

Chris Taggart

From: Stacey Umhey <sumhey@safeinthebitterroot.org>
Sent: Wednesday, December 2, 2020 3:00 PM
To: Chris A. Hoffman; Greg Chilcott; Jeff Burrows; Chris Taggart
Cc: Karissa Carmona
Subject: [EXTERNAL] Meeting Invitation
Attachments: BAHC - DRAFT Needs Assessment 2020.docx

Hi Commissioners-

The Bitterroot Affordable Housing Coalition has been working on completing our housing needs assessment for 2020. A draft of this document is attached. The Coalition will be meeting on Friday, December 4 12:00-2:00 via zoom to discuss the needs assessment draft and to explore future steps for the Coalition. As you know, affordable housing remains out of reach for far too many of our community members. The Coalition was organized to bring together people who want to make sure that all members of our community have access to safe and affordable housing for themselves and their families.

As local leaders, we invite you to attend this meeting and participate in the discussion as we work to finalize this needs assessment. This document, an update of the needs assessment we shared with you in 2018, will help direct the work of our Housing Coalition for the near future and we hope that the County Commission will choose to be an active participant in this discussion and in this work.

Below is a link to the meeting. Hope to see you there Friday. Thanks and have a great day-
Stacey Umhey

SAFE in the Bitterroot is inviting you to a scheduled Zoom meeting.

Topic: Bitterroot Affordable Housing Coalition General Meeting

Time: Dec 4, 2020 12:00 PM Mountain Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/83273020270?pwd=RWhNOHZrKy9KcGQxRTNCbUUxbk5sdz09>

Meeting ID: 832 7302 0270

Passcode: 322316

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Find your local number: <https://us02web.zoom.us/j/kdDjVEf76L>

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Bitterroot Homelessness and Housing Needs Assessment

2020

BITTERROOT AFFORDABLE HOUSING COALITION

Ravalli County, Montana

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INTRODUCTION

In March of 2016, a group of Ravalli County, MT service providers convened to discuss an alarming increase in housing insecurity and homelessness among those using their services. On October 25, 2016, local service providers, church staff and concerned citizens created the Bitterroot Task Force on Homelessness and Housing (BTFHH) with the mission to “alleviate homelessness and prevent housing insecurity by supporting and facilitating affordable and safe housing solutions – from emergency to permanent, for Ravalli County citizens of all ages, abilities, and circumstances.”

Currently, about 30 individuals from a diverse cross-section of a dozen organizations participate in what is now named the BAHC ([see Appendix A](#)).

Significant Coalition milestones include:

2016	Initial Formation
2017	Development of Strategic Goals
2017-2018	Initial Community Needs Assessment
2017	Homelessness and Domestic Violence “Training”
2018	Point-in-Time Homeless Count (January)
2018	Offender Housing Project (HRC)
2018	Montana Fair Housing Workshop
2018	Ravalli County Continuum of Care Formalized
2019	Point-in-Time Homeless Count (January)
2019	Strategic Planning (name change)
2019	SAFE Rapid Rehousing Project
2019	Support and State Approval of HRC Housing Development in Stevensville
2019	Campground Surveying and Rapp Grant for Long-term Campers Sanitation
2020	Point-in-Time Homeless Count (January)
2020	COVID-19 pandemic and CARES Act funding
2020	City of Hamilton ADU (Auxiliary Dwelling Unit) Policy

The Coalition continues to work to understand and address available housing resources, needs and gaps in services, as well as to provide community education about homelessness and housing insecurity. This needs assessment is part of that process.

Insert pull quote here.

I. DOCUMENTING LOCAL HOUSING NEEDS 2017-2020

In 2017, members of the newly formed coalition engaged in a variety of activities in order to understand the scope and impact of homelessness and housing insecurity in our community. This initial needs assessment included: participation in the 2017 HUD Point-in-Time Homeless Survey (US Dept. of Housing and Urban Development), hosting five focus groups with staff and clients of key service organizations, interviews with representatives of local housing and human service agencies, analysis of 2-1-1 calls (human service referral calls administered by the District XI Human Resource Council), a survey of local property management companies, an inventory of available emergency shelter beds/transitional housing units/affordable housing units, review of economic and demographic data for Ravalli County and Montana, and the collaborative development of key findings and recommendations.

Since 2017, the Coalition has continued to share service agency data and lead the local HUD Point-in-Time Count each year. In 2019, the Coalition conducted a survey of private and public campground managers, and a survey of individuals or families utilizing campgrounds as their residence. This information is included herein. Additionally, this 2020 needs assessment update includes:

- Detailed 2020 HUD Point-in-Time Homeless Count data, as well as historic Point-in-Time data.
- Up-to-date service statistics from 2-1-1, Ravalli Head Start, local schools, SAFE (Supporters of Abuse Free Environments, the local domestic and sexual violence service agency) and Human Resource Council Housing Programs.
- Analysis of current housing availability, unit types, costs and vacancy rates.
- Inventory data on available emergency shelter beds, transitional housing units, affordable housing units and rental assistance funds.
- Updated economic and demographic data concerning areas that affect housing and housing affordability.
- Discussion of unique local factors.
- Key findings.
- Action recommendations.

Defining Homelessness

Understanding homelessness among rural populations requires a more flexible definition of homelessness. Homelessness in Ravalli County is directly related to poverty, cost of living, and the lack of both available and affordable housing. There are far fewer resources and emergency shelters in rural areas, so people experiencing homelessness are more likely to live with relatives and friends in overcrowded and sometimes substandard housing. Like other areas of the rural West, Ravalli County's homeless often use recreational vehicles as housing, and rely on access to RV parking and public land to maintain housing. "Seeing" homelessness here, necessitates using a lens wide enough to include those who are doubled up, living in structures unintended for permanent housing, or at imminent risk of losing their housing, as well as those living in a shelter or on the streets.

