



2024

Five Valleys Housing Report



A message from our Coordinating Committee

The mission of the Annual Five Valleys Housing Report is to provide a more complete picture of our community's housing data. We believe this data brings a voice to attainability challenges, uncovers changes in demographics, and reveals issues that require the community's attention.

We pride ourselves on providing high-quality data and on being the consolidator of many sources. As we look towards the future of more real-time data, we are also presented with the chance to shine a light on a few opportunities and challenges facing our community that we believe is derived from the data, as well as progress of our community's efforts to address the challenges.

Coordinating Committee:

Brint Wahlberg, Windermere Real Estate

Jim McGrath, Missoula Housing Authority

Julie Pavlish, Homeword

Josh Plum, Plum Property Management

Matt Gehr, Mann Mortgage

Paul Forsting, IMEG

Derek Sheehan, University of Montana, Bureau of Business and Economic Research

Mandy Snook, Montana Home & Land Co.

Jason Shreder, Katie L. Ward Real Estate

Staff:

Jim Bachand, Missoula Organization of REALTORS®, CEO

Dwight Easton, Missoula Organization of REALTORS®, Public Affairs Director

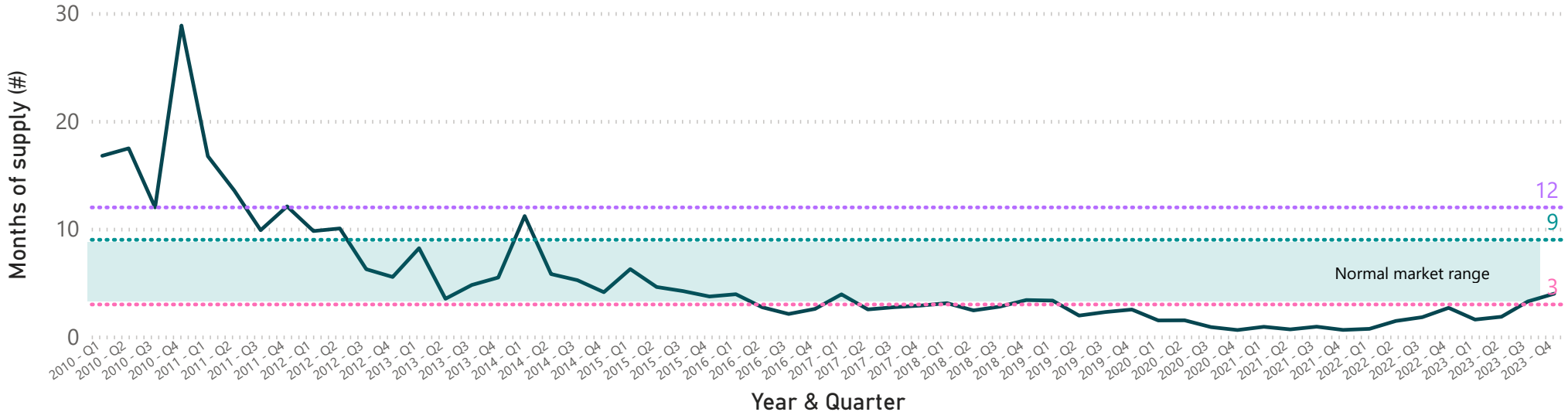
Andrew Connor, University of Montana, Adjunct Professor, Masters of Science in Business Analytics

The **absorption rate** is one of the best ways to talk about market supply as it measures the pace of home sales, taking into account both the days a house is on the market and the number of available homes for sale. It is calculated by dividing the total number of available homes on the market by the number of homes sold in the prior month. The resulting absorption rate signifies how many months worth of inventory are listed for sale, indicating whether there's an undersupply or oversupply of listings:

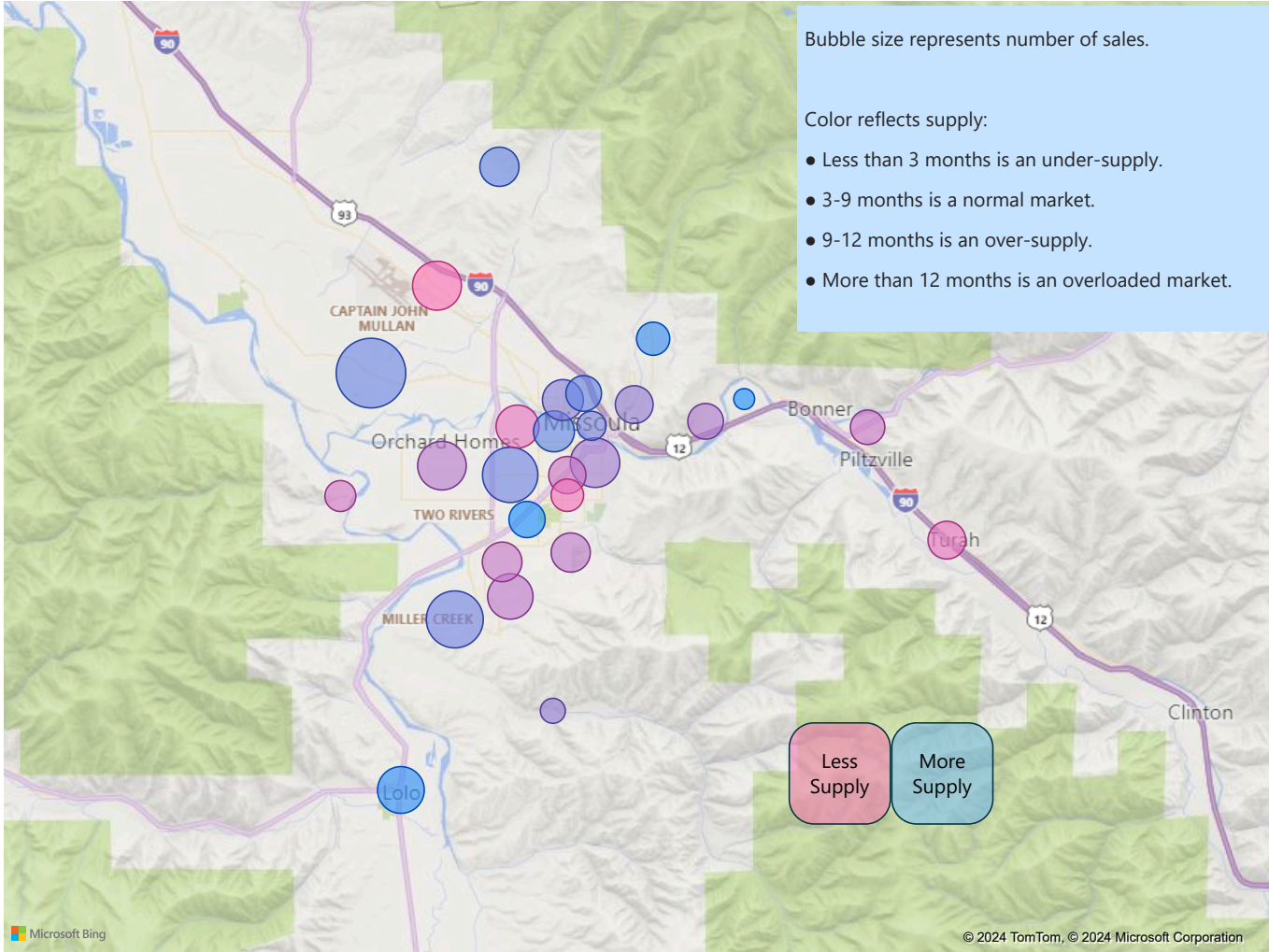
- **Less than 3 months is an under-supply.**
- **3-9 months is a normal market.**
- **9-12 months is an over-supply.**
- **More than 12 months is an overloaded market.**

- Year** ▼
- Select all
 - 2011
 - 2012
 - 2013
 - 2014
 - 2015
 - 2016
 - 2017
 - 2018
 - 2019
 - 2020
 - 2021
 - 2022
 - 2023

Total Market Supply - Missoula Urban Area



Market Supply by Neighborhood (Dec. 31, 2023)



Neighborhood	YTD sold	Median price	Supply
Big Flat / Blue Mountain	14	\$745,750	1.50
Bonner	19	\$418,000	1.71
Downtown	12	\$473,500	3.75
E Missoula	21	\$385,000	2.40
Expressway	55	\$369,000	0.50
Farviews / Pattee Canyon	28	\$786,250	2.00
Franklin to Fort	79	\$421,000	3.92
Grant Creek / Butler Creek	28	\$740,990	4.13
Lewis & Clark	16	\$599,000	0.75
Lolo	48	\$515,000	5.57
Lower Miller Creek	86	\$717,500	3.83
Lower Rattlesnake	25	\$720,000	3.00
Marshall Canyon	8	\$922,750	6.00
Moose Can Gully	44	\$453,750	2.00
Northside	21	\$335,000	4.20
River Road	37	\$425,000	1.00
Riverfront	32	\$598,000	4.29
Rose Park	24	\$507,500	1.71
South 39th Street	29	\$525,000	1.80
Southgate	22	\$526,000	6.00
Sxwtpqyen / Mullan	150	\$519,750	4.03
Turah / Clinton	25	\$575,000	1.00
Two Rivers (Target Range)	54	\$607,500	2.14
University District	57	\$702,500	2.70
Upper Miller Creek	9	\$685,000	3.00
Upper Rattlesnake	17	\$750,000	5.25
Westside	32	\$303,500	3.38

Supply Gap & Absorption Rate by Price Range (Dec. 31, 2023)

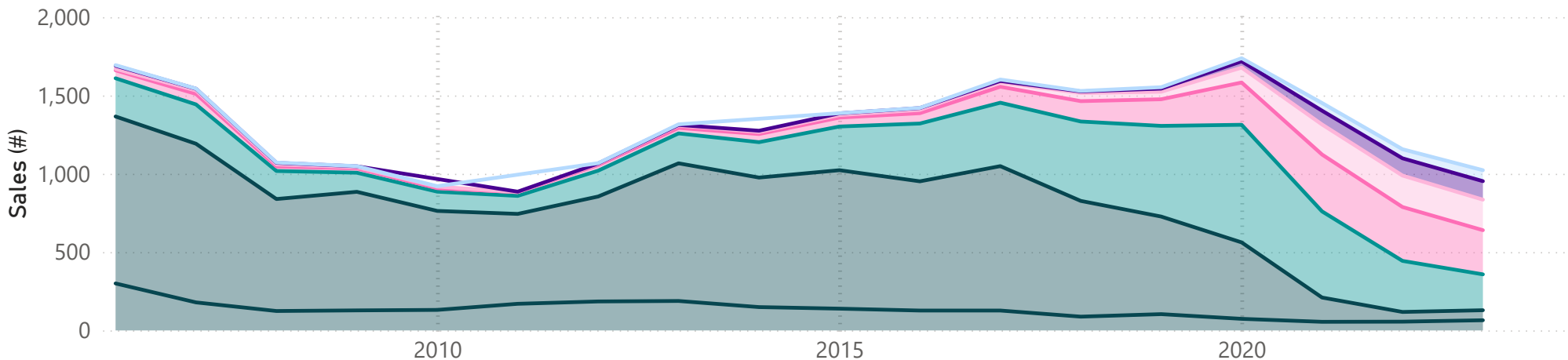
Price range	Sold YTD (#)	Sold Last 30 Days (#)	Active listings (#)	Theoretical normal market listings (#)	Estimated supply gap (#)	Absorption Rate
< \$150,001	61	5	11	30	-19	2.20
\$150,001 - \$300,000	66	4	7	24	-17	1.75
\$300,001 - \$450,000	230	19	19	114	-95	1.00
\$450,001 - \$600,000	283	10	62	60	2	6.20
\$600,001 - \$750,000	190	10	29	60	-31	2.90
\$750,001 - \$1,000,000	118	3	42	18	24	14.00
\$1,000,000 +	70	3	46	18	28	15.33
Totals	1018	54	216	324	-108	

The absorption rate measures the pace of home sales in months of supply:

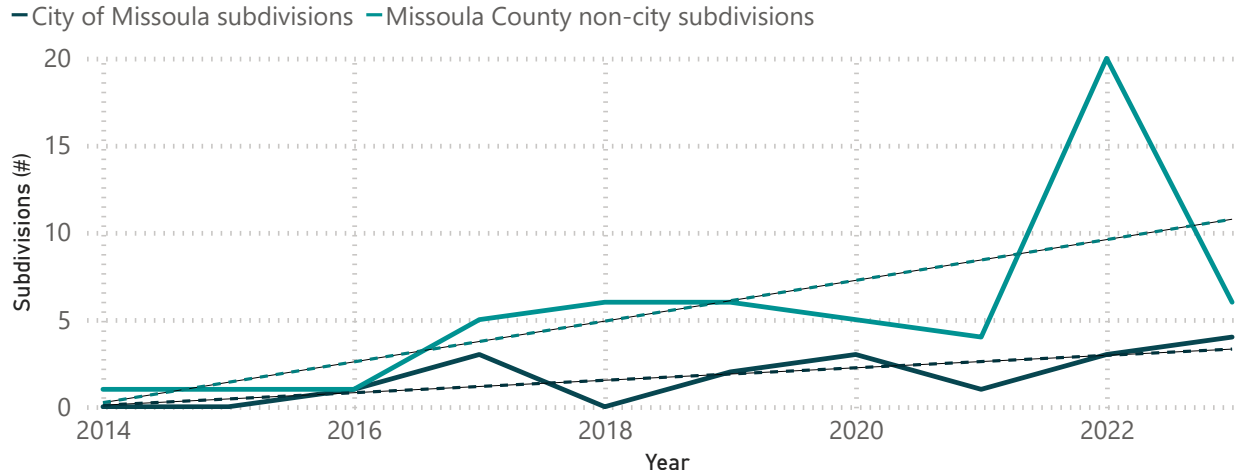
- Fewer than 3 months is an under-supply.
- 3-9 months is a normal market.
- 9-12 months is an over-supply.
- 12+ months is an overloaded market.

Sales by Price Range - Missoula Urban Area (all housing unit types)

● <\$151k ● \$151k-\$300k ● \$301k-\$450k ● \$451k-\$600k ● \$601k-\$750k ● \$750k-\$1 mil. ● \$1 mil.+



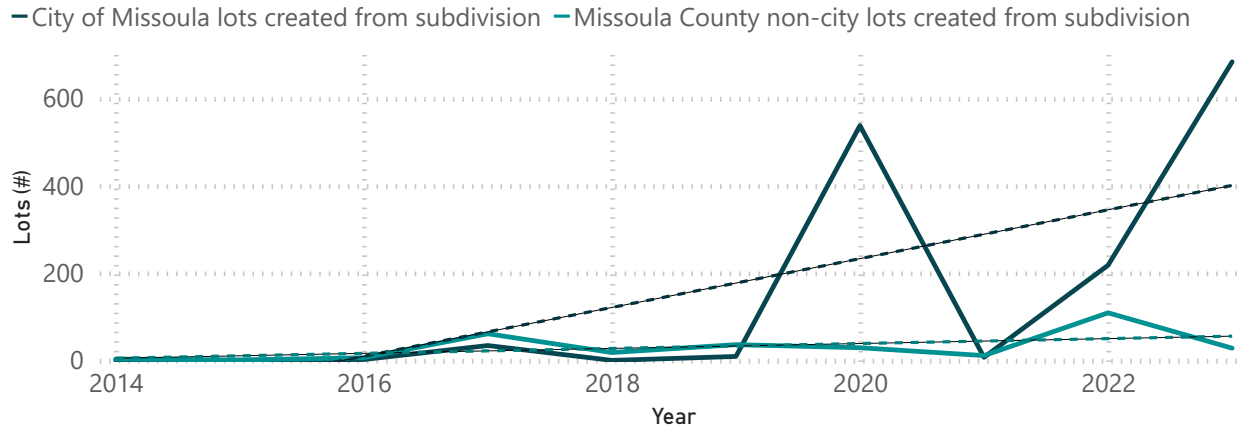
Residential Subdivisions - PRELIMINARY Plat Approvals



Preliminary plat approval is when a governing body and a developer agree on conditions required for obtaining final plat approval.

Data are through:
Q4 - 2023

Lots Created from Residential Subdivision - PRELIMINARY Plat Approvals



City of Missoula

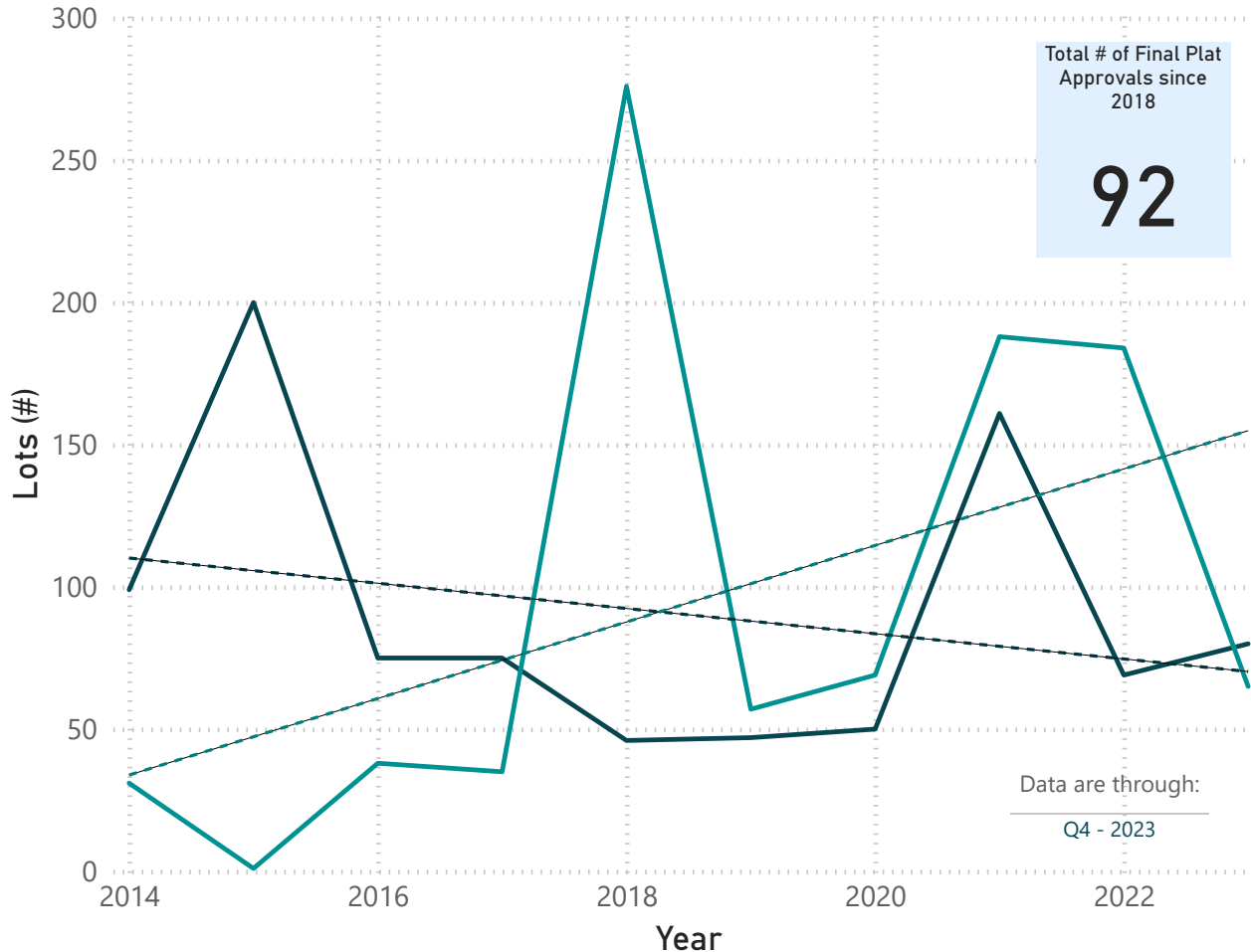
Year	Preliminary plat approvals	Preliminary lots created from subdivision	Average lots per subdivision
2015	0	0	0
2016	1	2	2
2017	3	34	11
2018	0	0	0
2019	2	9	5
2020	3	538	179
2021	1	7	7
2022	3	218	73
2023	4	684	171

Missoula County non-City

Year	Preliminary plat approvals	Preliminary lots created from subdivision	Average lots per subdivision
2015	1	1	1
2016	1	6	6
2017	5	61	12
2018	6	18	3
2019	6	36	6
2020	5	29	6
2021	4	11	3
2022	20	109	5
2023	6	28	5

Lots Created from Residential Subdivision - FINAL Plat Approvals

— City of Missoula — Missoula County non-city



Final plat approval is when a governing body certifies that a developer has met the conditions established in the preliminary plat approval. This results in the ability to file permitting for the plat, and to construct and sell properties.

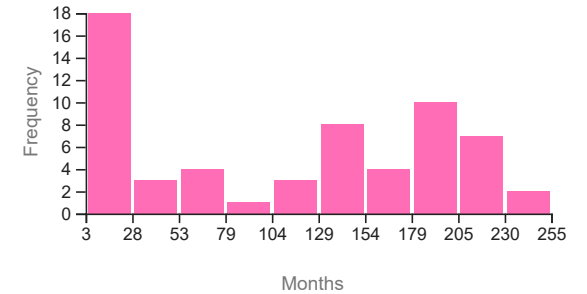
Use this slider to adjust recording date range for below reports:

1/7/2019

1/2/2024



Distribution of Durations from Preliminary to Final Status (city/county combined)

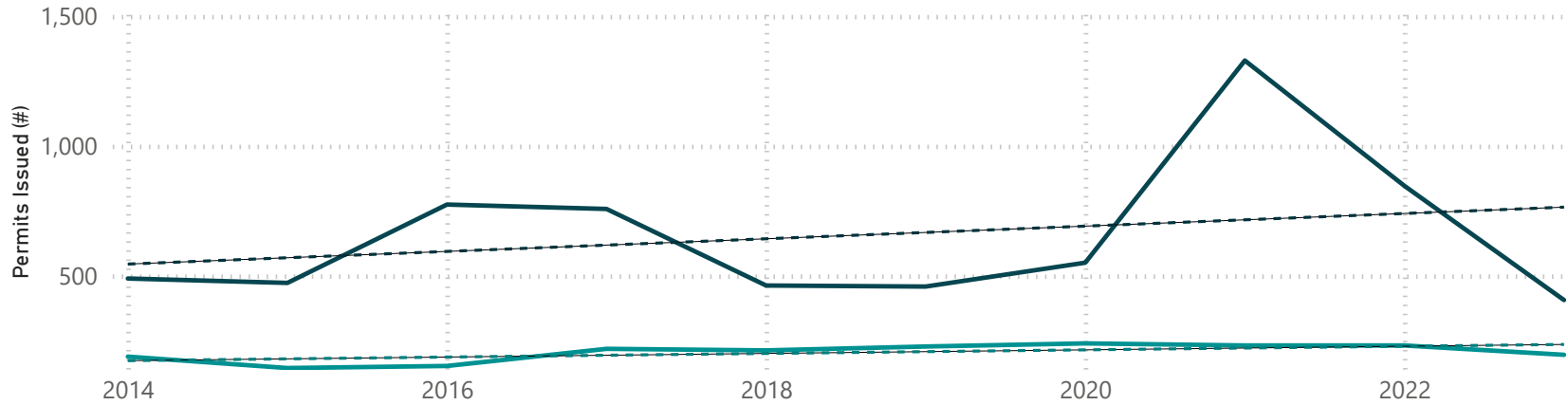


Mean average time taken between preliminary & final approvals:

City of Missoula	Missoula County non-City
100 Months	77 Months

Residential Building Permits Issued

— City of Missoula — Missoula County non-city



Type ∨

- Select all
- Single Family
- Duplex
- Multi-family



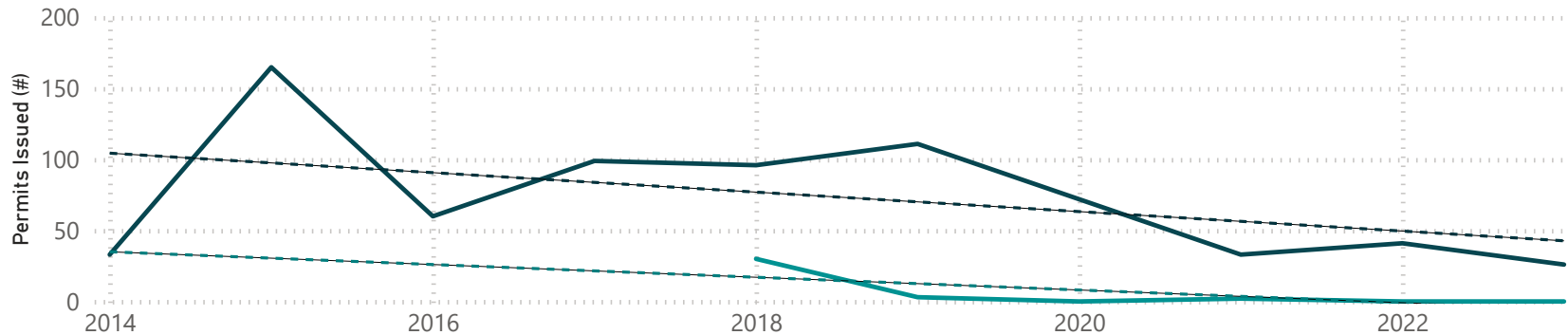
This chart shows the total annual number of residential building permits issued.

