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DEPARTMENT OF HOUSING  
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*Analysis of the*

**GREAT FALLS, MONTANA**

**HOUSING MARKET**

**as of December 1, 1970**

**A Report by the**  
**DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
**FEDERAL HOUSING ADMINISTRATION**  
**WASHINGTON, D. C. 20411**

**June 1971**

**FHA Housing Market Analysis**  
Great Falls, Montana, as of December 1, 1970

**Foreword**

This analysis has been prepared for the assistance and guidance of the Federal Housing Administration in its operations. The factual information, findings, and conclusions may be useful also to builders, mortgagees, and others concerned with local housing problems and trends. The analysis does not purport to make determinations with respect to the acceptability of any particular mortgage insurance proposals that may be under consideration in the subject locality.

The factual framework for this analysis was developed by the Economic and Market Analysis Division as thoroughly as possible on the basis of information available on the "as of" date from both local and national sources. Of course, estimates and judgments made on the basis of information available on the "as of" date may be modified considerably by subsequent market developments.

The prospective demand or occupancy potentials expressed in the analysis are based upon an evaluation of the factors available on the "as of" date. They cannot be construed as forecasts of building activity; rather, they express the prospective housing production which would maintain a reasonable balance in demand-supply relationships under conditions analyzed for the "as of" date.

Department of Housing and Urban Development  
Federal Housing Administration  
Economic and Market Analysis Division  
Washington, D. C.

FHA HOUSING MARKET ANALYSIS - GREAT FALLS, MONTANA  
AS OF DECEMBER 1, 1970

The Great Falls, Montana, Housing Market Area (HMA) is defined as Cascade County, Montana, and conforms to the Great Falls Standard Metropolitan Statistical Area as defined by the Bureau of the Budget. The HMA, located in north-central Montana 92 miles northeast of Helena, has a current population of 82,300, including approximately 17,900 military personnel and their dependents and military-connected civilian employees and their dependents.<sup>1/</sup>

Military installations and defense-related industries are major elements in the economy of the Great Falls HMA. The construction of Anti-Ballistic Missile System (ABM) sites near Great Falls is expected to have significant effect on the local economy during the two-year forecast period ending December 1, 1972. Some improvement in the local housing market is already apparent, coincident with the initiation this summer of construction activity at the sites. The economic stimulus provided by the construction phase of the project will be supplanted in early 1973 by an equally large, but permanent, work force engaged in the operation and maintenance of ABM sites.

Anticipated Housing Demand

The demand for permanent, nonsubsidized housing in the Great Falls HMA during the December 1970-December 1972 forecast period is based on an expected increase of 700 permanent nonmilitary-connected civilian households, losses to the inventory as a result of demolitions, fire and other causes, and an evaluation of current market conditions. Based on these factors and on trends discussed in the following sections, it is estimated that there will be a demand for about 350 housing units a year during the period from

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<sup>1/</sup> As used in this analysis, the term "military" population is defined as including military personnel and their dependents. "Military-connected civilian" population includes families of civilians working at military installations or at one of the firms doing contractor and sub-contractor work for either the Air Force or the Army. The term "nonmilitary-connected" includes the remaining portion of the population.

December 1, 1970 to December 1, 1972, including 200 single-family houses and 150 multifamily units. In addition, there will be an annual demand for approximately 150 mobile homes. Distributions of demand for single-family houses by price class and multifamily units by gross monthly rents are presented in table I. Although there is expected to be a growth of about 1,200 military-connected civilian households in the HMA during the forecast period, nearly all of this increase represents temporary household growth in the form of military-connected construction workers employed at the ABM sites and should not be confused with permanent household growth. After the end of the forecast period (summer 1973), nearly all of these workers will have departed the HMA.

Inevitably, some new permanent housing will be provided in the HMA during the forecast period as a response to temporary demand generated by the construction workers. However, it is expected that most of this housing demand will be satisfied from the existing housing stock or through the in-movement of mobile homes at the missile sites and in surrounding areas, including the Great Falls area.

Permanent military-connected civilian household growth of a substantial, but as yet indeterminate amount, will occur after the forecast period during 1974 and 1975. The effect of this household growth on the demand for housing in the HMA will depend on a number of factors: the amount of on-site housing for employees provided by the Department of Defense, commuting patterns favored by in-migrating personnel, the rate of production of conventional housing in the counties adjacent to the HMA, the production and absorption rates of new housing units supplied in the HMA during the next two years, and the amount of time and personnel required for the transition from the construction phase to the operation phase of the ABM facilities. These factors can be evaluated more accurately near the end of the forecast period of this analysis.