A. What is Homelessness? For the purposes of this Needs Assessment, homeless individuals are those who lack a fixed, regular, and adequate nighttime residence, those whose primary residence is a public or private place not designed for or ordinarily used as a regular sleeping accommodation and those who are living or staying at emergency shelters or hotel rooms used

for emergency shelter. Defining rural homelessness necessarily must also include those who are doubled up or at imminent risk of losing their housing as well as the Federal McKinney-Vento Homeless Assistance Act and The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) definitions of homelessness and housing vulnerability. Those definitions are included in Appendix A.

B. Homelessness Prevention. Homeless prevention is a financial assistance tool typically administered by a non-profit agency that provides short term funds for rent, utilities and supportive services directly related to the prevention of homelessness to eligible individuals and families who are in danger of eviction, foreclosure or homelessness or are currently homeless.

C. Housing Affordability. The generally accepted definition of affordability is for a household to pay no more than 30 percent of its gross annual income on housing. According to the US Department of Housing and Urban Development (HUD), families who pay more than 30 percent of their income for housing are considered cost-burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care. Households who pay more than 50 percent of their income for housing are considered severely cost-burdened. In Ravalli County, roughly 50% of renters and more than 30% of homeowners are cost-burdened (District XI Human Resource Council, Community Needs Assessment).

Insert Pull Quote

II. 2020 KEY FINDINGS

The local and statewide data collected and analyzed for this assessment leads to the key findings listed below. Though these findings are similar to those the coalition agreed upon in the 2017 assessment, some key distinctions are noteworthy. First, more comprehensive outreach and Point-in-Time data highlights more locally specific demographics of Ravalli County's homeless and the barriers to housing they face. Secondly, while the coalition's initial assessment sought to explain the apparent surge in homelessness that brought our organizations together, this assessment is much more focused on the root causes of homelessness in Ravalli County – namely a lack of available and affordable housing. Finally, it is our hope that this assessment is used as a foundation for new partnerships, particularly those beyond the human services sector. Today, we are aware that our rural county's experience of homelessness and housing insecurity is part of a broader struggle within the region and the nation, and one that is shaped by both global events – such as the COVID-19 pandemic – and events at the local level – such as new film production in our scenic valley.

Key Findings from the 2017 Community Needs Assessment are included in [Appendix B](#).

Homelessness exists – uniquely - in Ravalli County.

- A significant portion of Ravalli County's homeless are families with children.
- A significant portion of Ravalli County's homeless have a disability.
- People experiencing homelessness in Ravalli County are long-term residents.
- People experiencing homelessness in Ravalli County generally have an income.
- People experiencing homelessness in Ravalli County are mostly connected to available public benefits and helping resources.

The “cause” of homelessness in Ravalli County is a lack of affordable housing.

- There is not enough housing stock to house the population.
- Ravalli County residents pay burdensome housing expenses.
- Low-income and extremely low-income people cannot afford housing and struggle to maintain housing.
- A lack of subsidized housing infrastructure creates housing insecurity for low-income community members.
- Hourly wages and public benefit levels are too low to cover local housing costs.

The lack of affordable housing puts pressure on families and other sectors of infrastructure.

- A significant and growing number of community members live in campers and recreational vehicles year-round.
- A lack of housing options impacts other life options.
- Unique local factors increase pressure on existing homeless solutions.

Local government and employer partnerships are essential to alleviating homelessness in Ravalli County.

- Housing assistance services are operating at capacity.
- The lack of available housing stock necessitates partnerships that will secure and expand affordable housing infrastructure.

III. RAVALLI COUNTY'S HOMELESS COMMUNITY MEMBERS

Roughly 15 to 20 percent of Ravalli County residents face housing insecurity, based on poverty rates and other indicators – which doesn't make the Bitterroot unique. According to the Housing Assistance Council, nearly one-quarter of people in poverty live in rural areas, with poverty rates trending lower in suburban and exurban communities, around 10 percent, and highest in large cities (HAC, Rural Research Brief – Poverty in Rural America, 2012). However, there are significant local factors that make homelessness and housing insecurity in the Bitterroot different from other rural areas, and significantly different from urban areas. As a rural area adjacent to the scenic Bitterroot Mountains, Ravalli County is not immune to the housing and cost-of-living pressures experienced by its more urban and desirable neighbor, Missoula County. Yet, like other rural areas historically reliant on natural resources and agriculture, many families here have deep roots while economic shifts have left them with emptier pockets in the form of lower wages and higher housing costs. While myths about homelessness prevail, local data confirm that mental illness, substance abuse and criminal activity are not significant factors here. Interestingly, neither is unemployment or a lack of income. One of the functions of our coalition is to know more about homeless community members, in order to set accurate local priorities and look toward solutions that truly address needs. This section addresses what we know about who and how many are homeless in Ravalli County, MT.

Key Finding: Homelessness exists – uniquely - in Ravalli County.

- A significant portion of Ravalli County's homeless are families with children.
- A significant portion of Ravalli County's homeless have a disability.
- People experiencing homelessness in Ravalli County are long-term residents.
- People experiencing homelessness in Ravalli County have income.
- People experiencing homelessness in Ravalli County are mostly connected to available public benefits and helping resources.

Point-in-Time Homeless Counts

What is the Point-in-Time Survey? The Point-in-Time (PIT) Survey is a HUD-defined count of sheltered and unsheltered homeless persons on a single night in January. The PiT Count occurs nationwide each January, but each count is planned, coordinated, and carried out locally. Ravalli County has participated in the Montana Continuum of Care Point-in-Time Survey since 2000. In 2017, the Coalition stepped up efforts to organize and carry out the PiT Count, leading to significant increases in the count as well as direct homeless outreach efforts. In 2020, the Coalition's efforts resulted in the largest number of local surveys completed to date.