Select one unit type above or check multiple types to see their combined totals.

Data are through:
Q4 - 2023

Townhome Exemption Development Units Permitted

— City of Missoula — Missoula County non-city



ADU Permits Granted (City of Missoula)

Data are through:

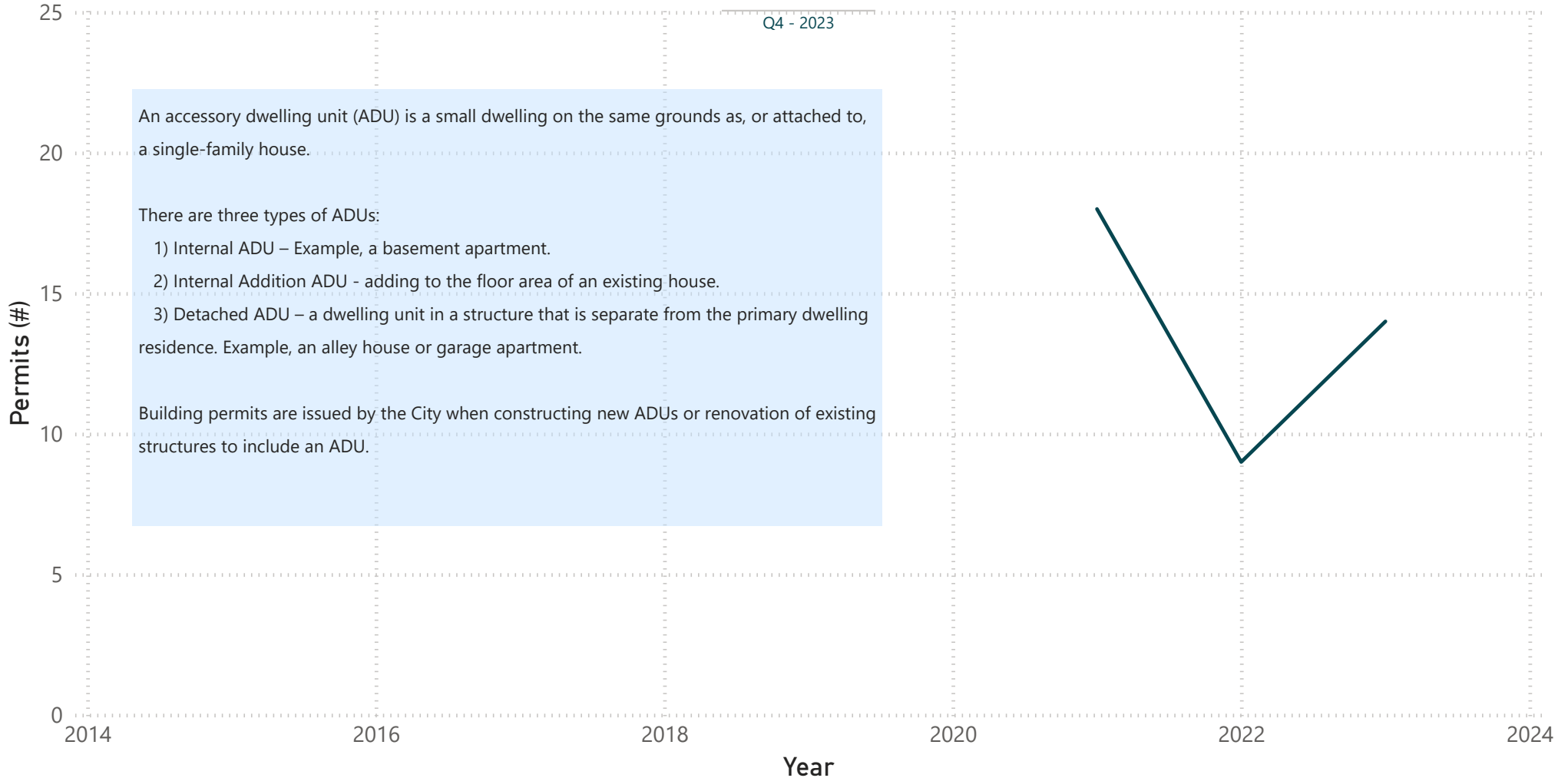
Q4 - 2023

An accessory dwelling unit (ADU) is a small dwelling on the same grounds as, or attached to, a single-family house.

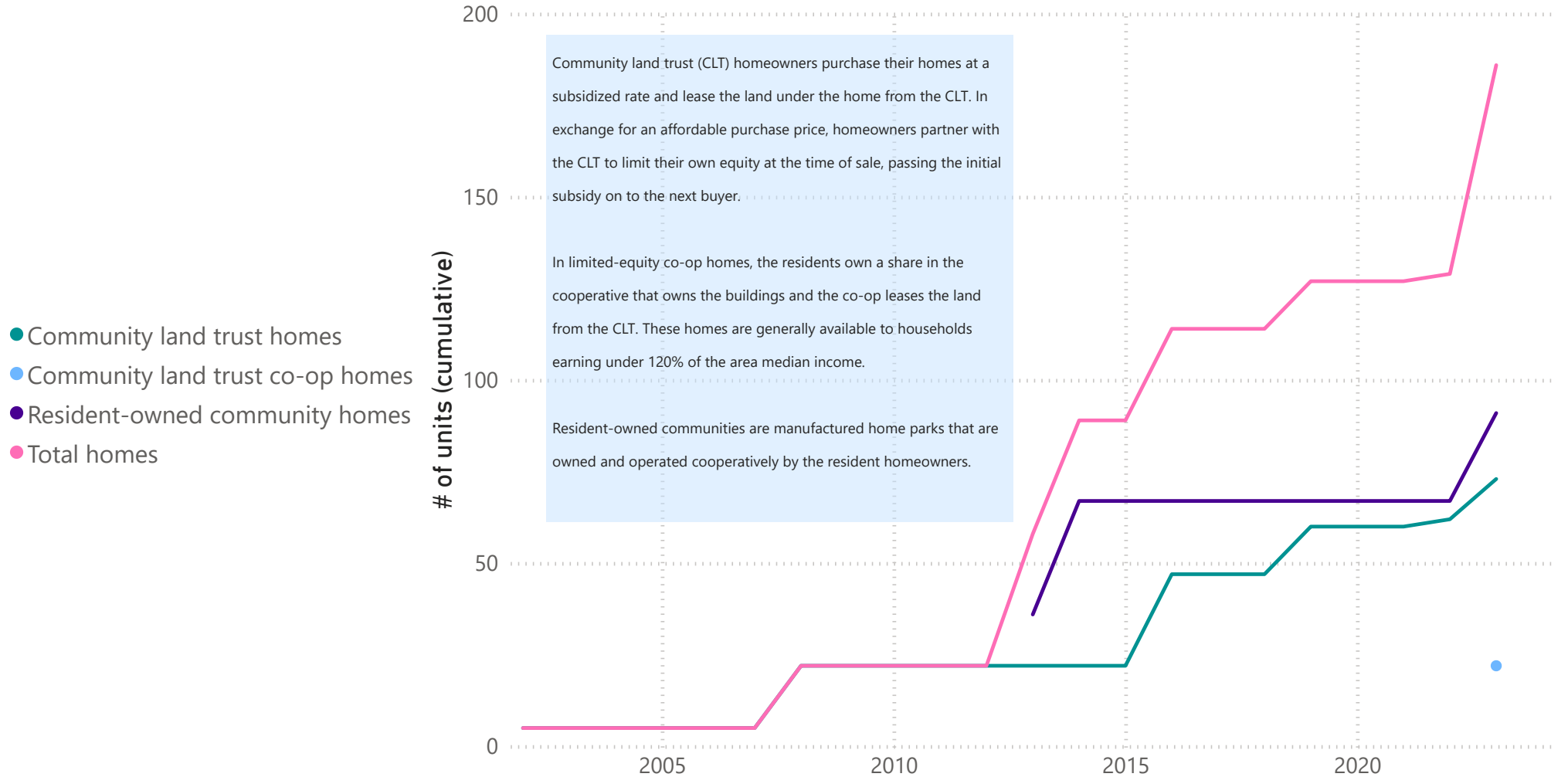
There are three types of ADUs:

- 1) Internal ADU – Example, a basement apartment.
- 2) Internal Addition ADU - adding to the floor area of an existing house.
- 3) Detached ADU – a dwelling unit in a structure that is separate from the primary dwelling residence. Example, an alley house or garage apartment.

Building permits are issued by the City when constructing new ADUs or renovation of existing structures to include an ADU.



Conditional Pathways to Ownership In Missoula County



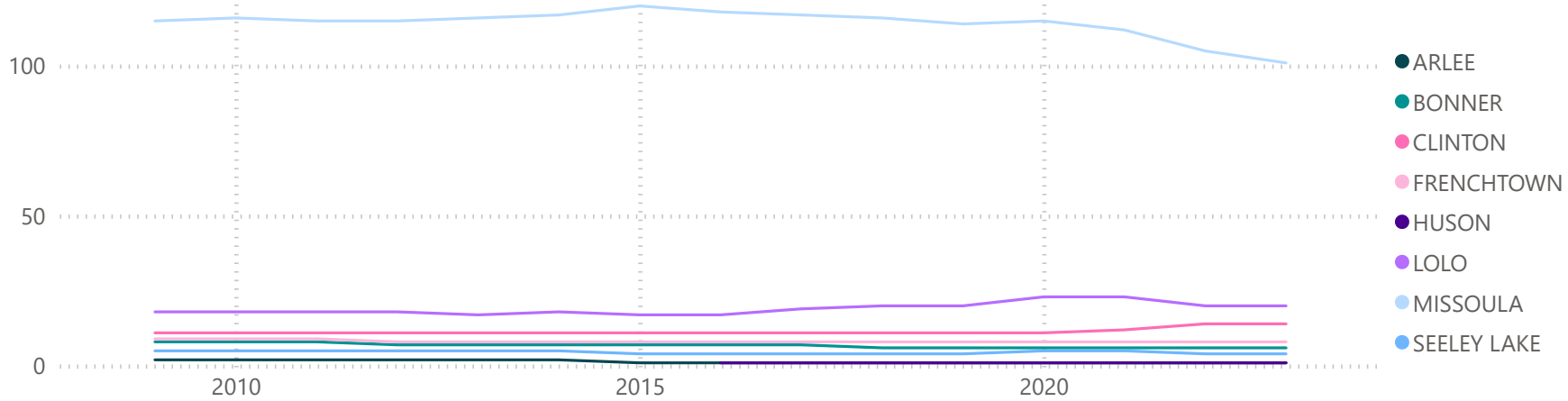
Community land trust (CLT) homeowners purchase their homes at a subsidized rate and lease the land under the home from the CLT. In exchange for an affordable purchase price, homeowners partner with the CLT to limit their own equity at the time of sale, passing the initial subsidy on to the next buyer.

In limited-equity co-op homes, the residents own a share in the cooperative that owns the buildings and the co-op leases the land from the CLT. These homes are generally available to households earning under 120% of the area median income.

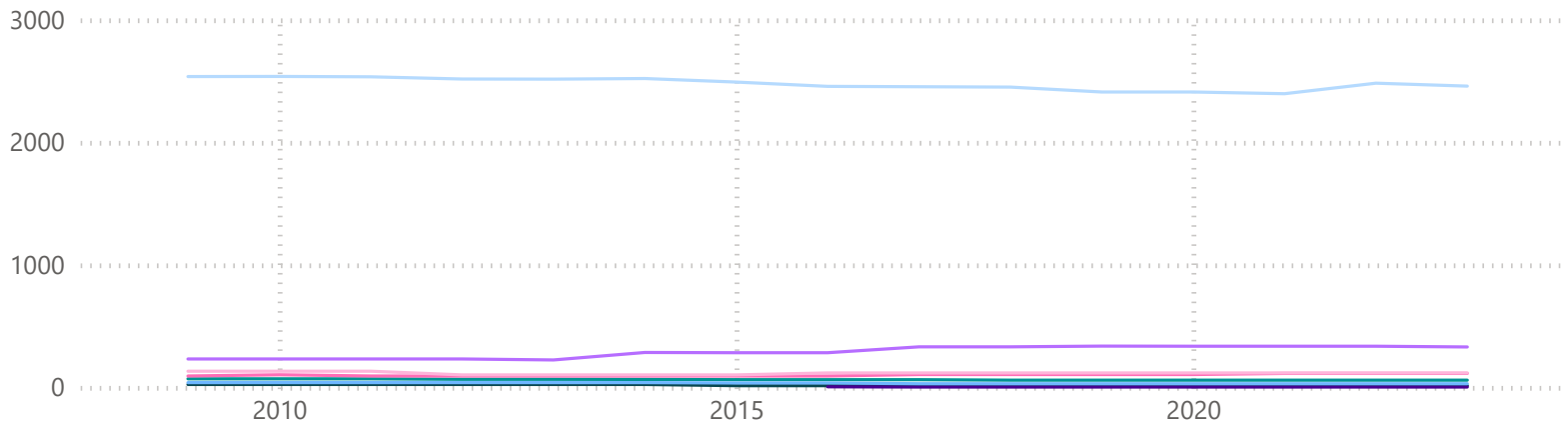
Resident-owned communities are manufactured home parks that are owned and operated cooperatively by the resident homeowners.

- Community land trust homes
- Community land trust co-op homes
- Resident-owned community homes
- Total homes

Number of Manufactured Home PARKS in Missoula County

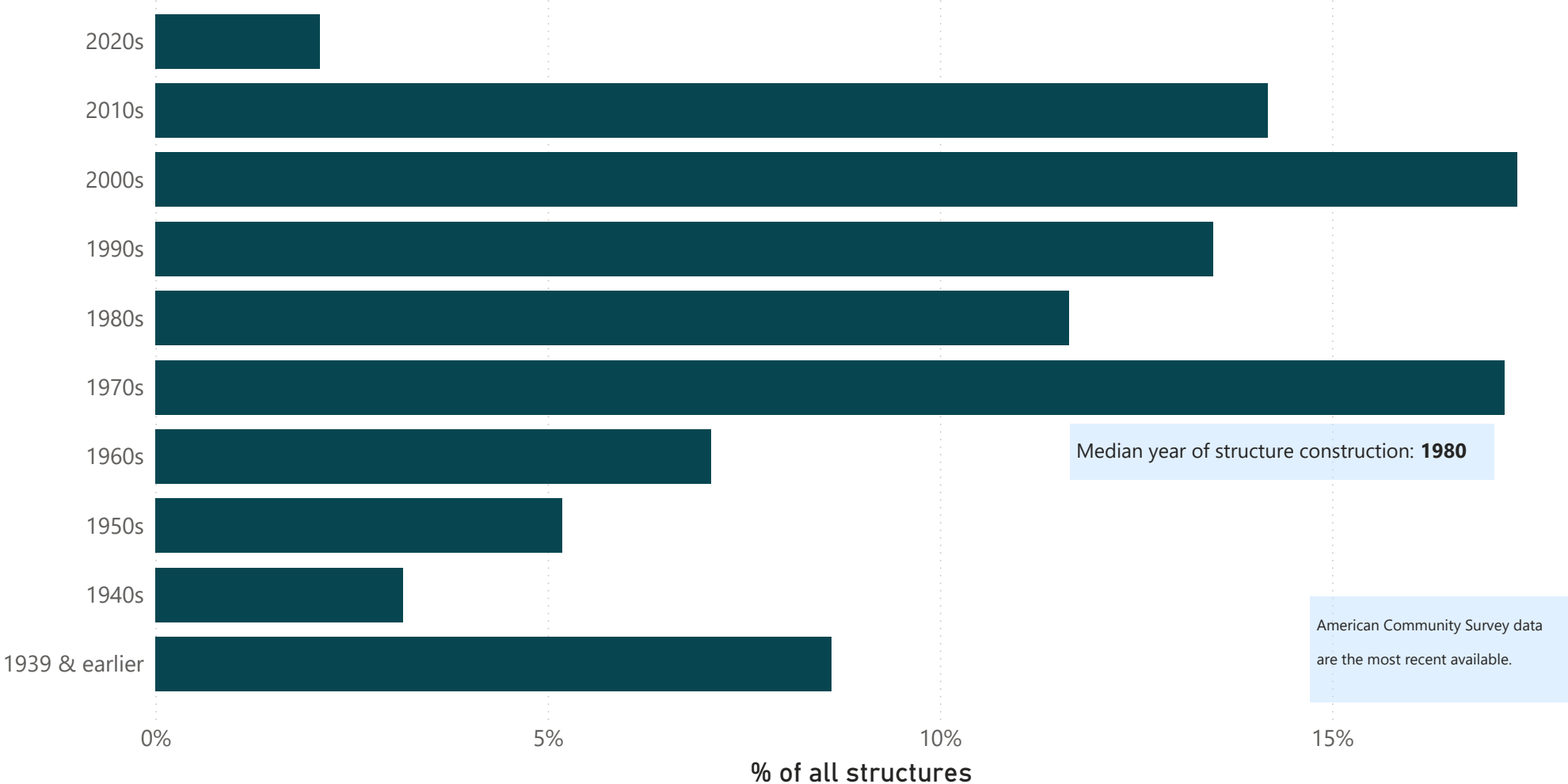


Number of Manufactured Home UNITS in Missoula County

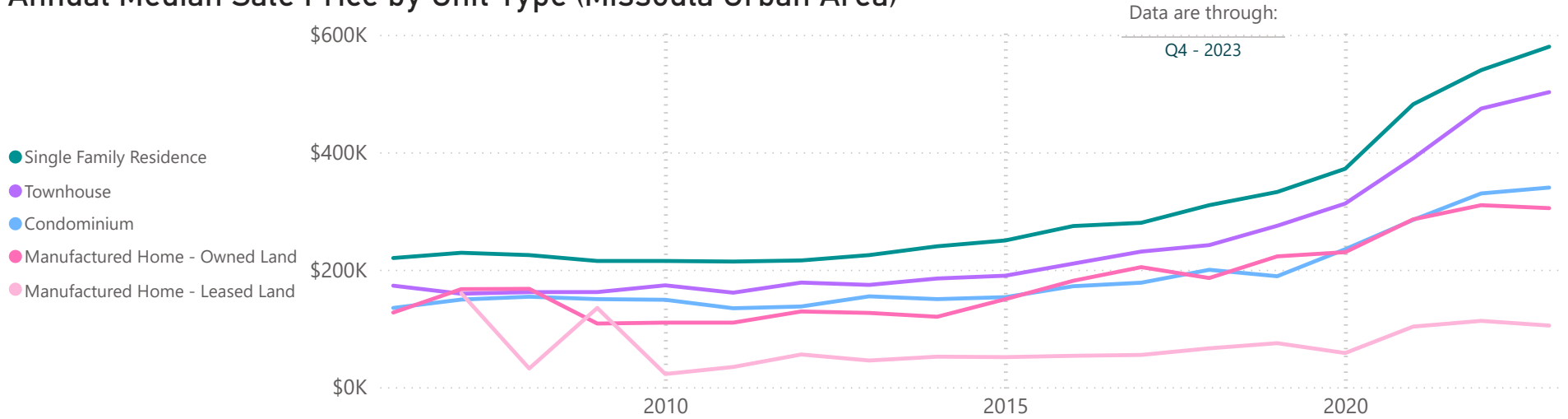


Manufactured home data are very complex. Data come from several sources (such as the Census, the MLS, and the Department of Revenue), which each have different definitions and levels of detail. We chose to use Department of Revenue data because it best illustrates the trends in manufactured home availability over time in our service area.

