

CHAPTER 5 — HOUSING

Housing is one of the most important elements in our lives and our communities. The quality of housing has a large impact on the health, safety, and quality of life of citizens. In Cowley, housing is the predominant land use and a major part of what makes the community attractive. In planning for the future, it is important to understand the present housing situation and the emerging trends. This chapter reviews the housing situation in Cowley and provides a number of recommendations concerning present and future housing.

HOUSING CHARACTERISTICS AND TRENDS

Every ten years, the Census Bureau estimates the number of housing units in Cowley and collects a variety of information on housing characteristics. According to Census reports, in the year 2000 Cowley had 223 housing units, 200 of which were occupied and 23 vacant.

In Cowley, 161 of the 200 occupied housing units were owner-occupied and 39 were renter-occupied. This yields a home-ownership rate of almost 81%, which is considerably higher than the county, state and national rates. (See Table 4.)

TABLE 4. HOMEOWNERSHIP RATES	
UNITED STATES	66.2%
WYOMING	70.0%
BIG HORN COUNTY	74.7%
COWLEY	80.5%

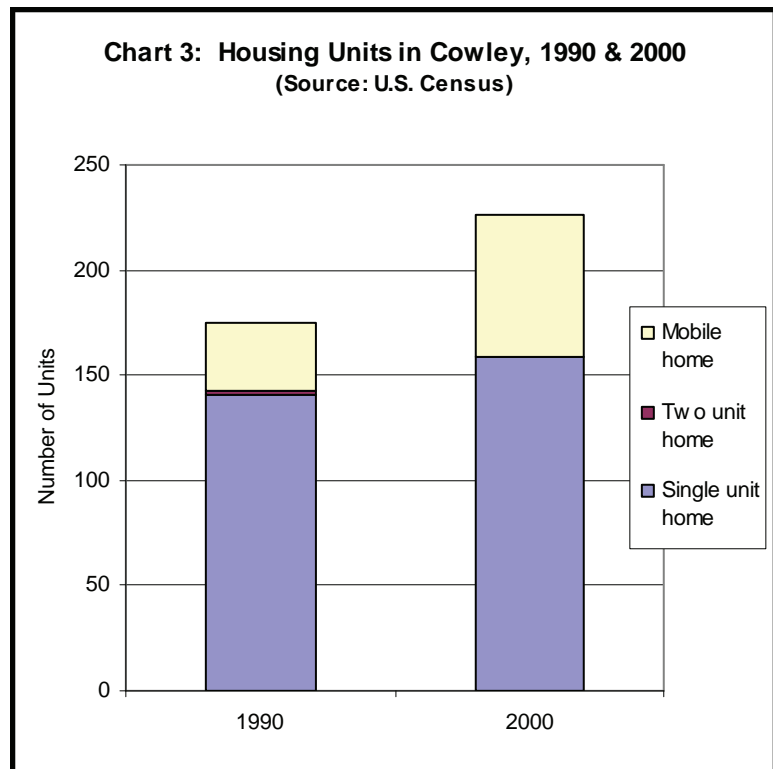
Cowley’s housing units consisted of 159 single-unit homes and 67 mobile homes. In 2000, there were no multifamily housing, apartment buildings, or institutional housing (dormitories, nursing homes, etc.) in the town.

According to the U.S. Census Bureau, Cowley’s housing (including mobile homes) is slightly older on average compared to both the state of Wyoming and the nation. (See Table 5.) This may be noteworthy because older housing is more likely to require rehabilitation.

In terms of total housing units, 43 housing units were added to the housing stock between 1990 and 2000, a 24% increase. Fewer homes were vacant in 2000 than were in 1990. It is estimated that about 40 new housing units have been build in Cowley since 2000 and through 2006.

TABLE 5. MEDIAN YEAR STRUCTURE BUILT	
UNITED STATES	1971
WYOMING	1973
BIG HORN COUNTY	1961
COWLEY	1968

The number of mobile homes in town increased from 32 to 67 in the 1990s. (See Chart 3.) During the 1990s, most of the added housing units in Cowley were mobile homes. Mobile homes constituted 18% of the housing stock in 1990 and increased to become 30% of the housing stock in 2000. In early 2004, the Town Council adopted Ordinance #262 which bans additional mobile homes and requires any replacement mobile home installed be no more than five years old. The ordinance is likely to slow the growth of mobile homes in town.



HOUSING AFFORDABILITY

Until recently, housing prices in Cowley have been relatively low. The Census Bureau reported the median value of owner-occupied homes was \$72,700 in 2000, while the figures were \$71,800 for Big Horn County and \$96,600 for Wyoming. Rents in Cowley in 2000 were relatively higher, at \$415 compared to \$277 for the county. However, the state median rent was higher at \$437 per month in 2000.

In terms of recent price increases, the Big Horn County Assessor has reported a 17 percent increase in housing values county-wide over the five years, 2000-2005. Statewide, the increase was 44 percent during the same time. Unpublished data from the Board of Realtors indicates that in northern Big Horn County the 2006 median sales price was 50 percent higher for homes and 46 percent higher for lots compared to the previous year.

Using sample data, the Census estimated the number of households in Cowley experiencing a “cost burden” or “severe cost burden” with respect to housing costs. A cost burden is when a household spends more than 30% of household income on housing and a severe cost burden is when 50% is spent on housing. It is generally considered as financially stressful for a household to pay more than 30% of its income on housing.