2020 Ravalli County Point-in-Time Count

The 2020 Point-in-Time Homeless Count occurred in Ravalli County (in the state of Montana and nationally) on January 30th. The survey was conducted by a committee of the Bitterroot Affordable Housing Coalition, with the help of some superb volunteers from the Bitterroot Family Shelter. Survey respondents could skip any question while completing a survey, so numeric inconsistencies may be present. Surveys measured homelessness on the night of January 30th only, so the data is only a glimpse of the homelessness experienced in Ravalli County.

Results below are divided into categories. "Unsheltered" survey participants are people who completed a survey with a field volunteer, at a free community dinner, at a food bank, or at an agency providing homelessness resources, such as the Human Resource Council. Unsheltered homeless include those people receiving a nightly hotel voucher due to homelessness. In Ravalli County, those

vouchers are provided by the Bitterroot Family Shelter Program, the Salvation Army, and, sometimes, Supporters of Abuse Free Environments (SAFE). "SAFE Shelter" survey participants are those people who completed a survey at the local domestic violence shelter, which is also the only shelter facility in Ravalli County. "SAFE Transitional Housing" survey participants are those people who completed a survey as a result of living at the transitional housing facility for domestic violence survivors.

2020 Surveys Completed:

Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	TOTAL
37	5	8	50 surveys completed

2020 Households Represented in those 50 surveys:

Single-person Households	26	
Multiple-person Households	24 -	7 households with multiple adults – all unsheltered + 17 households with children – 9 unsheltered, 0 SAFE Shelter, 8 SAFE TH

2020 People Counted in those 50 surveys:

Adults +	Children =	TOTAL people in all households surveyed
66	34	100

Unsheltered	SAFE Shelter	SAFE TH
53 adults with 16 kids	5 adults	8 adults with 18 kids

Veterans:

Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	TOTAL
5	0	0	5 Veterans

Jailed or Arrested in the Last Year:

Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	TOTAL
6	1	0	7 Jailed in last year

Used Hospital Emergency Services in the Last Year:

Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	TOTAL
16	2	4	22 Used ER

Disability (Physical, Chronic Health Condition, Mental Health Condition, Substance Abuse, HIV/AIDS):

Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	TOTAL
17	3	2	22 with a Disability

Gender (primary survey respondents only):

	Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	TOTAL
<i>Women</i>	22	5	8	35
<i>Men</i>	31	0	0	<u>31</u>
				66

Income (primary survey respondents only):

Do you have an income (including job, TANF, Unemployment, SSI, Disability, and Other)?

YES	Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	TOTAL
	33	4	7	44 Yes

NO	Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	TOTAL
	4	1	1	6 No

Non-cash Benefits (primary survey respondents only):

Are you or your family receiving non-cash benefits (including SNAP, Medicaid, Medicare, HMK, WIC, VA, Section 8, TANF child care, or other benefits)?

YES	Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	TOTAL
	28	2	7	37 Yes
NO	3	(several non-responses)		3 No

How long have you been living in a shelter, transitional housing program, and/or other place not meant for living, such as on the street, under a bridge, in a camp, park, vehicle, bus station or abandoned structure?

	Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	TOTAL
Less than 1mo.	5	3	0	8
More than 1mo.	3	1	1	5
More than 3mo.	3	0	2	5
More than 6mo.	9	1	4	14
More than 1yr.	9	0	1	10
More than 2yr.	7	0	0	7
no answer				1

How many times have you been homeless in the last 3 years:

	Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	TOTAL
Once (1 st time)	22	4	3	29
Twice	10	1	4	15
3 Times	1	0	1	2
4+ Times	4	0	0	4

For all the times you were homeless in the last 3 years, what is your best estimate for the total number of days you were homeless?

	Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	TOTAL
Less than 12 mos.	20	5	7	32
12 mos. or more	10			10
no answer				8

How long have you been in this community?

	Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	TOTAL
< 1 week	0	0	0	0
1 wk – 1 mo	1	0	0	1
> 1 month	3	0	0	3
> 4 months	2	1	0	3
> 1 year	2	0	0	2
> 2 years	5	1	1	7
> 5 years	10	0	2	12
> 10 years	5	2	2	9
>20 years	10	1	3	14
(error – 1 extra)				

Conclusions

In 2020, Point in Time outreach efforts reached considerably more people living permanently in recreational vehicles in campgrounds. The Coalition’s increased attention on this population has bolstered the conclusion that the most significant cause of homelessness in Ravalli County is affordability and the high cost of housing.

- A high number of survey respondents are long-time Valley residents, not people moving into Ravalli County from somewhere else.
- Survey respondents mostly reported experiencing homelessness only once or twice in the last three years, and estimated the number of days of homelessness as less than 12 months. However, most respondents also reported living in their current situation for more than six months or more than one year. This indicates an initial loss of housing that was relatively recent, but from which they have not recovered.
- The overwhelming majority of survey respondents have an income and are connected with the public benefits for which they qualify. So, their homelessness is not a result of complete unemployment or not connecting with public benefits. Rather, their income or benefit levels do not allow them to pay for permanent housing – they can’t afford it.
- Specifically, nearly half of respondents identified having a disability, which indicates that the monthly benefit levels for people with disabilities is too low to afford housing.
- Only a small number of respondents (less than 10%) had been in jail within the last year, or identified as veterans.
- Surveys represented roughly equal numbers of men and women, and single- vs. multi-person households. The surveys, however, do represent 34 homeless children.

