  | 560              | 56.3%   |
|                   | Household Income >50% to <=80% HAMFI  | 170                  | 780              | 21.8%   |
|                   | Household Income >80% to <=100% HAMFI | 20                   | 375              | 5.3%    |
|                   | Household Income >100% HAMFI          | 4                    | 990              | 0.4%    |
|                   | Total                                 | 1,225                | 3,690            | 33.2%   |
| Sublette County   | Household Income <= 30% HAMFI         | 60                   | 85               | 70.6%   |
|                   | Household Income >30% to <=50% HAMFI  | 25                   | 50               | 50.0%   |
|                   | Household Income >50% to <=80% HAMFI  | 15                   | 135              | 11.1%   |
|                   | Household Income >80% to <=100% HAMFI | 0                    | 95               | 0.0%    |
|                   | Household Income >100% HAMFI          | 0                    | 235              | 0.0%    |
|                   | Total                                 | 100                  | 600              | 16.7%   |

|                  |                                       |       |       |       |
|------------------|---------------------------------------|-------|-------|-------|
| Uinta County     | Household Income <= 30% HAMFI         | 145   | 305   | 47.5% |
|                  | Household Income >30% to <=50% HAMFI  | 260   | 280   | 92.9% |
|                  | Household Income >50% to <=80% HAMFI  | 35    | 230   | 15.2% |
|                  | Household Income >80% to <=100% HAMFI | 0     | 205   | 0.0%  |
|                  | Household Income >100% HAMFI          | 20    | 410   | 4.9%  |
|                  | Total                                 | 460   | 1,285 | 35.8% |
| Southwest Region | Household Income <= 30% HAMFI         | 885   | 1,520 | 58.2% |
|                  | Household Income >30% to <=50% HAMFI  | 590   | 1,270 | 46.5% |
|                  | Household Income >50% to <=80% HAMFI  | 265   | 1,430 | 18.5% |
|                  | Household Income >80% to <=100% HAMFI | 24    | 815   | 2.9%  |
|                  | Household Income >100% HAMFI          | 8     | 1,895 | 0.4%  |
|                  | Total                                 | 1,765 | 6,790 | 26.0% |

Data: 2019 CHAS

Southwest Region, State of Wyoming

**Table A.16: Owner's Unmet Housing Need Southwest Region**

| County            | Income                                | Number of Households |                  |         |
|-------------------|---------------------------------------|----------------------|------------------|---------|
|                   |                                       | In Need              | Total Households | Percent |
| Lincoln County    | Household Income <= 30% HAMFI         | 205                  | 310              | 66.1%   |
|                   | Household Income >30% to <=50% HAMFI  | 295                  | 700              | 42.1%   |
|                   | Household Income >50% to <=80% HAMFI  | 350                  | 1,025            | 34.1%   |
|                   | Household Income >80% to <=100% HAMFI | 135                  | 750              | 18.0%   |
|                   | Household Income >100% HAMFI          | 230                  | 2,910            | 7.9%    |
|                   | Total                                 | 1,215                | 5,695            | 21.3%   |
| Sweetwater County | Household Income <= 30% HAMFI         | 650                  | 1,115            | 58.3%   |
|                   | Household Income >30% to <=50% HAMFI  | 345                  | 950              | 36.3%   |
|                   | Household Income >50% to <=80% HAMFI  | 445                  | 1,875            | 23.7%   |
|                   | Household Income >80% to <=100% HAMFI | 100                  | 1,330            | 7.5%    |
|                   | Household Income >100% HAMFI          | 135                  | 6,585            | 2.1%    |

|                  |                                       |       |        |       |
|------------------|---------------------------------------|-------|--------|-------|
|                  | Total                                 | 1,680 | 11,830 | 14.2% |
| Sublette County  | Household Income <= 30% HAMFI         | 145   | 200    | 72.5% |
|                  | Household Income >30% to <=50% HAMFI  | 85    | 320    | 26.6% |
|                  | Household Income >50% to <=80% HAMFI  | 4     | 210    | 1.9%  |
|                  | Household Income >80% to <=100% HAMFI | 110   | 385    | 28.6% |
|                  | Household Income >100% HAMFI          | 90    | 1,625  | 5.5%  |
|                  | Total                                 | 445   | 2,740  | 16.2% |
| Uinta County     | Household Income <= 30% HAMFI         | 300   | 485    | 61.9% |
|                  | Household Income >30% to <=50% HAMFI  | 130   | 480    | 27.1% |
|                  | Household Income >50% to <=80% HAMFI  | 240   | 1,045  | 23.0% |
|                  | Household Income >80% to <=100% HAMFI | 140   | 765    | 18.3% |
|                  | Household Income >100% HAMFI          | 100   | 3,080  | 3.2%  |
|                  | Total                                 | 905   | 5,855  | 15.5% |
| Southwest Region | Household Income <= 30% HAMFI         | 1,000 | 1,625  | 61.5% |
|                  | Household Income >30% to <=50% HAMFI  | 725   | 1,970  | 36.8% |
|                  | Household Income >50% to <=80% HAMFI  | 799   | 3,110  | 25.7% |
|                  | Household Income >80% to <=100% HAMFI | 345   | 2,465  | 14.0% |
|                  | Household Income >100% HAMFI          | 455   | 11,120 | 4.1%  |
|                  | Total                                 | 3,340 | 20,265 | 16.5% |

Data: 2019 CHAS

Southwest Region, State of Wyoming

**Table A.17: Total Unmet Housing Need Teton Region**

| County       | Income                                | Number of Households in Need | Total Households | Percent |
|--------------|---------------------------------------|------------------------------|------------------|---------|
| Teton Region | Household Income <= 30% HAMFI         | 655                          | 885              | 74.0%   |
|              | Household Income >30% to <=50% HAMFI  | 790                          | 1,235            | 64.0%   |
|              | Household Income >50% to <=80% HAMFI  | 415                          | 975              | 42.6%   |
|              | Household Income >80% to <=100% HAMFI | 310                          | 1,040            | 29.8%   |
|              | Household Income >100% HAMFI          | 430                          | 4,880            | 8.8%    |
|              | Total                                 | 2,605                        | 9,020            | 28.9%   |

Data: 2019 CHAS

Teton Region, State of Wyoming

**Table A.18: Renter's Unmet Housing Need Teton Region**

| County       | Income                                | Number of Households in Need | Total Households | Percent |
|--------------|---------------------------------------|------------------------------|------------------|---------|
| Teton Region | Household Income <= 30% HAMFI         | 320                          | 440              | 72.7%   |
|              | Household Income >30% to <=50% HAMFI  | 605                          | 805              | 75.2%   |
|              | Household Income >50% to <=80% HAMFI  | 265                          | 470              | 56.4%   |
|              | Household Income >80% to <=100% HAMFI | 150                          | 490              | 30.6%   |
|              | Household Income >100% HAMFI          | 135                          | 1,385            | 9.7%    |
|              | Total                                 | 1,475                        | 3,570            | 41.3%   |

Data: 2019 CHAS

Teton Region, State of Wyoming

**Table A.19: Owner's Unmet Housing Need Teton Region**

| County       | Income                                | Number of Households in Need | Total Households | Percent |
|--------------|---------------------------------------|------------------------------|------------------|---------|
| Teton Region | Household Income <= 30% HAMFI         | 335                          | 445              | 75.3%   |
|              | Household Income >30% to <=50% HAMFI  | 185                          | 430              | 43.0%   |
|              | Household Income >50% to <=80% HAMFI  | 150                          | 505              | 29.7%   |
|              | Household Income >80% to <=100% HAMFI | 160                          | 550              | 29.1%   |
|              | Household Income >100% HAMFI          | 298                          | 3,515            | 8.5%    |
|              | Total                                 | 1,130                        | 5,450            | 20.7%   |

Data: 2019 CHAS

Teton Region, State of Wyoming

## Appendix B: Public Input

### Central Regional Meeting

#### Presentation

Comment: Lack of subsidized housing and low income housing for felons.

Comment: Yeah, I guess. My question is. The housing issues in my area are really in relation to not low income but just affordable, attainable, accessible. And I'm actually based in the northwest of Wyoming and wasn't able to join that specific session. But the the issue? That I'm seeing a lot of is that. Older adults, non working adults are purchasing homes at higher like income levels or higher rates I guess. Or you know higher cost. And a lot. Of them are either, you know, not contributing. To the workforce. Or they're they are, Umm, homeowners that are. Using them as like secondary income properties like VRBO.

Comment: So I don't actually have like. That's just my assessment from like the outside perspective of of what I'm seeing in the community, I don't really have a solution, but I am wondering, you know, is that a need that others are experiencing, and what, if anything, can the W CDA do to assist with that?

Comment: I just wanted to ask a quick follow up. Question are you seeing that with? You know with these older folks that are coming in and taking up these or using them as income properties that it really then limits kind of the inventory that is accessible? Or is it also driving up prices? Or are you seeing? Both of those.

Comment: Both, yeah yeah. Thank you for clarifying. Yeah both definitely.

Comment: really good to know about the the fact that he's collaborating on. A work group. To target that area specifically, the other. The other thing I just wanted to mention in and discuss, if possible, is the fact that most of Wyoming is categorized as rural and rural homeowners. Are are basically there's more rural homeowners than renters, even. Out there, and so I guess I'm wondering, you know, has there been any discussion about creating like a a trust that would target rural homeowners? Not necessarily low income again, but just rural in general?

Comment: Thanks, hey I just dropped a link in the chat box there about the Wyoming zoning toolkit that was it's old now and you know, not that old I guess couple of years old and it's something that I think that the Business Council worked on prior to housing or the. CDBG grants being sent over to the WC DA, and so I am just curious to know more about you know, are there any? Is there discussion at all about like incentives? Can federal funds be used as incentives for property or land owners to? To develop.

Comment: I am curious. I'll take this offline as well, but I'm curious to. Know if you would possibly be willing to join the Business Council folks and how to. How to get those funds utilized? Because I think. I'm a regional director and I'm seeing a lot of need for community development. And I wonder if we can kind of like. Cross refer people to you. Or to her or him.

Comment: Yeah, absolutely let's. Get together sometime after this meeting and see what we can come up with.

Comment: We have the the crisis hotline. For those that are in immediate danger through domestic violence, sexual assault, stalking. But we are getting our hotline is getting bombarded with housing calls and it's tying it up so much that we can't actually work with the clients that are.

Comment: Calling for our services specifically and. And so if a entity that like housing is their bread and butter could create a crisis hotline for those in housing, that would be ideal because we just can't handle it anymore. We're getting probably 50 calls a day and it's overwhelming.

Comment: So as a community and Natrona, we really need to. Get that figured out because we just can't handle it anymore.

Comment: Our strictly homeownership correct and actually no home and Housing Trust fund can be used for both home ownership and rental units. Reconstruction and rehabilitation. I know for the past few years the housing. Trust fund specifically has only been used for rental units, but the home has been available for both. And then I'll just read your other comments as well. Unfortunately, there isn't any emergency housing in Natrona except for the rescue mission. Thank you. Are there any other comments about the types of housing needs that you're seeing in your communities? You know Housing's a big part of this discussion. So if you do have a comment as we work through these other questions you know, please feel free to to share that. Are there any comments about any housing discrimination that you're aware of? Or lack of access? We can, even, you know, talk about zoning being an issue for you, know the lack of availability for housing. Are there any barriers to accessing housing or any ideas of how we could overcome? Any barriers that you are aware of. Does anyone have any comments on that?

Comment: Senior care facilities or community centers are in need in Lenny. Excuse me in many of my local communities.

Comment: We see individuals with serious mental health issues not being able to find housing as they've been as they have been evicted for being disruptive to the living and community. Once that eviction is in their record, it's impossible to find low income housing.

Comment: I keep typing and thinking out loud here. But yeah, I see a huge need for public facilities to be improved upon as well.

Comment: Some of them are really out of date or you know asbestos filled or linoleum floors that are cracking, you know. Roofs that need repaired. That kind of thing, so. Yeah, I think there's a huge demand up here in the Northwest anyway.

### Presentation

**Comment:** I was on the previous call too and I am here just kind of listening. We I run the AmeriCorps programming in Wyoming and I think a way that maybe we could partner.

**Comment** I I'm learning about all of the initiatives and the needs. In the area, but we have funding that could help put manpower. To basically help put some systems, it's indirect capacity building. So that might. Be an area we could have a conversation more if there. Would be a way? Our agency could help partner to meet some of the needs across the state.

### Presentation

**Comment:** think in Laramie, what we're seeing is the lack of affordable housing for first time home owners or young. Families and all. Also there are issues in our area obviously since we have a high student population for good rental. Well, apartments or houses that are not just affordable but also in decent condition. And I know the City Council has been working to improve. The market and conditions and and regulations and all for people who do have units that they rent out. But there is definitely a shortage of affordable housing in Laramie.

**Comment:** Do you see that shortage as a kind of a lack of inventory available, or do you see it more as the cost is the barrier to people accessing and you know, especially those first time homebuyers accessing that those housing units?

