

Impacts Under the Big Sky

A Montana Housing Partnership Project

Impacts Under the Big Sky is a collection of programs, projects, initiatives or research that organizations around Montana have conducted in the last two years or may currently be in progress. This poster exhibition shows the versatility of the housing-related work that is happening across Montana. Examine these initiatives to gain insight to similar programs your organization may want to implement, see the breadth of statewide programming, and appreciate the great work that our Montana housing community is dedicated to.

Each poster reviews the goals, activities, major outcomes, population(s) served, funders, and advice. We hope these poster displays incite inspiration and truly highlight the impacts being made under the big sky.

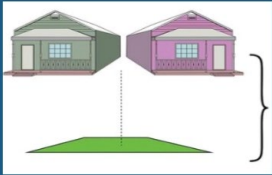
Trust Montana's New Scattered Site Program

1

Trust Montana | Missoula

What is a community land trust?

A community land trust is a nonprofit organization that holds land in trust for the purpose of keeping the buildings affordable for the community.



- ❖ Homeowners, businesses, or farmers purchase the improvements at a subsidized price, but not the land.
- ❖ The land is held by the CLT and leased to the building owners for a renewable term of 75 years to preserve affordability.

Goals and Activities

Trust Montana's new "buyer's choice" scattered site community land trust program will offer prospective low- and moderate-income home buyers a new kind of down payment assistance. Once a buyer finds a home on the open market that fits program criteria, Trust Montana will fill the funding gap between the market price and the price the homeowner can afford. At closing, the buyer will own the home, Trust Montana will own the land, the two parties will enter into a ground lease, and the home will become permanently affordable. The home buyers get to build equity based on the Trust Montana resale formula of 1.5% simple interest annually. This tool will increase the number of permanently affordable single-family homes in Montana to serve multiple generations of low- and moderate-income buyers. Adding a scattered site program to Trust Montana's existing toolbox will help increase permanent affordability without requiring new construction, which can be cost-prohibitive, and without clustering all affordable homes in one area. Trust Montana's scattered site program aims to leverage private grants, municipal partnerships and City and State HOME and CDBG funds.

Major Outcomes

Trust Montana is in the design phase for this new program and is currently applying for funding in order to bring its first two scattered site CLT homes into the portfolio. We expect that, once the program is fully functioning, we will more quickly be able to bring homes into the portfolio and will be able to serve a wider geographic area due to no longer requiring construction partners. Our Strategic Planning goal is to increase our portfolio from 8 to 150 housing units by 2028. This scattered site program will increase our statewide impact immensely.

Populations Served

We aim to serve all of Montana, but this poster will highlight a project being piloted and designed for Missoula County. For the first phase, we will most likely serve households earning less than 80% of Area Median Income, but we hope to expand the program to serve up to 120% AMI as the program unfolds.

Major Partners and Funders

Trust Montana is supported by: Montana Justice Foundation High Stakes Foundation The Llewellyn Foundation The O. P. & W.E. Edwards Foundation The USDA Beginning Farmer and Rancher Development Program.



In general, but not specifically for this program, Trust Montana partners with:

Homework, Agrarian Trust, Habitat for Humanity of Gallatin Valley, Helena Area Habitat for Humanity, Missoula County Community Food and Ag. Coalition, Missoula Home Coalition, Montana Housing Coalition, the City of Helena, and the Red Lodge Area Community Foundation.

Advice for Others

"Talk to other practitioners of programs like this from around the country!"

Questions?

Contact Trust Montana's Executive Director, Hermina Harold | Hermina@trustmontana.org



Rockcross Commons: Homes Families Can Afford

2

NeighborWorks Great Falls | Great Falls

Goals and Activities

Rockcross Commons is a 124 family Multi-Family Low Income Housing Tax Credit development located in Great Falls Montana. This development is a partnership between GMD Development and NeighborWorks Great Falls. The project was the first in the state of Montana to combine both 4% Competitive Tax Credits and 9% Tax Exempt Bonds allowing for significantly more apartments to be created. The project includes 1, 2 and 3 bedroom units spread over 10 acres in 7 buildings and a community building. The project targets families under 60% of area median income. Prior to completion partners felt that this market was under served in terms of quality, affordable housing options. NeighborWorks Great Falls commissioned a market study that found only 11% of renters live in units built since 1990, while 78% live in units older than 1980. A full 20% of rental units were built prior to 1940. We believe the project allows us to better serve the housing needs of our community and workforce.