Statewide and Historic Point-in-Time Data

While there has been considerable criticism of the HUD Point-in-Time Count, and its methodology (see National Law Center on Homelessness and Poverty, “Don’t Count on It” Report, 2017), local efforts in recent years have been successful in documenting trends in homelessness and increasing service providers’ contacts with homeless individuals. Though the PiT, predictably, undercounts the number of homeless people, it has amplified outreach efforts and awareness significantly in Ravalli County.

Point-in-Time Count Basic Data – Ravalli County and Montana

	2020	2019	2018	2017
Ravalli County Surveys	50	40	25	41
Ravalli County Specifics	66 adults 34 children	50 adults 28 children	29 adults 32 children	41 adults 53 children
Montana Homeless Persons Surveyed	1,545	1,009	1,052	1,077

From at least 2017, using the current HUD Point-in-Time methodology, total homeless counts for the state and county have been relatively stable, with year-to-year variation attributed to the actual execution of surveying by local organizations and volunteers. Locally, from 2017 to 2019, homeless people living in campers were not surveyed as extensively. For those years, most local survey respondents reported either living in a shelter, living outside, or living temporarily with family or friends. Another difference is that in 2019 and 2018, a higher percentage of respondents reported having no income (35 to 40%). As in 2020, only a few respondents reported having been jailed in the last year or having veteran status. Most were longer-term residents of the Bitterroot Valley.

In 2020, Ravalli County’s surveyed homeless, like others in the state, report a relatively high number of children living in homeless households. Ravalli County was unique in its high number of homeless people with a disability (22 of 50 respondents). Ravalli County residents, according to the Point-in-Time data, represent about 5% of the Montana’s homeless population. For more on Montana’s 2020 statewide Point in Time data, see [Appendix C](#).

Serving Homeless Community Members

Local and state agencies deliver a remarkable amount of housing assistance in Ravalli County, while also knowing it isn't enough to prevent homelessness. Shelters are often operating at or over capacity. Wait lists for Section 8 housing assistance in Montana are notoriously – as in years - long. And while Rapid Rehousing and Transitional Housing programs make it possible for people to rent for one or two years, the road blocks of availability and affordability are often insurmountable even after housing assistance has given folks a “leg up.” The data below provides a snapshot of the supply of housing assistance in Ravalli County, and a glimpse of the increasing demands for assistance, as well as agency efforts to expand services in response to growing needs. Please note, the COVID-19 pandemic impacted service data for most organizations, so, where possible, service stats for the previous service year are included as well.

Crisis / Referral Calls

211

SAFE

In the 2019-2020 program year, SAFE served a total of 237 primary participants, the bulk of them (169 survivors) seeking services as a result of domestic violence (other categories include: sexual violence, child abuse, stalking, elder abuse, and lack of resources). In addition, the program served 122 secondary participants, predominantly children. Comparatively, in the 2018-2019 program year (without COVID), SAFE served 279 primary participants and 105 secondary participants (384 total, and 281 of those as a result of domestic violence). In 2019-2020, 24 adults sought services at SAFE due to homelessness or a lack of resources (food, clothing, etc.) – in other words, they were not experiencing domestic violence, but still experiencing crisis. In 2018-2019, 42 adults sought help from SAFE as a result of homelessness or lack of resources. In 2019-2020, SAFE advocates made 166 referrals to help people access temporary or permanent housing. In 2018-2019, advocates made 214 housing referrals.

Emergency Shelter

SAFE

In 2019-2020, SAFE housed 49 adults and 32 kids in emergency shelter, with an average stay of 22 days. Total shelter nights for the year were 2293. In 2018-2019, 56 adults and 31 children were housed in emergency shelter, with an average stay of 29 days. Total shelter nights for 2018-2019 were 2695.

In 2019-2020, SAFE was unable to serve 30 adults and 15 children as a result of shelter capacity. During this year, the shelter was overcapacity 29% of the time. In the 2018-2019 program year, the shelter was overcapacity 49% of the year.

When people leave emergency shelter, there are many factors that influence their safety and the decisions they make about housing. While the availability and affordability of permanent housing is only one such factor, where people choose to go upon leaving the SAFE shelter does indicate that it is significant. Of 50 shelter exits during 2019-2020, only 2 people left to permanent, unsubsidized housing and 6 people left to permanent, subsidized housing. In addition, 4 people moved to another emergency shelter. One person moved into SAFE transitional housing and 2 people moved into another TH program. The remainder reconciled, moved back to their own home, had a unique circumstance (such as moving out-of-state) or their plans were unknown. It is

unclear how many survivors reconciled because of housing and finances, specifically, nor is it clear how the lack of affordable and available housing may have influenced decisions to move in with family and friends, re-locate to another emergency shelter, or remain homeless.

Bitterroot Family Shelter

Motel Vouchers:

SAFE

In 2019-2020, SAFE provided 82 nights of off-site shelter in hotels (48 nights for adults and 34 nights for children). In 2018-2019, SAFE provided 51 nights of off-site shelter in hotels (34 nights for adults and 17 nights for children). Generally, off-site emergency shelter is provided when the SAFE shelter is full and safe housing is immediately necessary.

Salvation Army

Bitterroot Family Shelter

Transitional Housing and Housing Assistance

HRC

In 2018-2019, the Human Resource Council served 27 households with housing assistance; 12 through Emergency Solutions housing assistance and 15 through the Offender Housing program. In 2019-2020, 22 households were served; 6 through Emergency Solutions, 10 through Emergency Food and Shelter grants, and 6 in the Offender Housing program.