#### Occupancy Potential for Subsidized Housing

Federal assistance in financing costs for new housing for low- or moderate-income families may be provided through a number of different programs administered by FHA: monthly rent supplements in rental projects financed under Section 221(d)(3); partial payment of interest on home mortgages insured under Section 235; partial interest payment on project mortgages insured under Section 236; and federal assistance to local housing authorities for low-rent public housing.

The estimated occupancy potentials for subsidized housing are designed to determine, for each program, (1) the number of families and individuals who can be served under the program and (2) the proportion of these households that can reasonably be expected to seek new subsidized housing during the forecast period. Household eligibility for the Section 235 and Section 236 programs is determined primarily by evidence that household or family income is below established limits but sufficient to pay the minimum achievable rent or monthly payment for the specified program. Insofar as the income requirement is concerned, all families

and individuals with income below the income limits are assumed to be eligible for public housing and rent supplement; there may be other requirements for eligibility, particularly the requirement that current living quarters be substandard for families to be eligible for rent supplements. Some families may be alternatively eligible for assistance under more than one of these programs or under other assistance programs using federal or state support. The total occupancy potential for federally assisted housing approximates the sum of the potentials for public housing and Section 236 housing. For the Great Falls HMA, the total occupancy potential is estimated to be 370 units annually. Future approvals under each program should take into account any intervening approvals under other programs which serve the same families and households.

The annual occupancy potentials<sup>1/</sup> for subsidized housing discussed below are based upon 1970 incomes, the occupancy of substandard housing, estimates of the elderly population, income limits in effect on December 1, 1970, and on available market experience.<sup>2/</sup> The estimate of occupancy potential for low-rent public housing in Great Falls also involved other considerations, which will be discussed below.

Rental Housing Under the Public Housing and Rent-Supplement Programs.

These two programs serve households in essentially the same low-income group. The principal differences arise from the manner in which net income is computed for each program and from other eligibility requirements. For the Great Falls HMA, the annual occupancy potential for public housing is estimated at 100 units for families and 85 units for the elderly. Approximately 20 percent of the elderly also are eligible for housing under Section 236 (see table II). In the case of the somewhat more restrictive rent-supplement program, the potential for families would be about 60 units annually, the potential among the elderly would be the same (85 units).

There are at present 356 public housing units in the Great Falls HMA, including 242 units for non-elderly occupants and 114 for occupancy by elderly couples and individuals. As of December 1, 1970, there were no vacant units and a waiting list of 70 households (25 elderly and 45 non-elderly) was reported. An additional 100 public housing units for families are proposed for Great Falls, pending the outcome of a public referendum in April 1971. Provision of these units would absorb the potential for public housing for families during the first year of the forecast period.

Initial renting is scheduled to begin in January 1971 for 111 units of Section 221(d)(3) rent-supplement housing units in a rehabilitated structure

- <sup>1/</sup> The occupancy potential referred to in this analysis have been calculated to reflect the strength of the market in view of existing vacancy. The successful attainment of the calculated potentials for subsidized housing may well depend upon construction in suitably accessible locations, as well as a distribution of rents and sales prices over the complete range attainable for housing under the specified programs.
- <sup>2/</sup> Families with incomes inadequate to purchase or rent nonsubsidized housing generally are eligible for one form or another of subsidized housing.

in downtown Great Falls.<sup>1/</sup> Nearly all of the units offered are either efficiencies or one-bedroom and can be expected to appeal mostly to elderly couples and individuals although the project was not designed particularly for elderly occupancy. Upon absorption of these units, the first year potential for rent-supplement housing for the elderly will have been met.

Rental Housing Under Section 236. Moderately priced rental units can be provided under Section 236. With regular income limits, there is an annual occupancy potential for 200 units of Section 236 housing in the HMA, including 125 units for families and 75 units designed specifically for elderly occupancy. If exception income limits are used, these potentials would be increased to about 180 units for families and 85 units for the elderly. About one-third of the elderly eligible under Section 236 also would qualify for public housing. It should also be noted that in terms of eligibility, the Section 236 potential for families and the Section 235 potential draw from essentially the same population and are, therefore, not additive.

As of December 1, 1970, there were 12 Section 236 units completed and occupied at Vista Villa, the area's first Section 236 housing project. Additionally, 12 units are rented and are awaiting occupancy, and 72 units are under construction. The project, totaling 96 units, consists of eight structures of 12 units each to be located at four separate locations in the city limits of Great Falls. Absorption experience to date suggests that a good proportion of the units will be occupied by young couples with fewer than two children and by households having female heads. A few elderly couples are represented among the first 24 households to rent these units.