**Comment:** I think actually both, but I think there is a lack of that. You know. Just first time owner houses that we're not talking big mansions or anything, just something that is for you know husband, wife just starting out or a young family just starting out that there's not enough. Available and development coming in has in the past sort of focused on these nicer homes outside of outside of Laramie, but it within Albany County still and those just are not affordable to these young families.

**Comment:** I guess I would just echo what was said. You know we don't have enough affordable housing, but the inventory doesn't. Necessarily meet. The the needs either. You know our our clientele are looking to get into affordable housing and we utilize a variety of federal programs to try and make that happen. But it's not necessarily sustainable. You know that you know you talked about the federal poverty level and You know, before you can qualify for things you need. To be under that federal poverty level, or some percentage thereof. But if you're under that, you can't afford to continue to pay rent. And then on the other end of it, I mean, as somebody who's been looking. For a house for three years. You know I I can't find anything that I can afford and. My wife and I are. Decently established as working people. But I don't need a five bedroom house. I can't afford that. So from both sides again I think. You know what Sue said is pretty.

**Comment:** The families we serve are not prepared to be successful in home ownership or even rental property. In many cases, transitional housing, not shelter, but individual apartments. Of families with children so they can learn how to be good renters. They need supervision while living independently so they can learn to prevent evictions. So thank you, Robin for that comment. Does anyone else have any comments? You know, as as I said, housing is a big piece of this, so if you do have comments on that as we move through some of these other topics, please please let me know. Does anyone have any comments about any types of housing discrimination that they are aware of or lack of access to housing? You know, we talked about lack of access to homeownership. But any other comments that

you have about that, or any barriers to accessing housing or the development of housing that you're seeing in your communities?

**Comment:** And I think I think the city of Laramie, and maybe the county can answer this better than I can, but. In Laramie we have a high degree of high percentage of of owner. People who own own homes or a small number of homes and then rent those out. You know those are single family homes that are either being rented as a home, or they're being subdivided into multiple apartment units. Those are, you know, homes that people could buy and live in. And one thing that we run into in our work a lot, which is not something anyone can address at all, but. We don't really have anybody in the college town that will rent out to anyone who. Owns a pet. And having a conversation with someone about giving up their pet. So that they can have a. Place to live you. As a lot more difficult than you think.

**Comment:** As well as you pointed out, the disabilities and I don't know the any numbers on that, but. We have a number of our clients who have support animals and things like that. Local landlords don't want to rent to people. It's a pet one way or the other. It's a pet unless it's like a seeing eye dog or. Seeing Eye Dog as best I can come up with, but they're not, you know.

**Comment:** I know folks have have dogs or cats for anxiety and and PTSD and depression and things. They're not being allowed to rent.

**Comment:** Making another area. Again that has been brought to my. Attention more and more are the mobile mobile park living. Some of these parks are being bought up by basically developers, and they're not really caring so much about providing a home and an affordable home, and even one that. Provides all the services that you need. You know hookups and everything. They're just coming in to basically make money and and sort of create such high demands and and. A long leases and all these different new demands on their renters that is almost prohibits them from being able to even live there. And I was just made aware of one of these parks that had been recently bought up by an outdoor firm. That they actually go around the country doing this kind of thing, where eventually it just runs the homeowner out. They own their own trailer, but they really they've race. The rental of the lot so much they start charging for the water use even though that they they don't have the developer or the home. Sorry, the mobile park owner doesn't have to pay the water so they're double dipping in that expense and it's just driving. These mobile owners homeowners out and it's become so. Prevalent throughout the nation, but apparently it's something that's even happened here in Albany County more than I was aware of till just recently.

**Comment:** Yeah, so I'm glad you brought that up. We have. We've got a couple copies of the things that landlords are sitting in out the mobile home community owners. And they're calling it beautification efforts. You know they're hiding it under the guise of being. Good neighbors, but. You know they're making low income folks repaint their trailers. You know one of two different colors that the trailer never came in and new paint is expensive. You know the fencing has to be removed. You know you can't store XY&Z outside and. A lot of very NIT picky things and also things that cost a ton that are. They're out of reach. For low income folks to be able to, you know. Repaint a house or something. And and they're using that as as justification to you know. Basically evict them or discontinue lot rent, depending on who owns the trailer.

**Comment:** Yeah, and I think the whole intent is to, you know, drive these people out because they have to live under these new regulations that these mobile Home Park owners have. They have really no recourse where they're even charging them to. Maybe improve the water. Flying to their particular trailer, when that should be the at the expense of the mobile Home Park owner. So it's become very abusive and. As I said before, the leases are these 42 page things that nobody is going to take the time to read that yet. They're forced to sign it within a certain time, or that's just it. You move your trailer. Nobody can move afford to move their trailer home. It's at the expense of three to \$4000 to do so.

**Comment:** would try and keep that one on the list of something. I think W Laramie. I I don't know. Off the top of my head, how much access they have to childcare over there and and we have a you. Know good deal of of low

income families over there. And I know that a lot of our childcare facilities are located in the opposite direction and. They're also full, so.

**Comment:** Our current shelter is constantly in need of repair. We need new bathrooms and showers, additional shelter, space, new HVAC and water heaters. We acquired an old motel and are converting it to housing for chronic, homeless but continuing to run into more and more issues during rehab. So thanks Robin.

**Comment:** If this can be used as a home for homeless shelters, we could. Probably benefit from a homeless shelter. We don't have any shelter here. I pay for. I pay for motel rooms for emergency shelter for folks.

**Comment:** For our homeless populations, I mean we we don't have a shelter at all. And it's not going to be forever sustainable. To use our motels. I think that our our. We have one soup kitchen that does public meals for low income and homeless and anybody can go to it. And I've I've heard that they've seen a a real push on how many people they're serving each day and and maybe looking at a bigger space. In order to serve more people.

**Comment:** We don't well in this in this upcoming cycle. We're not going to be getting any SG dollars. I don't believe here in Laramie, my agency's not getting SG this year, so I think that's a block grant but. We can get more money from the feds, just. In general.

**Comment:** Is there help with these funds for like paying? Rent or even I know that E wrap is a program through the state that helps with the rent and all, but even for utilities and all, I know there's a need for that. I interpret for clients at the downtown clinic and. And we've seen a a increase of need for help through erap and all. Does this help out in that way at all as well? Because there is a just a, you know, limited amount of funds and how long they will assist with rental help.

**Comment:** No, we currently don't have anything like that in our allocation plan. However, I will mention the home art funds we will be getting. A large sum of money coming in. For home art And our allocation plan will be posted on our website, hopefully in the next week or so. It's been approved by HUD. And some of that could be used for those types of things as well.

## Teton Regional Meeting

### Presentaion

**Comment:** I guess I'm just curious if you'd. You know, like you're keeping track of officially the comments. If we respond to these questions in this format, or if the survey asks the same questions and so we could respond in the survey.

**Comment:** Well, I would say only because if you if you want to have some comments, it seems a little easier to respond in the survey format, but in Teton County for sure we need all kinds of housing, which I'm sure is a common response in every county. But it's really, you know. Housing for our local workers. We have lots of second homes. We have lots of higher end stuff and so I think in Teton County in particular. You know we have a massive commute, something like 7000 people a day who commute out of Teton County. To their home over a considerable distance and so for us, it's, I think it's really about housing for local workers. And then because of the extreme affordability issues, the households that are most in need are definitely those you know, making less than 120%, say of am I, although we're also. Really seeing the group say from 120 to 150 also get squeezed out because they're not eligible for some of the programs, but certainly they can't afford housing either.

**Comment:** The the one other thing that I would say is that having some kind of high cost set aside. And that would certainly. Helpful again, you saw just in that building permit data the the the disparity between you know value of of homes being permitted here versus the rest of the state. And those numbers were a couple of years old, so I'd say

that that number is probably higher now and and just having some kind of recognition of the sort of the the high cost here to build anything is is going to be helpful for us.

Comment: Yeah, and I guess if you're looking for just general comments, I would say that the that the data that you showed from 2019 where you were showing the cost burden. It's pretty obvious if you look at the rent which you have current data for, and you look at the income levels which you have current data for. That you could, you know, recalculate, recalculate that cost burden. You know, we could probably all do it while we sit here pretty easily. And so those cost burden numbers are clearly for Teton County Way, way out of whack to use 2019. You know instead of current data, so I would hope that that the cost burden data would get significantly updated.

Comment: The other thing I was going to say where we see local data sometimes being helpful might be at the school district level, especially when you look at percentage of minorities. And students who are. Are who don't have housing. I think the school district here has really good data on both of those, and I think those numbers are much higher than sort of the generic numbers that you're showing.

Comment: I think in terms of the households most in need, there's definitely a trend in the community of you know, slower growth in the lower age. Demographic and I apologize. I got here late so if you've already touched on that, but I think looking at some information around trends of children born here who don't make it into the school system because they move away as they get older. And then just a general sort of slower growth or lack of growth among. The the child demographic versus the rest of the community, indicating that that some of those younger family households for those younger families is a, is something that's important to the community and could lead to a pretty significant change in the character of the community if that starts. To get hollowed out.

Comment: I think the cost of living is definitely a piece of. It largely because of that gap between. You know, if you if you add up five years of birds and then look at the actual population age 0 to 5, it looks like there are. You know a number of babies being born here who then sort of. Have to move away as the the cumulative that cumulative cost of living as households size grows. When you're looking at, you know childcare, plus food, all the things and schedules, and so I would definitely see a a cost of living correlation there. There's obviously hundreds of different different reasons, but. Yeah, I think there's. I think there's a correlation there, anecdotally.

Comment: We also just completed a a housing needs assessment for the Teton region. It included Teton County, Idaho, Teton County, Wyoming, and northern Lincoln County, Wyoming. But one of the things that we saw in. That and that work was, you know, looking at the commuter communities, they have a higher percentage. Of families versus Teton County, Wyoming. And again, I think that speaks anecdotally. But there is some data to back it up where we are seeing people sort of leave the community to a lower cost area, but still try and and work or stay connected to the to the community in some way.

Comment: Yeah, we've seen we've seen. The the the cost of living in our commuter communities rise pretty rapidly in the last couple of years as well, so you know, if people can still do that or not going forward, I don't know. That's yet to be seen.

Comment: Sorry, just one more comment on that front, I do think. That you you also see a difference in sort of some of those demographic percentages between the school district numbers and the community numbers, and I think it's also indicative of. Kind of who's commuting? Who's making that jump versus who's staying here and living with those cost burdens. I think there's. There's probably a story there, and when you look at all those numbers in. In total as well.

Comment: We see we hear again, anecdotally, from Community members fairly often about. Discrimination, whether it is landlord being unwilling to rent to a family or not, providing a habitable space but threatening the tenant that they will just kick them. Out if if. They report them. We have an Ombudsman program that is through the town. Jackson and I think it has. They've received some state funding for that program, but we typically will send individuals and families who come to to my department. Over to the Ombudsman program to see if they can find some resolution through through the folks over there. Or through access to justice.

Comment: I mean, I think. I would just say that the areas within the town of Jackson that have the most available zoning capacity for housing are also the areas that have the least amount of. Like pedestrian and vehicle infrastructure and connectivity, they're the areas of. You know larger blocks you know 68 times the size of the blocks in the older area of of the town of Jackson and the area with. With a you know not as robust a network of sidewalks, and those sorts of things so. There are, yeah. I mean, that's a that's a high level piece. I'm not sure what Wcda can necessarily do about it because there's some bigger picture decisions that the town would need to make there, but there is less of that type of infrastructure in the area where. You have the most potential to construct housing.

Comment: One of the gaps that we see here locally is. We do not have a a shelter for families and women and and we tend to export our families honestly to Casper because they have a a mission that will accept families, but we don't have. A place for for those individuals that are, you know, either temporarily or more permanently, without shelter. In the past, we've been able to partner through various nonprofits in the community with local hoteliers for some. For some temporary housing through. Through those hotels. But as we've seen, the hotels either sell or just the rates you know in the valley increase so drastically. We've really seen a reduction in the availability of those types of temporary solutions, so I'd say that's that's a big gap for us here.

Comment: I would just say that this is obviously not my area of expertise, but. I know that HUD makes a huge amount of data available for the consolidated planning process. So that the emphasis can be on analysis rather than data gathering, but I was kind of surprised to hear you say that you're required to use it. If you think you have better local data. And I, I'm still super concerned about.

Comment: The 2019 stuff because I think that the Teton County numbers are are just, you know, they're going off sort of exponentially even compared to the rest of. The state. Even though the the rest of the state obviously has similar affordability issues as well as availability issues for housing so. I just I guess I would just say you know if HUD really. Makes you use the. Data, or if it just provides easy access to data. Kind of generically so that you can spend your time. Like I said on analysis, right?

Comment: Well, I mean I'll make a a short comment on. That so the data that HUD actually provides is. Actually, even older. They're using 2017 data for that in your consolidated plan, so we're updating that in this process, but. Along with that, we also definitely include a lot of that analysis so that we can draw in that. That local data that gives us more information, but the data that HUD is providing is is significantly more dated than than what we're able to. Provide, so I think that is you know you hit the nail on the head with that. It's it's very challenging to make decisions based on data, which is why we're doing this process as well because you know the 2020 census data isn't even completely out yet. So it gives us a lot of limitations in. You know what data is available that we can use to fulfill those head requirements while still making sure that we're trying to reflect an accurate picture of what's happening.