SAFE

Transitional Housing (TH) – In 2019-2020, SAFE provided Transitional Housing to 13 adults and 26 kids, compared to 15 adults and 29 kids served the previous program year. For both years, the average stay in the program was 15 months, and the program allows a participant to stay up to 24 months. Transitional Housing is provided at SAFE as a result of federal funding from the US Dept. of Justice Office on Violence Against Women; in order to qualify for SAFE TH, participants must be homeless as a result of domestic violence, sexual violence, stalking or trafficking. Average occupancy in SAFE's TH, which is comprised of 9 units, was 88% for the program year (and 92% in 2018-2019). Of 7 total exits during 2019-2020, 1 adult left to permanent, unsubsidized housing, 2 to permanent subsidized housing, 1 to live with family/friends, and 3 to unknown housing situations. In 2018-2019, there were 6 exits from the program, with 4 people moving to permanent, unsubsidized housing and 2 to permanent, subsidized housing.

Rapid Rehousing – in 2019, as a result of funding secured with help from the Coalition, SAFE began a rapid rehousing program. This program provides housing assistance to survivors in the form of rent and deposit subsidies, but the survivor lives in market-based rental housing. In its first year, the program served 30 adults and 48 children with housing assistance, with a 10-month average stay and 12-month median stay in the program. Of 12 exits from the program, 7 people moved to permanent, unsubsidized housing, 1 moved to permanent, subsidized housing, 2 moved in with family/friends, 1 moved to emergency shelter, and 1 had an unknown disposition. Five of the exits were a result of completing program goals, 3 were a result of timing out of the program, and 3 were for other reasons.

Section 8 Housing Assistance

Schools

Ravalli Head Start

Ravalli Head Start serves low-income families with young children through its Early Head Start (prenatal to age 3) and Head Start (ages 3-5) programs.

For the 2018/2019 school year Ravalli Head Start served 35 families experiencing homelessness, and in that year 11 of those found housing.

For the 2019/2020 school year 38 families experiencing homelessness were served, and 8 of those found housing.

Public Schools

Ravalli County holds seven independent public school districts: Darby, Hamilton, Corvallis, Victor, Stevensville, Lone Rock and Florence-Carlton. Each district is required to appoint a Homelessness Liaison, who is responsible for ensuring education benefits are provided to homeless students and for reporting to the Montana Office of Public Instruction. A telephone survey of School District Homelessness Liaisons, conducted in November of 2020, established a general idea of how many homeless students are usually being served by a district.

<u><i>School District</i></u>	<u><i>Liaison</i></u>	<u><i>General number of homeless students (K-12)</i></u>
Darby	Kurt Kohn	6
Corvallis	Daniel Carrasco	15
Victor	Beatrice Riggs	10
Stevensville	Nathaniel Frye	20
Lone Rock		
Hamilton	Matt Watts	
Florence-Carlton	Allie Bristow	5-10

IV. HOUSING AVAILABILITY AND AFFORDABILITY

Housing availability and affordability go hand-in-hand in Ravalli County. The combination of high costs and low availability create challenges for all residents seeking housing in the Bitterroot, but the particularly low availability of affordable rental housing and the particularly high cost of median rent present exceptional barriers to housing security for low income community members. Above all the other challenges to maintaining housing, the fact that there is simply no affordable housing available is primary for our community.

Key finding: The “cause” of homelessness in Ravalli County is a lack of affordable housing.

- There is not enough housing stock available to house the population.
- Ravalli County residents pay burdensome housing expenses.
- Low-income and extremely low-income people cannot afford housing and struggle to maintain housing.
- A lack of subsidized housing infrastructure creates housing insecurity for low-income community members.
- Hourly wages and public benefit levels are too low to cover local housing costs.

Availability of Affordable Housing

The availability of rental housing in Ravalli County has been very low for some time, and especially low for affordable rental housing. Recent stress from an influx of new renters – due to the expansion of Montana Studios film production projects, COVID-19-motivated “in” migration, and growth in vacation rentals – have driven the availability of rental units close to zero in 2020. Affordable units are even more scarce. No new subsidized housing has been built since _____, and subsidized units are typically all occupied. A 2018 study by the National Low Income Housing Coalition found that, in Montana, affordable and available rental units for extremely low income households were 7 times fewer than rental units for households at 50% of mean income or higher.

Cindy Jessop, Cardinal Properties, pull quote

Low availability of affordable housing has led to an increase in households doubling up, as well using spaces unintended for permanent housing, such as garages, sheds and recreational vehicles, for permanent housing. As a result, RV parks in the area also report near zero availability for long-term (year-round) site leases.

Housing Units and Costs

Ravalli County has an estimated 19,847 housing units, according to US Census Bureau estimates for 2019, more than 75% of which are owner-occupied. Renters make up about 25% of the housing market. Though US Census estimates show median gross rent for 2014-2018 was \$756 per month, the lack of available units often means that the only rentals available cost \$1000 or more per month – making rental costs as high or higher than many middle-income mortgages.

US Census Estimates

	Montana	Ravalli County
Population Estimates July 1, 2019	1,068,778	43,806
Households, 2014-2018	423,240	17,108
Persons per household 2014-2018	2.39	2.43
Living in same house 1 year ago, percent of persons age 1 year+, 2014-2018	84.2%	86.3%
Housing		
Housing Units (July 1, 2019)	519,935	19,847
Owner-occupied housing unit rate 2014-2018	67.7%	76.1%
Median value of owner-occupied housing units 2014-2018	\$219,600	\$262,600
Median selected monthly owner costs – with a mortgage 2014-2018	\$1,386	\$1,362
Median selected monthly owner costs – without a mortgage 2014-2018	\$421	\$406
Median gross rent 2014-2018	\$783	\$756

Source: US Census Bureau

While new housing starts and real estate markets are strong in Ravalli County, appealing to those middle- and upper-income buyers, new affordable or subsidized units have been stagnant for more than a decade. According to the Bitterroot Board of Realtors, in 2019, there were 749 home sales of single family houses, 14 sales of condominiums and 6 sales of town houses. The median sales price for a single family home was \$318,500, \$177,500 for condos, and \$220,500 for town houses. While the City of Hamilton requires building permits, which helps gauge the number of new housing units being built, Ravalli County does not. And, most new construction is certainly outside of city limits. New building outside of city limits does require a septic permit, however. In 2019, Ravalli County issued 417 total septic permits (which are required for new houses within the county, but also required for upgraded or replacement systems). In 2020, from January 1 through October 31, 452 permits were issued.