At present, there are 201 units of Section 202 housing in two projects in the HMA. The larger of these (Eagles Manor, a 141-unit high-rise structure south of downtown Great Falls) reported no vacancies as of December 1, 1970 and a waiting list of eight couples and 20 individuals. Thirty-eight percent of the occupants receive rent-supplements for which there is a waiting list of eight individuals. Soroptimist Village, 60 units in structures of one and two stories, was completed in early 1969, three years after Eagles Manor, and reports no vacancies at the present time.

The HUD-FHA Office in Helena has issued a feasibility letter for 84 units of Section 236 housing in Great Falls. Provision of the Section 236 housing units currently under construction (72 units) or proposed (84 units) will fulfill only a portion of the Section 236 occupancy potential for families and elderly for the first year of the forecast period.

Sales Housing Under Section 235. Sales housing can be provided for families with low or moderate incomes under Section 235. It is estimated that using regular income limits, the Great Falls HMA could absorb about 125 units under this program during each of the next two years. It should be noted

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<sup>1/</sup> As of December 17, 1970, 20 efficiency and 4 one-bedroom units had been rented, all to elderly individuals and couples.

that approximately one-third of these families are five- or more-person households. Under exception income limits, the annual potential for Section 235 housing would be about 180 units. All of the families in the potential for Section 235 housing also are eligible under Section 236, and vice versa, but the two are not additive. Only about 40 new houses have been insured in the HMA under the provisions of Section 235 since the program's inception in 1969, and most of these have been in small subdivisions northwest of downtown Great Falls. The absorption of 72 units of Section 236 housing currently under construction will reduce somewhat the first-year occupancy potential for Section 235 housing in the HMA. In December 1970, five families moved into homes provided through a self-help housing program and insured under Section 235. These houses would have been priced at approximately \$19,000, but through the utilization of self-help construction techniques, a saving of \$4,000 to \$5,000 per unit is effected. Five more units of this type are currently under construction.

### Sales Market

The market for new, nonsubsidized sales housing has improved slightly in recent months, as evidenced by the decline in the homeowner vacancy rate from 1.6 percent in April 1970 to 1.5 percent in December 1, 1970. Factors responsible for the market improvement include the stimulus to area purchasing power being generated by ABM construction activity and an increased availability of mortgage funds. However, there is a marked shortage of available sales housing of standard quality; of the 255 housing units available for sale in December 1970, it is estimated that fewer than 50 (20 percent) have all plumbing facilities, thus effectively reducing the homeowner vacancy rate to less than 0.4 percent. Currently, the most active price range for new, nonsubsidized sales housing is \$25,000 to \$30,000, although some units at prices above \$40,000 are being offered. Typically, these units are in small subdivisions southeast of downtown Great Falls and northwest of the business district across the Missouri River. A moratorium on residential building has been enforced southwest of the city because of the possibility of flooding, and development east and northeast of Great Falls is blocked by the Air Force Base and the Missouri River, respectively.

The most recent FHA Unsold Inventory Survey, an annual canvas of construction activity in subdivisions with five or more completions, reported that of 58 units completed during 1969, 27 were speculatively built. Of these, all were sold within one month of completion. This represents an improvement over the results of the previous survey which reported that nine (20 percent) of 36 units built speculatively during 1968 remained unsold more than one month after completion. A further indication of market improvement is the rate of foreclosures on homes insured under the provisions of Section 203, which, during 1969 and the first three quarters of 1970, averaged about one-third of the rate for the years 1965 through 1968.

Existing single-family units available for sale are limited to older units in built up areas of Great Falls City. Many of these units are undesirable because of location or condition. According to the 1970 Census, fully 80 percent of units vacant and available for sale were lacking one or more plumbing facilities.

### Rental Market

Although the renter vacancy rate for the Great Falls HMA was an estimated 5.8 percent on December 1, 1970, available rental vacancies in units built since 1967 are relatively few, suggesting that most rental vacancies are in older, substandard structures, both single-family and multifamily. In fact, of the 689 units available for rent on April 1, 1970, 236 lacked one or more plumbing facilities.

New multifamily-unit structures are concentrated on the south side of Great Falls City, near Tenth Street South, a major retail-commercial strip development in the city. Gross rent for these new units in multifamily structures range from \$150 to \$170 for one-bedroom units, \$180 to \$200 for two-bedroom units and \$220 to \$290 for three-bedroom units. The monthly gross rent for two-bedroom units under construction or proposed in multifamily structures is expected to average \$200.

Older available units for rent include duplex units (\$125 to \$150 per month) and single-family houses (\$175 to \$250 per month for two-bedroom units). Local sources report a relative scarcity of single-family homes available for rent since the influx this summer of construction workers commuting from Great Falls to their jobs at ABM sites.