Major Outcomes

A major goal of combining the 4% and 9% tax credits was to provide a greater number of affordable homes in Great Falls. The larger project also allowed for greater efficiencies of scale, lower operating cost, and lower per unit construction cost. The thirty-two 9% units were placed in service in December 2019 and completely leased in January of 2020. The project is still under construction with units/buildings being filled as completed. The ninety-two 4% units will be completed and leased by July 2020. Long term success measures will be high and sustained occupancy rates to serve the need of affordable, quality rental options in Great Falls.

Questions?

Contact NeighborWorks Great Falls Executive Director
Sherrie Arey | sarey@nwgf.org

Populations Served

The project intends to serve families and individuals under 60% area median income with 80% of the units at 60% AMI and 20% of the units at or below 50% AMI. The project is located on 10 acres on the south side of Great Falls in a Qualified Census Tract, adding a 30% bonus to the basis points. Rockcross is located near several large employers including Great Falls College MSU, Benefis Hospital and University of Providence, as well as many smaller service employers.

Major Partners and Funders

GMD Development of Seattle; NeighborWorks Great Falls; Montana Board of Housing Glacier Bank – Construction Lender; NeighborWorks Montana; WNC – Equity Investor; Rotherham Construction; Intrinsik TD &H – Engineering Design; REMS – Property Management; City of Great Falls

Advice for Others

This was NeighborWorks Great Falls first tax credit allocation as a major partner, as such, a strong development team is critical to the success of a complicated project. Overall lessons learned:

- When value engineering, make sure you are looking at long term domino effects of change. They may not seem obvious at the time but could cost more in the long run.
- The quality control of a large project is a full-time job and should not be underestimated.
- The lowest bid of certain trades should be reviewed very closely. - Hire a proven general contractor who understands the challenges of tax credits, as this is a very important partner.
- Expect the unexpected – Extremely high construction bids, longest winter in 100 years, national trade wars, labor shortages, and a pandemic are hard to factor into project planning but were all challenges Rockcross has had to overcome.
- Keep your end goal and mission impact in mind, challenges can be tall – but the impact of the project outweighs many.

Voucher Allotments for Specific Populations

3

Missoula Housing Authority | Missoula

Goals and Activities

For the first time in decades, MHA successfully competed for new Section 8 vouchers in three different opportunities – and was awarded in all three! MHA applied for 20 Mainstream vouchers which serve non-elderly disabled. In earlier rounds of this extremely competitive national application, agencies received a fraction of their request if any. MHA was awarded all 20 vouchers. They are targeted to disabled families who were homeless and are in rapid rehousing programs and for those in segregated settings, such as group homes. MHA also joined with the VA to request HUD VASH vouchers to serve homeless vets. We were awarded 32, which was higher than expected. Finally, HUD issued a Notice launching the Foster Youth for Independence program, providing vouchers to young adults between 18 and 25 years old who have been or are leaving foster care and are homeless or at risk of being homeless. All three programs require partnerships, such as with the YWCA Missoula, Opportunity Resources Inc., The VA, and Missoula Youth Homes. All three began leasing in Feb. 2020.

Major Outcomes

Provide stable, long-term housing for these people. Free up other vouchers for other eligible applicants. Our goal is to fully leased all 75 vouchers to serve these special populations. Further, the HUD VASH vouchers are part of a community collaboration to end homelessness for veterans in Missoula. The Youth vouchers are one piece in an emerging strategy to address homelessness among youth and will dovetail with the larger statewide grant. One goal of the Mainstream vouchers is to improve long term outcomes for disabled families in rapid rehousing since they may not be able to increase earned income.

Questions?

Contact Director of HUD Programs,
Jim McGrath | jmcgrath@missoulahousing.org

Populations Served

Missoula. Homeless vets; non-elderly disabled from rapid re-housing or group homes; young adults between 18 and 24 having been in foster care

Major Partners and Funders

Funders: HUD, VA, and partners mentioned: YWCA Missoula, Missoula Youth Homes, DPHHS, Summit Independent Living, C of C., VA



Missoula
Housing
AUTHORITY

Advice for Others

Do it! Think strategically about who you will serve and how before beginning. Even with a solid plan, these hard to house populations take longer and more work to serve. The best part of these were developing or expanding partnerships. In several case, MHA had been trying to figure out a partnership for years with these players and this was the opportunity that came through.