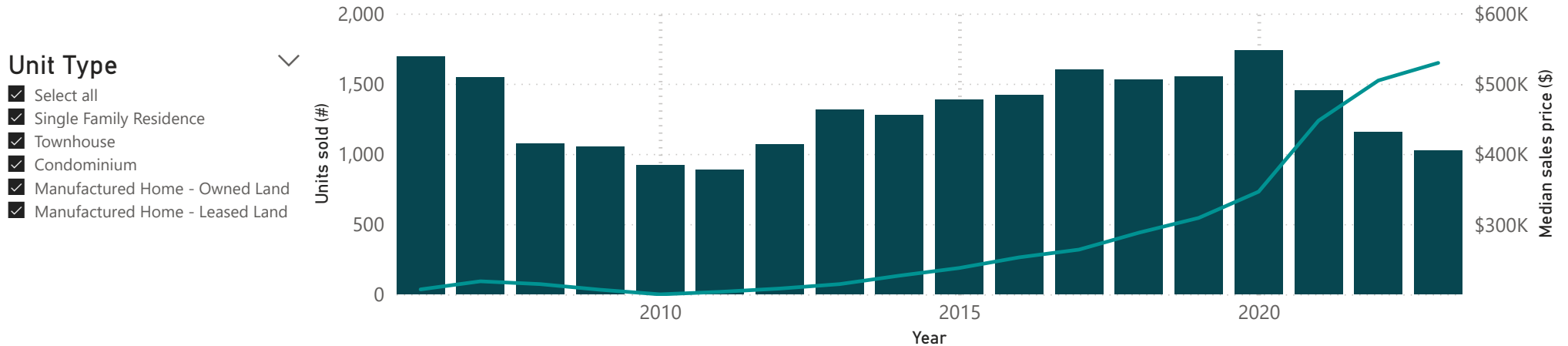
Decade of Construction for Residential Structures as of 2023 (Missoula County)



Annual Median Sale Price by Unit Type (Missoula Urban Area)



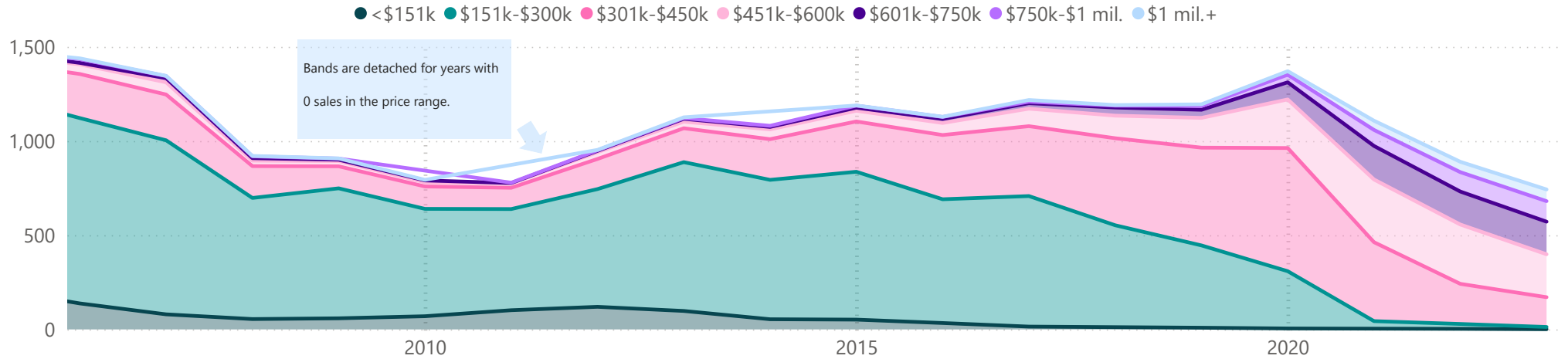
Combined Annual # Sold and Median Price for Selected Unit Types (Missoula Urban Area)



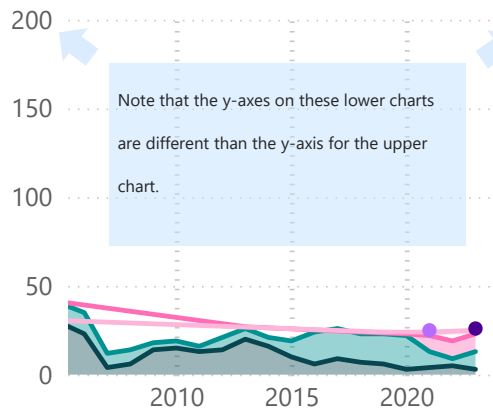
Count of Units Sold by Price Range

(Missoula Urban Area)

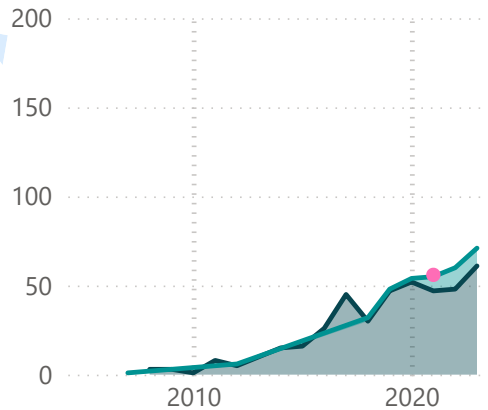
Single-Family Residences



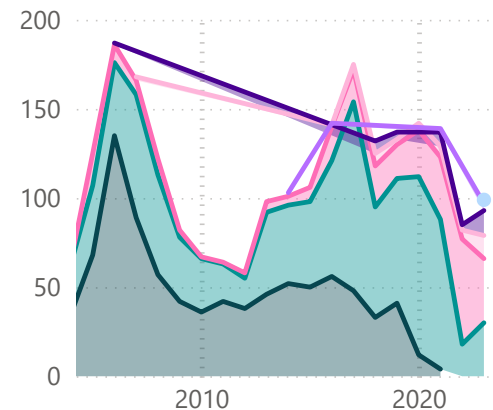
Manufactured Homes - Leased Land



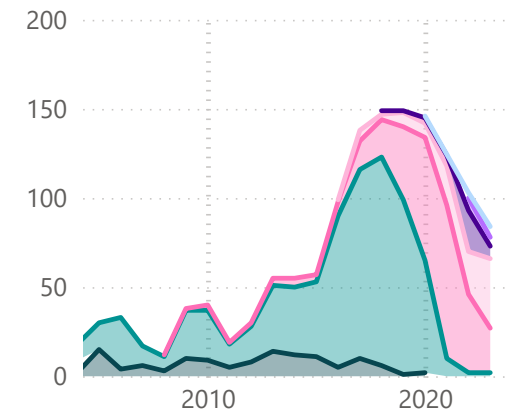
Manufactured Homes - Owned Land



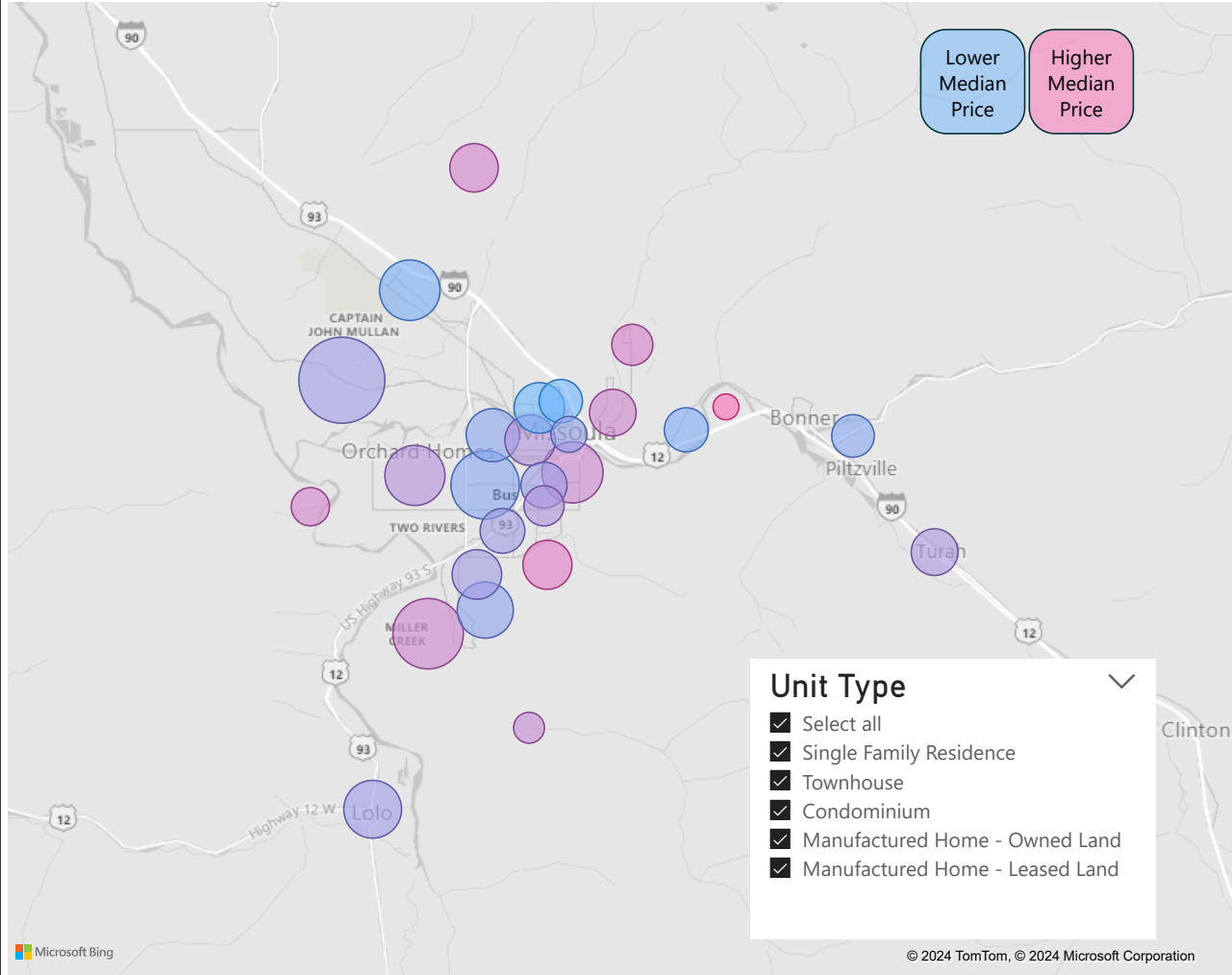
Condominium



Townhouse



Unit Sales by Neighborhood



Year

Select all

- 2006
- 2007
- 2008
- 2009
- 2010
- 2011
- 2012
- 2013
- 2014
- 2015
- 2016
- 2017
- 2018
- 2019
- 2020
- 2021
- 2022
- 2023

- Bubble size represents number of units sold. Color represents median price.
- Hold down "control" key ("command" on a mac) to select multiple years.
- If you do not see a map in the left part of this slide, try viewing this page in a different browser. This module specifically has display compatibility issues with the Chrome browser when the LastPass extension is enabled.

Data are through:

Q4 - 2023

of sales (selected years, unit types, and neighborhoods)

993

Median price (selected years, unit types, and neighborhoods)

\$525,000

Missoula Neighborhood Median Prices

Neighborhood	2016		2017		2018		2019		2020		2021		2022		2023	
	Median price	Count	Median price	Count	Median price	Count	Median price	Count	Median price	Count	Median price	Count	Median price	Count	Median price	Count
Big Flat / Blue Mountain	\$402,450	20	\$477,500	28	\$407,250	14	\$549,000	23	\$649,900	21	\$847,000	35	\$747,500	14	\$745,750	14
Bonner	\$195,500	23	\$225,000	27	\$224,500	20	\$208,000	23	\$279,375	25	\$340,500	46	\$367,500	36	\$418,000	19
Downtown	\$241,100	22	\$224,900	11	\$286,000	22	\$267,000	21	\$294,500	9	\$395,000	21	\$437,000	14	\$473,500	12
E Missoula	\$185,950	36	\$220,000	26	\$237,500	37	\$235,000	20	\$253,900	43	\$326,000	21	\$450,000	23	\$385,000	21
Expressway	\$188,570	72	\$205,000	71	\$228,600	72	\$231,000	89	\$255,000	65	\$340,000	67	\$386,200	44	\$369,000	55
Farviews / Pattee Canyon	\$375,500	54	\$349,500	57	\$408,000	57	\$440,000	57	\$467,000	62	\$585,000	49	\$688,700	40	\$802,500	29
Franklin to Fort	\$196,500	100	\$225,000	134	\$226,300	131	\$249,900	149	\$279,900	144	\$354,000	93	\$410,000	120	\$421,000	79
Grant Creek / Butler Creek	\$345,000	37	\$402,250	44	\$412,308	50	\$415,550	48	\$499,000	49	\$661,556	38	\$650,000	29	\$740,990	28
Lewis & Clark	\$267,800	31	\$281,000	31	\$330,000	18	\$317,500	22	\$370,000	37	\$501,500	28	\$600,000	19	\$599,000	16
Lolo	\$235,850	94	\$255,000	95	\$266,950	92	\$299,950	96	\$342,500	108	\$460,900	72	\$505,000	65	\$515,000	48
Lower Miller Creek	\$350,000	71	\$370,250	94	\$384,000	97	\$397,000	131	\$449,000	151	\$590,000	93	\$660,000	79	\$717,500	86
Lower Rattlesnake	\$295,000	31	\$313,250	26	\$329,950	30	\$412,000	29	\$432,500	24	\$650,000	29	\$602,000	9	\$720,000	25
Marshall Canyon	\$452,500	12	\$450,000	3	\$484,429	10	\$574,000	11	\$580,000	11	\$701,500	10	\$962,500	6	\$922,750	8
Moose Can Gully	\$233,500	82	\$246,750	94	\$260,000	87	\$295,000	73	\$319,000	107	\$413,750	72	\$495,000	55	\$453,750	44
Northside	\$199,000	35	\$221,650	62	\$247,155	60	\$213,500	40	\$291,000	53	\$328,250	46	\$390,000	33	\$310,000	20
River Road	\$213,450	44	\$229,950	54	\$245,000	37	\$249,900	51	\$280,400	55	\$405,000	33	\$429,500	48	\$425,000	37
Riverfront	\$322,200	35	\$349,250	26	\$383,899	44	\$359,900	37	\$373,450	32	\$437,165	29	\$572,500	10	\$598,000	32
Rose Park	\$273,000	56	\$264,500	54	\$300,000	55	\$329,950	44	\$337,500	54	\$427,500	64	\$526,500	46	\$507,500	24
South 39th Street	\$245,000	41	\$269,000	39	\$280,899	40	\$307,550	38	\$320,000	44	\$445,750	44	\$472,500	26	\$525,000	30
Southgate	\$247,500	38	\$245,913	42	\$251,000	43	\$295,500	42	\$326,750	48	\$445,057	44	\$535,000	36	\$526,000	22
Sxwtpqyen / Mullan	\$246,500	199	\$269,950	264	\$299,000	229	\$309,900	199	\$343,180	228	\$435,000	191	\$512,500	186	\$519,750	150
Turah / Clinton	\$260,000	15	\$272,000	27	\$243,500	22	\$264,590	24	\$345,000	29	\$498,650	42	\$515,800	34	\$575,000	25
Two Rivers (Target Range)	\$280,000	95	\$300,000	81	\$343,815	46	\$343,165	79	\$375,000	83	\$450,000	77	\$612,500	54	\$607,500	54
University District	\$391,500	39	\$390,000	39	\$407,000	43	\$442,500	38	\$500,000	59	\$600,000	53	\$726,874	30	\$702,500	57
Upper Miller Creek	\$379,975	12	\$406,500	9	\$471,700	19	\$399,995	19	\$525,000	15	\$635,000	15	\$725,000	11	\$685,000	9
Upper Rattlesnake	\$433,500	44	\$430,000	43	\$425,000	61	\$436,250	54	\$515,000	61	\$700,000	48	\$775,000	31	\$750,000	17
Westside	\$186,250	44	\$184,000	69	\$172,500	41	\$155,000	51	\$195,000	57	\$239,000	53	\$365,500	32	\$303,500	32
Total	\$250,500	1382	\$262,340	1550	\$289,000	1477	\$309,900	1508	\$345,000	1674	\$445,000	1413	\$503,725	1130	\$525,000	993

Data are through:

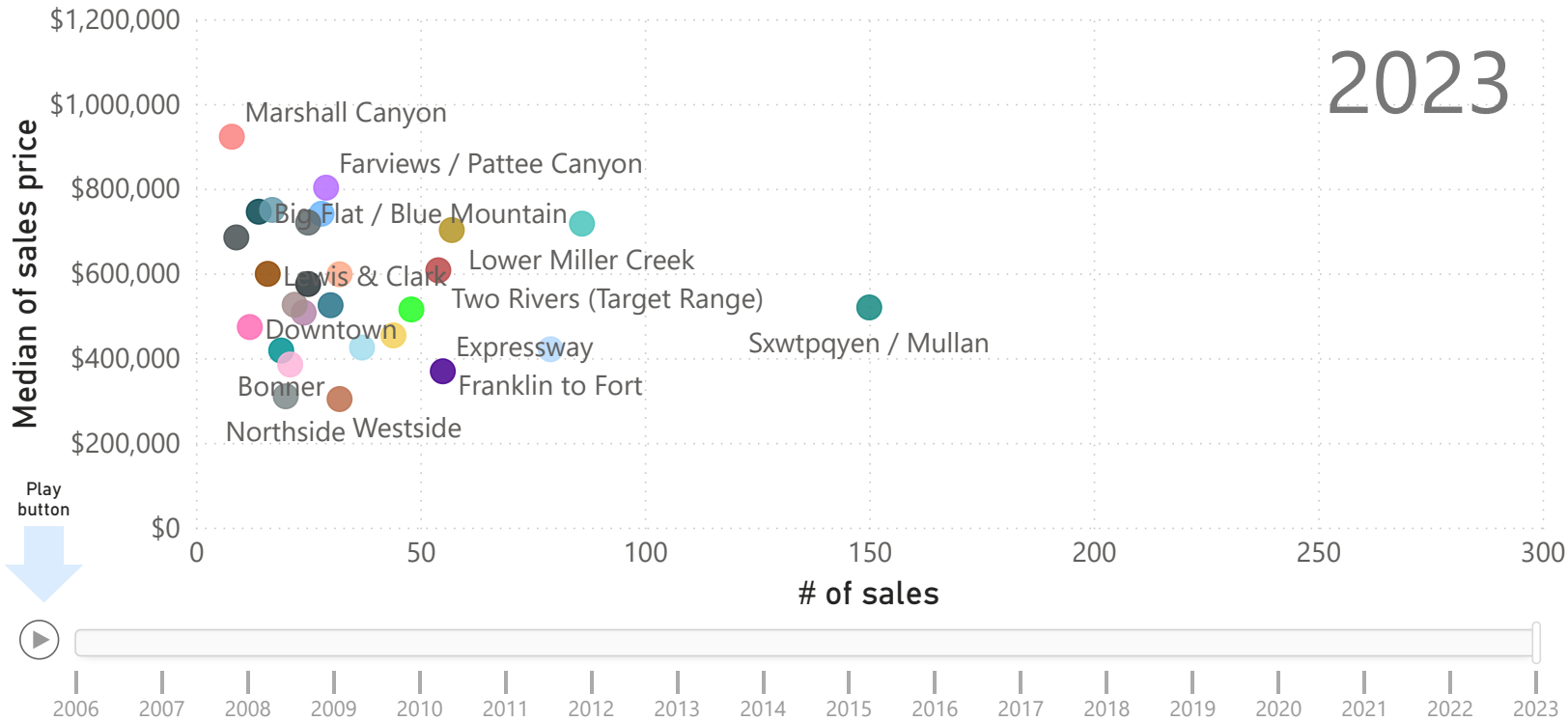
Q4 - 2023

Results are not shown for a neighborhood when there are fewer than 3 sales

Unit Type

Select all	Single Family Residence	Townhouse	Condominium	Manufactured Home - Owned Land	Manufactured Home - Leased Land
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Sales by Neighborhood



There are several ways to interact with this chart:

- Hit play button to animate.
- Use the slider at the bottom of chart to select a year.
- Click a neighborhood bubble to see its path over time. Use control/command + click to select multiple bubbles.
- Check/uncheck boxes below to isolate neighborhoods.

Data are through:
Q4 - 2023

Neighborhood ▼

- Select all
- Big Flat / Blue Mountain
- Bonner
- Downtown
- E Missoula
- Expressway
- Farviews / Pattee Canyon
- Franklin to Fort
- Grant Creek / Butler Creek
- Lewis & Clark
- Lolo
- Lower Miller Creek
- Lower Rattlesnake
- Marshall Canyon
- Moose Can Gully
- Northside
- River Road
- Riverfront
- Rose Park
- South 39th Street
- Southgate
- Sxwtpqyen / Mullan
- Turah / Clinton
- Two Rivers (Target Range)
- University District
- Upper Miller Creek
- Upper Rattlesnake
- Westside

Unit Type

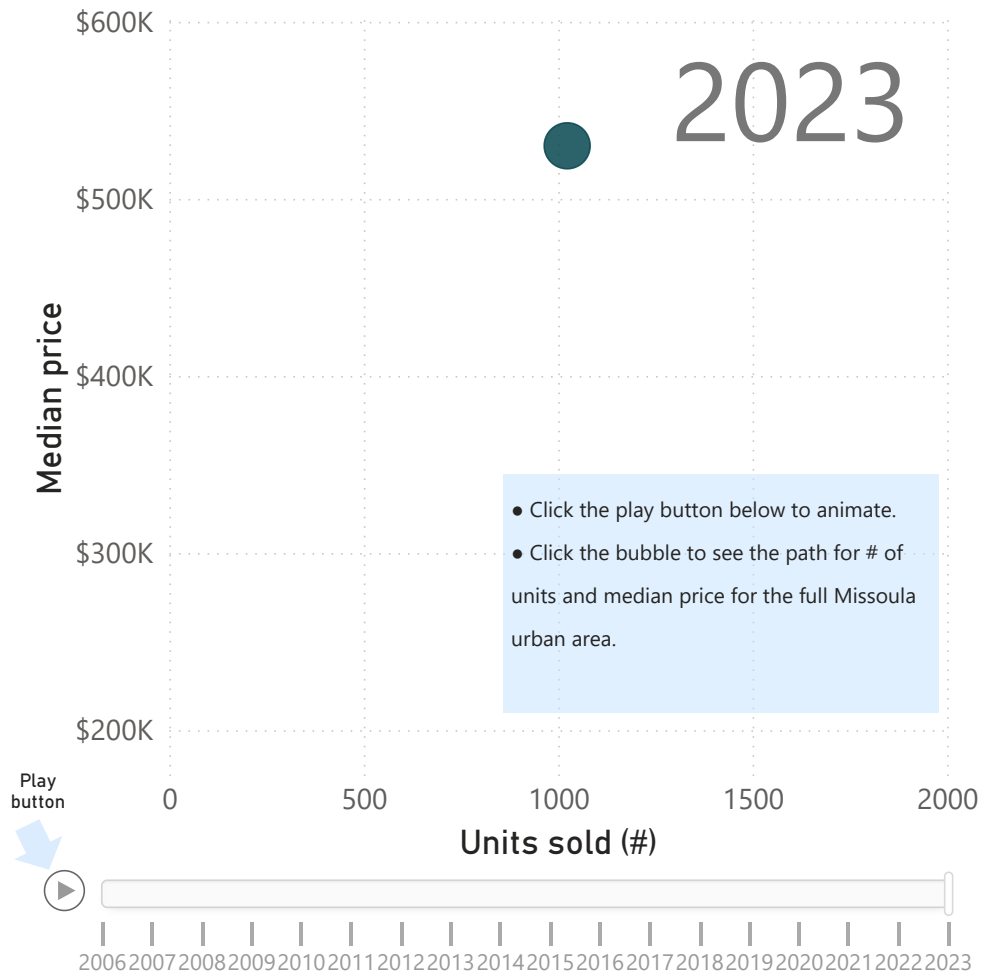
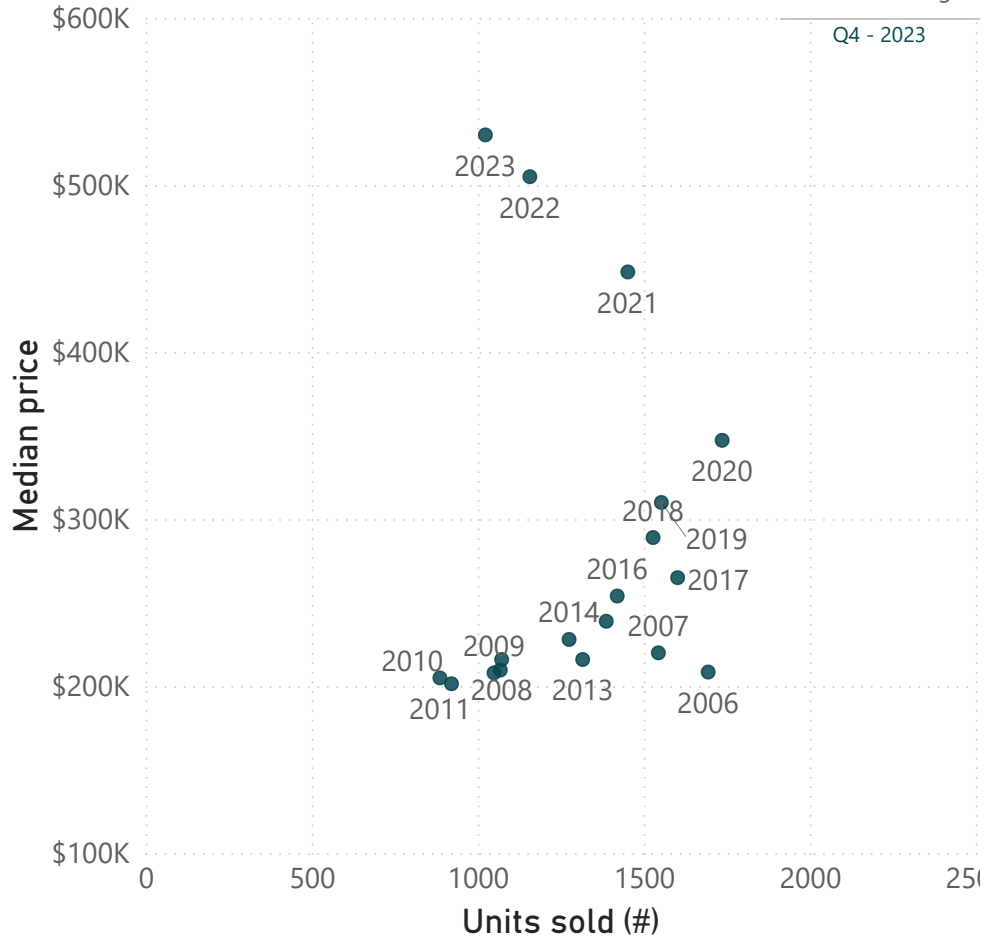
- Select all
- Single Family Residence
- Townhouse
- Condominium
- Manufactured Home - Owned Land
- Manufactured Home - Leased Land