Mobile Home Market. Shipments of new mobile homes into the HMA have averaged less than 50 units annually since 1960. Most of these have been located in small parks outside the city limits of Great Falls. The average space in these parks is relatively small and rentals range from \$37.50 to \$40.00. At present there are no parks in the area of comparable size and quality to the 207-M project of 41 spaces presently under construction. Absorption of spaces at this project should be carefully evaluated during the coming year before further approvals of Section 207-M proposals are made (the HUD-FHA Office has issued a feasibility letter for a 200-space Section 207-M proposal).

### Economic, Demographic, and Housing Factors

Employment. The civilian work force for the Great Falls HMA averaged 30,800 during the twelve-month period ending in November 1970. The total included 1,600 persons unemployed, 1,200 agricultural workers, and 28,000 nonagricultural workers. Nonagricultural wage and salary employment averaged 24,600 during the period, an increase of 200 jobs from the average during the comparable twelve-month period ending in November 1969. The current nonagricultural wage and salary employment total includes an estimated 1,500 military-connected civilian workers and 23,100 nonmilitary-connected civilian employees.

Malmstrom Air Force Base, located just east of the city limits of Great Falls, continues to be a dominant factor in the local economy. As table IV indicates, the combined military and civil service strength level at the base has fluctuated in recent years although the magnitude of year-to-year



changes since 1967 has remained within the range of about 200 to 250 persons. In November 1970, there were 5,024 military and 572 civil service personnel assigned to the base. The combined strength level of 5,596 represents a decrease of about 250 personnel since June 30, 1970, which is the result of a policy of gradual strength reduction through attrition. No significant change in mission at Malmstrom Air Force Base is expected during the two-year forecast period.

Work force levels at the other major employers in the HMA, Anaconda Copper and Burlington Northern Railway, have not changed appreciably since 1968 and are expected to remain stable during the forecast period. Other large employers in the HMA--the hospitals, public school system, and city government--are service-oriented and can be expected to enlarge their work forces in proportion to population and income gains expected during the forecast period.

Future Employment Prospects. The construction, operation, and maintenance of the Anti-Ballistic Missile (ABM) system in north-central Montana is expected to have significant effect on the economy of the Great Falls area.<sup>1/</sup> Construction of the system has begun and although the center of activity is 62 miles northwest of Great Falls at Conrad, Montana, experience to date suggests that employment levels in contract construction, trade, services, and government in Cascade County will be stimulated directly and indirectly during the next several years.

Currently, there are 325 construction workers employed near Conrad in the completion of two initial contracts for the system. Although these contracts (totaling about \$8,000,000) will expire March 1, 1971, another much larger contract (\$100,000,000) will be released for bid this spring for the second phase of ABM system construction. Hiring of construction craftsmen and laborers will commence this spring through labor unions in the Great Falls area. By summer (June-August, 1971), approximately 1,500 to 2,000 construction workers (depending on details of the contract to be negotiated in May and June) will be active at two sites. Weather will limit the construction work force to about 1,000 workers by the end of the year, but by the summer of 1972 the work force will increase again to about 1,700 men and will be maintained at that level through the remainder of 1972 and early 1973. Completion of the construction phase of the project is scheduled for spring, 1973.

Thus far, the Great Falls labor market has been adequate to supply the construction workers required at the projects. However, shortages in certain crafts are developing and it may be expected that most of the craft construction workers involved in further construction at the sites will be recruited from outside the local market area.

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<sup>1/</sup> This analysis of the effect of ABM system development in north-central Montana is based on available information as of December 1, 1970. Significant subsequent rescheduling of ABM system development would require appropriate adjustment of all projections developed in this analysis.

Local sources indicate that, to date, most of the workers at the construction sites reside in Cascade County and commute to work. However, judging from the experience at similar construction sites in North Dakota, as many as 600 units of temporary housing (trailers) may be provided this summer by the prime contractor for use by workers at the sites.

As of December 1970, permanent employment in connection with the project was only five persons. By the spring of 1972, 50 to 75 persons will be employed, and by spring, 1973, a combined total of 250 military and civil service personnel will be required at the sites. Full operations at the sites is scheduled to begin in 1974-1975 with a permanent employment of 1,600 persons; 45 percent of these will be civilians, 55 percent will be military (Army). Current plans call for the provision of 700 to 800 government-owned housing units for military and key civilian personnel stationed at these sites. Although these families will reside outside the HMA, it is expected that trade and services industries in the HMA will receive substantial stimulus. The remaining 800 to 900 employees at the sites can be expected to desire housing in Cascade County.

