Across Montana, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

**SENATORS:** Jon Tester and Steve Daines

**KEY FACTS**

- **28,632 or 21%**
  - Renter Households that are extremely low income

- **-15,741**
  - Shortage of rental homes affordable and available for extremely low income renters

- **$26,500**
  - Maximum income of 4-person extremely low income households (state level)

- **$40,098**
  - Annual household income needed to afford a two-bedroom rental home at HUD’s Fair Market Rent.

- **65%**
  - Percent of extremely low income renter households with severe cost burden

**EXTREMELY LOW INCOME RENTER HOUSEHOLDS**

- Disabled 20%
- Senior 31%
- In Labor Force 35%
- Other 9%
- School 1%
- Single Adult Caregiver 4%

**Note:** Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Nationally, 15% of extremely low-income renter households are single adult caregivers, 55% of whom usually work more than 20 hours per week. Source: 2021 ACS PUMS.

**AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS**

- At 100% of AMI: 103
- At 80% of AMI: 98
- At 50% of AMI: 87
- At ELI: 45

Source: 2021 ACS PUMS.

**HOUSING COST BURDEN BY INCOME GROUP**

- Extremely Low Income (0-30% of AMI)
  - Cost Burdened: 85.6%
  - Severely Cost Burdened: 65.0%
- Very Low Income (31-50% of AMI)
  - Cost Burdened: 54.9%
  - Severely Cost Burdened: 13.2%
- Low Income (51-80% of AMI)
  - Cost Burdened: 30.0%
  - Severely Cost Burdened: 5.1%
- Middle Income (81-100% of AMI)
  - Cost Burdened: 14.4%
  - Severely Cost Burdened: 1.6%

**Note:** Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened. Source: 2021 ACS PUMS.

**EDUCATIONAL AND AVAILABILITY SHORTAGES**

- Disabled 20%
- Senior 31%
- Other 9%
- School 1%
- In Labor Force 35%
- Single Adult Caregiver 4%

**Note:** *Or poverty guideline, if higher.