Units sold Missoula Urban Area

Data are through:

Q4 - 2023

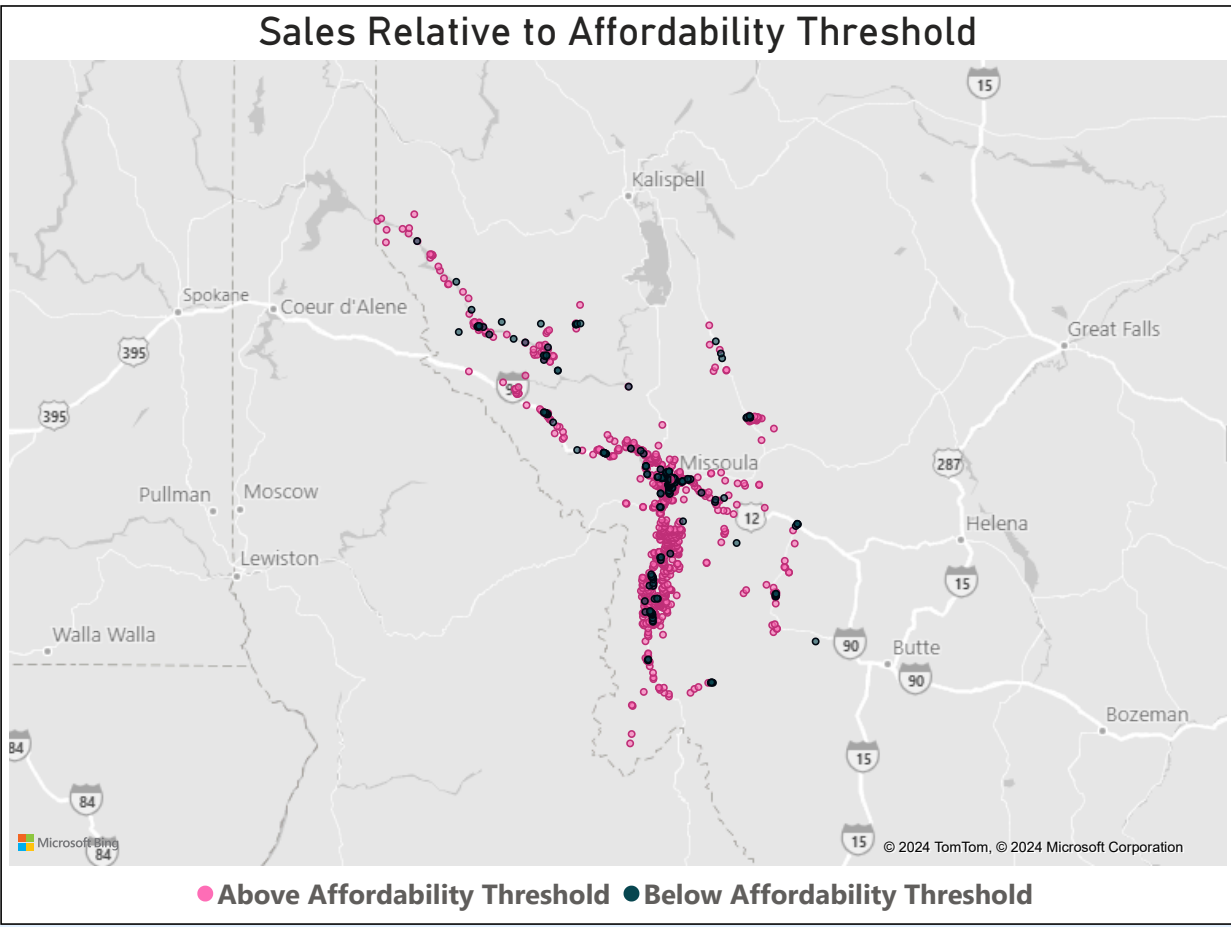


Unit Type

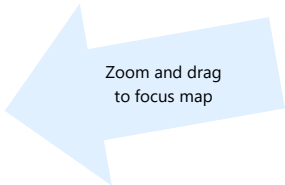
- Select all
- Single Family Residence
- Townhouse
- Condominium
- Manufactured Home - Owned Land
- Manufactured Home - Leased Land

Sales Relative to Affordability Threshold

- Year**
- 2013
 - 2014
 - 2015
 - 2016
 - 2017
 - 2018
 - 2019
 - 2020
 - 2021
 - 2022
 - 2023
- Property Type**
- Select all
 - Single Family Residence
 - Townhouse
 - Condominium
 - Manufactured Home - Own...
 - Manufactured Home - Leas...
- If only one box below is checked, hold down the "Ctrl" key ("Command" on a Mac) to click both options.*
- Lot size**
- 1 acre or smaller
 - Larger than 1 acre
- County**
- Select all
 - Granite
 - Mineral
 - Missoula
 - Ravalli
 - Sanders



Affordability thresholds are the amount a Missoula County median income earner in a given year could afford to pay for a home purchase (factoring in taxes, interest rates, and a 5% down payment) without spending more than 30% of their monthly income on housing.



2023

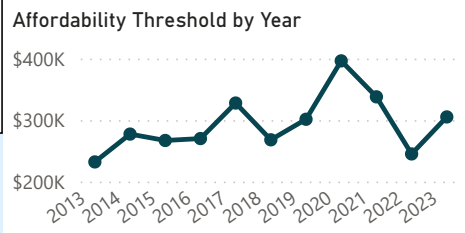
Year

\$305,200
Affordability Threshold

\$100,900
Median income

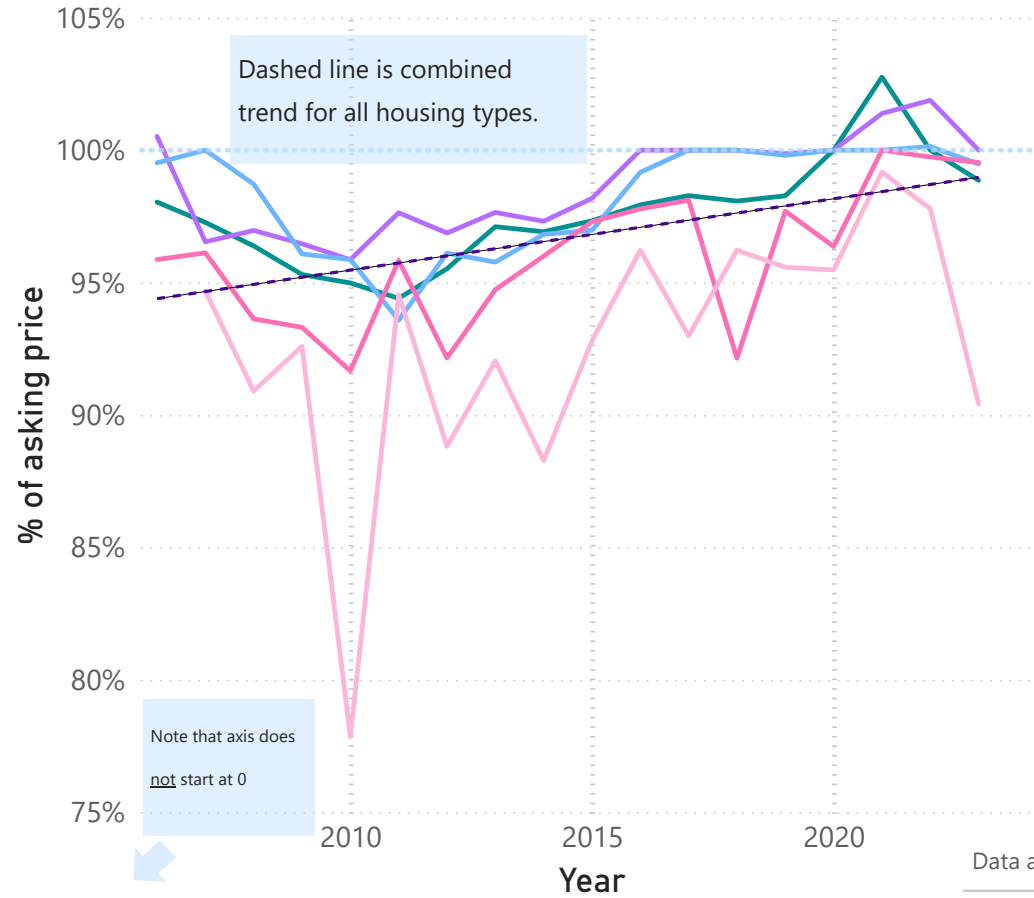
For selected sales:

Category	Count	%
Above Affordability Threshold	1796	87.70%
Below Affordability Threshold	252	12.30%
Total	2048	100.00%



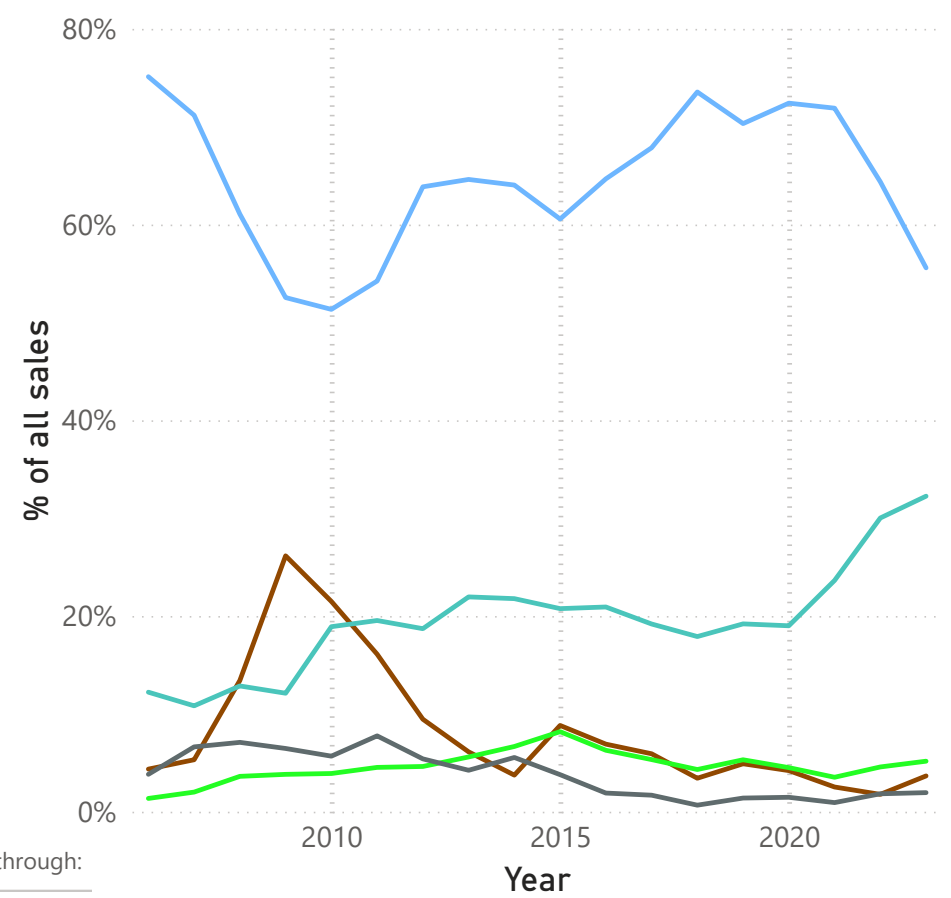
Median Average % of Original List Price Paid at Final Sale

● Single Family Residence ● Townhouse ● Condominium ● Manufactured Home - Owned Land ● Manufactured Home - Leased Land



% of Sales by Financing Method

● Conventional ● FHA ● VA ● Cash ● Other

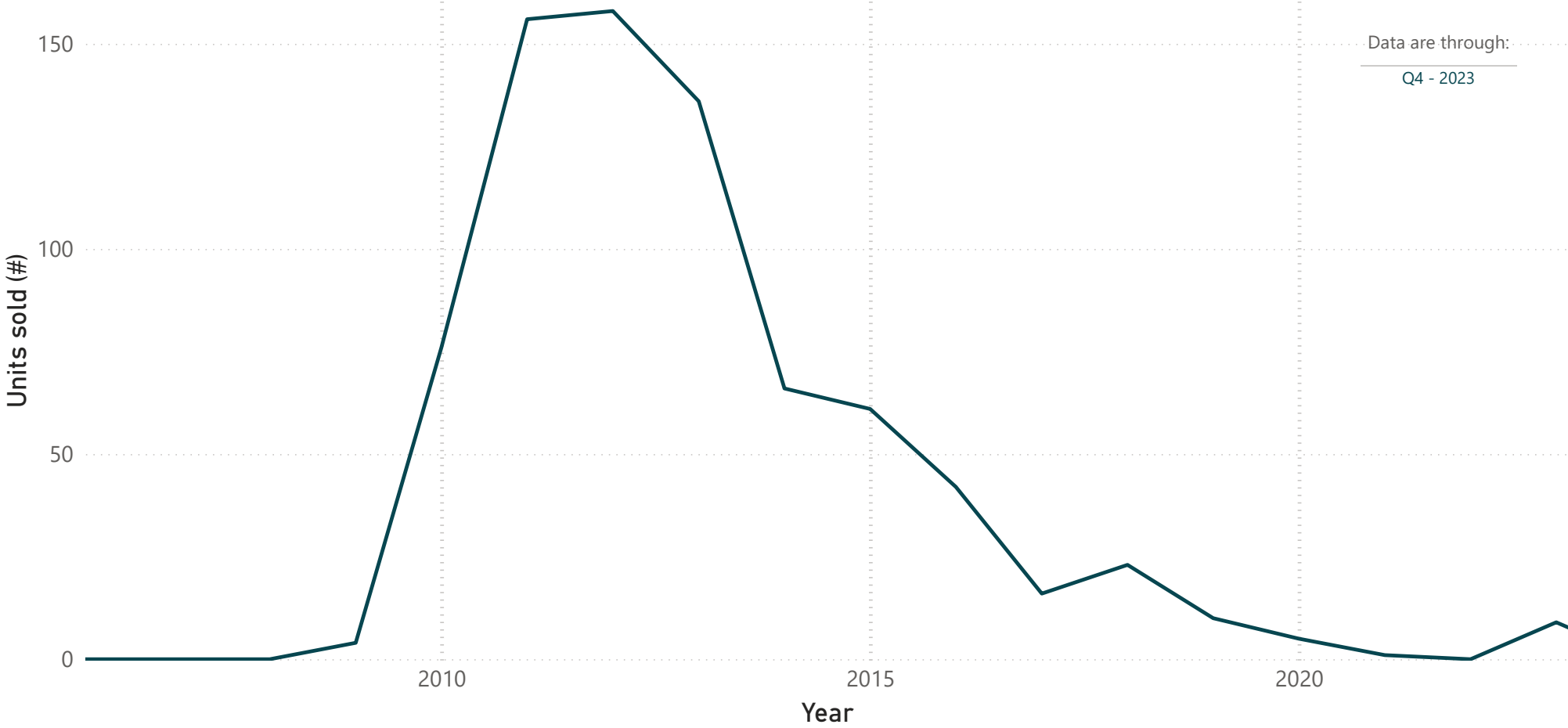


Unit Type

- Select all
- Single Family Residence
- Townhouse
- Condominium
- Manufactured Home - Owned Land
- Manufactured Home - Leased Land

Data are through:
Q4 - 2023

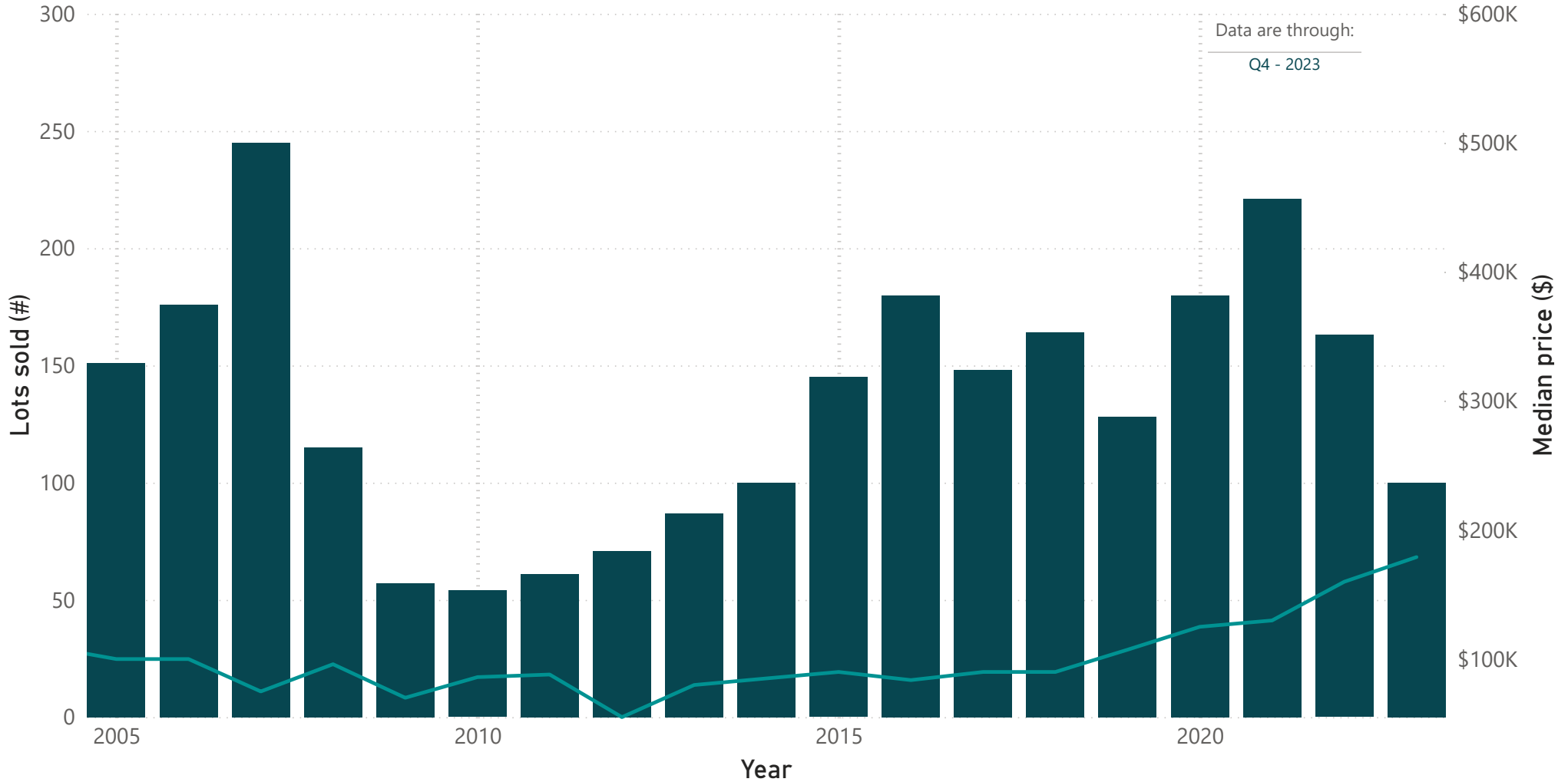
Real Estate-Owned (REO), Bank-Owned, Probate, & Short Sales



Unit Type

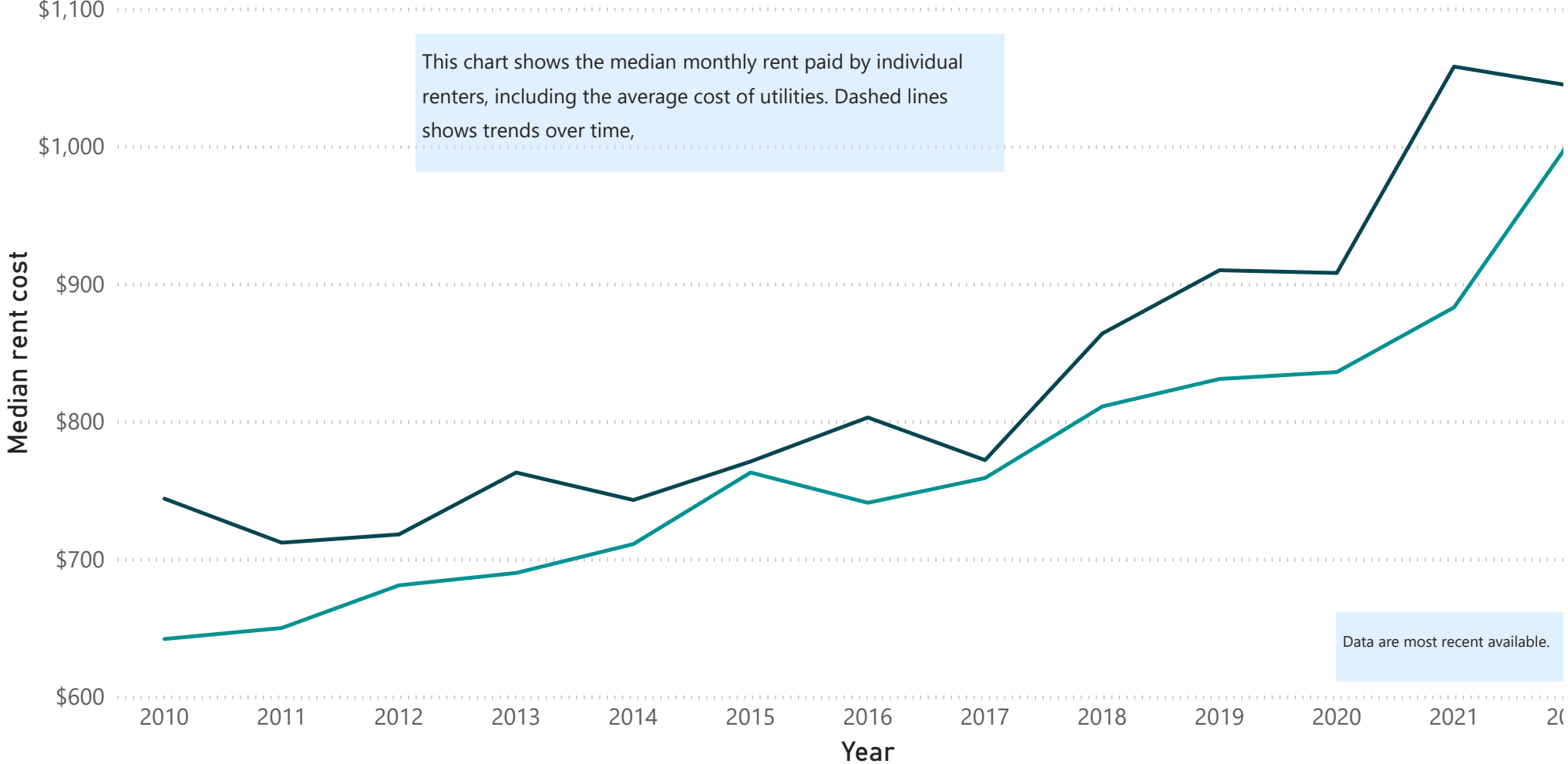
Select all	Single Family Residence	Townhouse	Condominium	Manufactured Home - Owned Land
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Lot Sales (Missoula Urban Area)