Cornerstone: Creative Steps to House the Homeless

4

Missoula Housing Authority | Missoula



Goals and Activities

Cornerstone is a twelve-unit permanent supportive housing project for the homeless who have highest impact on our local system. Missoula has had the highest levels of homelessness and chronic homelessness in the state. Also, Missoula's rental market has extremely low vacancy, making it challenging for high needs tenants to find units even with a voucher. MHA provided land, project-based Section 8 (PBVs) and development funds. The state of Montana awarded a Housing Trust Fund grant – an excellent use of that resource. The FHLB provided an AHP grant. Tenants will come from Missoula's CES. However, as Missoula has an active FUSE project underway, Cornerstone seemed an ideal pilot for that project. Wrap-around services will be provided using the newly developing FUSE model. By providing permanent supportive housing, these individuals will not only no longer experience homelessness but will also reduce the impact on the community by no longer being a high utilizer.

Major Outcomes

Permanently house highest needs homeless. Develop and implement robust service model for replication. Success will reduce frequent use.

Populations Served

Missoula. FUSE – individuals who have interactive with multiple systems, such as hospital, police, jail (“frequent utilizers”) who are chronically homeless

Major Partners and Funders

Funders: MHA, HTF, AHP, HUD, Partners: service providers, including PHC, Mt Health care foundation (FUSE grantor) City of Missoula

Advice for Others

It's never too early to begin the conversation with partners about how the project will operate.

Questions?

Contact Missoula Housing Authority Executive Director, Lori Davidson
ldavidson@missoulahousing.org

Implementing a Place to Call Home

City of Missoula | Missoula

Goals and Activities

The City of Missoula adopted “A Place to Call Home” in June of 2019 to address Missoulians’ housing needs. The recommendations contained in this Policy are grouped into four primary action areas: 1) Track and analyze progress for continuous improvement; 2) Align and leverage existing funding resources to support housing; 3) Reduce barriers to new supply and promote access to affordable homes; 4) Partner to create and preserve dedicated affordable homes. Since June, we have been working to implement over 30 individual policy recommendations within those four action areas. To leverage funding and create greater impact we are focusing first on establishing the Affordable Housing Trust Fund – drafting the ordinance and accompanying resolution establishing the fund, developing administrative procedures related to the establishment and operation of an Affordable Housing Citizen Advisory Committee, and working with other city departments to leverage a range of funding streams towards our housing goals. Other critical first steps have included: • Updates to zoning code for more clarity and accessibility for Missoulians to build Accessory Dwelling Units; • Investigating the data behind our housing market and just how increasing prices are placing pressure on Missoulians through a displacement risk ratio analysis; • Convening a Public/Private Housing Finance Work Group composed of partners including the banking community, realtors and lenders, our CDFIs, and the County to tackle how to maximize existing down payment assistance programs and identify the financing gaps facing Missoulians who want to own homes.

Major Outcomes

Most of the major outcomes from the policy are yet to be seen, as we work toward implementation. We have made strides, including several code changes related to Townhome Exemption Developments and Accessory Dwelling Units as well as piloting some versions of a Low Income Housing Tax Credit Support Program. Some key evaluative measures we plan to track include statistics related to housing costs in Missoula (rent costs, home sales prices, number of units, etc.), population and demographic information, and construction data. We will also continue to track census data like housing cost burden, condition of housing stock, and most common housing problems in Missoula. All of these data come together to help us understand our housing market and track any progress or new challenges we are facing.

A PLACE TO CALL HOME:
MEETING MISSOULA'S
HOUSING NEEDS



Populations Served

The geographic area for the housing policy includes all of the City of Missoula, and also considers the urban fringe. We have worked closely with Missoula County through development of the policy and implementation, understanding that our housing challenges do not stop at the city limits.

Major Partners and Funders

Development of “A Place to Call Home” relied on many, many volunteers from the community. A Housing Policy Steering Committee, composed of community partner organizations and city staff and council members kicked off the process. Smaller Technical Working groups dug in and developed the specific policy recommendations. Throughout the process hundreds of Missoulians participated through focus groups, individual meetings, community meetings, and interviews.

Advice for Others

Engage community residents early and often, using established groups and by reaching out to individuals. We worked to get feedback from a more representative group of Missoulians by combining outreach to groups and organizations as well as canvassing individual neighborhoods. As we work through the more mundane and bureaucratic implementation processes, we are trying to figure out how best to keep folks engaged and circle back to Missoulians in order to report out on our progress.