**Comment:** The discrimination we see most often I don't. They're you know, the different rules and technicalities of things. I don't know if it is officially discrimination, but we see a lot of people get denied leases on the basis that the apartment complex or the trailer house or whatnot won't allow pets, and people are. That meant that what they have is an. Emotional support animal. And I know that that's a whole other knot, but. That's what we see more. Often than not.

**Comment** I have heard anecdotally that LGBTQ members of the Community have experienced discrimination in housing. But not anything that we do have a non discrimination ordinance locally and have had no. Like for the LGBTQ community, and we've had. No one ever. Utilize that. Yet the other thing that I know is happening in our community is. People paying quite a lot just to submit applications for renting, and that's per person and it's gone up dramatically in the last few years, so people are paying like \$500.00 just to submit an application and then they never hear from. And these are larger buildings and entities. They never hear anything back. So I don't know if there's any recourse for that scenario, but I. Know that. Definitely affects particularly the Latin segment of our community.

**Comment** Thank you. Going back to, you know, talking about your LGBTQ communities and you said you had the local, you know local ordinances with that. Do you think the reason you're not? Getting formal complaints is a lack of knowledge that about those rights, or it's not. I mean.

**Comment** I think it's probably more of a lack of knowledge and the I mean you referenced even there's a lot of paperwork and a lot to go through to submit these claims. And and then the. Reality of like half or said they aren't true or not accepted. So people, you know there's there's a lot of reasons people just would find it easier. It's a lot easier to not. In theory, and not have that be part of your life, I'd say you know some of these. The case can last from. Yeah, for a long time and. I'd say a lot of people with marginalized identities, which rather just like live their life and not. Focus on the the legal parts of it, you know.

**Comment** Do you think that you know in terms of when there is discrimination? Do you think that there is a need for additional outreach and education overall for tenants? And then the flip side of. That is, do you feel that there is a need for that outreach and education for landlords to make sure that they're aware of their own legal obligations?

**Comment** For the landlords, yes. Most of the complaints in the cases that we've seen, you know we talked about the the pets emotional support animals. You know the clients believe that they're in the right, but you know filing a claim, going to court, doing all these things. I mean, they're they're already struggling to, to, you know, find a place to live. Adding adding a court fight on top of that. Like Susan mentioned in her community, it's just things people would rather avoid or they don't have the resources for.

**Comment** Right time energy money.

**Comment** What are you seeing that people do? Either they just, you know, find another rental or find you know somewhere else that is willing to accept their pets or accept you know, whatever the what they're being discriminated against. They're just finding other options. Is that what's happening?

**Comment** I would say 50% of ours find other options and 50% of ours move.

**Comment** Do you have an idea of you know out of state, just other areas in the state you're not sure.

**Comment** I'm not necessarily sure I know that the last case we. Had they moved to Cheyenne?

**Comment** So if we were to approach, you know, outreach and education, let's start with landlords. What venues do you think that W CDA or agencies that they're working with could take to make sure that landlords are aware of what's happening? You know that we have a challenge. A lot of times we have landlords that have, you know, large

companies and we also have individual landlords. Do you have any? You know avenues of how we could approach this for your communities that would. Work well.

**Comment** That's a good question.

**Comment** City of Laramie Earlier this spring instituted an ordinance in town. That was going to require minimum habitability standards. So pipes had to be working and not leaking basement apartments. Rental units had to have an egress option mold. Test things needed. To be dealt dealt with. And when that passed this summer, what we saw was a lot of the smaller landlords. Just sell their property because these are a lot of them are converted house units and they didn't want to pay to have an egress. Window put in.

**Comment** And at the same point in time, and I don't know that it's related, but at that same period of time, most all of our mobile home communities went up for sale to the bigger companies that you're talking about. And they came through and issued what they called beautification. Rules for the communities. That meant people needed to take down fences that didn't match. They needed to repaint trailers. Skirting had to have holes patched or skirting was replaced. And these were all low income communities and those that couldn't do it got evicted.

**Comment** My, you know. I don't know that education wise these landlords don't understand the rules. I think they just frankly don't care.

**Comment** Yeah, so I you know when it comes to educating landlords I. I think they need it, but I couldn't tell you how to go about. It and be heard.

**Comment** I would say in our Community, yes. I think there's a real vacuum of people have no idea what. Rights they might have. Sorry, I'm frogging my throat, but. In terms of reaching non-native English speakers, we do have a resource called voices JH that was really born out of the pandemic and realization that. Immigrant folks in our community. We're not getting healthcare information that they needed, so that is a venue that could definitely be helpful and their their whole model is pushing out information via community mobilizers so their people are getting information from trusted sources. People they have relationships with. And I don't think anything about fair Housing's. I'm not like 99% sure ever gone out through that network. So that could definitely be an Ave within Jackson and Teton County. Right?

**Comment** Yeah, I think when it comes to our. Low income areas. I I don't think that anything that they've done so far is illegal, but it's certainly not ethical. So whether that's low income, working people, blue collar, or our low income fixed income seniors. The companies that are running these. You know they've got a captive audience. They can make. Them do what? They want and if not, they like to evict.

**Comment** I think for the other other folks. You know we have. We have the two two school populations here, the university and the Wyotech trade School. A lot of. Landlords will filter people based on which school they come from. University students are OK. Biotech students are not OK. Was a question I was asked. 20 years ago when I showed up to town, but you know. They filter them out that way.

**Comment** Our housing department would know more specifically, but. You know, I think when they're happening it's to get more rent and I would say it is happening. And that the rental prices have just. It's just absurd. I think. Anecdotally, what I've heard is, it's like more and more from the bigger companies that have themselves turned over a few times in the last few years. And there's just. No connection and. It's very very much a business and same companies that are doing what I spoke of earlier where just to apply as a full chunk of change. That people never get back or even hear anything. So yeah, I don't have. Specific recent examples, but it's certainly not an easy place to find housing.

**Comment** Demand is definitely higher than the available resources here.

**Comment** Yeah, I think. I mean we've got. The the demand is driving it, but. You know to go back to this summer after that ordinance. You know some of these. Some of them are evicting because they just don't want to participate. In that system anymore, they don't want. To make a home. Meet these these basic standards. And they've you know they found it easier. To just. Evict people and then sell the house.

**Comment** And since you know when it when it's happening in those those houses like we've seen here. You know, a lot of people are trying to buy a house to make it a, you know, a house, a home they don't want to turn it into a rental unit because the demand for houses here is is also excessive.

**Comment** No, I don't think I have anything. Or maybe just a comment that I think it's easier for us to. Monitor fair housing laws and and whether or not those are being followed in our affordable housing communities that are monitored.

**Comment** On an annual basis, when you know when it comes to the market rate units. Now that's much more difficult to monitor, and that's unfortunate I. Think you know, as we've talked through it, obviously. People aren't always willing to. File any sort of complaints. But I do think it's easier. You know in our affordable. Housing units in that realm. Than the market rate units.

**Comment** One other thing that I I know was happening here, but I don't. Again, it's not. I think technically discrimination against the law, but. You know we have a, I think a growing population of people with disabilities, specifically, mobility issues. There there isn't housing for them.

**Comment** So is is that a applies then if someone is trying to rent? You know a place that has. Three or four steps up to the front door. Then that landlord is required to provide rather than three or four steps, a, a ramp or something if needed.

**Comment** One other thing to add, just it's somewhat related is all these things are, but Jackson's also definitely challenged by not having assisted living. The last place that did it for any reasonable level of price closed during the pandemic and. Yeah, that's just. Another housing issue we are struggling on for right?

**Comment:** I'm happy to open up the conversation to get started. I would say in Sheridan there is probably an increase in homelessness. I would also say that the homelessness or what I would refer to is kind of above the line of typical. Homelessness they're right on that edge. They're probably moderate income, but struggling with the increase in prices the declining hours. And families families that are struggling to find locations that are creatively bouncing from house to house. I would also say that they will use good excuses as we're in a campground trying to find housing and are not finding housing. And then there's also you'll see messages. Certainly on social media where people are scrambling of trying to find locations to be or places to go. But I think because of pride many people don't admit to it and they try and find ways to bounce between locations or house to house. And kind of disguise it. And then in addition to that, I would say that you know there's probably more that's not visible.

**Comment:** I can jump in and I'll give it more of a view from a Casper, you know, specific thing just because that's where our office is located at. I think we continue to see, at least in the Casper area, an increased influx of homeless coming from outside of the region. But you know, just down the street here. The main bus depot for Casper is just a couple blocks from the Housing Authority here, and we have a fairly regular basis. We have, you know, people showing up that. Really don't have necessarily a tie here, but we do have some additional services here. We have the mission here, which is one of the largest in the state, and so because of that, because we have some additional services, we kind of see a consolidation. Of of additional homeless. You know, we've also have, you know air people coming from the state. And just recently I was told by our state HUD office which their offices. Also downtown and you know they had someone walk into their office and say hey I need help. I'm here to look for housing. I was given a bus ticket from Chicago and told Wyoming is a good place to. And just showed up, you know? And that might be an outside of the the norm example, but it is a real example, so I think it's not just taking care of the population we currently have, and we've always had and we as we try to, you know, get them back on their feet. But we're starting to see more and more people. Come from outside the state. Into Wyoming, which. Is putting more pressure on our services across the board.

**Comment:** I will comment on the youth homelessness. It's a bit unique itself just because. Use homelessness is so different than when we're talking about adult homelessness. We don't see. Young people come into our state from other states when we're talking about youth homelessness, majority of young people will work with our human children. And we have seen during pre COVID versus COVID times there is a probably I would say between 25 to 30% increase in youth homelessness. A lot has to do with mental health concerns in our state. Many youth we work with their mental health concerns have not been addressed. They come from traumatic experiences. There's a lot of trauma, significant trauma. And there's really not much. Available for young people to get that help in terms of mental health and treatment, especially after the age of 18. Kids have been in foster care children. They've been in Group homes. It's orphanages in in our country we called group homes, but the actual orphanages. So we see that many young people are struggling right now with mental health. There are jobs available for young people to take, but those jobs don't pay the bills. I mean, it's fast food, jobs. It's jobs. You know busboy at the restaurant, but inflation went up between 10 to 25% on everything and the prices of rent are astronomical in order to reduce homelessness in our region for youth. We actually leased an an apartment building was 14 apart. They are independent apartments, just to stop there. Seeing our kids on the streets and in a very unsafe circumstances, because very often young people when they're homeless, they're taking advantage by. Elder older people that are not healthy themselves, but because young people are so desperate to have a place to sleep or to eat, they're willing to do that. So anyway, right now our we opened that building 2 years ago, 2 1/2 year and a half ago. And it's completely full. And we have kids on the waiting list. We cannot take it just because there's nothing to rent in Gillette. Because the prices are so high and and we don't want young people to put in a rental where they cannot sustain it.

**Comment:** I think one of. The biggest things that we're facing right now is the fact that apartments are too expensive. For our youth to afford. Like Tatiana said, and they're really hard to get into. We used to be able to have a turn around of about 30 days to get a youth in somewhere and now it's about 90 days to four or five months. And

that's really, really difficult. Because I don't have any place else to put them a lot of times the homeless shelter is full and so they're living in cars. You know couch surfing, but that's not always the same space for them to be in. So I think housing is just a huge struggle for the homeless youth right now.

**Comment:** I was just going to ask a follow-up question to that. Are the landlords hesitant to rent units to the youth?

**Comment:** Yes, in the past we've been able to make. Different allotments, like pay three months ahead or, you know, guaranteed cleaning when they move out. Now they have lists of people that are waiting to get an apartments, and they'd much rather rent to somebody that maybe has a good rental history or a longer rental history. And somebody that's 18, just, you know, coming out of high school and trying to rent. An apartment it. Is very very difficult.

**Comment:** And I want to clarify. When we say youth. We're talking about age. 12 to age 24. It's a federal definition for use because it's so when we say we're not talking about putting, you know 12 year old in an apartment. We're talking about age 18 plus in an apartment.

**Comment:** I think I was going to add I had a past experience working in poverty and so this is a really familiar topic for me as well and I think a lot of what I experienced was as people are trying to transition into housing and the support systems, the programs that might help them. There's waiting lists E, rap or different programs within the community. That help create deposits. Or help move you through the application process can be really difficult, and so in the meantime people will. They're in between housing and at Lisa. I heard you talked about maybe some couch surfing or some transitional in between housing and a lot of that. Can be a. Results of those that timing happening. The programs falling through the cracks. Different pieces like that that come about that will stall them out from getting into housing right away.

**Comment:** Thank you. So you know from what we're hearing today, and the numbers that we're seeing in the past few years for the point in time counts, we're seeing you know fluctuations around 600 people that are considered to be homeless. But you know, traditionally, those numbers are significantly lower than the actual homeless population. Does anybody have any insight on? You know, I'm I'm not asking for numbers here, that's not something you could do. But in your estimate with that. Are you seeing that these actual point in time counts are significantly lower than the actual homeless population? Especially for those who are considered to be unsheltered?