Median Rent Cost

● City of Missoula ● Montana



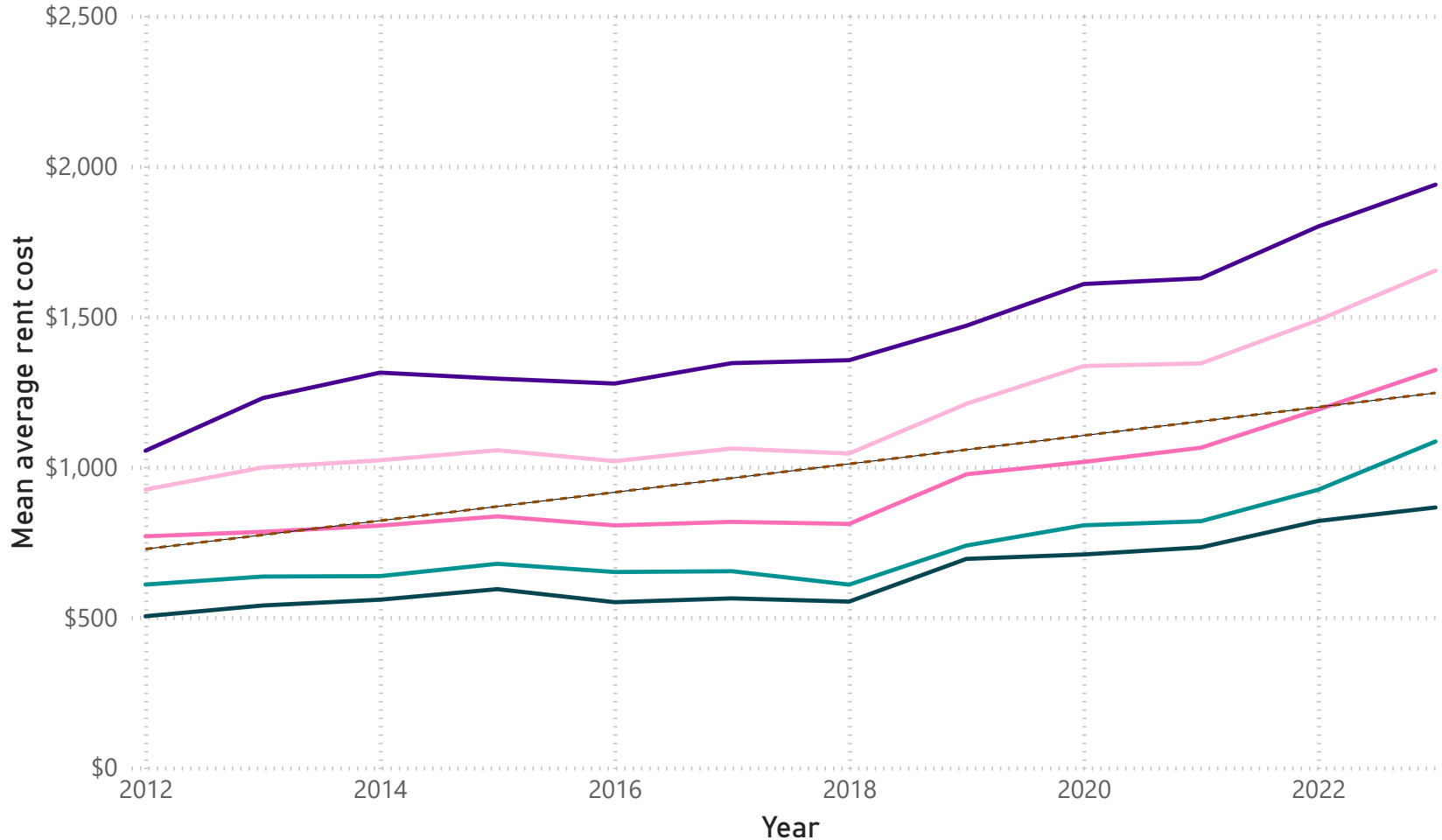
This chart shows the median monthly rent paid by individual renters, including the average cost of utilities. Dashed lines shows trends over time,

Data are most recent available.

Mean Average Rent Cost by Size & Type - City of Missoula

Data are through:
Q4 - 2023

— Studio — 1 Bedroom — 2 Bedroom — 3 Bedroom — 4+ Bedroom



Size ▼

- Select all
- Studio
- 1 Bedroom
- 2 Bedroom
- 3 Bedroom
- 4+ Bedroom

Type ▼

- Select all
- House
- Duplex
- Multiplex

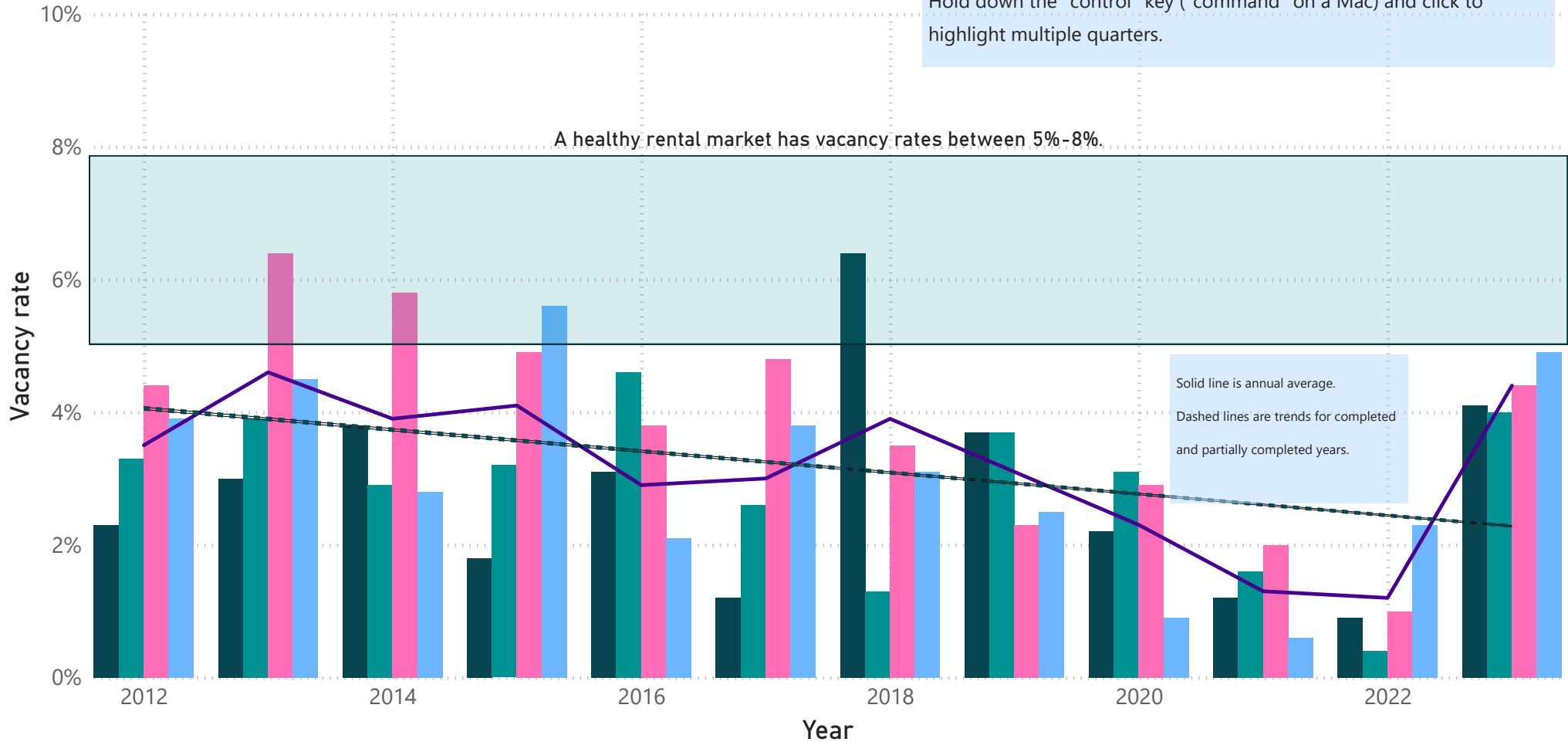
This chart shows the mean average monthly rental cost for the unit size and types selected above.

The dashed line shows combined trend for the selection of sizes and types.

Total Rental Vacancy Rate by Year & Quarter - City of Missoula

● Q1 ● Q2 ● Q3 ● Q4 — Annual average

Click a quarter on the legend to the left to highlight it on the chart.
Hold down the "control" key ("command" on a Mac) and click to highlight multiple quarters.



Multiplex Rental Vacancy Rate by Type - City of Missoula

Data are through:

Q4 - 2023

— Studio — 1 Bedroom — 2 Bedroom — 3 Bedroom — 4 Bedroom

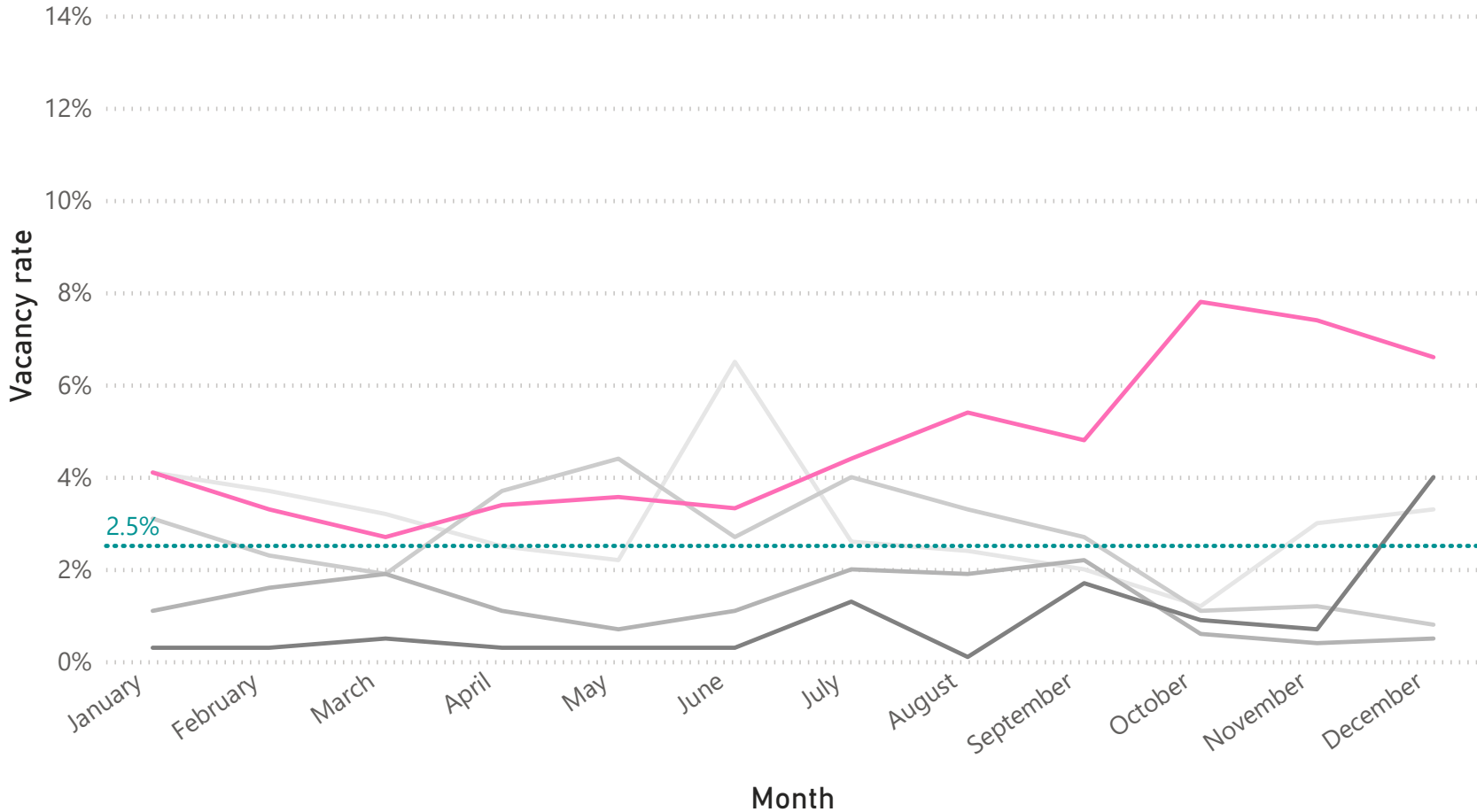


Average Rental Vacancy Rate by Month for 2-Bedroom Multiplexes - City of Missoula

Year - 2019 - 2020 - 2021 - 2022 - 2023

Data are through:
Q4 - 2023

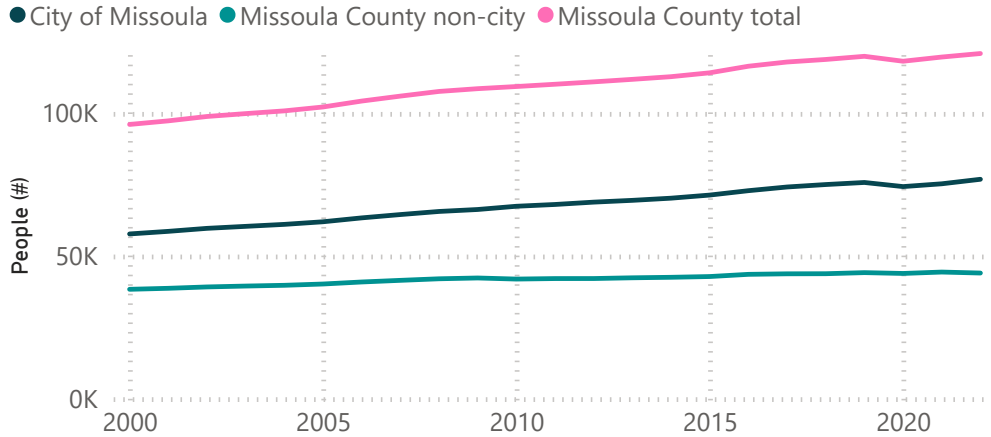
- Year
- Select all
 - 2012
 - 2013
 - 2014
 - 2015
 - 2016
 - 2017
 - 2018
 - 2019
 - 2020
 - 2021
 - 2022
 - 2023



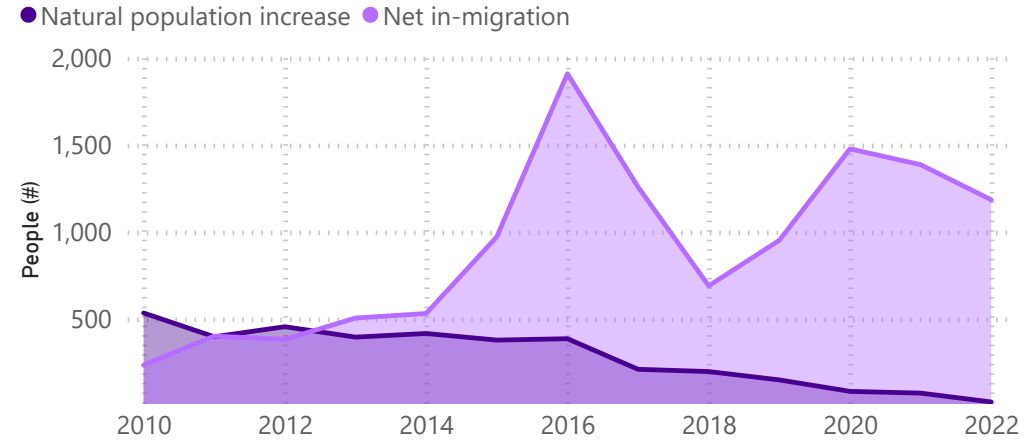
This chart shows the vacancy rate by month for the years selected above.

The dotted line is the combined annual mean average for the year(s) selected.

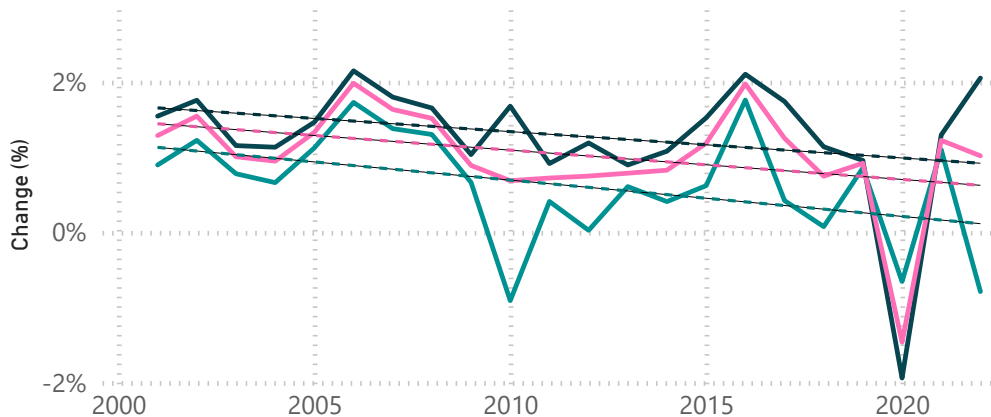
Population



Missoula County Population Change Sources



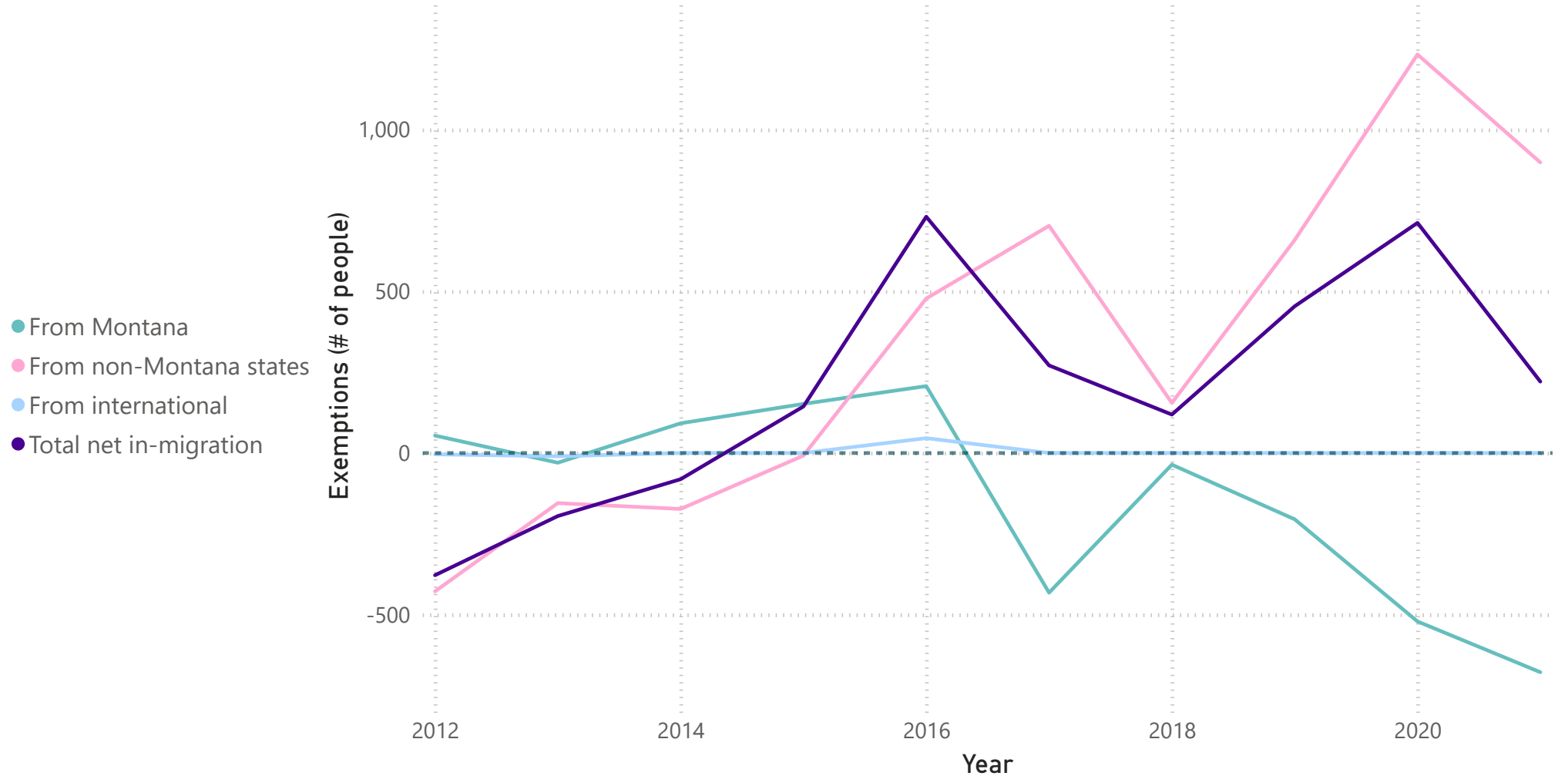
Year-Over-Year % Change in Population



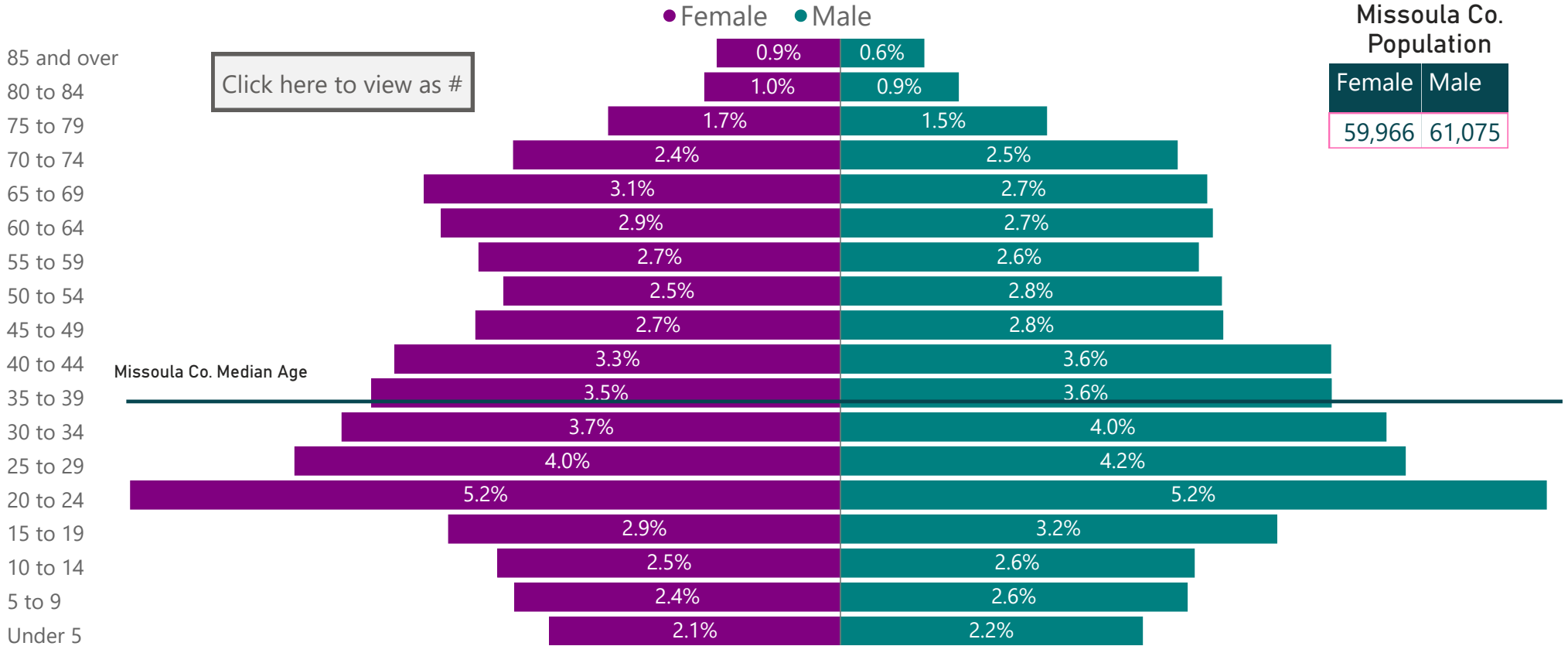
This chart shows the % change in population from one year to the next. For example, if population increased from 100,000 in one year to 101,000 the next year, it would be marked as 1% for the second year.