With the stimulation to the local economy expected as a result of the construction of the ABM system, as well as the continuation of growth of Great Falls as a service, tourism and trade center for north-central Montana, total nonagricultural wage and salary employment in the HMA will increase to an estimated average of 28,300 jobs during 1972. The total will include 4,150 military-connected jobs and 24,150 nonmilitary-connected jobs. The increase of 2,650 in military-connected employment will result from the addition of about 2,800 Department of the Army civil service and contractor personnel in conjunction with ABM system construction and the loss of about 150 Department of the Air Force civil service and contracted jobs at Malmstrom Air Force Base. Nonmilitary-connected civilian employment is expected to increase at an average annual rate of 525 jobs (2.2 percent) during the forecast period. This acceleration in employment growth reflects the expected secondary stimulus of ABM system construction in the area. The continuation of secondary economic stimulus to the local economy after the completion of ABM system construction in early 1973 will depend on a number of factors as yet indeterminate, such as the location, number, and accessibility of government-provided housing for military and key civilian personnel and the rates of production of private housing in counties adjacent to the HMA. However, it is reasonable to assume that the transition from the construction phase to the operation phase of the ABM system will not involve significant economic trauma for the Great Falls HMA.

Income. As of December 1, 1970, the estimated median annual income of all families in the Great Falls HMA was \$9,175, after deducting federal income tax. Renter households of two or more persons had an estimated median after-tax income of \$7,850. In 1968, the revised median after-tax incomes for all families and for renter households were \$7,925 and \$6,775, respectively. Distributions of families and renter households by after-tax income are presented in table V.

Demographic Factors. The population of the Great Falls HMA was an estimated 82,300 persons on December 1, 1970,<sup>1/</sup> an increase of 830 persons annually (1.1 percent) since the April 1, 1960 Census (see table VI). Of this total, an estimated 60,400 persons reside within the present city limits of Great Falls (an increase of 5,043 since 1960) and 21,900 persons reside in the remainder of Cascade County (an increase of 3,839 since 1960). The current population total of 82,300 persons includes approximately 14,175 military personnel and their families, 3,700 military-connected civilians and their dependents, and 64,425 nonmilitary-connected civilians and their dependents. The total military population includes approximately 8,450 persons residing at Malmstrom Air Force Base (6,575 persons in households, 1,875 persons in group quarters) and about 5,725 persons living off-base in private housing. Of the military-connected population, approximately 1,025 persons are associated with construction of the ABM system.

During the two-year forecast period total population in the HMA is expected to increase by 2,750 persons annually, to a total of 87,800 by December 1, 1972. This dramatic acceleration of population growth in the HMA is expected as the consequence of in-migration of personnel to be employed at ABM system construction sites near Great Falls. The total population change of 5,500 persons will consist of an increase of 1,975 nonmilitary-connected civilians, a gain of 3,800 military-connected civilians (nearly all associated with ABM system construction), and a loss in military population of 275 persons. Of the total military-connected population of 7,500 persons expected to reside in Cascade County by December 1, 1972, approximately 4,800 will be directly connected with the ABM system construction.<sup>2/</sup>

There were an estimated 25,450 households in the HMA as of December 1, 1970, including 19,700 in the city of Great Falls and 5,750 in the remaining portion of the HMA. Since April 1960, the number of households in the HMA has increased by about 3,260, an average gain of approximately 305 (1.3 percent) annually (see table VI). The current household total includes approximately 3,050 military, 1,180 military-connected civilian, and 21,250 nonmilitary-connected civilian households. Based on estimates by Malmstrom Air Force Base officials and the results of the February 1970 family housing survey, an estimated 1,600 military households are now living on-base and the remaining 1,450 households are off-base.

Based on the projected increase in population and employment during the forecast period, it is estimated that the number of households in the HMA will total 27,350 by December 1, 1972. This total will consist of

- <sup>1/</sup> The April 1, 1970 Census reported a final population of 81,804 for the Great Falls HMA, including 60,091 persons within the city of Great Falls and 21,713 persons in the remainder of Cascade County.
- <sup>2/</sup> These estimates exclude an estimated 1,200 military-connected (ABM) persons that will reside in contractor-provided housing in adjacent counties if such housing is made available. Whether such housing is provided will not be known until after the awarding of ABM contracts this spring.

3,000 military households (down 50), 2,400 military-connected civilian households (up 1,220), and 21,950 nonmilitary-connected civilian households. The projected growth in nonmilitary-connected civilian households will average 350 households annually over the forecast period (1.6 percent annually) and is 15 percent greater than the rate of total household growth in the HMA in the period 1960 to 1970.

Housing Factors. The housing inventory in the Great Falls HMA totaled 27,350 units on December 1, 1970, including 14,500 owner-occupied units, 10,950 renter-occupied units, and 1,900 vacant units. The increase in the housing inventory of approximately 3,250 units since April 1960 resulted from the construction of about 5,400 units, the addition of 425 mobile homes, and the loss of approximately 2,575 units through fire, demolition and other causes. There were about 195 units under construction as of December 1, 1970, of which 75 were single-family houses, and 120 were units in multifamily structures. Included in the total multifamily units under construction were about 70 Section 236 units. Excluded from the total are 111 Section 221 (d)(3) units being converted in a structure formerly used as a hotel.