Current Local Subsidized Housing Options

There are a total of 19 multifamily housing complexes providing 438 units of affordable housing in Ravalli County. Of those, 196 units are reserved for people over 62 or adults with a disability. Also included are eleven Low Income Housing Tax Credit complexes in Ravalli County with a total of 267 housing units that provide rents slightly lower than the market rate ([see Appendix D](#)).

Current vacancy rates for affordable housing units in Ravalli County hover at near 0%.

Cost Burden

In 2017, the National Association of Counties provided an analysis of housing affordability based on US Census Bureau – American Community Survey 5-year estimates. The data showed that Ravalli County has a significant percentage of cost-burdened owners (5% above the nationwide share of cost-burdened owners) and cost-burdened renters (just 1% below the nationwide share of cost burdened renters). **Moderately burdened households** are those where between 30 percent and 50 percent of household income was spent on housing costs. **Severely burdened households** are those where more than 50 percent of household income was spent on housing

National Association of Counties (NACo) Baseline 2017 Data

Ravalli County Population	42,563
Total Housing Units	19, 542
Percent Occupied Housing Units	85.7%
Median Household Income	\$40,546

NACo County Explorer Data – 2017

RAVALLI COUNTY	HOMEOWNERS	RENTERS
Occupied Housing Units	12,106	4,646
Percent Moderately-Burdened	17.5%	25.5%
Percent Severely-Burdened	12.9%	23.4%
Total Percent Cost-Burdened	30.4%	49.0%

Source: NACo Analysis of U.S. Census Bureau - American Community Survey (ACS) 5 year estimates

By comparison, the total percentage of cost-burdened owners in:

Ravalli County	30.4%		
Missoula County	24.5%	Gallatin County	22.8%
Butte Silver Bow County	18.3%	Los Angeles County, CA	37.0%

Within Montana, Butte-Silver Bow County is the closest to Ravalli County in total population, with a population of 43,806.

The total percentage of cost-burdened renters in:

Ravalli County	49% (severely 23.4%)
Missoula County	52.2% (severely 28.7%)
Gallatin County	52.7% (severely 26%)
Butte-Silver Bow County	52.3% (severely 32.6%)
Los Angeles County, CA	58.9% (severely 31.6%)

A Regional Dilemma... National Low-Income Housing Coalition 2020 Report

Across Montana, there is a shortage of affordable rental homes available to extremely low income households, 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.

In Montana, according to the National Low Income Housing Coalition’s 2020 Report...

- an estimated 23% of renter households are extremely low income (earning \$25,100 annually for a family of four).
- There is an estimated statewide shortage of affordable rental housing for extremely low income families of 19,589 units.
- 68% of extremely low income renters are severely cost-burdened.
- A household would need to earn \$35,112 annually to afford a two-bedroom rental home at HUD’s Fair Market Rent. (National Low Income Housing Coalition, 2020)

Current Availability of Emergency Shelter, Transitional and Supportive Housing

Definitions:

Emergency Shelter - An emergency shelter is short-term accommodation for people who are homeless.

Transitional Housing - Transitional housing (TH) is designed to provide homeless individuals and families with the interim stability and support to successfully move to and maintain permanent housing. Transitional housing may be used to cover the costs of typically up to 24 months of housing with accompanying supportive services.

Permanent Supportive Housing - Supportive housing is an evidence-based housing model that combines affordable housing with wrap-around supportive services typically for people with disabilities.

Rental Assistance – Rental assistance includes providing funds to qualifying individuals to help pay for deposits, rental costs above 30% of an individual’s income, and other rental expenses.

Housing Assistance in Ravalli County:

Emergency Shelter – 8 beds (SAFE), Motel Vouchers

Supporters of Abuse Free Environments (S.A.F.E.) operates an eight-bed emergency shelter, primarily for those affected by domestic or sexual violence and for those experiencing homelessness. SAFE also provides short-term hotel assistance to victims of domestic violence when the shelter is at or overcapacity. SAFE provides an average of over 3,000 nights of shelter annually. Other people with emergency housing needs are assisted with the payment of a few nights stay in a local hotel. Motel 6 reports providing an average of 30 nights of assistance per month through the Bitterroot Family Shelter, Salvation Army, Ravalli County Sheriff’s Chaplain and local churches. The combined cost for these services is about \$1,500 per month.

Transitional Housing – 9 units (SAFE), 13 beds (Eddie Meuchel & Riverfront)

SAFE’s transitional housing program provides transitional housing for those homeless due to domestic or sexual violence. The program consists of nine apartments and typically houses, on average, 13 families with 25 children annually. Vacancy rates at this facility are typically 0%. The Eddy Meuchel and Riverfront Group Homes have 13 beds combined. Administered by Western Montana Mental Health Center, these programs offer transitional housing for adults with mental illness. They are housed for three months to two years.

Permanent Supportive Housing – #

The Ravalli Services Group Home Care provides a setting for 4 to 8 individuals living in one of the four group homes. Their Supported Living Care provides a setting of 1-2 individuals living in their own home.

Housing Assistance –

The District XI Human Resource Council provides housing assistance...

Valley Veterans...

SAFE...

Salvation Army...

Section 8 Housing Assistance is administered by HUD at the federal level and regional housing authorities on the local level, who work in conjunction to assist low income families find affordable housing. Low income housing in Montana is available for those who meet basic income level criteria, as well as citizenship, household composition and background checks. 100 vouchers are distributed by District XI Human Resource Council. There are currently 288 households on the waitinglist. The current waiting list is approximately 3 years long.