**Comment:** I think that our point in time count is significantly low. It's still cold, usually in January when we do the point in. Time count and. Homeless for youth. The 18 to 24 population I think it looks a little bit different than it does say. Like in California, where they're in tents are out on the street or whatever, and. So I think that it doesn't. Accurately depict what we actually see coming through our programs.

**Comment:** And we've been part of the point in time count for. Since 2007. And being part of a gym in COC before I was a chair. Then I'm a member. Now I can say that because the definitions have been changing, how we do a point in time count?

**Comment:** You know we had a couple of years back. So actually we're close to 1000 homeless individuals we counted during the months of on that day of in January. How it has changed the definition a couple of years ago, like for example, couch surfing cannot consider homelessness. But this is what you see the majority of homelessness among children. They go from whatever they can find. The place. Today is a friend's house. Tomorrow is some uncles house and then somebody else they met on the street house. So I think. The numbers it's hard to talk about. Pit it, compare the numbers because the definitions have been changing what we're counting.

**Comment:** One of the other major issues in the pit count. Is that you know we're we don't have a whole lot of participants in the HMIS system which draws the sheltered count. And you know, we've got tons of faith agencies and civic organizations and people that are putting people up for a night, especially when it's freezing cold in the middle of winter. So they're not necessarily on the street, and they're harder to find, but we're not getting that

information out of HMIS because those folks don't participate in that program. One of the other things that we're discussing for this year's pick count is the lack of, you know, going out overnight searching for people. I think right now, as of the last meeting that we held, we were missing 13 county leads. So those are 13 counties where nobody's organizing this and we're just not going to have information if we can't. Go out and get it. I mean, there's also other. There's a lot of issues, I think with PIT count.

**Comment:** I'll jump in real quick here. I would say one of the issues is eligibility. I've heard a lot of a lot of families and individuals say that they attempt to find services and because of the definitions they are still ineligible for different reasons. So there's still a gap. In those definitions, or people are still falling through the cracks, but eligibility. Is a big one.

**Comment:** I think we we struggle with eligibility sometimes. But the lack of. The lack of resources, not just. I mean that it's a huge issue. It's not just a small lack of resources. In Albany County, three of us, three different agencies. We totaled up what we had spent between January and April 1st of last year, and it was over \$100,000. And most of that money last year came through, you know, the ARPA, grant, and. Some HS you rap and different things like that which is not funding that is normally available and we didn't have enough with that funding available. So you know we don't have shelters. We have two shelters up in in Casper. But around the rest of the state, outside of, I think Comia and Cheyenne, we don't have anywhere to to put folks we don't have brick and mortar.

**Comment:** At the COC we've been discussing for at least 15 years, the lack of infrastructure in our state and the lack of resources. We don't have enough housing unit for our people that you know don't make \$100,000. Doctor Marbert was hired by the Governor Mead three years ago to do a need assessment on homelessness in Wyoming. He did a very comprehensive study of homelessness. And and it's not just youth homelessness. His study shows homelessness across all ages. All populations. And he highlighted the major issues why our people are homeless. You know, we don't have affordable housing. We don't have resources. We even when we do have housing, we don't address the symptoms of homelessness. The symptoms of homelessness is mental health is people that struggle with depression anxiety. PTSD. We have almost no. Services to treat how people with the truth struggles. And even when Erap came in and it's very greatest blessing we ever had in the state of Wyoming to have something for people to pay by housing. But there were no money came in to help them to work through the true issues they're faced with and why they are homeless. People don't become homeless. Because, you know the last job. There's so much more ghost why they lost their job? Maybe because they lost a child and now the deeply depressed and they can't get up from the bed. And the next thing they was in their house, and they losing their job. So anyway, I'm just want I agree with Joshua. Why only have why? I mean has so many lack of resources and I strongly encourage you to join the bioman CC and when homeless collaborative we kind of have both. To be part of the dialogue and help us to work at the state level to make a difference. To start investing in kids and seniors and veterans and families. And when Doctor Marbra did a study, yes there is a transit population that comes through the state in the summer. But the majority of people and clients who work with they're not outside of Wyoming their own. Citizens of our own state.

**Comment:** And I just hear you talking about supporting the whole person is really the key to success. That in my experience of working with populations in poverty, it is such a larger issue to create stability and the cycle feeds itself. Unfortunately, when you're looking for food, it's hard to look for housing. When you're look when you need daycare so you can find a job, it's hard to look for housing. There's all of these pieces that come in and disrupt the process. And make it really. Difficult and I just hear you talking about supporting the whole person and the whole situation. Of why homelessness is being experienced?

**Comment:** Yes, there's a lot of factors that goes into homelessness and another big factor for Wyoming. We don't have Medicaid expansion. It's really when our children leave foster care or leave treatment facility group homes if they. Lucky ones and they do get discharged at 8 of 18 they can have Medicaid until they're 26. But so many kids discharge from the system before that. And then they're not qualified for any kind of insurance, so we're working with young people that struggle. Due to severe trauma and abuse and neglect in the past, but they have no medical insurance. And so many employees right now don't offer that because it's such a huge expense. To have insurance

and have people in insurance. So how do you work with young people? They want to do right? They want to hold the job they want to finish high school. They do want to get A to Gillette Tech Center and get welding degree. But there's so many other barriers that faced with every day. And what can we do as a state? To help them because. They do want help. It's just we don't have the resources and infrastructure to help them. And the only way the yacht house where I'm working in a position to do more than other entities. I'll tell you the. Truth 100% of services for homeless youth are funded by federal government. Every grant we have comes not from the state. Yes, we do have a little portion of EEG, but actually EEG's federal dollars that come to the state. 100% of homelessness money are now going to Wyoming. Children are come directly from federal government. That will go and invest more in our kids right now than ourselves.

**Comment:** Ohh I was just gonna, you know, I agree with everything that they've said and just. I find it, we're not getting much money and even if we had the housing and even if we had all these other resources. Our agency, at least we don't have the funding. To get the appropriate amount of employees to truly serve our homeless population here, to the best that they should be served. And I think. It's hard to get point in time count. You know people to do that because the same ones have done it for years and years, and they're burnt out. It's hard to bring new people into this space and keep them here. I just feel that it's the same. Agencies just putting it all on the line all the time 100% and we're not getting any relief.

**Comment:** Thank you. Were there any other comments? OK, great kind of wanted to. Transition a little bit from that topic to kind of ESG funding in particular. As you know, we've mentioned it's not a whole lot of money, so kind of. How can we most effectively use SG dollars to have the most impact? Does anyone have any comments on that?

**Comment:** I do, but I feel like I don't want to be taking all the space and the law just because I've been working with homeless population most of my career in Wyoming. So is she and Tina can confirm that it's around between six 362. Sometimes we had a year where we get \$400,000 of. Federal easy money coming through the state.

**Comment:** So truly when we're talking. 300 plus dollars for all the shelters in Wyoming and we're talking about veterans. We're talking about adult shelters, family shelters, youth shelters. It's not a lot of money, right? So and then it's federal dollars have to be matched dollar to dollars. So and how it's been? Matched so far. We match with our local resources, so like the Yes House gets the portion of it of a match with our city of Gillette 1% tax or Campbell County 1% tax. So match with local dollars. When Doctor Marbert came and did the study on homelessness, is all his recommendations. He said if we can do one thing to start investing more in services for our homeless population and help them to become stable and healthy. Is to actually match EEG dollars, not just with the local community dollars, but actually match it with the state dollar. A lot of communities around the country do that. Then you have more of a triple effect versus that single effect. So then we will take 300,000 from the federal government. We take 300,000 from for example, City of Gillette. And then we take 300,000 from the state. Now at least you have a close to \$1,000,000 to work with. Because the current easy amount is so little. Tina can correct me, but I think we have 5 providers that receiving e.g. Funds. It's not enough. It is to make. What needs to be done? Like Michael said in order to hire the people there? Love working with that vulnerable population, they want to be different makers not just because he hires somebody who is willing to take a job with \$13.00 an hour. You have to have a love and compassion for the vulnerable individuals you work with in order to be a difference maker. And you know, we always appreciate, even while you're in for 300,000 of easy dollars. But there's so much more can be done if we do do at least one recommendation of Doctor.

**Comment:** I'd like to also add to those comments, is that if we are looking? At the state. To assist with some of these dollars and programming for those matches, being able to identify funding that is not attached to the ebbs and flows of mineral tax or something that is more stable. Some of our providers in the state. Right now are subject to the mercy of those mineral taxes that can change, and so it would be, you know, wise to be able to attach that to stable. Funding this service. This level of supportive services is constant regardless of the ebbs and flows of of mineral dollars. And there could be other services that are provided that are directly related to those flows, but these services these issues are not. They shouldn't be subject to the same. The same I guess you know. Indirect or ebb and flow. Easy to say that way.

**Comment:** I agree with, and I'm but I've more so is. I mean, you're asking how we can be effective. With a fraction of the dollars that's that are needed, it's. Kind of an impossible question. So my agency is not receiving SG dollars but. I know of another agency in the state that does and. You know they're they're using half of their dollars just to keep the doors open. To pay for the case management to keep to keep workers there and. That's that's absolutely needed and and you know, good for them. And that's not. A criticism, but that's money then that's not going. Out in services. You know what we're doing with every resource that we get in regardless of agency is trying to figure out how to keep. Our doors open. And then you know so. So how to be effective with something that is, you know, less than half of a budget of most agencies. Spread out around the state, even if it's only going. To five people this year. You know it's a drop in the bucket, it's it's. Not effective. That's you know I don't know we've got. To have more.

**Comment:** I think just to play off a little bit of what Josh said, we're spending so much money on training and trying to keep case managers that it's a constant roll over. We have one. We get them trained. They decide to go somewhere else to make more money, and so we're constantly spending money on just trying to train and keep staff here. And that's very, very difficult.

**Comment:** Some of the cycles that we see is agencies, nonprofits struggle with diversified revenue streams. It's very easy to become dependent on where the water flows or where the mechanics are easing and achieving federal dollars. You're going to work really hard to get that federal funding. But you're also going to work even harder to keep it because of the reporting process. And if you are able to get wheels moving in momentum and find funding. And the struggle is when you get those well oiled machines running. How do you diversify those revenue streams? How do you leverage federal with state with county with local city and then private dollars and so being able to identify that resource development or those what development directors are tasked with with you if you're lucky? Enough to have one. You know their job. They're tasked with those revenue streams, and it's very difficult for those agencies when you become dependent on a particular funding stream. You become very comfortable, but also it's not really just about comfort, it's about trying to survive and keeping up with those that baseline. You know there's there's no excess with any of those agencies, and being able to find those additional revenue streams is a struggle. If you don't have staff. Capacity or the bandwidth?

**Comment:** Just one more comment. So federal dollars comes with a lot of different regulations and that each funding is so specific what it will fund. And it's really not designed. Should be unique to Wyoming. So we try to fit the needs of our Wyoming people into the federal funds account to us in order to keep our doors open and still continue to provide services. Because if we don't, we have to close how many shelters are already closed in Wyoming. I mean, how many treatment facilities already closed in Wyoming? It just we're not expanding, we're reducing what even we? Have had before. And yes, I agree. If we were talking about EG providers have to be able to rely on funds to do expansion. It cannot be just one time thing that we like. Oh my gosh, we cannot do anything because it's on a one time thing it has. To be consistent and secure. And secondly, it has to give the providers we have the experts of working with those populations. We see our kids or veterans every day. We know what they need. We need to have the flexibility. If we do have extra funds to spend them the way we feel our clients need.

**Comment:** I was just going to say I was like I hear you so loud and clear of flexibility. Is such a need. Costs homelessness, poverty just all of the services that go along with that. I don't. I just want to like preface that I don't have all the answers about the home AARP funding that's coming in. And as I learned a little bit about it, it does actually afford more flexibility. I was actually impressed. It does have some flexibility involved in how it does support. People in extreme poverty and so as we learn more about it and onboard it here at W CDA, I'd love to just continue outreach to share with you guys how it can be helpful and I just don't have all the answers right now, so I'm not going to boast that I do.

**Comment:** The one thing I think everyone's aware we should probably just make sure it's you know reiterated is that him home ARP. I mean is a one time federal infusion, so some of the you know commentary we've been hearing is making sure we have ongoing revenue sources and home RP does not solve for that. Because as you all know, the WCA does not receive any state funding either. You know we don't get a dollar from the state. We have to either. Allocate federal dollars or we sell. Fund ourselves through. Through revenue bonds so so so I'm sympathetic to that

as well because we we don't get any state support either. So with that I I I do think there's a bigger. You know, message here that if we're going to solve this long term there, there is a need probably for state involvement, because right now we rely on federal dollars exclusively. So while the home ARP will be impactful once we kind of get that up and running, I think we need to be cognizant of when those dollars are spent, what type of programs are we setting them up, and what are those programs? Look like once that money is expended, knowing that that it will sunset at a certain time.