Any positive % change value means an increase in population, even if the trend is downward.

Net In-Migration to Missoula County



2022 Missoula County Population Age Pyramid (%)



Median Age: Female

Missoula Co.	Montana	U.S.
37.3	41.2	39.8

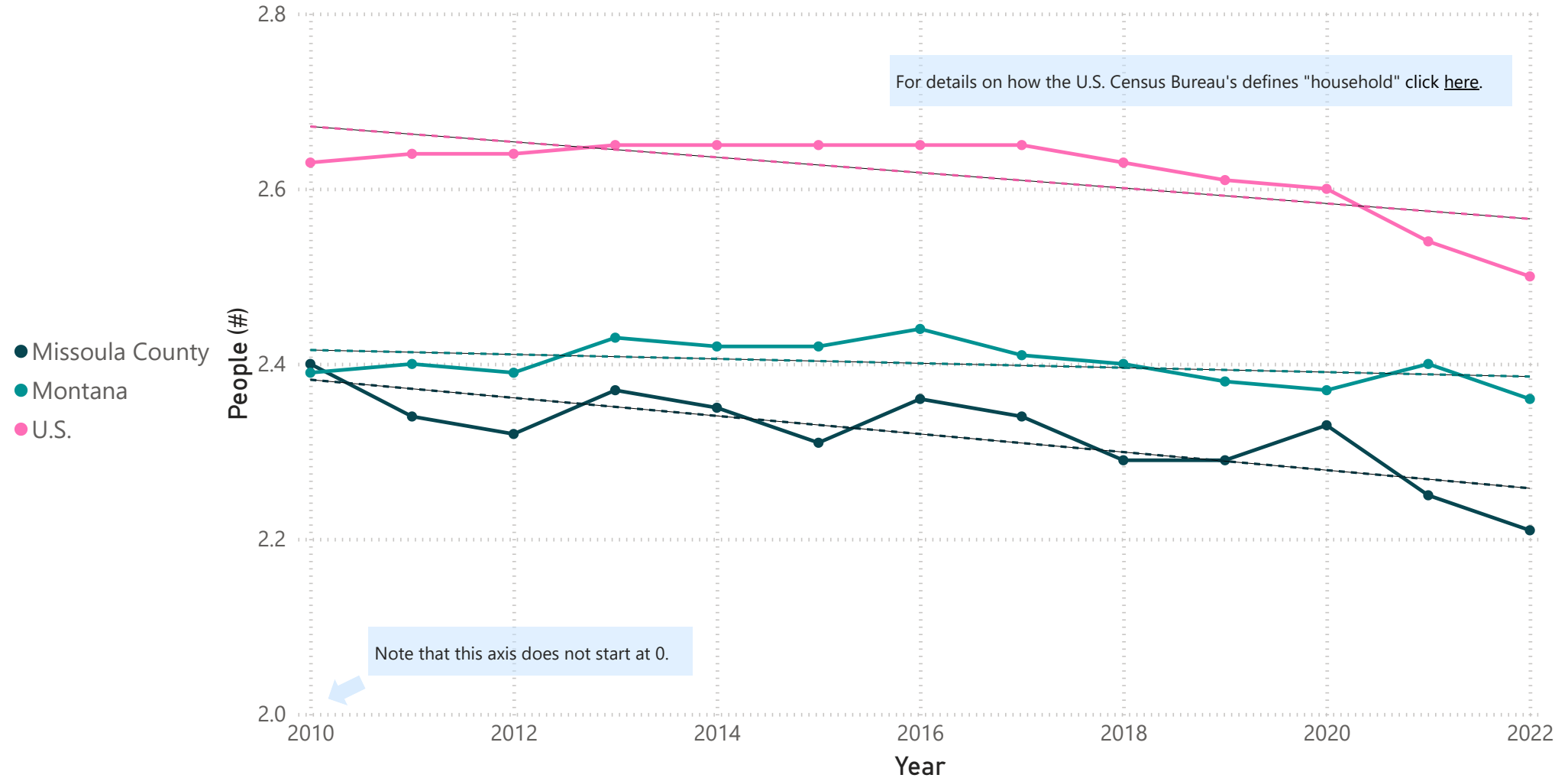
Median Age: All

Missoula Co.	Montana	U.S.
36.7	40.1	38.6

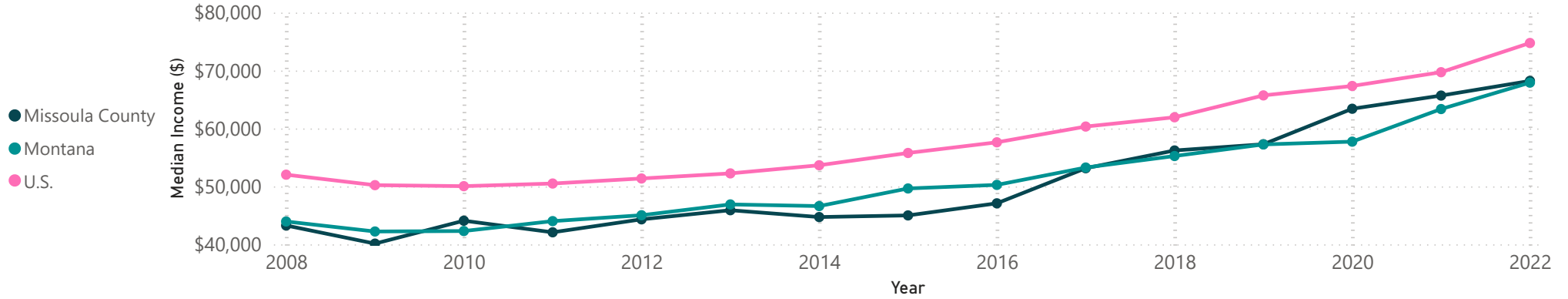
Median Age: Male

Missoula Co.	Montana	U.S.
36.1	39.2	37.3

Mean Average Household Size

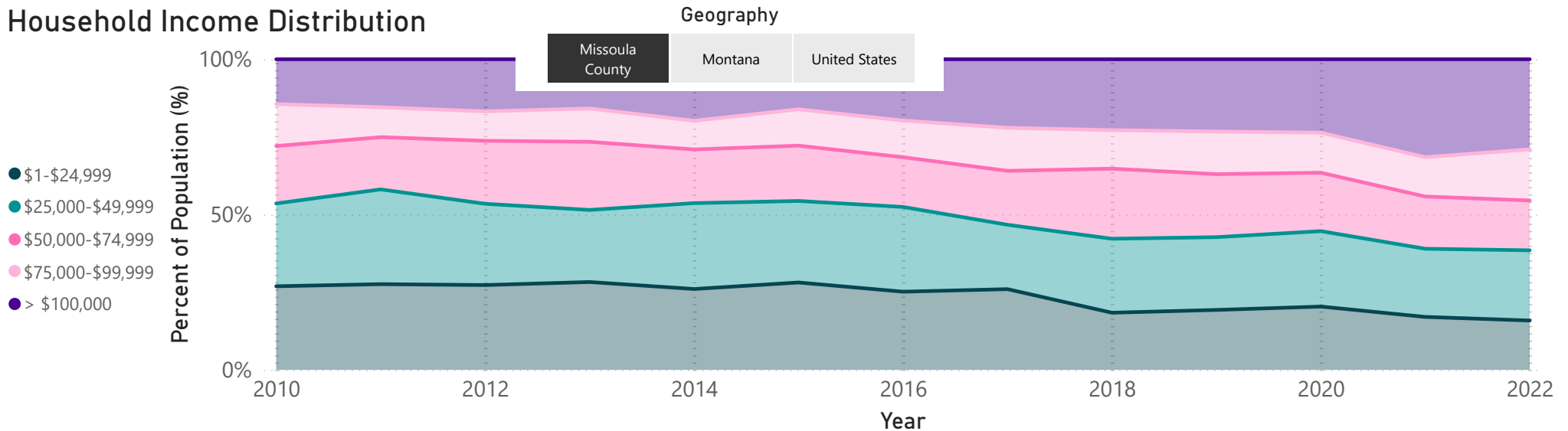


Median Household Income



Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE) Program

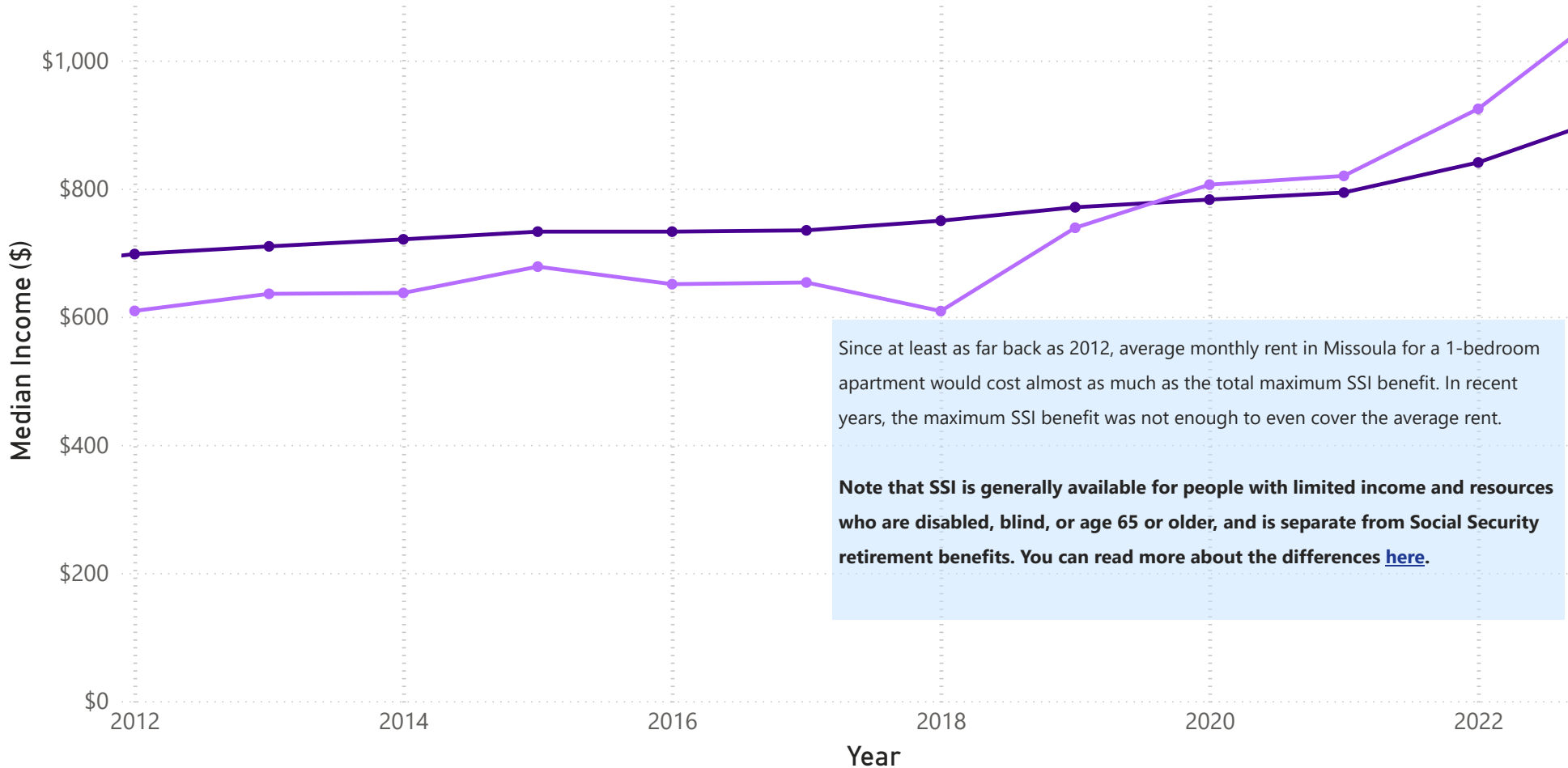
Household Income Distribution



Source: U.S. Census Bureau, American Community Survey

Maximum Social Security (SSI) Benefit & Average Rent for 1-Bedroom Apartment by Year

● Maximum Supplemental Security Income (SSI) benefit ● Average 1-bedroom apartment rent

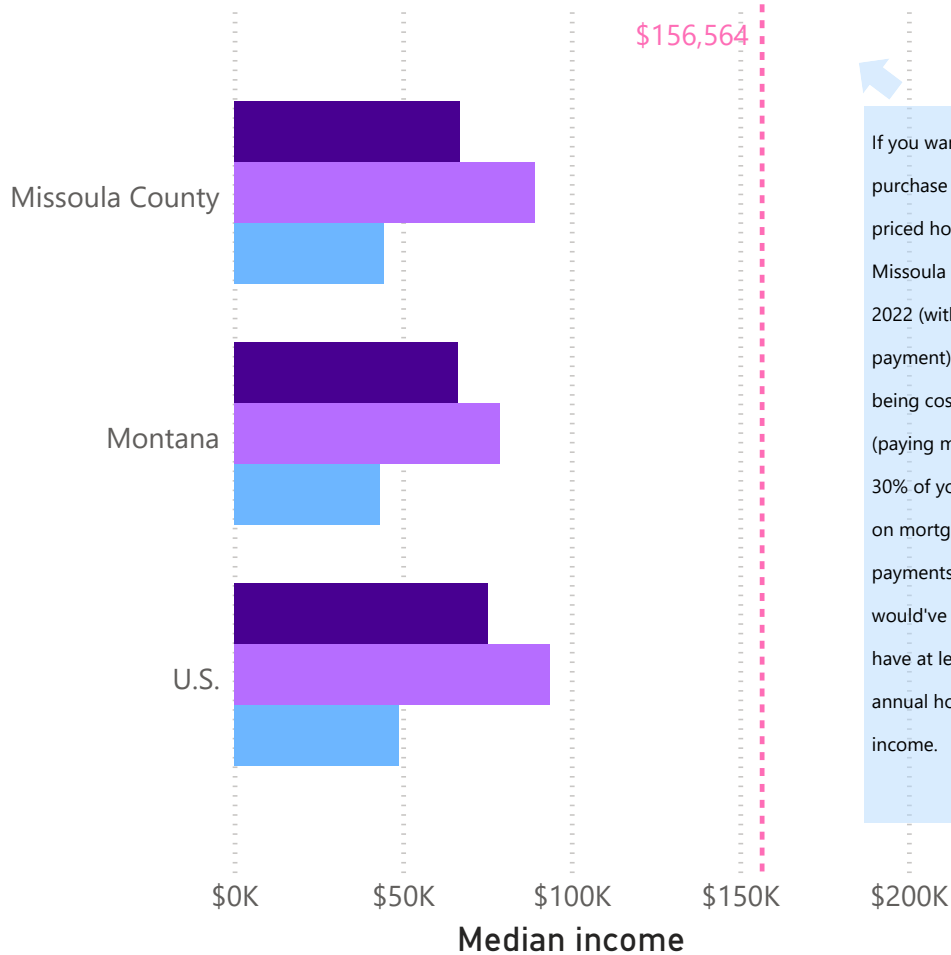


Since at least as far back as 2012, average monthly rent in Missoula for a 1-bedroom apartment would cost almost as much as the total maximum SSI benefit. In recent years, the maximum SSI benefit was not enough to even cover the average rent.

Note that SSI is generally available for people with limited income and resources who are disabled, blind, or age 65 or older, and is separate from Social Security retirement benefits. You can read more about the differences [here](#).

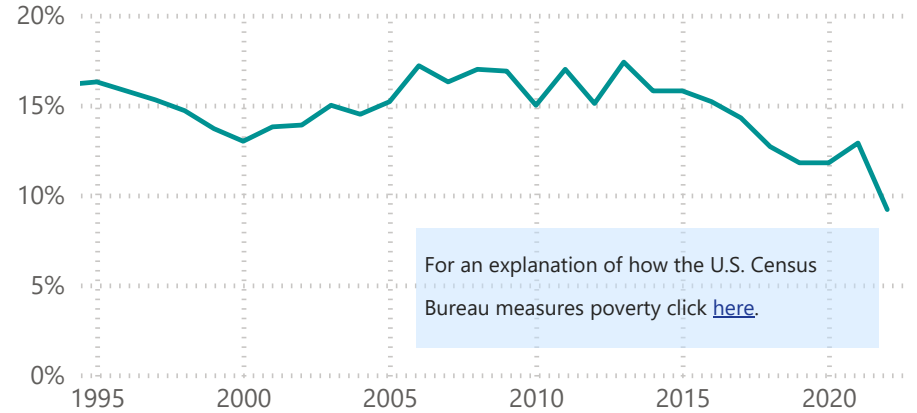
2022 Median Income by Location and Occupancy Type

Occupancy Type ● All ● Owner ● Renter



If you wanted to purchase a median-priced home in Missoula County in 2022 (with a 5% down payment) without being cost-burdened (paying more than 30% of your income on mortgage payments), you would've needed to have at least this gross annual household income.

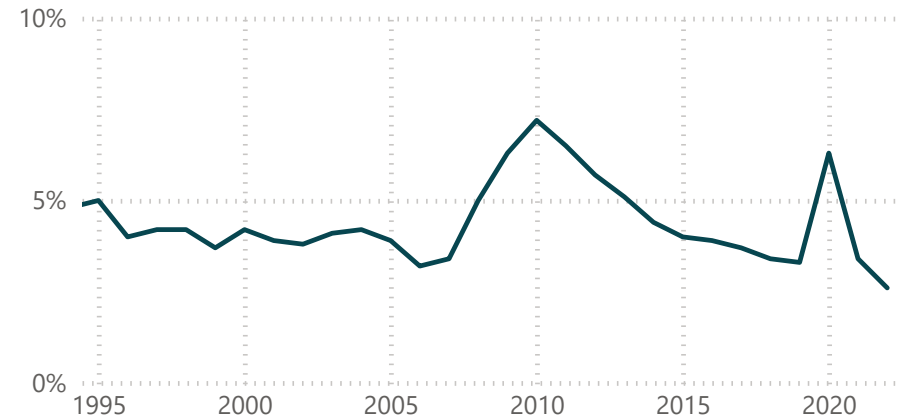
Missoula County Poverty Rate



For an explanation of how the U.S. Census Bureau measures poverty click [here](#).

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates (SAIPE)

Missoula County Unemployment Rate



Source: Montana Department of Labor and Industry

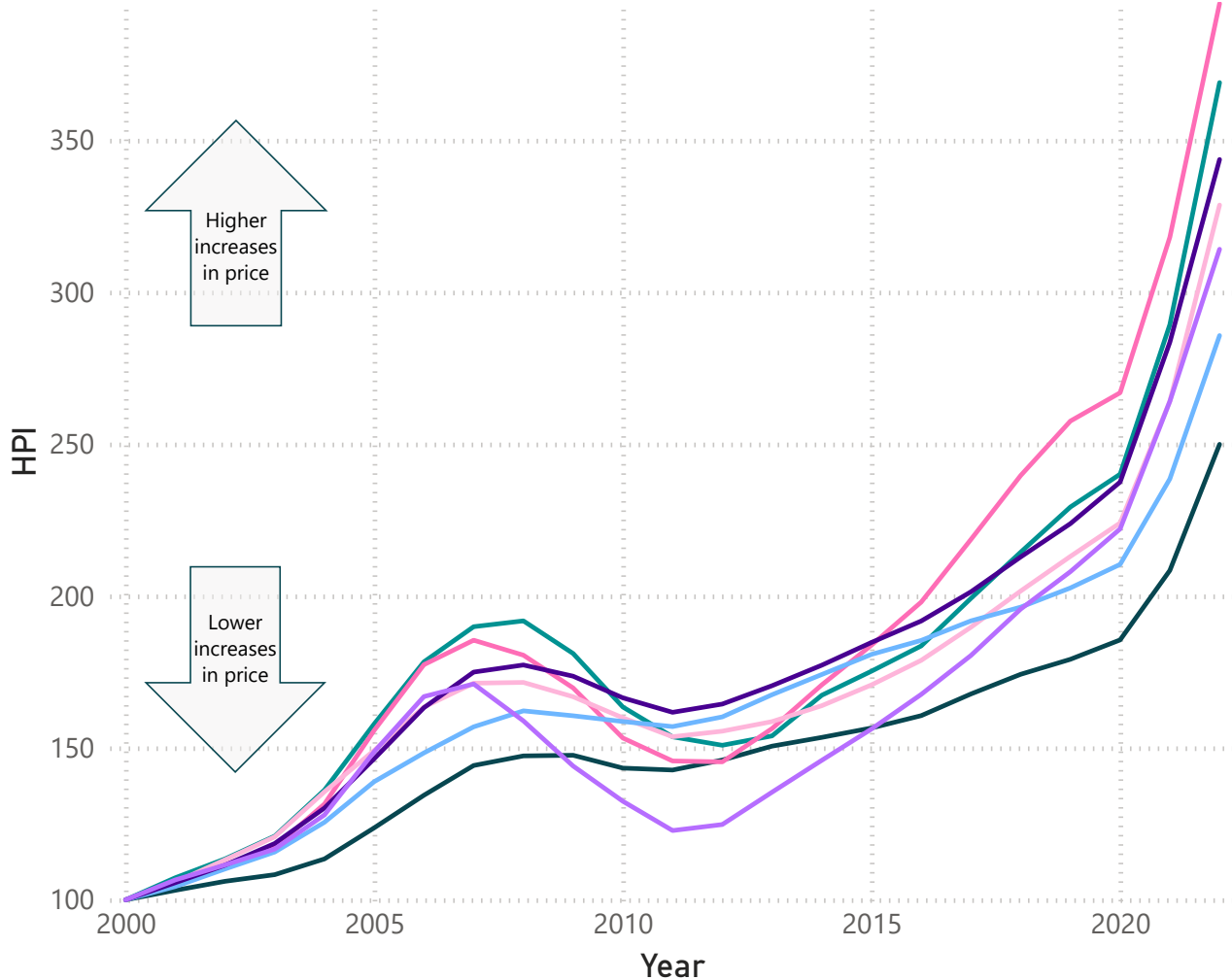
Source: U.S. Census Bureau, American Community Survey

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Housing Price Index (HPI) - Base Year: 2000

- Cascade County
- Flathead County
- Gallatin County
- Missoula County
- Yellowstone County
- Montana
- Mountain States

Click on one of the regions above to highlight its line.