A complete list of services available can be found in [Appendix D](#). In addition, there are several informal networks that have not been listed but whose services are valuable to those in need.

Wages & Rent

As we have shown in previous sections, housing affordability in Ravalli County has an impact on community members across a fairly wide swath of the income spectrum. Additionally, we know that most of those experiencing homelessness in Ravalli County have an income. Wages, or public benefits, do not adequately cover housing costs for many low income and extremely low income households, increasing the likelihood of homelessness. For many low-income and extremely low-income Bitterroot residents, housing insecurity is practically a given.

Poverty

About 15.5% of Ravalli County residents live in poverty, or about 6,597 of the 42,563 people who live here.

Ravalli County

Median Household Income (in 2018 dollars), 2014-2018	\$48,930
Per capita Income in the past 12 months (in 2018 dollars), 2014-2018	\$27,766
Persons in Poverty, percent	15.5%

Source: US Census Bureau

2020 Federal Poverty Level Guidelines - Montana

<u>Persons in Household</u>	<u>100%</u>	<u>150%</u>
2	\$17,240	\$25,860
3	\$21,720	\$32,580
4	\$26,200	\$39,300

Wages

Montana Minimum Wage = \$8.65 an hour = \$17,992 Annual Income
(40 hours per week, full-year employment)

Montana Average Renter Wage = \$13.15

Montana 2-bedroom housing wage = \$16.88

Source: National Low Income Housing Coalition 2020, using US Census Data

*Working at minimum wage of \$8.65/hour, each week you have to work
61 hours to afford a modest 1-bedroom rental home.*

Source: National Low Income Housing Coalition 2020

Ravalli County Employment by Industry (2019) – Top Ten Sectors by Number of Jobs

Employment Sector	Number of Workers	Number of Establishments	Average Annual Wage
Health Care	1765	152	\$44,541
Retail	1532	154	\$25,915 (\$12.45/hr FTE)
Accommodations & Food Service	1070	94	\$16,377
Construction	1050	346	\$38,810
Food Service & Drinking Places	871	76	\$13,487
Administration & Waste Services	836	101	\$31,006
Manufacturing	789	97	\$35,620
Professional & Technical Services	692	186	\$65,393
Food & Beverage Stores	538	20	\$22,216 (\$10.68/hr FTE)
Other Services	560	169	\$24,674

Source: Montana Dept. of Labor and Industry, 2019

Wages to Rent

In Ravalli County, in order to afford a ...

... studio apartment at Fair Market Rent (\$604), a person would need a full-time wage of **\$11.63/hour**.

... one-bedroom - \$684/month – hourly full-time wage needed \$12.81 (\$26,640/yr)

... two-bedroom - \$878/month – hourly full-time wage needed \$16.87 (\$35,000/yr)

- In Ravalli County, a minimum wage full-time worker (\$8.65/hr) can afford a rent of \$450/month.
- In Ravalli County, the estimated mean renter's wage is \$10.33. This renter can afford a rent of \$537/month.
- In Ravalli County, monthly Social Security benefits are \$783 per month. This renter can afford \$235/month in rent.

Source: National Low Income Housing Coalition, 2020

V. BARRIERS TO HOUSING & UNIQUE LOCAL FACTORS

For many Coalition member organizations, it was an increase in homelessness that brought them to the table in 2016 and that pushed their housing assistance programs to capacity. But the lack of affordable housing has created pressure on other, sometimes not so obvious, sectors of our community as well. Ever resourceful, housing insecurity has led to tremendous increases in the number of people living in recreational vehicles or campers year-round – maxing out RV parks and campgrounds, and putting pressure on some Forest Service lands. More housing insecurity in our community also means that agencies unaccustomed to addressing housing issues – such as the community college and health care providers – find they must. Moreover, housing insecurity impacts our life options and personal decisions – whether we choose to enroll in college or change jobs, how we care for our elders and children, and the shape of our family relationships. Domestic violence advocates are particularly concerned about housing insecurity, for example, because a lack of affordable housing has a direct impact on survivors’ options for separating from an abusive partner and maintaining safety.

As emergency housing providers have learned during the COVID-19 pandemic, safety also extends to public health measures. Shelters have had to address their abilities to provide more private space to residents, accommodate quarantining or isolating residents, increase cleaning, enforce mask wearing and navigate contact tracing as well as privacy. In Ravalli County, COVID-19 has stressed infrastructure in other ways, as a result of an increase of visitors, part-time residents and new settlers “fleeing” more populated areas. During the summer of 2020, this new pressure on living space was exacerbated by the arrival of Montana Studios film production and the housing needs of its employees.

Key finding: The lack of affordable housing puts pressure on families and other sectors of infrastructure.

- A significant and growing number of community members live in campers and recreational vehicles year-round.
- A lack of housing options impacts other life options.
- Unique local factors, such as in-migration, the COVID-19 pandemic, the housing demands of Montana Studios film crews and the growth of vacation rentals, put pressure on existing homeless solutions.

Camping

In the Summer of 2019, the BAHC devoted time to surveying local campgrounds and RV parks in an effort to get more information about how many people were camping or living in RVs permanently.

In total, at least 30 campgrounds or camping areas are accessible for temporary shelter in Ravalli County during the summer months. The US Forest Service does not have an estimate of “long-term occupants,” as opposed to recreationists, on Forest Service Lands, but does recognize long-term occupancy as a significant and growing issue in recreation areas. Long-term camping provides a lot of benefits – autonomy, self-sufficiency, affordability – along with resource concerns such as sanitation, garbage and fire risk. With housing in short supply and limited hotel vouchers available, local housing service providers sometimes recommend that people experiencing homelessness camp during the summer, if they are able. Other service providers, such as SAFE, are likely to have people access emergency shelter because camping isn’t working for them, due to pregnancy, small children, failed equipment, travel distances or safety concerns).