**Comment:** Yeah, so and I'm I'm kind of. New to this whole. Position so this year we did things a little bit differently, but going forward. What will happen is once we identify the amount, so once we're notified of the amount of the. Of the. Of the grant that we're going to be getting from the feds, which usually happens, I want to say. Early in the year, but again last year they said it was in February this year we didn't find out until. June so. There's no rhyme or reason to that. Once that happens, then we will put out a request for proposal. And so once that request for a proposal goes out, then you know within a certain period of time we would request to have that back in. And then there's a scoring process. Like I said, we did things differently this year, so I haven't been part of that yet, but there will be a. Scoring process. And then, you know once once we have decided how much we get, you know and how much we can actually allocate out to everybody. You know, the problem is that we get such a small amount of money. Last year we had to use a chunk of it to fund HMS, which were, you know, required to do, and so you know we used almost half of what we had to fund that, so we're, you know, we're exploring some different options as far as being able to actually use that ES money for where it needs to go so. That process is honestly going to probably be a little bit fluid until I get my feet under me and, you know, have a little better idea of where it's going to best be used, but that's that's been the process prior. And and you know, I think we'll use that as framework for process going forward.

**Comment:** Ideas that I have and I've shared or in different circles, or at least sometimes I throw those out there. There's going to be probably some common themes, but possibly technical assistance, and I hate the thought of a grant before a grant, but maybe allowing an opportunity for those who have never been to the table. Before those who have never submitted an application as a way of inspiring those to get through the process or to cross the finish line, as maybe there could be some technical assistance to assist those. Who are applying for the first time and you can set parameters, definitions, rules, regulations, all those things that go along with that. Obviously there could be consult labs where peers come together in the same like minded services, supportive services, or if they need to be separate because of the concern over competition. Maybe there's some ideas there. That they have a place that they can log in meet. And join in and work their way through wherever their struggles are at. Maybe it's a consortium, a cohort of people who are willing to commit to a 12 month 24 month period where they have objectives that they start with with the intent that they're going to finish and secure funding. Taking people who have been incredibly successful, like for example the Yes House and other agencies that are seasoned veterans in those areas that are willing to mentor possibly a mentor program. But all of that takes facilitation. All of that takes individuals, or you know, there's more bandwidth capacity committed to that process, and who manages that? You know, maybe there's ways to navigate that, but I would say that you could probably develop a good handful, possibly even a dozen ways of being able to provide the tools because it's. It's different people in different places at different times, so somebody that has that overarching umbrella view that can connect to those services. That they don't have to be the answer. The cure, all the save all, but they have to be able to possibly identify who and where to send them. Kind of that referral basis. I will have to cut out early. I do have another place to be but continue on. I mean, I love hearing the discussion. I love hearing the supportive services that. Are out there. And I just wish everyone good luck. Thank you for your comments. Thank you. Megan for hosting.

**Comment:** My comment, I guess is more. How we can, how agencies you know can work with DFS. To expand opportunities. You know, I think that. You know getting. More people to apply for ESG funds. It just takes what small droppings we get and spreads it even thinner.

**Comment:** And if we put people in competition with other places. That's not what this is about. That's not going to solve the problem. That's not going to help anybody. And there's I mean there there are probably tons of agencies that could could do with supportive services. How to apply for grants, how to work federal grants, how to do all of

this. But directing them all at. At this small little pot of ESG money that DFS gets. You know? That's just going to. That's just going to hurt agencies that you know do get fifty \$60,000 out of that grant right now. And to lose 20% of that grant cuts the position.

**Comment:** Well, eventually it comes to, so we had to let some federal dollars go because they're reporting and behind it is astronomical, but behind every federal dollar you know guys since you fell is 100% funded federally. So Josh was correct eventually. If you start diluting even these funds, you little funds you have among more people. Eventually, none of us can do anything with it, and you have to let it go because it doesn't matter if you have a dollar from federal government or \$1,000,000, the reporting is identical. And and it's why our discussion with. The state is. You know not to send more people to this little funding source, but our discussion. What can we do to put more money into the funding to serve to bring more people, not to bring the people to the little monument?

**Comment:** I don't think so right now. This has been really beneficial for me to kind of, you know. Listen, get some perspective from. A you know? Some some different areas because primarily what I've been working with right now has been erap and we have a really good collaboration there with the providers and and that's something I would like to see more. With the regular ESG, and I think even you know looking for opportunities to expand that you know and and honestly I don't know what that looks like yet, but you know possibly having a a group where we can't collaborate. I think that's a great idea, so this has been really helpful to me and I appreciate everybody you know allowing me to. Be part of it.

**Comment:** Yes, I have a positive positive comment because I feel like sometimes when I share my struggles and frustrations could be viewed not as positive. So I think the greatest strengths we have in Wyoming is. The providers do work together very well. And I'm always impressed how we do accomplish so much. I feel like as a state we're truly blessed to have such a caring. Compassionate providers all around the state doesn't matter if you're talking about Jackson, you know Samaritan mission. There are you talking about Casper or Cheyenne Laramie? Riveting it just all of us always come together. And make things happen. And I think it's the greatest strength of the state of Wyoming is the collaborative among all the providers to make things happen, even with the little resources we have, we accomplish so much.

**Comment:** And so, as I mentioned, we have home grant funds and National Housing trust funds. Those are the primary sources that are used for new construction. Those are. More often than not, used for multifamily affordable housing within the state, those can be used for acquisition rehab as well as new construction you can. Those can be used together, and most often they are paired with the low income housing tax credits. On the CDBG funds unfortunately can't be used for new construction. However, they can be used in conjunction with new construction for infrastructure things like utility connections, sidewalks, parking lots, those sorts of things. That's kind of a quick overview of our programs at this point in time. We don't have a single family program written into our allocation plan that's currently under review. We may. Introduce something in the next round that just remains to be seen at this point.

**Comment:** Let me ask you a question about that. What is the reasoning for Wcda not having a single family program? Is it primarily lack of use or lack of? You know, people approaching you about that kind of funding?

**Comment:** Yes, it absolutely was taken out of the allocation plan because it wasn't being utilized. We've only had a couple of applications within the last, probably four years, so we took it out in the hopes of developing something that would be more utilized. Across the state.

### Presentation

**Comment:** I'll jump in. I would say we definitely have a need for low income housing multi families. We in Sheridan in the northeast corner and certainly can look beyond just Sheridan, but the northeast corner struggle with inventory. There is not enough inventory. There's not enough. Interest on the developer side to pursue housing that's specific to low income and even more so I can speak directly to, especially those with disabilities, developmentally, adults or even autistic families. There's very few services and housing to. To accommodate them as well, and certainly no new construction being considered.

**Comment:** So I will say in Jackson the same thing we have, you know, in excess of 1300 people on our list, you know. And when we have a home that comes up for rent or for sale, we have a lottery system. So you can imagine that it's difficult. Our current two-bedroom, you know, just like super basic apartments are starting at around 28 or 2900 AM. And so you know, just like everywhere, not enough units, too expensive for what's there, and so one of the things that we have just done is a lot of the single family in Jackson was up zoned a few years ago so that you could build 3 units on a on a lot that you know had like a 1970s ranch home and the town council. Just change that to 4 units, so we're trying to do what we can to try and get you know, private sector redevelopment. Still what we're seeing is you know that single family ranch is selling for. 1 1/2 to 2,000,000 and somebody's knocking it down and putting a \$7 million home on it. And so you know, we're like I said, we're trying to do what we can to try and get private development to to have, you know, do something that makes sense. We have a density bonus, A2 for one density bonus if you restrict some of the units. UM? And so you know, for us we need lots of new construction, but it's just it's crazy expensive. Our per square foot cost right now is 6 to \$700.00 a square foot to build, so it's so it's it's just kind of everything's upside down.

**Comment:** I can just kind of. Piggyback off, you know we're we're needing senior housing and and low income housing here and and again we're we have low inventory as well. And again, we don't exactly have a road map unless BLM wants to give up some other land. So we can develop. We know how long that process will take, but you know, it doesn't hurt always to start that dialogue, at least for future. But there is open. There is some couple lots that are open that would deem for multi family or actually having townhomes. I would like to see if there is some way of have having some housing to where it's almost an apartment to where we can do a.

**Comment:** I'm here in southeast Wyoming. There's some new construction happening in Cheyenne. We suffer from chronically low inventory in Laramie at I think in May of this year we had 20 Properties for Sale in a town of. 30,000 so.

**Comment:** Very, very tight there and one of our biggest problems is. Critical infrastructure that prevents new construction. So that's. Probably our biggest issue.

**Comment:** If infrastructure you know does tend to be a major Barry. There, I think I've I've been seeing a couple communities take creative approaches to this, one of which is metiti is attempting to get some development going on. What was an old golf course so? Existing infrastructure was already there, and that's exciting, except that the town is really ill equipped to help market. To developers, especially to developers that would fit that like low to moderate income that you're describing. There, that's a really tough price point, I think, for for developers to be interested in. And then there's a few of them that have approached and you know asked what. What incentives do you have? And it's like. Well, there are down 300. I don't think they have really anything to offer in that sense, except that the infrastructure is already there, which is great. There's another community that's. In Greybull Big Horn County that's attempting to they actually own the lots and added city trash and city water to the lots, but again, they're not equipped to market that land, and they aren't really real estate agents, you know, so they're having trouble moving them. Yeah, so. Way infrastructure is a really interesting opportunity.

**Comment:** But I agree with all pertaining to our Park County area. Also, our main employers are the hospital NWC and the school district. Many of your younger generational families cannot find adequate housing, especially with many 65 years that are moving. Into our area.

**Comment:** But I I wanted to just add that the the Business Council is taking a really serious look at like how and if our BRC program which is business ready Community programs. Could in some way help with an infrastructure situation? We haven't really come to any clear direction on it yet, but I think, yeah, collaboration between organizations and communities with their utilities providers, yeah. Yeah, I have lots of ideas. I don't know if they're. Going to be viable, yeah.

**Comment:** Like I said, kind of in my introduction, those CDBG dollars can be used in conjunction with new construction, but it doesn't have to be in conjunction with new construction. We have You know just the projects that come to. Mind that we're working on right now. We are replacing fire hydrants in one community, adding a park in another community sidewalks. Improvements, those sorts of things. So there there's many options with the CDBG dollars.

**Comment:** I think one of the one of the key things to remember the CDBG program is we can't use it for new construction that can be used to support the infrastructure. Side and we also have to then tie back because it is a separate HUD program and it's actually the oldest grant based HUD program out there is. We have to tie back to these HUD national objectives. So typically you're going to tie it back to an Li type communities. So we've had some time to get a CDBG app, and it's in someone who doesn't meet the. Community income qualifications. It's a great project, but it just doesn't meet the national objective that sometimes with the problem is, so it's more of a scattershot thing. It's not a. Just because you don't have a water sewer project, it's going to fit the CDBG program. We'd love to have that conversation and walk through that, but you know, without water we can talk sidewalks. You know any of that kind of stuff to flesh out before you start your your new construction?

**Comment:** I'll just say that I think that and and I'm a little unclear about how it works at the state level, but. We have a lot of renters who. You know get kicked out, people decide to sell the house. They break the lease and an individual person, especially a person who is, you know, and at the lower end of the. Income spectrum isn't going to go hire an attorney and fight it and so. You know, I don't know if that falls into. This it's not really a new construction conversation, but somehow to be able to bolster protections for. Centers I think eventually could be important, and again I'm not sure. That even belongs. Under WCDMA, but it's something that that we see and people come to us about, and there's just very little that we can do.

**Comment:** I have a general remark. There are developers that are very good at the new construction and they have their rhythm and mechanics down. They've been a part of the process, and there's a very few, just a small handful of those, and I believe very strongly that WCDA has been good stewards of information they provide. Access to. For people to ask questions, it's sometimes I wish that there was a way to foster or encourage developers to consider more. It's it's a brave place for them to be to consider new construction and then the financial stacking that can go into successful projects. And if they've never done it before. It's either the commitment of time is too long based on the federal state. Standards, or they're unfamiliar and very rarely do you find a developer willing to tackle something that's new or unusual to them, and finding a way to make that a little bit more palatable and connecting? Maybe developers with developers so they can have those conversations in the industry. A lot of people like to talk to like minded people. Engineers like to talk to engineers. I'm a non engineer in an engineering firm. I like to talk to non engineers sometimes. They know it. I don't say it. I say it to their face and even behind their back. But the point being that it's nice to be able to put those people in the same place where they can ask same questions. There's not a lot of saffron. For people to ask them questions, especially developer to developer, because it is considered fairly competitive. So again, back to culture leadership trying to find ways to elevate that so people can get information and feel comfortable being able to learn as you go, which is not an easy place. To be.

**Comment:** So I'll say the other thing we just did in Jackson. We just changed what was. If you weren't in an overlay district which where you could be a hotel or do a single night rental, the minimum rent was 30 days so someone could rent their house 12 \* a year essentially, even if they only rented it. You know, for two days or a week, once a month. And we're in. The process of changing that to between 90 and 120 days. And trying to carve out a special exception for people like teachers who might want to leave for the summer and rent their house for a month. So we're trying to figure out how to support locals like if you occupy your own home for 10 months then you could rent it for a shorter time. But again, trying to be creative and keep. You know trying trying to stop the short term rentals that are obviously happening while still supporting locals who might want to rent their home out. You know, like once a year or whatever, so that's something that's still in process.