Questions?

Contact City of Missoula, Community Development Program Manager
Montana James | jamesm@ci.missoula.mt.us

Helping Housing Growth through Land Use

6

City of Helena | Helena

Goals and Activities

In 2018, the Tri-County Housing Needs Assessment was completed, addressing key housing issues and needs for the greater Lewis and Clark, Broadwater, and Jefferson County region. As part of this effort, one of the actions that was recommended was to have jurisdictions "review development codes to include mechanisms that support affordable housing" in order to address the lack of housing available to meet demand at all levels of the rental and homeownership markets. With Helena having done away with single-family zoning districts years earlier so that every property in the city is allowed to have a second dwelling unit on-site by right (a regulation unique in the state so far), the question turned to: what other facets of zoning code could be changed to create more dwelling units? Also, given this allowance wasn't highly utilized, what was holding property owners back from, say, installing a backyard cottage or converting a floor of a house to an apartment? To address this issue, recommendations were developed amongst city planning staff at internal meetings for presentation to both the Tri-County Housing Task Force stakeholders and the city's Zoning Commission. All agreed that the clearest way to increase housing density in the near term was to move forward with changes to district dimensional standards so that some districts would be allowed greater lot coverage allowances, higher height allowances, and the removal of requirements that dictated you have to have a certain size lot to build more than 1 unit. Easing these regulatory barriers in the city's zoning code was unanimously passed by the City Commission early this year, and the city is excited to see the housing growth this may bring to the community in coming years.

Major Outcomes

There are no firm, measurable outcomes and related evaluative criteria to determine success with such a zoning change. The expectation of the City Commission, though, is that these code changes will help increase housing unit density at a time when rental and homeowner housing stock availability and unit costs are far outstripped by market demand. The city hopes to see long-term growth within city limits as a result.



Populations Served

The city of Helena is the largest incorporated area within Lewis and Clark County, and is home to just under 30,000 people.

Major Partners and Funders

Chiefly, the Tri-County Housing Task Force, comprised of government, non-profit, and professional organization stakeholders with an interest in housing matters across Lewis and Clark, Broadwater, and Jefferson Counties.

Advice for Others

Engage with stakeholders that represent those who are struggling to get a foot on the housing ladder, whatever the level of housing need, as well as with local developers, builders, and realtors that know your community's market. Their expertise in gauging true needs will help guide your planning efforts to address increased housing development opportunity. After all, there's no substitute for a good public process in informing your decision-making!

Questions?

Contact City of Helena Planner, Ellie Ray | eray@helenamt.gov

Montana Department of Commerce | Helena

Goals and Activities

The Montana Department of Commerce Community Development Division (CDD) supports the development of homes that Montanans can afford by providing gap financing through three HUD Programs - the Community Development Block Grant (CDBG), the HOME Investments Partnership Program (HOME), and the Housing Trust Fund (HTF). The Housing Trust Fund, and HOME Investment Partnerships Program are U.S Department of Housing and Urban Development-funded affordable home programs administered through the Department of Commerce.

Major Outcomes

Disburse HUD allocations throughout the state to support the development, rehabilitation and preservation of homes for rent and for purchase that are affordable in Montana. As of January 2020, Commerce announced \$4.5 million in Housing Trust Fund and HOME awards, where funding will support 294 affordable homes in Montana. Commerce Director Tara Rice stated "Our goal is to strengthen communities by supporting the development and rehabilitation of affordable homes in Montana. This funding enables us to partner with existing federal, state and local efforts to increase the supply of safe and affordable homes in Montana. Housing Trust Fund grants will be awarded to:

- **Billings | Accessible Space, Inc:** \$120,000 for elevator replacements at a Billings property with 24 homes that serve seniors and people living with a disability.
- **Great Falls | Accessible Space, Inc:** \$170,000 for elevator replacements at a Great Falls property with 24 homes that serve seniors and people living with a disability.
- **Helena | Rocky Mountain Development Council, Inc:** \$1,250,000 for the rehabilitation of 44 affordable homes at the Fire Tower Apartments.
- **Missoula | Missoula Housing Authority:** \$2,500,000 for the construction of 130 affordable rental homes, including 30 permanent supportive homes for households experiencing homelessness.
- A HOME Investment Partnerships Program grant will be awarded to:
- **Missoula | Homeword, Inc:** \$500,000 for the construction of 72 affordable rental homes in Missoula.