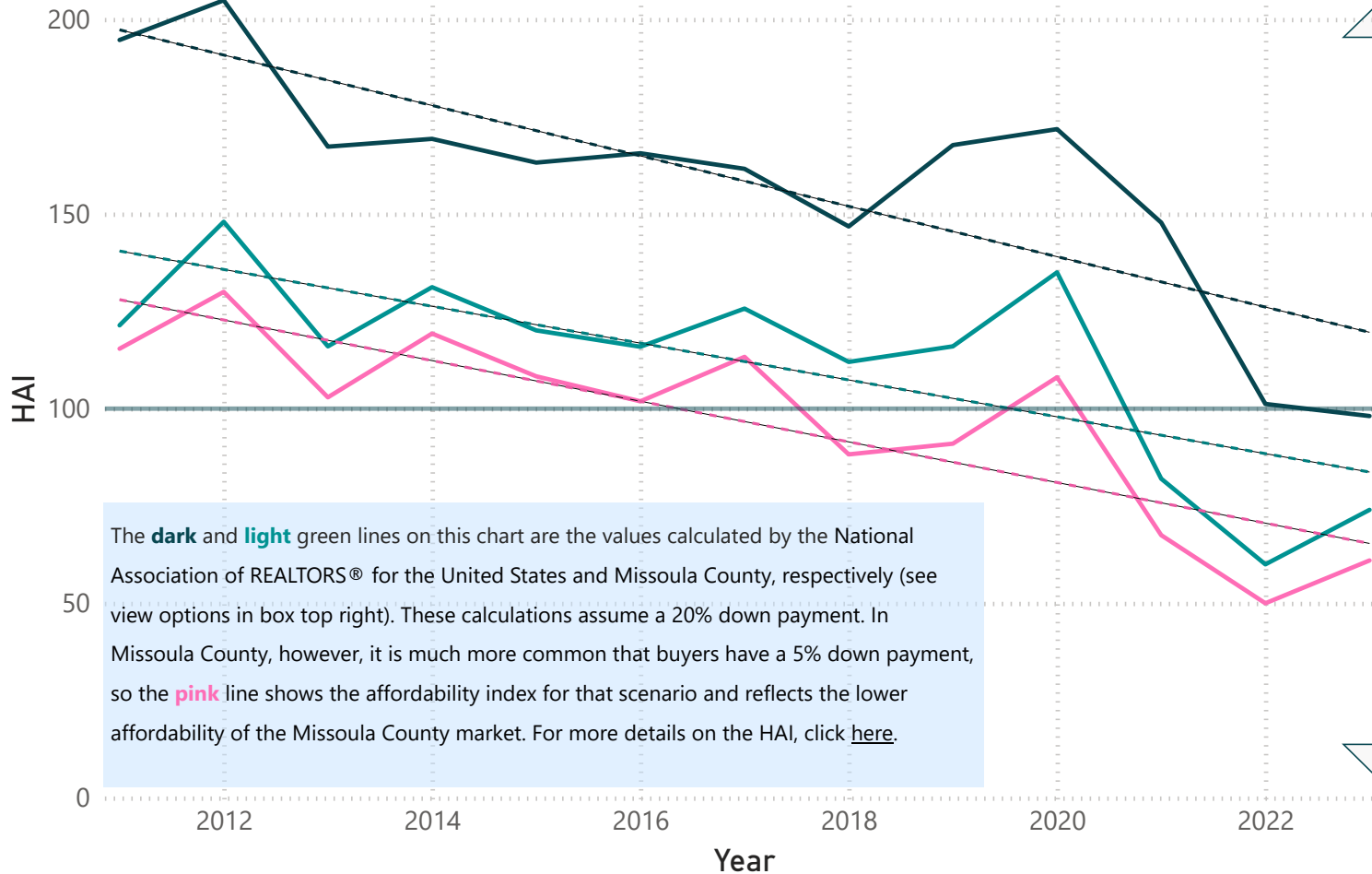
Select Geography

- Select all
- Cascade County
- Flathead County
- Gallatin County
- Missoula County
- Yellowstone County
- Montana
- Mountain States

For more information about the Housing Price Index (HPI) please visit:
<https://www.fhfa.gov/Media/PublicAffairs/Pages/House-Price-Index-Frequently-Asked-Questions.aspx>

Housing Affordability Index (HAI)

● Missoula County (20% down) ● Missoula County (5% down) ● United States (20% down)

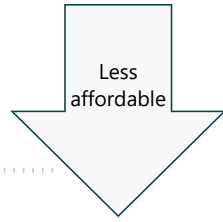


Geography

- Select all
- Missoula County (20% down)
- Missoula County (5% down)
- United States (20% down)

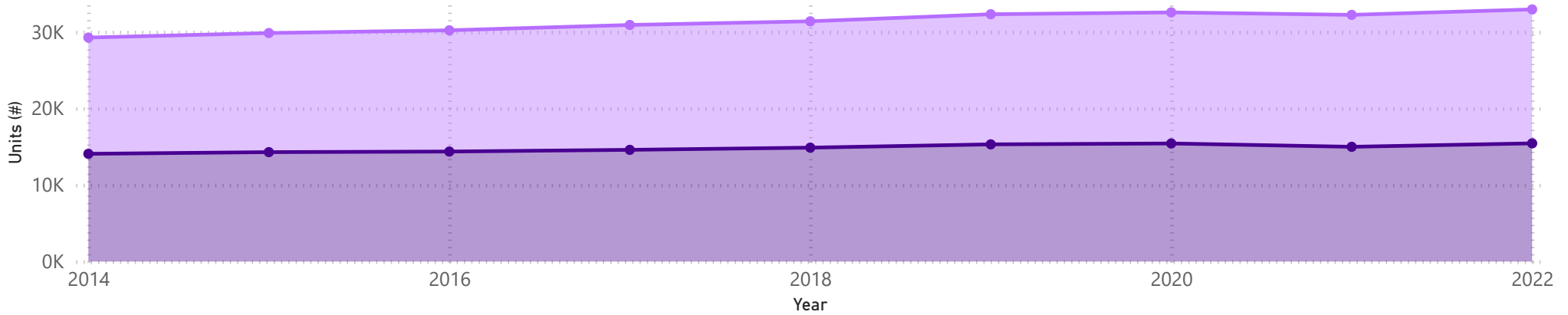
If a geography has an HAI score of 100, that means (at that given time) a family earning the geography's median income that has a standard mortgage on a median-priced (for the area) home would spend 30% of their income on housing.

The **dark** and **light** green lines on this chart are the values calculated by the National Association of REALTORS® for the United States and Missoula County, respectively (see view options in box top right). These calculations assume a 20% down payment. In Missoula County, however, it is much more common that buyers have a 5% down payment, so the **pink** line shows the affordability index for that scenario and reflects the lower affordability of the Missoula County market. For more details on the HAI, click [here](#).



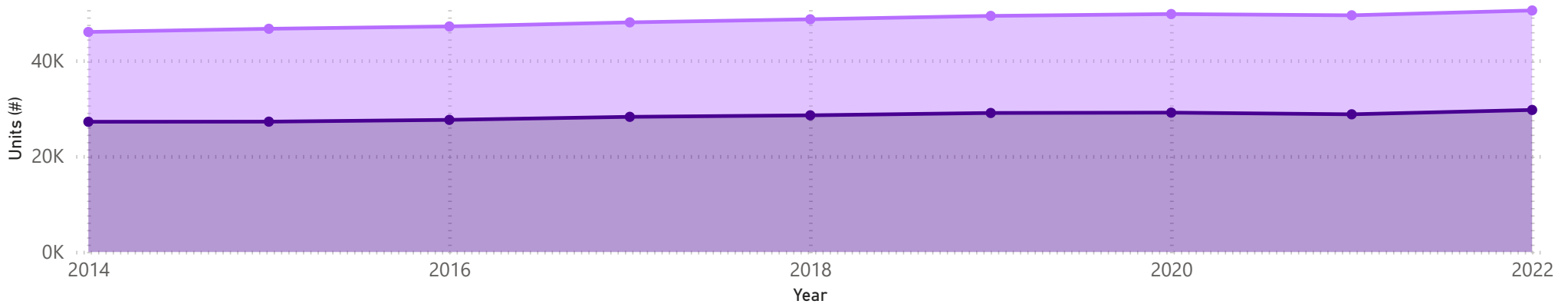
City of Missoula: Units of Housing by Occupancy Type

● Owner-occupied households ● Renter-occupied households

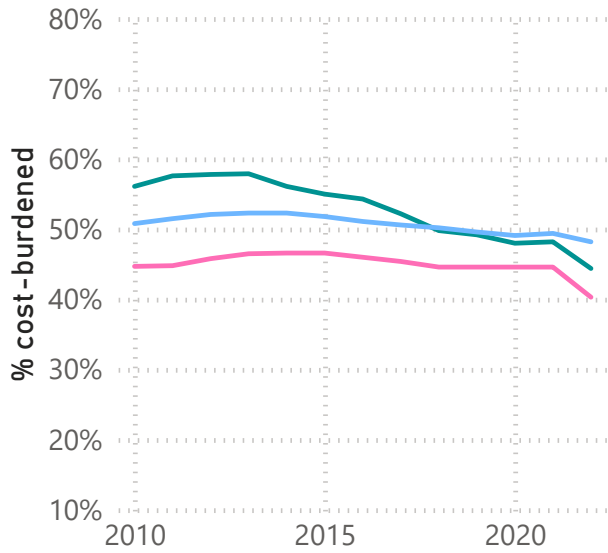


Missoula County: Units of Housing by Occupancy Type

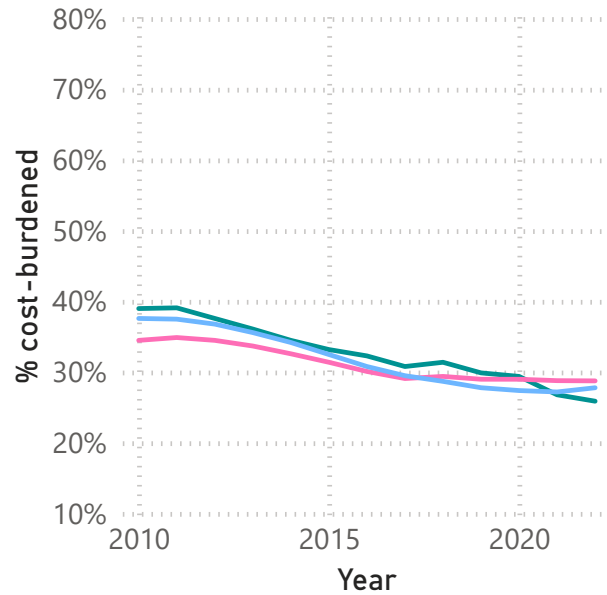
● Owner-occupied units ● Renter-occupied units



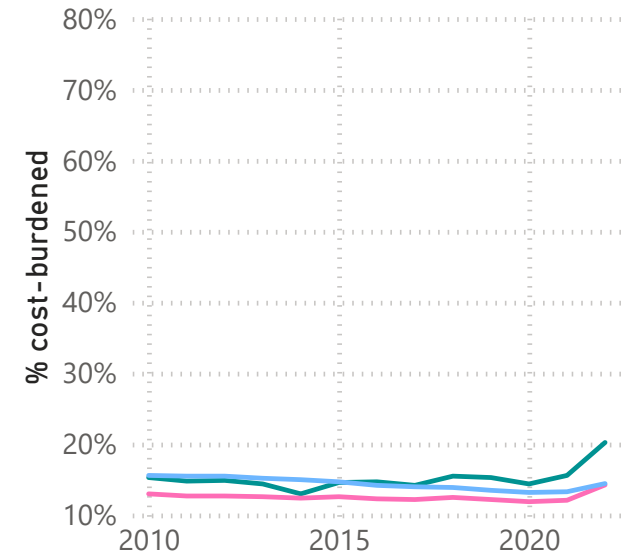
% of RENTER Households Paying 30% or More of Their Income for Housing



% of HOMEOWNER Households WITH a Mortgage Paying 30% or more of Their Income for Housing



% of HOMEOWNER Households WITHOUT a Mortgage Paying 30% or more of Their Income for Housing

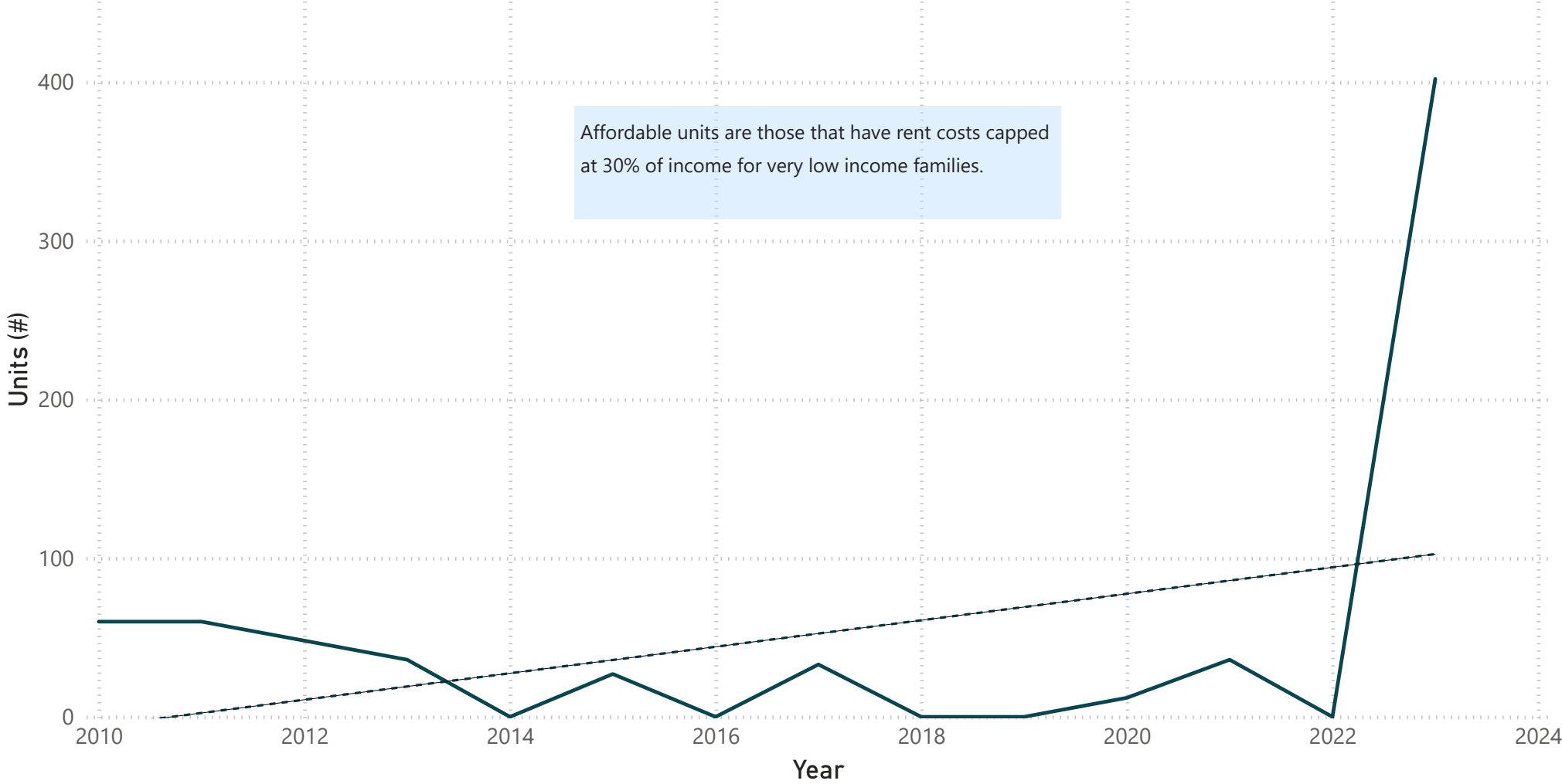


● Missoula County ● Montana ● U.S.

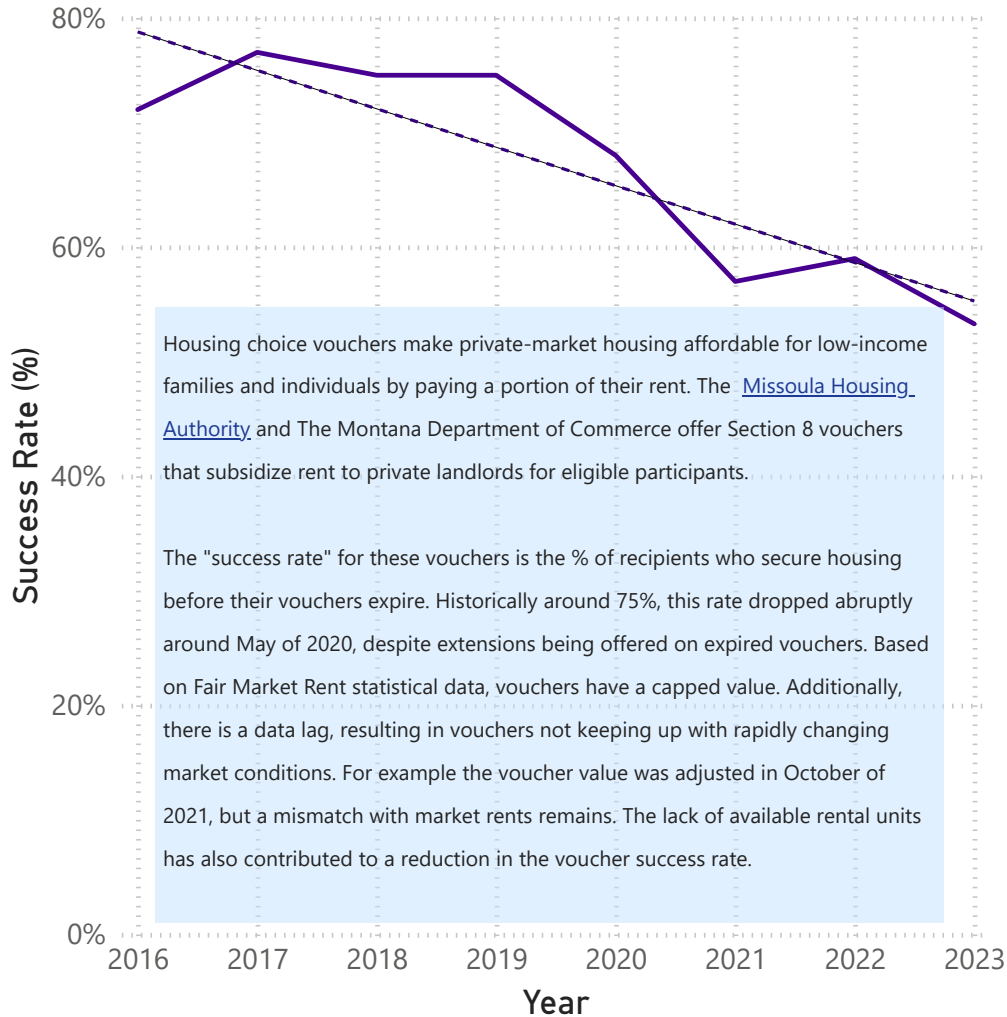
It is generally accepted that households should spend no more than 30% of their gross monthly income on housing. Those spending a larger portion of their income on housing are considered "cost-burdened." This standard, however, primarily applies to middle-income households. Higher-income households can generally spend well over 30% of their income on housing, and lower-income households generally cannot afford to spend even 30% of their income on housing.

This report separates out homeowners with and without mortgages, because of the different implications of cost burden to those two different populations. If you see cost-burdened owners with mortgages, you have an issue where people in general aren't earning enough to pay off their homes. Cost-burdened households without mortgages, however, tend to be either retirees who are income poor and asset rich, or people suffering cost burdens from property taxes, utilities, etc..

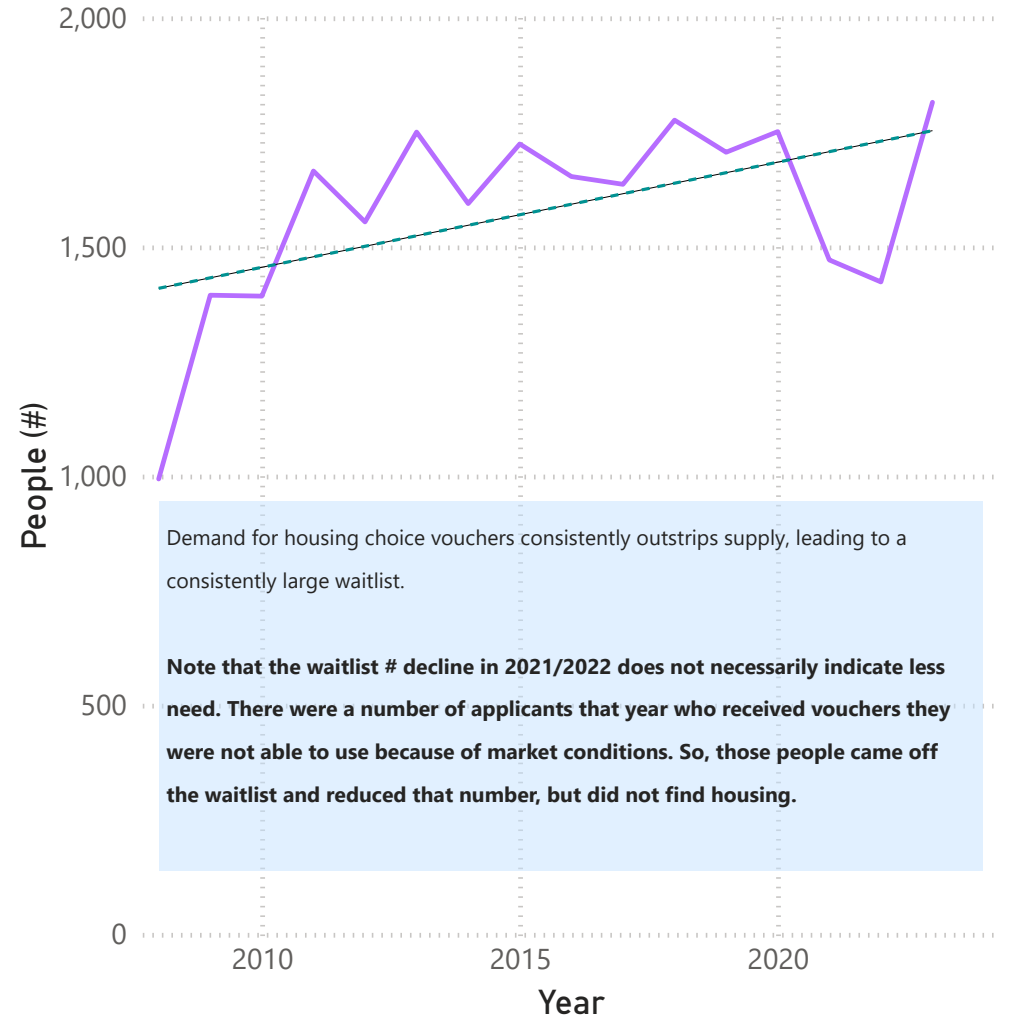
Affordable Housing Units Built in Missoula County