**Comment:** That's really interesting. I wonder if you wouldn't mind describing a little bit about how you went about implementing that. I feel like the regulations and like setting that kind of policy. Might not go over well in all companies.

**Comment:** Politically, yes, so it's it's been going on. I would say discussions with town council. Maybe since about last April or May and I don't know that it it's not solidified yet. There's support to change it. I think that now we're trying to figure out the creative part of how. Like I said, someone who maybe is a teacher and wants to rent their house for a month in the summer when they're gone somewhere else to let them be able to see some income. So it hasn't passed yet, but I think we have full support for changing it from 30 days to at least a minimum of 90 and maybe 120. And hopefully that drives people maybe back into, you know, leasing to to locals for a year or something.

**Comment:** I would love to see more incentives. And I don't know. That I have a laundry list of suggestions, but incentives work. Tax credits work. Anything that encourages that development I think is helpful and some of our examples are probably going to have to be outside of the state. There may be good working. Examples in the state of Wyoming, but. Sometimes I feel like leaning on neighboring states or like minded states that understand our density and our population issues that are more rural would be more helpful, but there's there's got to be a good selection of incentives that are out there and then you can develop the incentives. But you also need the leadership. To to implement them and so hopefully we can continue to encourage. Those politicians and legislators to consider those incentives. But it's it's a monumental process and a lot of with those incentives. A lot of those incentives will take years to develop, so I'm encouraged to hear other communities considering them and and hopefully we can track some of those success stories.

**Comment:** I would encourage anyone on here and you go back to your communities to continue to advocate for the proposed Housing Trust fund that was conversation starting the legislature last year. We are one of only two states in the Union that does not have a Housing Trust fund statewide. Right now, as you all know, the wcda all of our funding is federal dollars. Or if you're talking our first time home buyer program. Is our mortgage revenue bonds? That we floated CA does not get a dime from the state. The state does not. Give any money to housing. So that that's

one of the core issues we have here is we're trying to solve a problem with a limited amount of resources in which the state doesn't do a great job of supporting. So be an advocate. It's going to be back up for debate again. This legislature session that will be opening up soon and not that that's going to solve the problem overall. But if we could get some more resources on it, go a long ways into making some impactful changes into our commute.

**Comment:** Sorry to interrupt. If I cut somebody off, but as that hits like just the legislative schedule, will somebody keep us informed as to when those opportunities will exist, where we can either be in a place to write or petition or to be present at those committee meetings.

**Comment:** Yeah I can. He's been the voice of the WCDA and been working with. You know, both the estate Realtor Association and the WAM. You know the new municipality. And I know a lot of those other trade organizations are well aware, but outside of that, as far as would you be looking if I can distribution list or what would be the best way? I guess to communicate some of that out.

**Comment:** I'm a part of those as far as emails, so I'll look for those there. But even if there's an e-mail that. WCDMA uses, I'm sure we'll probably get that information there, so I think the systems exist. It's great hearing it, but if there's I, I would say if there's an important piece, knowing that we're developing these advocates who are present here talking about and committed to the process, maybe we can also develop a way to keep. Those that are interested are more committed in a way. I guess I would say it that way that we can participate.

**Comment:** OK, yeah I'll, I'll take that as a take away because while we do a great job talking to our industry, partners like trade associations, you're right. Other people that are great community advocates may not be part of those overall distribution list. So yeah, let me let me take that as a take away. I'll see what I can come up with.

**Comment:** So like I posted earlier, the Wyoming health athletes have a monthly meeting today and Tuesday. But we also speak with one of their housing, their profits. So if you get in touch with George at least kind of point person for us to distribute to our group because we are pushing for a land bank and a housing Housing Trust. This this legislative sessions will be watching as well.

**Comment:** I was just curious if there were any. Loan funds or any ability for the state to loan money.

**Comment:** We do structure our home and NHF funds as loans. There's the option to defer them. Especially the HTF funds those those can be. Structured as a a deferred loan or a zero percent loan, so that's truly the way those are are being dispersed. We do that so that we can recapture the income from those and recycle the funds for more development in the future. Does that answer your question?

**Comment:** Yeah, I was wondering more. You know, like at a state of Wyoming level like could we borrow against the rainy day fund? Or is there some other you know, something else where the state? I mean clearly, the national funds are limited and it's competitive, very competitive to get those. The housing tax credits or whatever, right? There's lots of. Of applications every time you guys open it up. I was just wondering if there's any other source of funds. You know that where we might be able to get creative?

**Comment:** I don't have a, to my knowledge is not a, you know a state loan program. Maybe that would. That's kind of what the the niche that we're trying to fill with this proposed Housing Trust fund, where we'd have you know, a pot of money to be able to utilize for different housing project. Yeah, nothing comes through the CDA. For instance from the state. The ideal world development. Once again they have some programs out there, but the one that's also federal agency and you know they have different requirements, but I'm not aware of anything that's specific. We're so want to go to the state and request you know money for housing. So to say it's kind of like the gap we're trying to fill.

**Comment:** Sure, we accept applications for those grant programs every fall. And once we receive those applications, we do site visits and then we score those applications. And as pointed out earlier, it's a very competitive process. We have limited funds and we received many applications every year on this round we received. I think it was 13

applications. We're looking at possibly funding 2 to three of those projects. So you know, obviously there's a greater need than we have the resources to fund.

**Comment:** We do we hold a developer or applicant forum, typically in August of every year, and we walk through the process, the application process and any new changes to our allocation plan that year and for, if any, of you want any further information, our allocation plan is posted on our website. If you'd like to read through the process. It's it's a pretty complex process, but we are always here to answer questions and help walk through the application process with anybody.

**Comment:** I tend to lean on the weird and random. There are some good examples of if I am correct me if I'm wrong. If the method of distribution is the format and the publication which we would lean on for kind of that guideline on how to. Submit there was a recent example of a grant process with the state. And I think it was the Wyoming Outdoor recreation grant. They really did an exceptional job outlining that equivalent method of distribution in a way that was very user, reader friendly, and I would say that in the struggle of somebody reading it for the first time, and even those that read it multiple times that are in the system on a regular basis. There are still things that are important words that are important, in that how it's formatted and being able to cross reference it, or being able to draw your eye to specific things or just making it reader friendly. And I might have a few suggestions on those to make that. Written format of the method of distribution. A little easier to read and navigate and refer back to. It's a very effective piece and in. Theory all the answers are there. There, but sometimes it can be difficult to truly understand because of the nomenclature, the the lingo, the words that when you're in the industry, you're used to saying and using. But when you're maybe out of it for a while or not in the industry, or again for the first time user, though, it's difficult to navigate. And having seen a recent. Example that felt like it was very easy to understand and navigate. You know for for different reasons, back and forth. It was very helpful. Now, while I say that I, I can't say that without paying a compliment to again, the WCA staff on being available and responsive and answering every dumb question that I've ever had and probably asking it twice sometimes. So for those that feel inhibited or maybe not comfortable, do you know that? You're working with a great team and we're lucky to have them and, and I've benefited from it. So thank you for letting me ask my dumb questions and and and call upon you often. So thank you to Tammy and all of the staff.

**Comment:** We're we're always happy to help. I will point out that each year we do make changes to our method of distribution. That kind of outlines the CDBG program as well as our allocation plan for the home and NHT F funding, and we also have a public hearing with regard to those changes. Each year, so I would encourage everybody to participate in those public hearings and we do take every comment to heart and implement as many you know of the suggestions as we can, and we truly rely on the input from those meetings. So you know, historically we don't get a lot of participation. That's one of the things that you know I don't know. I'm open to suggestions on that as well. Maybe we need to publish in more places, more outreach, but. I I would really like to have more participation in those hearings because we just don't get much.

**Comment:** I'd really love to see more case studies or working examples. The being able to find an example if they're whether it's through Business Council or other agencies that have found those working case studies that have are doing it. That that have either completed a project. Or in the process of and finding the right place for those to to be presented. Not everybody has an interest in housing, and so while everyone may have an opportunity to Business Council meeting, or if there's whether it's weda and Business Council presents, I mean there's wonderful opportunities for those that we've seen in panel discussions at annual conference. But I I haven't been involved in the housing portion of the housing issues. To know if there is a place, a forum, a panel, a discussion where we could start presenting more of those successful case studies, going back to some of those financial stackings of you know you can have layers, and I've seen examples and I. We tend to do a lot of. To research trying to find those case studies kind of on my own and then I will call them and interview them and ask questions. But if those exist, getting them into a place where Wyoming can see him be present. Ask questions if those are again a consortium. If there's a I, I'm not sure I don't, I don't. I don't want to make any assumptions, but. Maybe if you can envision of what's already taking place, because I'm I'm not a big believer in adding another wheel or creating another organization. It's taking what exists because we have a lot of great resources. We have a lot of great organs. And then finding how to expand that you take a good piece of business and make it better. Take something that already exists, but just find a way to

insert that. And for me, seeing a case study, you're hearing those success stories and. Being in a place to ask questions. I don't know the questions I have until it lands right there on that spot, and especially when it comes to maybe some of the grant applications. I can read a method of distribution and I don't realize I don't know the answer until I get to a point where like this doesn't make sense. So you go back to the document. And so for developers to be encouraged, they may not know what they don't know at that point. But being in a place to hear it so that it triggers it's, you know, there's there's something about connectivity and energy, and people who are successful and people want to be around success. People want to emulate that and to feel like I I want to follow that path because somebody's on a mission. And somebody's going to get it done. And how do we bring more of that energy and more of that culture, more of that leadership to a place. Where somebody's driving it is helpful and and I'm by no means trying to take over anything as far as like what doesn't, you know, exist or again create something in lieu of it's just finding, as you say, hopefully with these discussions the right place to insert that so it's complementary and and not. And not perceived as being competitive.

**Comment:** I would just say that I feel like staff has been really helpful with our applications in helping us understand you know everything that needs to be submitted and then it seems like we're always asking for some exceptions or things don't that don't fit exactly in the process, and so you know as part of the feedback I would just say I think. That staff's been doing a really great job. We've applied for several things over the past few. Years and it is a learning process. Like if you haven't done it for a while, there's no way to be like do it the first time and think it's gonna necessarily be successful, but I just appreciate the support that we've gotten, and I think that that's a huge thing for each of the small communities in the state is having that state support. And you know, the gal who just talked about case studies. These studies, you know, not everybody has the time and energy to put something together, but I feel like that staff understand they are the case studies right. They know what the successful applications were, and I think that they're. You know that's so that's what I would do is tell somebody to go talk to the staff person because they know what works. They can tell you what's been successful in the past. And so I think I think that's probably a really, you know, more important than the five year written document is. The is the you know, the staff that have been around and who understand the programs and who who can actually help applicants be successful.

**Comment:** I did just want to say that aside from our forum and our public feedback that we advertise at any point, I am always, always, always welcoming any feedback. The good, the bad, the ugly, because it helps. Us as we're developing and modifying these plans and I'm always great at saying hey, I feel like this is really good but also I know it very well. I'm not on the receiving end where I may not be super familiar with it, or maybe it does make sense to me, but somebody who's not really ever dealt with it, or it's been a while it doesn't make sense to them so. Please send me your feedback anytime.

**Comment:** I have a question. Is there an annual housing conference or is there and and again I'm new to this topic, but is there something that is housing specific that takes place annually where we can gather those that have the interest and the questions? And what is that? I don't know what exists does it? Is it already taking place or is it something? That can happen.

**Comment:** I don't know that there's a date. Gathering I'm that I'm aware of we always attend the NCSHP, a annual conference that's a national level where all the other state HFA's participate. And that's always really valuable to us. We, you know, we get to hear other ideas from other state agencies. But as far. As the state. Gathering on an annual basis, nothing that I'm aware of. Chris, can you think of anything?

**Comment:** Thing that we have that is related but not to to this exact point is we we do have an annual lender extravaganza which is mainly all things first time homebuyer which you know isn't focused on housing production. You know we're not talking about home, we're not talking about Lightech or home production, but. Means our revenue bond program is such a big piece of how citizens of Wyoming access their first home. We do a first time home buyer lender extravaganza for the for the lending side **Comment:** Just commented that habitat is planning on doing a statewide meeting annually from now on and they invite other agencies that are interested in WCDA. Attended the most recent one.