As table VII indicates, the rate of non-subsidized single-family unit construction in the period 1966 through 1970 is considerably less than it was during the years 1960 through 1965. However, the rate of nonsubsidized multifamily unit construction has increased considerably since 1968 and in the last twenty-four months has averaged more than double the rate of construction recorded between 1964 and 1968.

Most of the single-family homes built in the HMA since 1960 have been located in small subdivisions northwest and southeast of downtown Great Falls. Approximately half the multifamily units built since 1960 have been in structures of five units or more. Typically, these have consisted of 12-plexes proximate to the major arterial connecting Interstate 15 and Malmstrom Air Force Base. There are about 900 vacant nondilapidated, non-seasonal housing units in the HMA available for rent or sale as of December 1, 1970. About 225 were for sale and 675 were for rent, indicating homeowner and renter vacancy rates of 1.5 and 5.8 percent, respectively (see table VIII). About 175 units available for sale and 250 units available for rent are lacking one or more plumbing facilities.

Table I

Estimated Annual Demand for Nonsubsidized Housing  
Great Falls, Montana, Housing Market Area  
December 1, 1970 to December 1, 1972

## A. Single-family houses

<u>Sales price</u>	<u>Number of units</u>	<u>Percent of total</u>
Under \$20,000	10	5
\$20,000 - 22,499	20	10
22,500 - 24,999	40	20
25,000 - 29,999	60	30
30,000 - 34,999	40	20
35,000 and over	30	15
Total	200	100

## B. Multifamily units

<u>Gross monthly rental</u>	<u>Efficiency</u>	<u>One bedroom</u>	<u>Two bedrooms</u>	<u>Three or more bedrooms</u>
\$130 - 149	15	-	-	-
150 - 169	-	20	-	-
170 - 189	-	20	-	-
190 - 209	-	10	35	-
210 - 229	-	-	25	-
230 and over	-	-	15	10
Total	15	50	75	10

Note: Gross monthly rental is shelter rent plus the cost of utilities.

Table II

Estimated Annual Occupancy Potential for Subsidized Rental Housing  
Great Falls, Montana, Housing Market Area  
December 1970 - December 1972

	<u>Section 236<sup>a/</sup></u> <u>exclusively</u>	<u>Families eligible</u> <u>for both programs</u>	<u>Public housing</u> <u>exclusively</u>	<u>Total for</u> <u>both programs</u>
<b>A. <u>Families</u></b>				
1 bedroom	10	0	15	25
2 bedrooms	60	0	45	105
3 bedrooms	40	0	25	65
4+ bedrooms	<u>15</u>	<u>0</u>	<u>15</u>	<u>30</u>
Total	125	0	100 <sup>b/</sup>	225
<b>B. <u>Elderly</u></b>				
Efficiency	30	15	60	105
1 bedroom	<u>20</u>	<u>10</u>	<u>10</u>	<u>40</u>
Total	50 <sup>c/</sup>	25	70 <sup>d/</sup>	145

<sup>a/</sup> Estimates are based upon regular income limits.

<sup>b/</sup> Approximately 60 percent of these families also are eligible under the rent supplement program.

<sup>c/</sup> Applications and commitments under Section 202 are being converted to Section 236.

<sup>d/</sup> All of the elderly couples and individuals also are eligible for rent supplement payments.

Table III

Civilian Work Force and Employment Trends<sup>a/</sup>  
Great Falls, Montana, HMA, 1960-1970  
 (Annual averages in thousands)