Missoula Housing Authority (MHA) Voucher Success %



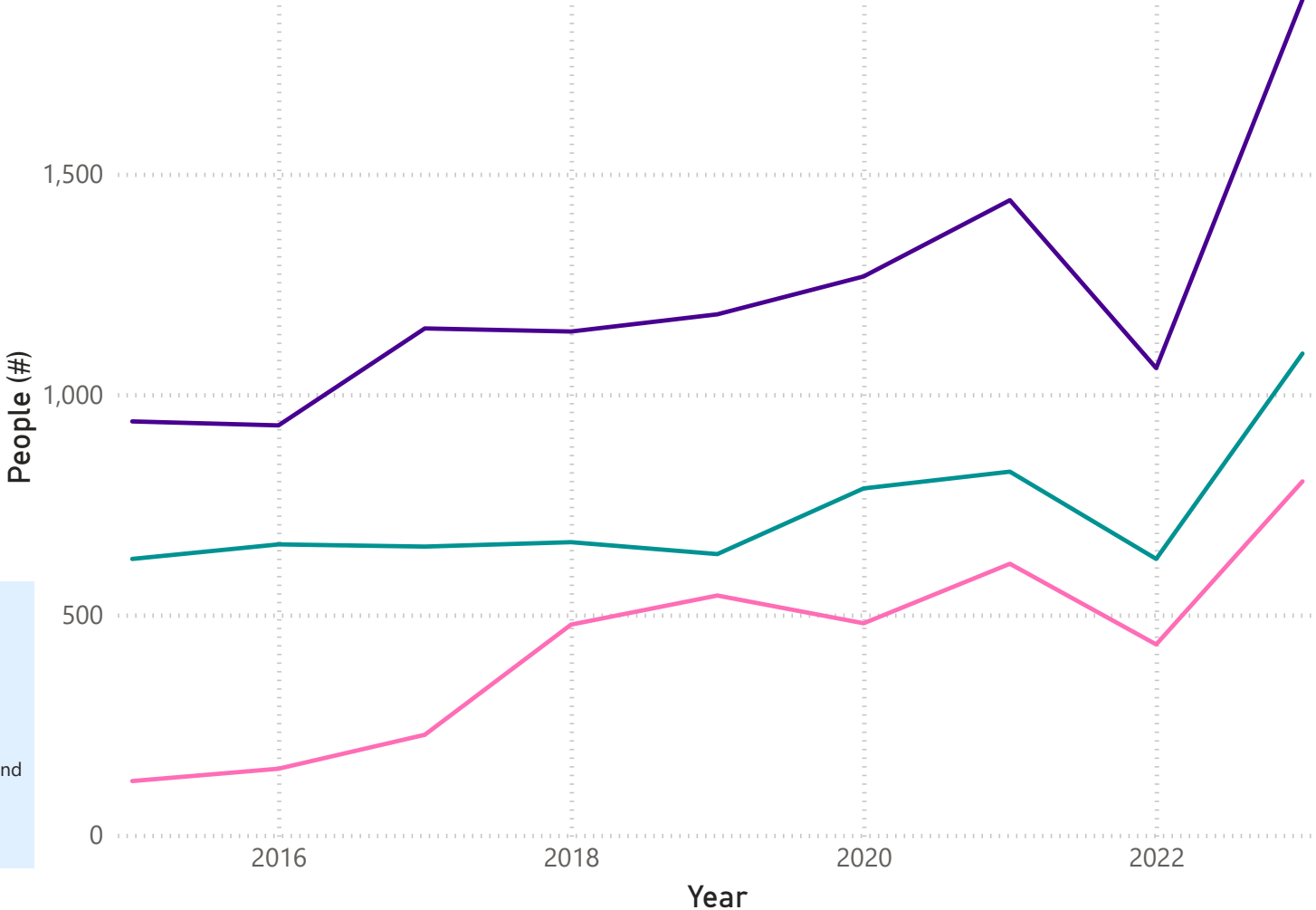
People on MHA Voucher Wait List



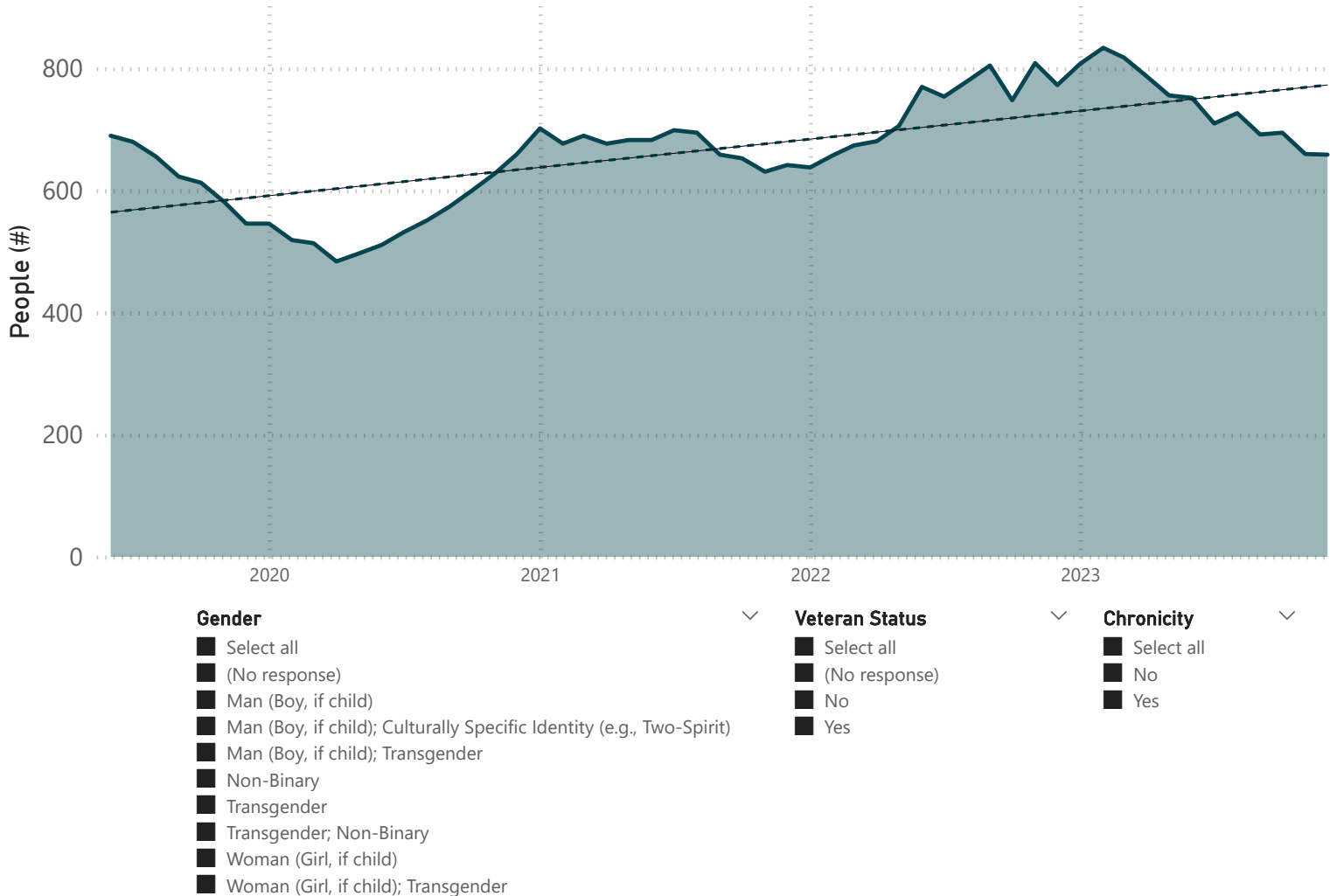
Number of People Served by Homeward

- Served by homeownership center
- Homebuyer education & counseling
- Financial education & counseling

The need for Homeward's HomeOwnership Center programs has increased over the past years, as they continue to adjust their programs to meet the community needs. Homeward is proud to empower people through homebuyer and financial education and coaching as well as renter education.



Clients Enrolled in Missoula's Homeless Management Information System (HMIS)



Gender

- Select all
- (No response)
- Man (Boy, if child)
- Man (Boy, if child); Culturally Specific Identity (e.g., Two-Spirit)
- Man (Boy, if child); Transgender
- Non-Binary
- Transgender
- Transgender; Non-Binary
- Woman (Girl, if child)
- Woman (Girl, if child); Transgender

Veteran Status

- Select all
- (No response)
- No
- Yes

Chronicity

- Select all
- No
- Yes

• The HMIS is Missoula's comprehensive record of unhoused individuals receiving service from city agencies and local non-profits. HMIS is updated monthly to reflect the number of individuals actively connecting with providers, and it offers the most accurate available measure of Missoula's unhoused population.

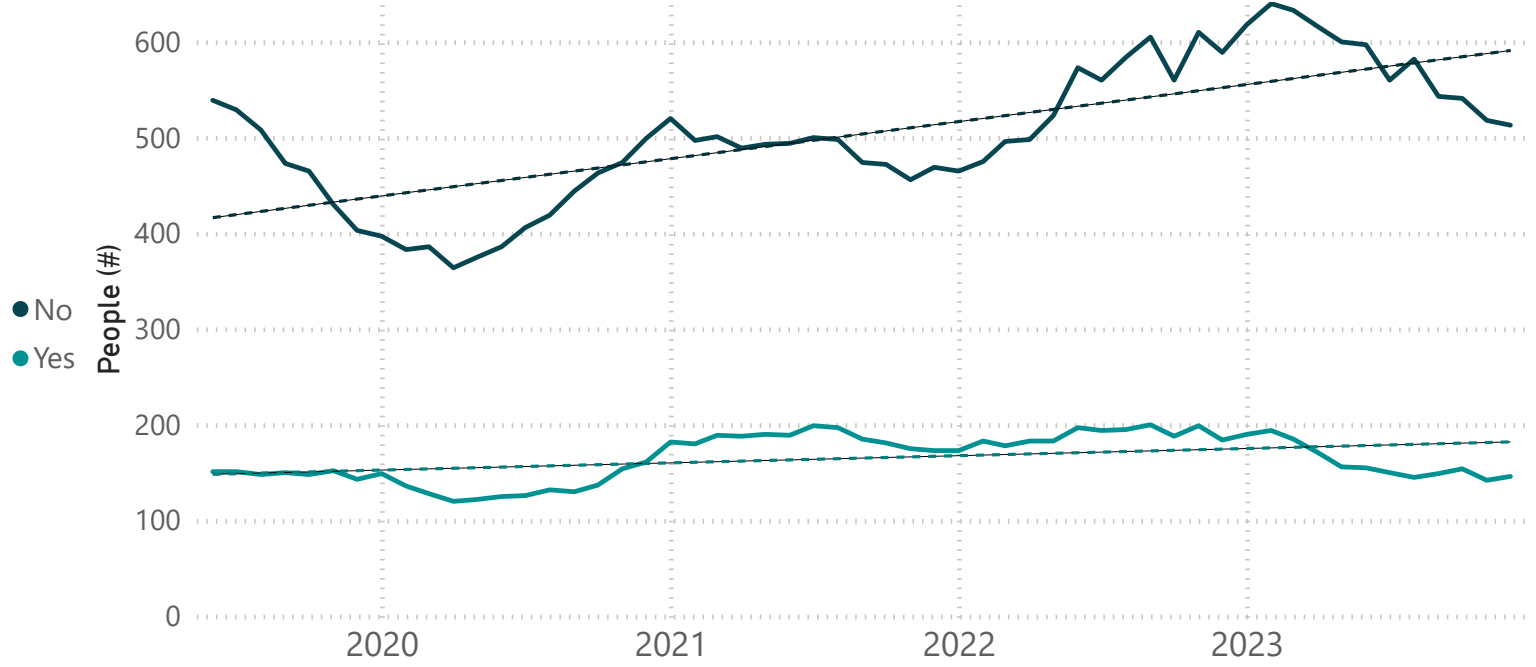
• Using the demographic filters to the left, you can choose to view customized cross sections of the data. Holding down the "control" key and clicking will allow multiple selections.

• Note that "chronicity" refers to the unhoused individuals who have either been unhoused continuously for the last year or have been unhoused four times in the last three years and also have a disabling condition of some kind.

• Dashed line shows trend over time

• Currently, comparable data available for the state of Montana and other Montana communities is not available.

Clients Enrolled in Missoula's HMIS - Chronicity



Gender

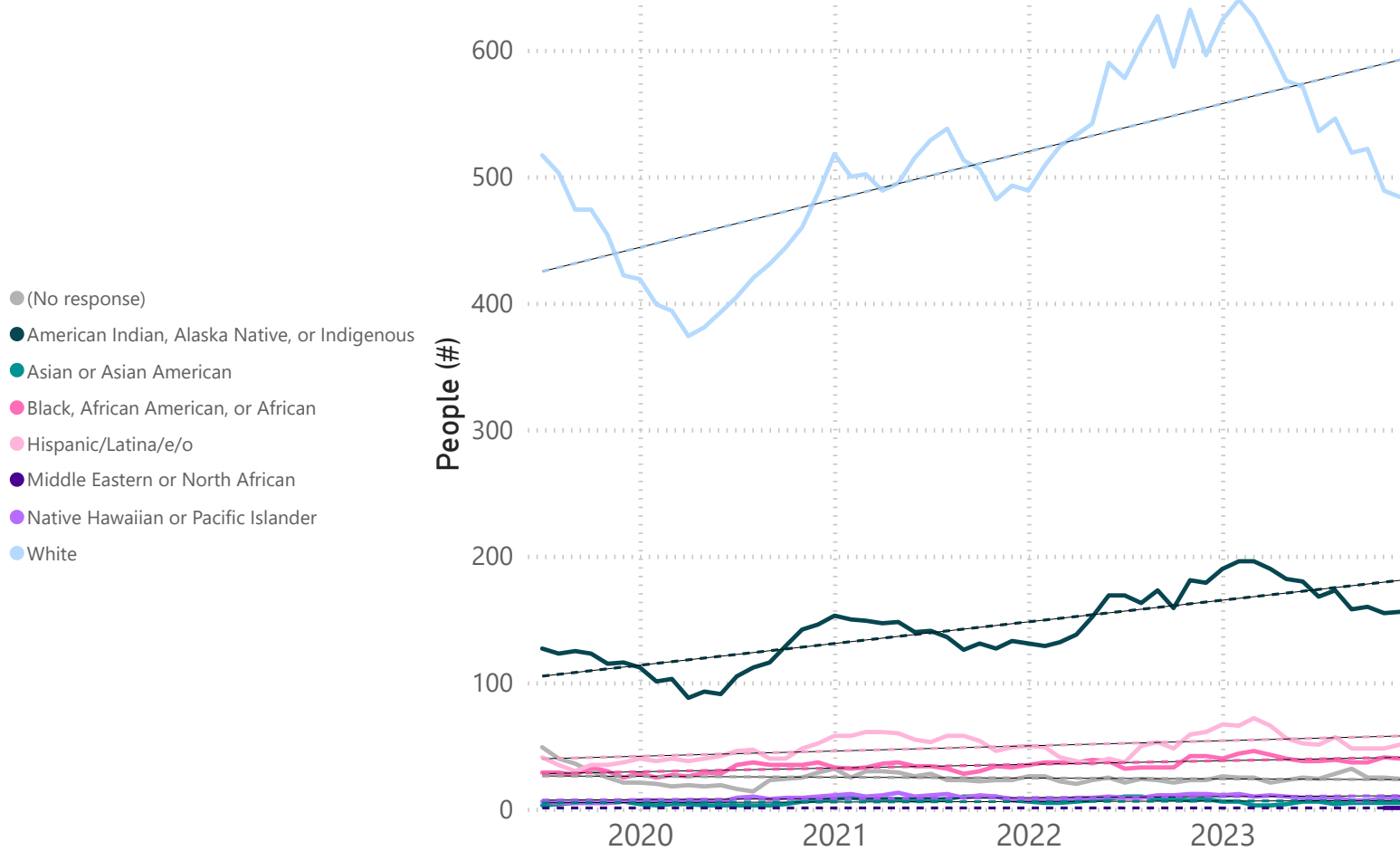
Veteran Status

Chronicity

Click the above buttons to see different demographic compositions of the HMIS client population over time.

- The HMIS is Missoula's comprehensive record of unhoused individuals receiving service from city agencies and local non-profits. HMIS is updated monthly to reflect the number of individuals actively connecting with providers, and it offers the most accurate available measure of Missoula's unhoused population.
- Note that "chronicity" refers to the unhoused individuals who have either been unhoused continuously for the last year or have been unhoused four times in the last three years and also have a disabling condition of some kind.
- Dashed lines show trends over time
- Currently, comparable data available for the state of Montana and other Montana communities is not available.

Clients Enrolled in Missoula's HMIS - Race & Ethnicity

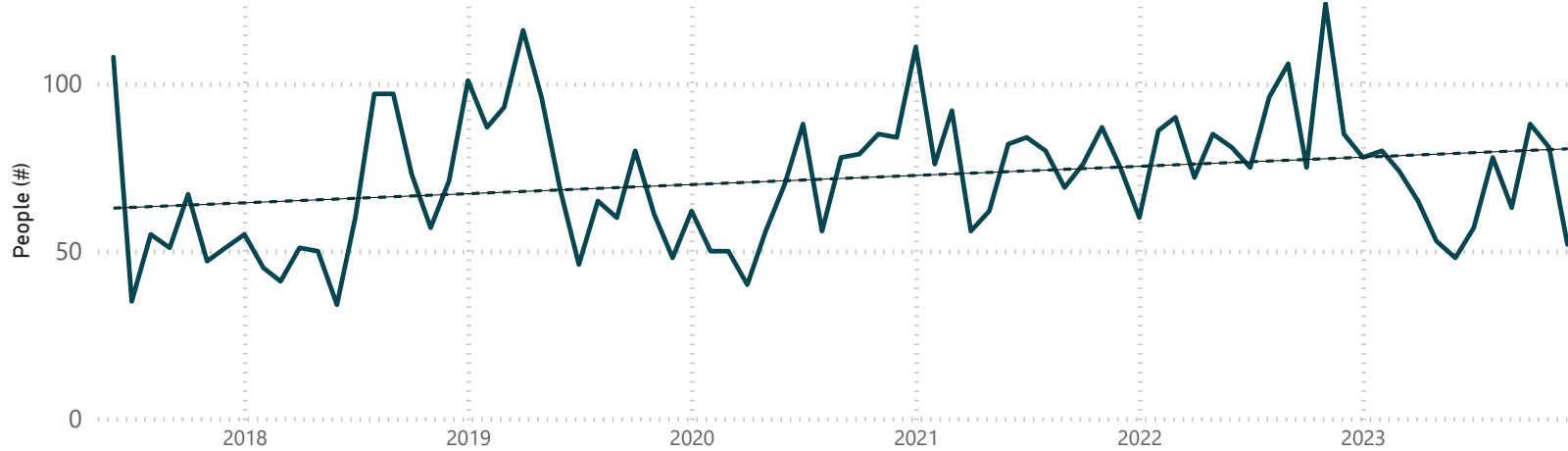


Clients in the HMIS system can choose any values that apply for their race and ethnicity from among the options in the legend at left.

The counts on this chart show the number of clients in the system in each month who have selected each race or ethnicity.

Some clients select multiple options and are therefore counted in each category.

New Client Intakes in Missoula's Homeless Management Information System (HMIS)



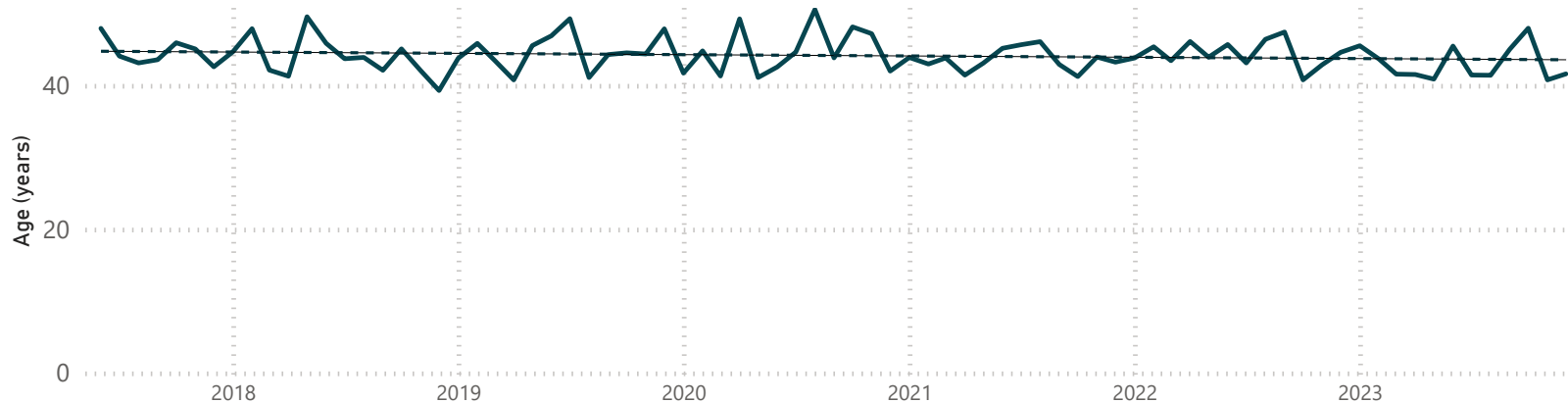
The HMIS is Missoula's comprehensive record of unhoused individuals receiving service from city agencies and local non-profits.

This top chart shows the number of clients who entered the HMIS each month.

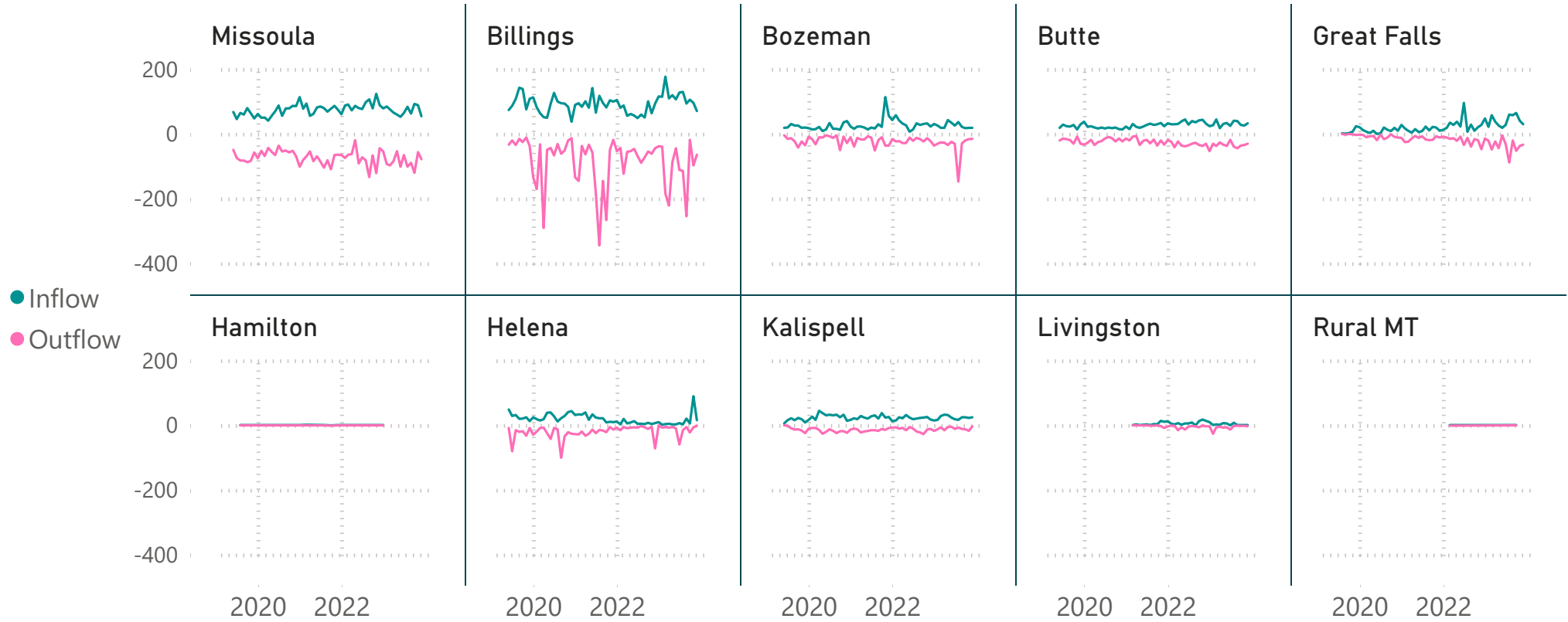
Note: Spikes in late 2018 and early 2019 data are a consequence of several shelters beginning to use the HMIS. This resulted in a pulse of backlogged intakes from previous months being entered rather than actual real-time spikes in the number of intakes.

(Currently comparable data available for the state of Montana and other Montana communities is not available.)

Client Mean Average Age at Entry into Missoula's HMIS



HMIS Unhoused Client INFLOW/OUTFLOW for Montana Cities



● Inflow
● Outflow

↓

Inflow/Outflow

Net Change

Cities participating in the Homeless Management Information System (HMIS) track the number of clients entering (inflow) and leaving (outflow) their systems every month.

Use the buttons at left to toggle the chart at the left between the "Inflow/Outflow", and "Net Change" views.