Advice for Others

Be in touch with CDD staff at 406-841-2770 or DOCCDD@mt.gov.

Populations Served

CDD serves Montanans statewide whose household incomes fall below 80% of the Area Median Income (AMI).

Major Partners and Funders

CDD works with cities, towns, counties, non-profit and for-profit developers, Human Resource Councils, Community Housing Development Organizations, Public Housing Authorities and organizations serving vulnerable Montanans.

Questions?

Contact Housing Development Program Manager,
Julie Flynn | julie.flynn@mt.gov

Goals and Activities

This project is a community wide collaborative effort providing temporary emergency shelter for unhoused individuals during the COVID-19 public health crisis. Providing a safe space to rest, quarantine space for anyone with COVID19 symptoms, Medical Health Screenings & Treatment, Meals, Resource Coordination, Mental Health & Addiction Services, Transportation to essential appointments, classes for entertainment, library book check-outs and Wi-Fi. We are preparing for the possibility of a second surge of COVID-19 cases in our community.

Major Outcomes

- Emergency Shelter created in just 3 weeks and opened on April 20, 2020.
- Donations from local funders and community members, now have the funds needed to operate for 3 months.
- All needs for donated household goods have been met by local community members.
- Established a location for the space for this temporary emergency shelter.
- We served 40 people just in our first week.
- Over \$110,000 raised to support project.

Advice for Others

Start with your local Health Department when working in response to a pandemic. Be nimble and responsive in your efforts. Work as a collaborative and community in one effort.

Populations Served

Unhoused homeless individuals in the Flathead Valley.

Major Partners and Funders

Flathead COVID19 Emergency Housing Collaborative. Samaritan House, the Flathead Warming Center, Community Action Partnership of Northwest Montana, ImagineIF Libraries, The Salvation Army, Western Montana Mental Health Center, ASSIST, Flathead City-County Health Department, Kalispell City Council, Flathead Community Health Center, Northwest Montana Veterans Food Pantry, Toys for Tots, The Flathead County Animal Shelter, The Flathead County Humane Society, Kalispell Regional Health Care, Bibler Foundation, Roundup for Safety, the Oro y Plata Foundation, the Whitefish Community Foundation, the Foley Family Charitable Foundation.

Ingredients for Success

Working with and getting the support of local public officials. Location, the Samaritan House had the facility available. The collaborative effort as a group to get this project completed, using an array folk's expertise to provide the right services to meet the need.

Questions?

Contact Samaritan House, 406.257.5801

Increasing Independent Living Opportunities for Adults with Disabilities via Policy Change in a Rural State

Rural Institute for Inclusive Communities, University of Montana | Missoula

Telling the story of how change occurs, and the impact felt, from many, varied participants.

Goals and Activities

In 2012 Montana was the first state to extend visitability requirements (zero-step entrance, wide hall/doorways, accessible half bath) to all affordable housing ground-floor units, including units not covered by the Fair Housing Act such as single-family homes and townhouses. This project will explore the resulting impacts of this policy change; including unintended or naturally occurring outcomes of the policy change. This story will be told by those that initiated this change, those who had to change and those who benefited from this new design option for affordable homes. The evaluation of this policy change will determine what more can be done. There are many truths that are coming into focus for the majority of people, concerning the need for affordable, accessible housing for those who wish to live independently. People deserve to live in the least restricting environment. Housing that is visitable and accessible supports people to stay in the community as they age and to return home sooner following health events that may cause short- or long-term functional limitation. Being at home affords one a greater sense of autonomy and control while institutional settings like nursing homes and skilled nursing facilities limit options in daily living, isolate individuals from their support network, and negatively affect the mental health of residents. Community based housing with appropriate supports is the goal. This policy was implemented to provide more accessible and affordable housing options to people with disability and to increase housing supports for anyone who might become disabled in the future. We will discuss how the increased housing options for people with disabilities can be promoted and understood in terms of what options are still needed such as accessible active transportation options and connectivity to healthy community assets (healthy foods, trails, parks, schools, and employment opportunities).

Populations Served

This project will review statewide data, looking at homes developed with federal housing programs.

Major Partners and Funders

Montana Department of Commerce; the CDC-funded Montana Disability and Health Program—a partnership of the Montana Department of Public Health and Human Services, the University of Montana Rural Institute for Inclusive Communities, and Montana Centers for Independent Living

Major Outcomes

We will use mixed methods to demonstrate the results of the visitability policy. We will share testimonies from people with disabilities and developers and will present; 1) photos of housing projects with example of visitable features resulting from the visitability requirements in Montana affordable housing policy; and 2) preliminary descriptions on the increase in visitable housing options since 2012 beyond what options would have been developed under the Fair Housing Act.