	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1966</u>	<u>1967</u>	<u>1968</u>	<u>1969p</u>	<u>12 months ending November</u>	
											<u>1969p</u>	<u>1970p</u>
Civilian work force	NA	NA	<u>32.0</u>	<u>31.3</u>	<u>29.1</u>	<u>29.8</u>	<u>30.3</u>	<u>30.7</u>	<u>29.9</u>	<u>30.3</u>	<u>30.2</u>	<u>30.8</u>
Unemployment	NA	NA	1.4	1.6	1.6	1.4	1.3	1.6	1.4	1.4	1.4	1.6
Percent of work force	NA	NA	4.4%	5.1%	5.5%	4.7%	4.3%	5.2%	4.7%	4.6%	4.6%	5.2%
Agricultural employment	NA	NA	1.5	1.6	1.5	1.5	1.5	1.8	1.4	1.2	1.2	1.2
Nonagricultural employment	NA	NA	<u>29.1</u>	<u>28.1</u>	<u>26.0</u>	<u>26.9</u>	<u>27.5</u>	<u>26.9</u>	<u>26.9</u>	<u>27.7</u>	<u>27.6</u>	<u>28.0</u>
Wage and salary workers	<u>20.6</u>	<u>22.5</u>	<u>24.3</u>	<u>23.6</u>	<u>21.9</u>	<u>22.8</u>	<u>23.8</u>	<u>23.3</u>	<u>23.7</u>	<u>24.5</u>	<u>24.4</u>	<u>24.6</u>
Manufacturing	2.9	3.2	4.3	4.2	3.2	3.2	3.6	3.1	3.0	3.0	3.1	2.9
Nonmanufacturing	<u>17.7</u>	<u>19.3</u>	<u>20.0</u>	<u>19.4</u>	<u>18.7</u>	<u>19.6</u>	<u>20.2</u>	<u>20.2</u>	<u>20.7</u>	<u>21.5</u>	<u>21.3</u>	<u>21.7</u>
Contract construction	2.1	3.1	3.2	2.5	2.2	2.8	2.6	2.0	1.9	2.0	1.9	1.7
Transport. & utilities	2.1	2.2	2.2	2.2	2.1	2.0	2.2	2.1	2.0	2.1	2.1	2.1
Wholesale & retail trade	5.5	5.5	5.7	5.7	5.5	5.7	5.9	6.0	6.1	6.3	6.2	6.4
Fin., ins., & real estate)	4.6	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4	1.4
Services & miscellaneous)		3.5	3.7	3.7	3.6	3.6	3.8	4.0	4.4	4.7	4.7	4.9
Government	3.4	3.8	4.0	4.0	4.0	4.2	4.4	4.8	5.0	5.0	5.0	5.1
Other nonag. workers <sup>b/</sup>	NA	NA	4.8	4.5	4.1	4.1	3.7	3.6	3.2	3.2	3.2	3.4
Persons in labor-mgt. disputes	NA	NA	-	-	-	-	-	0.4	0.2	-	-	-

<sup>a/</sup> Figures may not add to totals because of rounding.

<sup>b/</sup> Includes self-employed, unpaid family workers, and domestic workers in private households.

p Preliminary.

Source: Employment Security Commission of Montana.

Table IV

Military and Civil Service Personnel  
Malmstrom Air Force Base, Montana  
FY 1960 to November 1970

<u>Date</u> <sup>a/</sup>	<u>Military</u>	<u>Civil Service</u>	<u>Total</u>
FY 1960	4,479	411	4,890
FY 1961	4,527	421	4,948
FY 1962	4,333	473	4,806
FY 1963	5,905	466	6,371
FY 1964	5,296	400	5,696
FY 1965	5,158	435	5,593
FY 1966	5,019	542	5,561
FY 1967	5,254	768	6,022
FY 1968	5,094	733	5,827
FY 1969	4,980	618	5,598
FY 1970	5,205	635	5,840
Aug. 1970	5,269	NA	NA
Nov. 1970-	5,024	572	5,596

a/ Fiscal years ending June 30.

Sources: Department of Defense, Washington, D. C., Public Information Office, Malmstrom Air Force Base.



Table V

Estimated Percentage Distribution of All Families and Renter Households  
by Income, After Deduction of Federal Income Tax  
Great Falls, Montana, Housing Market Area, 1968 and 1970

Annual after-tax income	1968 <sup>a/</sup>		1970	
	<u>All families</u>	<u>Renter households<sup>b/</sup></u>	<u>All families</u>	<u>Renter households<sup>b/</sup></u>
Under \$3,000	7	10	6	7
\$3,000 - 3,999	6	8	3	6
4,000 - 4,999	7	10	5	8
5,000 - 5,999	8	12	6	9
6,000 - 6,999	11	13	8	11
7,000 - 7,999	12	12	10	11
8,000 - 8,999	11	10	10	11
9,000 - 9,999	8	7	9	9
10,000 - 12,499	15	11	19	14
12,500 - 14,999	7	3	11	7
15,000 and over	8	4	13	7
Total	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
Median	\$7,925	\$6,775	\$9,175	\$7,850

<sup>a/</sup> Revised.

<sup>b/</sup> Excludes one-person households.

Source: Estimated by Housing Market Analyst.