**Comment:** So in our case in Sheridan, I think we struggle with a lot of everything that you mentioned. There is new construction that's taking place, but for those on the rehabilitation. The inventory is pretty limited people, landlords are flipping properties and increasing rents and making it difficult, especially on the low income or the extremely low income individuals. And we've seen it certainly with clients that we have. They've been moved out of commercial space because. The programs are increased continuing to increase. Rents and then for those developmentally disabled that have day programs, as well as housing, there really isn't inventory for them to be safe without being subject to sexual assault or just other violations. So it's, you know, there's the lack of inventory. There's another influx of. We're coming into winter. We had the summer crowds so campgrounds were full and those campgrounds are still pretty full. Those are people who are either waiting for new construction to be complete. Or they're waiting to find a house to purchase so they're finding other. I'll say residual places to live. We're also seeing that people are cohabitating families or buying larger properties and then putting two or three families in a multi acre location because they can't afford to purchase a property. On their own, but they can afford if there's two or three households going in together to purchase a property, so a lot of what you have described we're seeing and feeling, but. You know it's it's. From a timeline standpoint, I don't know that it will continue. Or if it will improve based on some of the projects that we know are coming to share it. And I have a feeling that sharing it is going to continue to fill that crunch in inventory. And as the unfortunately I'll I'll be bold enough to say greed of some of the landlords and land owners. I think it will continue to be a struggle for those that are less represented and have you know less income or or income to help with housing.

**Comment:** Here in Laramie you know we have a large youth population, you know, based around the university, and inventory is always an issue, but landlord? Abusive properties or their inability to keep them maintained is an ongoing issue. Here in Laramie, and we have people living in very poor conditions of some of our. Some of our students here because landlords are not keeping up their properties. The City Council, I believe has been bringing a little more pressure on to them, but it's it's still not good. It's really really an embarrassment for the area, I think, and we have lots of run down rental properties that. You know, if there were funds available to rehab them right then, I'm not sure I'd trust the landlords that own them to use those funds properly, so that's an issue. But yeah, inventory overall for people moving into the area is that another huge issue just like it is in Sheridan, just like it is probably everywhere else in Wyoming so. Whoever I stepped on, go ahead.

**Comment:** That was just me, it's OK. In the serving some of the the more rural communities, the last few years one of the things I noticed was that developers have no interest in going into these smaller communities. They don't make money. They've made that very obvious that it, I mean. They're very vocal. About that they will not build in. Smaller communities like. Lusk, for instance. It says too far. Away it they they. They just can't make the money that they want to make. And there are a number of houses there that probably were built prior to, well, obviously prior to 1980. But as these smaller communities, you know their, their population ages and they die and the houses go to family members that don't live in state and so they think they've. Inherited something much more valuable than they. They really have, and so they don't make any effort to sell the house or to keep it in good condition or even to rent it so the house will sit there and they become very run down and it starts impacting the neighborhood. And when community leaders try to reach out to see if they'd be willing to sell the property, they have this inflated. Idea of what that property is worth? Because they're sitting in a community in California and they don't understand what properties in Lusk Wyoming really equate to. So that's been. A huge issue for these smaller communities that there are people that would be willing to move in and start businesses or actually work for businesses there, but. Housing, there's just no option, and there's it's very difficult working with the property owners.

**Comment:** I would also chime in if I may that when it comes to rehabilitation, a symptom that we have seen in other communities as well is that they struggle to have access to the supplies and materials in close proximity. So in other words, if you're in one of the examples. That can give as bare oil if you have to travel a certain number of miles because you forgot a bag of screws. Who's your day is shot driving to a location to pick up that inventory or supply, and so the method of of having to plan and prepare and be forward in advance thinking and that it's not like you can just run around the corner and grab something you're and if they're running on limited or small scales. Teams and the gas that it takes to get to that location and the time because of weather really makes it difficult and a lot of

the. I'll say bidding. Or if you're in a position that you're trying to put those costs, evaluate cost. There is an added, I'm sure from a construction standpoint that they're adding the value of their time, effort, and location of those supplies, and if they're thoughtful enough and can get the supplies and have it bulk ordered and and land in a location that that's fine that it doesn't always work that way, and a lot of the organizations or construction. Companies will bid with that in mind so it it can add to the the constructive. Cost and the collective process. It's just. It's it's a lot. It's a lot more labored. It's a lot more difficult. And so for, and even if you're talking about individuals who are trying to rehabilitate their own home, or a landlord who is trying to make those improvements, if you have to go that distance to make those repairs, you only have a short. Short window of construction time that weather permits and if you have good hopes and good intentions it it can also continue to be a struggle if if you just can't get to a location that sells supplies.

**Comment:** I would add to that with what's happened in Southwest Florida. We've already had supply chain interruptions here and the supplies are going down there, and it's going to become even more difficult to get what you need to rehab anything here.

**Comment:** I've noticed that rental housing is. Pretty critical initially because a lot of people when they move to a new community or. To Wyoming in general, you don't want to buy initially, you want to get settled into the community, look around and see where you might want to live, and it's very difficult when you don't have that option to come in. To a temporary housing situation, even if it's just for a year or two, but buying right off the bat isn't something necessarily. A lot of people are able to do after a move or during a move.

**Comment:** And I would definitely add to that in this housing market as it is. You know, I'm sure in the bigger counties as well. But Casper, just this housing market is has been insane. It's kind of leveling out a little bit, and that's great. But I would agree that the need for rental housing. I think it's huge and not that permanent housing isn't as far as buying, but I would say that rental housing is one of our biggest struggles for sure.

**Comment:** And not everyone wants an apartment. I've noticed that my mother has three rental properties here in Casper and they're small houses, very small houses, little tiny bedrooms, but the the demand is. Significant when one opens up and it could be that she's got a very reasonable rate on it, but it's it's nice for young families who want a house with a yard for their kids. That's affordable and in a in a safe neighborhood. It's hard to find those. It's very, very difficult.

**Comment:** I'll add to that, we and it's. Probably a debatable issue, but I certainly hear it. I've witnessed it, I've experienced it with different circles and circumstances, but there is really and as far as sharing and and is concerned, there are very few pet friendly rentals or locations. And that's kind of a. You know, maybe a different topic, but there is a tremendous amount of conversation where people unintentionally come to this area thinking they'll be able to find housing. And not only can they not find housing, they certainly can't find housing with landlords who are willing to accept them and their and their pets. And that is a. A constant message that that we hear just on social media and conversations with other people.

**Comment:** With that, and that's another reason maybe why my mom's. Houses that she has are so popular. Is she does allow a pet and I think everyone who's gotten into those houses the last few years have had pets, and that's probably been one of the reasons why. They've been so popular and we've been very fortunate to. Be to be able to keep them filled.

**Comment:** Well, I I think they hand you a dog at the city limits here in Laramie, so if you did not allow pets you probably wouldn't rent anybody so we don't have that problem at least.

**Comment:** I'm sure that that's a need, but in. In the areas where I worked, it was really trying to find housing for. Young families or low to moderate income. Individuals, those people. Who are working in retail stores and restaurants? They have an income. But can't afford a lot, but that seemed to be where the the greatest demand was.

**Comment:** I feel like we're fortunate here in Sheridan with senior housing. I know that's probably not the case across the state. If there is a need for rehabilitation, it would be singularly for a household or somebody who has acquired a new disability, and I feel like our. Supportive services and nonprofits that exist are very accommodating, especially for veterans. We have some beneficial programs and organizations, so I I don't see that as much of a need as to what Kim has mentioned or otherwise.

**Comment:** Always in our allocation plan we had a program for single family home development and rehabilitation. We have in the past four years had only one application. From any developer or contractor for that program. So this past year we actually removed that program from our allocation plan and we are in the process of trying to develop. A new program that would be more utilized. We keep hearing about the need across the state. You know, for more single family. Homes and the opportunity to rehabilitate those homes. Yet we're not getting any traction with our program as. It was written. I guess I would welcome any feedback or ideas on how. We could restructure. That program And include it in our next allocation plan, which would be our allocation plan for 2024.

**Comment:** That wasn't working and maybe we can go from there so it was utilizing our home program funds. And the way we had it structured would be that those funds could be used in the development of. Mostly new construction, but it wasn't restricted to new construction. The developer would or contractor would build or rehab the home and then that home. Would be sold to. An affordable, low to moderate income buyer. I think one of the main. Issues with that is that. The restrictions that go along with the home funding would pass on to the home owner. Who purchased the home? So in other words, it would have to meet all the affordability criteria. For that homeowner and the potential homeowners. To purchase that home for up to 30 years, I don't think you know the developers wanted to, you know, get roped into that and they they were. I think fearful of the homeowners understanding the restrictions going forward. So I think that was part of the issue with that. Unfortunately, if we use any of our home or any ETF funds in that regard, there's an affordability period requirement with HUD. So there's really no way to get around that. It's more of an issue of figuring out how to structure this. So that it's appealing to the buyers and also. In a way that we can monitor the compliance. Throughout that affordability period. So there that's why it's such a struggle with single family homes and using the home or in HF funds for those.

**Comment:** So how did they? How are they able? To monitor. That for 30 years I mean if someone were to buy it and and meet the the guidelines and live there for 10 or 15 years and then want to sell it. Oh my gosh, it just seems overwhelming to have to me to stay on top of that to make sure that they in turn. Sell it to, you know under the same criteria.

**Comment:** Yes, exactly, and and that that onus is on WCA to monitor that we had to. The thought was that we would. File kind of a land use restriction that would follow the title. But the concern is that if the. If the homeowner sells it. And we don't know that. You know, then it's too late, you know, after the fact. And then maybe they've sold it to someone who's not a qualified buyer in the eyes of HUD. So that's the struggle with the single family development that we're facing. And trying to figure out a way to, you know to. Make this work.

**Comment:** A lot of people when. They invest in a property and they own. It there's always that thought that I will be able to. I will develop equity in this and then as the market improves, I'll be able to sell it and make. A nice return. And knowing that they're going to be. Limited as to what they could sell that. House for. I could see would be a problem for people who are looking into the future. That they wouldn't be able to make enough to be able to move into move up into.

**Comment:** Is there enough? Incentive for a developer to even. Take that that project on is it less profitable for them to to build or renovate on on these kinds of terms then if they were just, you know, doing it to a with a private party seems like seems like there's restrictions on that end as well.

**Comment:** Really didn't get any traction, but you know, of course it's probably more profitable for them to build. Market rate homes. Because the market has been so hot. Why would they feel the need to build? You know, more moderately priced homes that. You know people that meet the affordability requirements could qualify for. So from

a profitability standpoint, you know. Unless they're just passionate about providing affordable housing, no, no developer or contractor, really. Wanted to take this on.

**Comment:** Back to the idea or just even brainstorming, and this is by no means my my field of expertise, but it would almost be who have a community to develop some type of a layer or an organization. And in our case we don't really have a Housing Authority. Or in Sheridan we don't. Have an urban renewal or or? I guess I'm not using the right term, so forgive me but almost like it's almost like you have to develop a Land Trust specific to housing to serve the specific need that can be managed and organized from a government standpoint or with some type of authority that they can be kind of its own its own. Entity because it serves economic and community development interests. But it is not in a position to make money and so you create that bridge. That gap of is there an organization that could be created because it doesn't exist, or if it does exist, you develop a department or an extension of subsidiary of. And if that can't be done because you go where the water flows and economic and community development, some organizations, some rural communities. They have tools in their toolbox and so that that evaluation of each community has to be so specific and so individualized to that location. Taking the method of go where the water flows. Because if you have leaders. And you have people who have the vision of how to find solutions. That says I can see the method of how to connect these dots to get to a mechanism, a vehicle to bridge that solution. Either it's a Land Trust or and so now you have to find somebody to help navigate and then you have to find somebody. In that community who's willing to navigate it? And we have state initiatives that they're trying desperately to get these tools and. Resources to these communities. But we're missing the leadership or the champion for those causes. If it's not a nonprofit, then it's singular they're trying to accomplish it on their own, or landlords accomplish it on their own. So how do you bring that collective nature? Those people who who are willing to do it for the right reasons because it's not for the money. You know there's. I I tend to think out loud which can sometimes not serve serve me well, but there's those gaps are significant. Those variables are. There's a lot of layers, and there's a lot of complexity to it. And if you don't have somebody or an organization or leadership that says I see the long term. Goal because either it's a mayor or City Council, or county commissioners who say this is a huge need and we're again going to be a part. Of the solution. It's really hard to to bring those people together, and so it's that mechanism of bringing the right people to the right time. To to bridge that gap and. And that's a real struggle, especially when you hear the requirements on the federal side of it. It's I, you know it's well. I'm trying to help navigate through some of that to figure out how how we can contribute to it. Those requirements are are. That's a pretty heavy burden to carry.

**Comment:** With the Habitat for Humanity in Jackson on a single family project with using home funds, they're building. Townhomes and I think they're doing 11 of them. So we're using the home funds to devs. Develop to help with the development costs of those, and the reason that it's working with habitat is that there's a clause in the purchase agreement that if. The original homeowner sells that property. Habitat for Humanity has the 1st right to purchase that property and they therefore. Will ensure that it is sold to. Another low lower moderate income buyer. As it sells. So so far that's the only single family project that we have. Had some success with in the last several years.