Advice for Others

We began with collecting public health data on the rate of visitable housing, share results at regional forums designed to stimulate information sharing among attendees who included local architects, developers, real estate agents, affordable housing administrators, centers for independent living, senior and aging organizations, and people with disabilities. Once we had a shared experience with visitability and local examples from developers and organizations like Habitat for Humanity, centers for independent living developed recommendations to be included in the affordable housing policy (e.g., Low Income Housing Tax Credits). Centers for Independent Living (CIL) staff have maintained their involvement in policy work through the state Community Living Task Force Committee and state housing conferences and events. As CILs, have become more involved in healthy communities' coalitions and walk audits, there has been interest in locating walk audit routes and planning focus on connecting affordable, accessible housing to healthy community assets.

Questions?

Contact Research Associate Professor and Project Director,
Meg Ann Traci | meg.traci@mso.umt.edu

Goals and Activities

- To secure View Vista Village as a resident owned community, permanently preserving affordable housing. View Vista, located in Livingston, is a 49 unit Manufactured Home and 33 Apartment Community with 7.2 acres of land. Through the Resident Owned Communities (ROC) program, homeowners purchased and now successfully manage their community as a nonprofit cooperative.
- A 5-member Board of Directors was elected into office and engaged their neighbors and encouraged involvement in the cooperative.
- NWMT worked with a local lender, Opportunity Bank, to finance the project

Major Outcomes

Resident ownership of a manufactured home community and apartment complex in a high cost location. Protection of affordable homes and apartments into the foreseeable future in a market with very few affordable options.

Advice for Others

Don't be afraid to think outside the box...it can work! Residents are incredible leaders when given the opportunity and the support to secure their own futures

Questions?

Contact ROC Development Specialist, James Domino | jdomino@nwmt.org

Populations Served

Over 85% of the residents at View Vista have household incomes below 80% of the annual median income of \$54,920 for a family of four. Affordable homes are critical here!

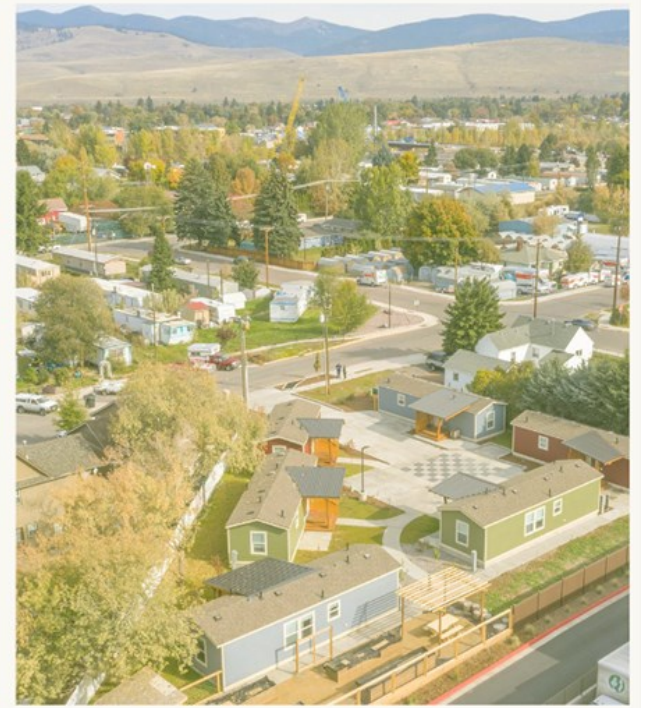
Major Partners and Funders

Opportunity Bank and ROC USA Network

Ingredients for Success

Continuous, efficient engagement with the owner, the residents and the community board of directors throughout the sale process. Support of other housing organizations, including HRDC in Bozeman and Homeword, who helped navigate the complexity of the apartments. Access to state infrastructure funds for capital improvement needs. Dedicated local lender embracing ROC program and securing both loans and investments to provide affordable financing.





Impacts Under the Big Sky

A Montana Housing Partnership Project

Would you like to participate in this project at the 2021 Montana Housing Conference? The 2021 conference will be held in Helena on May 17-19. Stay connected with everything happening by visiting mthousingpartnership.org.