Table VI

Population and Household Trends  
Great Falls, Montana, Housing Market Area  
April 1960 - December 1972

	<u>April 1960</u>	<u>April 1970</u>	<u>December 1970</u>	<u>December 1972</u>	<u>Average annual change</u>			
					<u>Apr. 1960-Dec. 1970</u>	<u>Dec. 1970-Dec. 1972</u>	<u>Dec. 1970-Dec. 1972</u>	<u>Dec. 1970-Dec. 1972</u>
					<u>Number</u>	<u>Rate<sup>a/</sup></u>	<u>Number</u>	<u>Rate<sup>a/</sup></u>
<u>Population</u>								
HMA Total	<u>73,418</u>	<u>81,804</u>	<u>82,300</u>	<u>87,800</u>	<u>830</u>	1.1	<u>2,750</u>	3.2
Great Falls	<u>55,357</u>	<u>60,091</u>	<u>60,400</u>	<u>63,600</u>	<u>470</u>	.8	<u>1,600</u>	2.6
Remainder of HMA	<u>18,061</u>	<u>21,713</u>	<u>21,900</u>	<u>24,200</u>	<u>300</u>	1.8	<u>1,150</u>	5.0
<u>Households</u>								
HMA Total	<u>22,187</u>	<u>25,272</u>	<u>25,450</u>	<u>27,350</u>	<u>305</u>	1.3	<u>950</u>	3.6
Great Falls	<u>17,613</u>	<u>19,585</u>	<u>19,700</u>	<u>20,875</u>	<u>195</u>	1.0	<u>585</u>	2.9
Remainder of HMA	<u>4,574</u>	<u>5,687</u>	<u>5,750</u>	<u>6,475</u>	<u>110</u>	2.1	<u>365</u>	5.9

<sup>a/</sup> Derived through the use of a formula designed to calculate the percentage rate of change on a compound basis.

Sources: 1960 and 1970 Censuses of Population and Housing and estimates by Housing Market Analyst.

Table VII

Housing Units Authorized by Building Permits  
Great Falls, Montana, Housing Market Area  
January 1960 to November 1970

<u>Year</u>	<u>Total</u>	<u>Single-family</u>	<u>Multifamily</u>
1960	782 <sup>a/</sup>	606	176 <sup>a/</sup>
1961	602 <sup>b/</sup>	406	196 <sup>b/</sup>
1962	530	369	161
1963	568	385	183
1964	376	309	67
1965	325 <sup>c/</sup>	261	64 <sup>c/</sup>
1966	172	148	24
1967	147 <sup>d/</sup>	103	44 <sup>d/</sup>
1968	163	115	48
1969	188	68	120
1970 (Jan. thru Nov.)	243	139 <sup>e/</sup>	104 <sup>f/</sup>

<sup>a/</sup> Excludes 200 units of low-rent public housing.

<sup>b/</sup> Excludes 560 Capehart housing units at Malmstrom AFB.

<sup>c/</sup> Excludes 200 relocatable housing units at Malmstrom AFB, excludes 140 Section 202 housing units.

<sup>d/</sup> Excludes 60 Section 202 housing units.

<sup>e/</sup> Includes approximately 40 Section 235 units.

<sup>f/</sup> Excludes 111 units of Section 221(d)(3) housing, excludes 96 Section 236 housing units.

Note: Excludes approximately 250 housing starts in non-permit issuing portions of the HMA.

Sources: U. S. Bureau of the Census and local permit-issuing authorities.

Table VIII

Components of the Housing Inventory  
Great Falls, Montana, Housing Market Area  
April 1960 to December 1970

<u>Component</u>	<u>April 1960</u>	<u>April 1970</u>	<u>December 1970</u>
Total housing units	<u>24,086</u>	<u>27,190</u>	<u>27,350</u>
Occupied housing units	<u>22,187</u>	<u>25,272</u>	<u>25,450</u>
Owner-occupied	<u>12,434</u>	<u>14,405</u>	<u>14,500</u>
Percent	56%	57%	57%
Renter-occupied	9,753	10,867	10,950
Percent	44%	43%	43%
Vacant housing units	<u>1,899</u>	<u>1,918</u>	<u>1,900</u>
Available vacant	<u>730</u>	<u>922</u>	<u>900</u>
For sale	<u>181</u>	<u>233</u>	<u>225</u>
Homeowner vacancy rate	1.4%	1.6%	1.5%
For rent	549	689	675
Renter vacancy rate	5.3%	6.0%	5.8%
Other vacant <sup>a/</sup>	1,169	996	1,000

<sup>a/</sup> Includes vacant seasonal units, dilapidated units, units rented or sold and awaiting occupancy, and units held off the market for other reasons.

Sources: 1960 and 1970 Censuses of Housing and estimates by Housing Market Analyst.

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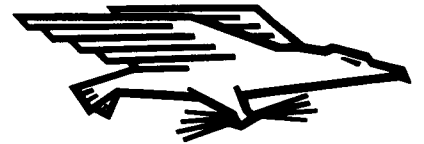
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