**Comment:** I'm glad you brought that up to me because I wanted to ask about Habitat for Humanity. I don't really see it very active down here in this part. Of the state anyway. And not to throw cold water on. Things but I. I've only been in Wyoming for 10 years and I've come to find that there's a real cynicism for growth in this stakes when it comes to things that you're talking about. Lisa about coalitions and solving problems. There's a real a real stasis. Mentality of people in power in this state. I was just out in the Iowa, Illinois Cloud Cities, Davenport area over Thanksgiving and drove through a a part of town where there was 100 new houses going up and I'm like you'd never see this in Wyoming. Nobody would ever get it together to do this in in Wyoming, but it happens all the time in that area. For better or for worse. But there there there's just a real. Squashing from the powers that be to try to do any large scale developments or improvements in this state. And it's it's troubling, and I don't know how to. Overcome it, but I I think it's a reality and it's a it's a tough one when we talk about these issues. So I'll take my Debbie down herself. Away right now.

**Comment:** I you know I I don't know if it was me, but I'll certainly add there's there's solutions that are out there that we have seen, but they're not in the state, meaning that we can find other case studies and you can find other examples. But then it's the inertia of getting well. They did it here. Can we bring it here and and. As Paul said and spoke to, it's a challenge if if they only know Wyoming and they've only done Wyoming, and that's not in with any

disrespect at all. But if that's all they know, that's all they know and it becomes very hard for people to step out of. The comfort of their box. They're very comfortable on that box, and if they're not creative thinkers or they're not willing to go beyond that, it's a challenge, and I know that there are case studies. I know there's examples and there's methods, but I you know, I I. I agree with Paul 100% and I I say that. Cautiously, like who's on the call. Let's just check the names and make sure I'm in a safe place that I can say it, but it's true. True, it's absolutely true. And there's there's I have literally, for my advocacy. I I have things that I do that I'm responsible for. Obviously, in my job that I get paid for, which is kind of nice, but the advocacy part of it of what I stand for are the small communities who deserve just as much, right just as much seat to the table for funding they can't get there because they don't have. The bandwidth they don't have the capacity. And that's for municipalities as well as nonprofits. And I will talk to everybody about that. Every opportunity I that I get because it's almost like you have to. I call it economic garden. Because you're planting seeds, and the more they hear it, the more they're like I'll think about it. I've heard this before then. All of a sudden they hear it more often. Other people are talking about it and that economic gardening is a preparation for people to say, start thinking differently. Start reacting differently and start being a part of those solutions. And some momentum is very hard to get here in Wyoming, and it's very hard to find safe places to have those real conversations because not everybody wants to hear that unfortunately, but Paul's right.

**Comment:** And I'd like to add one of the things I've noticed over the years. We're very small state in a number of people, and we've got some very influential people, especially developers, who can be very vocal if they feel like. Their opportunities are being taken away from them. Or that they're not getting the same opportunities. An example would be if a community stepped up and said OK, we're going to. Set aside, we'll. Have this one. Particular area that's for low to moderate income. Housing we will actually help fund the infrastructure. Then you've got the developer saying, hey, you didn't do that in my high end subdivision this is unfair and the conversation. Ultimately comes back to well then we just. Won't do it for anybody. And so if. It's that influence. I think that also tends to hold the state back in regard to a lot of opportunities that could take place. And again, I I'm sorry to be negative on that, but that just seems to be something that I have seen over the years repeatedly. A very good project getting squashed by a very vocal developer who feels like. They're not. That the state or the community isn't playing fair.

**Comment:** 100% and that I've seen it and witnessed it in Sheridan and other communities. And Kim, you're spot on. And it's at those moments those moments that I feel like I want to hand kind of a list or somebody to the elected officials and say here's a reminder. As to why this is important, here's you need you. You almost want to educate the elected officials so that when that person stands before council to bash or to, you know, squawk as loud as they do is like just no no different than lobbying at. The at the. During legislation is here's some speaking points Council to remind you as to why. This is important why it's OK and why you should be in a position to defend this and and that doesn't happen. But again, if the it's, it's getting the tools to the right people, but I I've witnessed it. I've seen it, I've experienced it and you are correct.

**Comment:** I think the fear of the unknown. We are in the middle of the large rehabilitation project here in Casper and we're using home and National Housing trust funds to accomplish this. And gosh, it has been a huge learning process for all of us, including the contractors. Our team, the delays, the increase in construction costs. Everything that you can think of. Wcda has been fabulous to work. That's they're very understanding what we see, what we're facing as far as delays and problems. You never know what's behind a wall until you open it up. We're adding ADA units. As we go along, and that is another challenge in itself. You know, moving walls and that sort of thing, but I just have to give kudos to wcda and our entire team that's working on this project at Spring Hill Apartments. It's 127 units. And I'm just so tickled with the outcome. The units are beautiful. People love to move back into their new homes. The children, especially so but. I think Wcda does a great job with their marketing.

**Comment:** I agree too, and I don't know if these are possible. These are ideas that I have shared in other circles for other reasons and other purposes it may fit. It may not fit, but if we're not talking and chewing, you got to be comfortable in The Chew. Like sometimes there's some gristle things, and maybe this doesn't work for this application, but maybe it'll lead to an idea that that spawns something else. Is what if there's a consult lab of of an opportunity for people to come together that says we have an idea? Is this a safe place? A safe environment where you kind of create these calls? Or maybe it's a physical in person meeting on a quarterly basis? This that says. Let's

do the brainstorming. Bring collective minds together so that people are talking and sharing and just one thing leads to another that leapfrog contagion in a positive way. The other thing is that if there's somebody with an idea that you can put them in a cohort, and maybe it's 10 or 12, or maybe it's four or five, maybe we. Need to scale it down, but a cohort that says. I agree to 12 months. I'm going to see this cycle too. I'm going to identify a project I'm going to identify a funding source, and we're going to take the next 12 months and commit to 12 months to finding that solution. To it's it's more integrated, it's it's more you've have more subject matter experts. You have a collection of people that you can call on and say this is my need today. This is who I'm going to refer you to to. Get those answers. So again, kind of that collective forum or a cohort so that you're putting peer people together. I believe very strongly. In that peer process, so that people can work in that safe environment. To ask those questions to lean on each other and you teach them to fish. You teach them. In my world, I I do a lot of grant writing. I do a lot of grant administration, but anybody can write a grant. It's answering questions. It's working through a checklist, but what's different is undergirding those efforts, creating the evidence that documents that support that prove that you can do it. And that becomes overwhelming for an individual and nonprofit, and it becomes overwhelming even for municipalities that have that don't have that bandwidth. So putting them in a place where they are, they understand the commitment. There's a higher level of commitment. There's a timeline involved, but they're at a place where they can get those too. WCD has done a fantastic job with training and opportunities, and I I agree that that information is out there. But what happens is people will start an application process or they'll look at the project and they'll get to a point and say it doesn't work. I don't know or it doesn't translate. I'll find time. I'll make a call, I'll send an e-mail and then all of a sudden life gets very busy and other fire. Blows up, something happens, and then they've got to work their way back to that specific place. That specific location with that specific problem to find a solution. It's very labor intensive as opposed to if there's an obligation where you know that every week whether it's a prosperity call, what you're there, you have an obligation to be present, and then you're hearing it. It's, you know, I don't. I don't know if those environments exist and I struggled and then that my and and I'm not putting it in the. Application of WCDMA. I'm saying holistically across the state with other projects I've worked on. This is a common problem. This is a common denominator, and these are my contribution of conversation is to say these are specific things that I can say. Maybe these will help, but then again you have to find the environment to create that or someone who's committed to that process. And that's time and money, and that's where some of that gap again takes place on a different level is who's going to take responsibility for it, and who's going to pay for those subject matter experts? Or, you know, I I bear with me for just a little bit. But recently at the state for the ARPA. I watched 3 communities give up close to \$6 million to fund 12 projects for rural towns and that these are people's projects. Put it in the context of WCD a. The big guys were willing to decrease their funding to make sure the little guys got it. That's the spirit of abundance. Right there, that's the big organizations that people who have been successful saying, I believe that these projects, these communities, these things need to be funded. They were willing to decrease their funding to make sure that they got those 12 communities got funded, or those 12 projects. Not funded, but you're not solving the problem. You're almost enabling it because what what? What is it that we can do to help the 12 that can't get there? And that's just a quick example, but a continual example of every funding cycle that I see that I attend that I participate in is that yes. People are willing to help for help. The little guys or to help the. Little projects or these things that aren't? Parking, but you've got to find the mechanism. You've got to find the tools that put those so that people can be people, projects and organizations can be self-sufficient and get to a place where they can find the solution at that place because it's it's. It's not just a when you're in a grant cycle or you're in a project. Funding cycle, there's so many things that can go off the rails and so many variables, but you don't know what you don't know and you don't know you don't know it until you get there. And once you get there then you got to. It's that that momentum of saying. How do I get the information? How do I get the solution? Or how do I? Find the answer and I will again compliment wcd a because even I've been out of the CDBG world for a while and to feel like I could send an e-mail, make a phone call. They are so. Gracious so giving and so responsive that it does make that process easier, but it is still very hard for Wyoming culture to ask for help. You know that culture of I I have to ask for help or I don't know the answer. Wyoming culture has this layer of that. They impede themselves, so again, I I I though hopefully those two ideas suggestions maybe can be converted in a way that helps WCA with other. Other mechanisms I'm not sure, but take it for what it's worth.

**Comment:** So my sort of dream is, well, first of all, the state of Wyoming. It has a ridiculous amount of resources for business and communities between the SBDC, the Wyoming Business Council, CDA, local economic development authorities, Chambers of Commerce, Main Street. I wish that. We could sort of form super teams in these

communities and bring all of this expertise together. Lisa is talking about Grant writing. Grant writing is not difficult, but it is a bit of a magic trick, and once you know that sleight of hand, it's not a heavy lift and the people in these organizations all keep themselves going by writing grants. I wish we could help these communities to access those dollars with the expertise that we have by working together. And although we come together in meetings often, we don't all sit at the table with these community leaders and say, here's the expertise we can bring to you. Let's solve this giant problem with all of our experience that we have so more. Coordinated eager. Participation and cooperation between per capita Wyoming has so many resources for businesses and communities. You know. I come from the Midwest and there you know you can barely get a hold of somebody at the DMV. Here you have free resources at your fingertips all the time, but we don't come together. And sort of exert the kind of power that we could as a group in these communities. So that's my grand wish for the future.

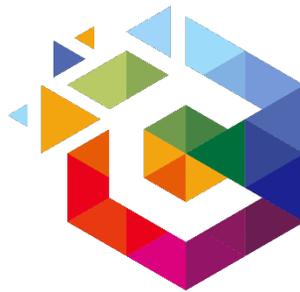
**Comment:** The resources we have for businesses in this state. Everything from the state level all the way down to the local nonprofit level. It's just amazing and for all the talk that we keep hearing about. How important? Housing is. And the critical role that it plays in regard to job creation and being able to attract a good workforce. No one is addressing that. There's funding available. For those who are. Homeless and it's not a problem finding housing. If you can afford a \$500,000 home, but there's that Gray area. And Lisa noted, maybe it's a matter of creating an entity that can. Address that gap. But you would think that since everyone's in agreement. That this is. Critical and it's harming us, and our ability to be prosperous and create a good quality of life in our communities. That this isn't something the state is willing to address. By maybe creating a division or allocating funds for an entity to address this issue is very discouraging. Yeah, they're quick to say, yeah, we understand how important it is, but. Oh Gee, someone. Will figure it out and the problem is all these years no one. Has figured that out. Someone needs to step up to the plate and say. Here's how we're going to make it work, and right now. W CDA is like the only entity that does that. But it. It's limited in what it can do, and it doesn't necessarily have the support at the state level, and so I think that's probably where we're missing the boat in this state is we simply do not have. A division that encourages housing in this particular area. And I don't know how you addressed that.

**Comment:** I am 100% on board with with what she's saying and agree, and it's hard because it's you don't want to create another organization to a degree of do we need another organization when there are organizations that exist and to. It brings in what Paul said and what Kim said is that we have the existing organizations. But it's it's. I think it comes down to. I hate to say that it's leader. Ship, but there is a portion of leadership that says we're going to create a culture where the existing works. The existing functions the the existing becomes accessible and sometimes that yes, that does mean you have to create another organization. And and I I dread the thought of creating another organization because I feel like across the state we're creating more organizations on top of organizations that do things that just. Expand to other organizations that already exist. It's it's conflicting to me, but I love the conversation that's taking place. I love the input of how people are addressing it because it's to me. It's it's. It's creating that discussion that hopefully expands and continues to grow and to be developed, and putting the right people. Hopefully we can elevate that to agree that we are finding solutions. Like you know I I hate to say that I dread the thought of another organization, but if that's what it takes to bring these entities together to be more effective. Then maybe we can do that, but I would like to think that existing leadership could make that happen. But as as as even at the OSLEY meeting, the governor said I've been doing this for eight years, and in the world of economic and Community development, eight years is nothing but in the world of solutions of housing and crisis that we're living in eight years is too long so. We're on the right track and hopefully we can all continue to have those same conversations, but if it does take an organization, I'm. I'm all in. But I guess I would also say. You know, do we? I don't want to create more layers on top of layers when we're we're really good. We have a tremendous amount of resources and I hope that doesn't isn't received as being negative on the comments that were made. I want to make sure that it's complementary to both what Kim and Paul said is that we're on the right track for sure.



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