In Cowley in 2000, no renters had a cost burden and only ten percent had a severe cost burden. For

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households that own their homes and pay a mortgage, 14 percent had a cost burden and another 6 percent had a severe cost burden. This means that ten percent of all renters and 20 percent of homeowners with mortgages had a cost burden or severe cost burden. (See Table 6.)

TABLE 6. HOUSING COSTS RELATIVE TO INCOME IN COWLEY, YEAR 2000						
Income Spent on Housing	Renter-Occupied Units		Owner-Occupied Units			
			Housing Units with a Mortgage		Housing Units without a Mortgage	
	Households	Percent	Households	Percent	Households	Percent
▶ Less than 30%	31	74%	51	80%	31	91%
▶ 30 to 49.9%	0	0%	9	14%	1	3%
▶ 50% or more	4	10%	4	6%	2	6%
▶ Not computed	7	17%	0	0%	0	0%
▶ Total	42	100%	64	100%	34	100%

Cowley's housing affordability situation was a little better than that of nearby communities in 2000. In Powell, for example, about half of all renters and about one-third of home owners with mortgages had a cost burden or severe cost burden. In Lovell and Cody, about one-third of renters and one-fifth of homeowners (with a mortgage) had a cost burden or severe cost burden. (All these figures are based on 2000 Census data.)

For all of these communities, including Cowley, the proportions of households with cost burdens has probably significantly increased since 2000 as the housing market has tightened up in the past few years while income growth has not kept pace with higher home prices.

FUTURE HOUSING NEEDS

As a growing community, Cowley should anticipate the need for additional housing in town. Having an accurate estimate of the town's needs for new housing is important in planning for the orderly and efficient expansion of residential areas.

The amount of new housing needed is related to population growth and average household size. These two factors together determine how many households Cowley will have. In turn, the number of households will drive how many housing units will be needed—each new household will require one housing unit. The number of new housing units that will be needed in Cowley can be estimated using the population projection presented in the previous chapter.

The projection of future housing needs assumes housing vacancy rates are similar to what they are now and household size will continue to decline as it has in the past. (See Table 7.)

Beyond the amount of housing, consideration should be given to the types of housing units that will be needed in the future. As noted previously, Cowley's future population will be on average older than it is now. Furthermore, the average number of people living in each housing unit will be less and proportionately fewer homes will have children living at home. These population changes will tend to influence the demand for more variety in housing types, with less emphasis on single unit homes such as traditional site built homes. There will be a greater future need for homes with single level floor plans, fewer bedrooms and low maintenance features. Future housing may need to include more apartments, condominiums, duplexes, and retirement housing. Cowley's planning and zoning requirements should facilitate a wide variety of housing types.

TABLE 7. FUTURE HOUSING NEEDS IN COWLEY

Total Housing Units Needed in 2030:	360
Net Increase in Housing Units, 2000 to 2030:	160

MOBILE HOMES

Until the passage of the 2004 Cowley ordinance tightening requirements on mobile homes installations, mobile homes numbers had been increasing in town. The poor condition of some mobile homes, particularly rental units, inspired the town to ban additional mobile home installations and to require replacement installations to be no older than five years old (except in mobile home courts). This succeeded as a stop-gap measure to prevent the establishment of new sites for mobile homes. However the ordinance has no effect on improving the condition of existing unsightly and poorly maintained mobile homes. Over the long term, the ordinance may inhibit the replacement of older mobile homes, perpetuating the existence of substandard units.

The National Manufactured Home Construction and Safety Act of 1976 required significant improvement in the safety and quality of mobile homes. Homes that comply with the act are said to meet the "HUD code". The HUD Code is a uniform construction code that ensures that a manufactured home, regardless of where it is built in the U.S., will meet certain publicly adopted standards related to health, safety, and welfare.

According to the County Assessor, of the 57 mobile homes in town, 25 units (44 percent) are pre-1976 vintage. These older units are referred to as "mobile homes" while the newer units should be called "manufactured housing". (Note there is yet another category, "modular homes" which are built off-site to the same code as site-built homes and are placed on a permanent foundation.) These older mobile homes do not meet health and safety standards. There is a legitimate public interest in facilitating the removal of these older mobile home or their replacement with manufactured housing that meets the HUD code.

Manufactured homes, on the other hand, should be allowed in residential areas. They can provide an

important affordable housing option, do not have the safety issues associated with mobile homes, and can be compatible in established residential areas. Compatibility can be assured by requiring good siting and design without prohibiting manufactured housing. Siting and design standards should be applied equally to all housing forms, including traditional site-built housing. Other communities have addressed this by adopting standards requiring permanent foundations, pitched roofs, and minimum unit dimensions. Standards can also include specifications for wind load, snow load, ventilation, siding, skirting, and additions.

HOUSING REHABILITATION

Cowley should consider taking steps to improve the condition of substandard housing in town. There are several regulatory tools other communities have used to compel improvements to or removal of substandard housing; these include a housing code, a property maintenance code and the Uniform Code for the Abatement of Dangerous Buildings. Non-regulatory measures, including offering incentives or assistance to homeowners, should also be considered. A combination of regulatory and non-regulatory measures may be the most effective approach.