Recreational Vehicles

There is no known estimate for the number of people living permanently in recreational vehicles on private land. RVs are fairly ubiquitous in the Bitterroot, making it hard to determine if a vehicle is simply parked or being occupied. Anecdotal estimates put the number in the high hundreds.

Interviews with RV Park managers in Ravalli County made clear that long-term RV rental spaces are being used for permanent housing. Of 60 rental spots available at Angler's Roost, manager Pam Thomas estimated 50% were occupied by local residents rather than travelers, without much seasonal variation. Monthly lot rent at Angler's Roost is \$360 a month, less than half of rental housing. RV Park managers report receiving multiple calls each day from people inquiring about lot space for rent, and virtually no availability. For more information, see [Appendix F](#).

"Seven years ago, there was one camper here all year long. Today, half the park is filled with 'permanent' renters and there are no monthly spots available."

– Pam Thomas, Angler's Roost Campground and RV Park

COVID-19

The COVID-19 pandemic has exposed dramatic inequities in overall health and wealth, and in access to resources, including housing. While relief funding and policy measures, such as the eviction moratorium, have so far prevented a calamitous increase in homelessness, we are concerned about long-term impacts. Clearly, the economic impacts that have accompanied this pandemic fall hardest on low income and marginalized people. Increasing housing security is more important now than ever.

Concerns loom about the long-term impact of job losses, especially for those in low-wage service jobs. In July 2020, Montana's unemployment rate was 6.4%, down from 11.9% in April, when layoffs as a result of the pandemic were at a high and the state was managing a shut-down. Still, the state's unemployment rate in the summer of 2020 was much higher than the 3.1% recorded one year earlier (July 2019) and in January, when it was 3.5%. In Ravalli County, July 2020 unemployment was at 5.7%, representing about 1,148 people of a total countywide labor force of 20,278 workers. Until 2020, local area unemployment has fallen steadily in Ravalli County since 2015, according to Montana Dept. of Labor and Industry data.

Additionally, COVID-related shifts in housing stock are putting even more pressure on supply. In the summer of 2020, property managers report a number of rentals moving off the market as owners choose to sell properties in a strong real estate market with rapidly rising home values. One real estate appraiser noted that housing prices were climbing in ways reminiscent of the time before the 2008 housing bubble burst. Property managers also report rentals moving off the market as owners favor short-term vacation rentals in response to an influx of out-of-state visitors and part-time residents. It is unclear whether these trends will hold over time, but it is clear that additional pressures on housing availability are unlikely to favor low income renters. We can expect housing insecurity to continue to grow.

Further, the summer of 2020 saw the arrival of Montana Studios and the production of the Yellowstone television series at filming locations throughout the Bitterroot. The influx of cast and crew put immediate pressure on housing availability, including hotel rooms. Normally, emergency housing providers utilize local hotels by providing vouchers to people in immediate need of housing, especially if shelter space is full. This option for emergency housing has been unavailable or limited as new industry also seeks housing for its employees.

VI. RECOMMENDATIONS

Key finding: Local government and employer partnerships are essential to alleviating homelessness in Ravalli County.

- Housing assistance services are operating at capacity.
- The lack of available housing stock necessitates partnerships that will secure and expand affordable housing infrastructure.

Appendix A:

Bitterroot Continuum of Care and Bitterroot Affordable Housing Coalition Members

Organization	Member	Org. Role	BAHC Role
Bitterroot RC&D	Pam Gouse	(Executive Director)	
	Allen Bjergo	(Board of Directors)	
Bitterroot Family Shelter	Gary Locke	(Director)	
City of Hamilton Planning Dept.	Matthew Rohrbach	(Planner)	
District XI Human Resource Council	Jim Morton	(Executive Director)	
	Lena Negrete	(211)	
	Tomie Martin	(Pathways)	
	Patty Kent		
First Presbyterian Church	Patty Stone	(Pastor)	
	Ruth Hazelton		
Literacy Bitterroot	Dixie Stark	(Director)	
Office of Public Assistance	Patty West	(Director)	
Ravalli Head Start	John Filz	(Director)	
	Janelle Hansen		
	Katie Goldsbury		
Ravalli Services Corp.	AJ Cranston		
Salvation Army	Fidelis Temukum		
Summit Independent Living	Mary Millin		
	Jeanne Hatfield		
Supporters of Abuse Free Environments (SAFE)	Stacey Umhey	(Executive Director)	
	Rachael Shea	(Program Director)	
	Jamie Ogden	(Community Programs Manager)	
	Karissa Carmona	(Coalition Coordinator)	
	Jessica Larson	(Transitional and Rapid Rehousing Manager)	
	Robin Frappier	(Shelter Manager)	
Mary Lyn	(Board of Directors)		
Community Members	Jim Olsen		
	Travis Martinez		

McKinney-Vento and HEARTH Act Definition of Homelessness

According to The McKinney-Vento Homeless Assistance Act as amended by S. 896 The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009

SEC. 103. [42 USC 11302]. The general definition of a homeless individual is:

1. an individual or family who lacks a fixed, regular, and adequate nighttime residence;
2. an individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;
3. an individual or family living in a supervised publicly or privately-operated shelter designated to provide temporary living arrangements (including hotels and motels paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, congregate shelters, and transitional housing);
4. an individual who resided in a shelter or place not meant for human habitation and who is exiting an institution where he or she temporarily resided;
5. an individual or family who—
 1. will imminently lose their housing, including housing they own, rent, or live in without paying rent, are sharing with others, and rooms in hotels or motels not paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, as evidenced by—
 - a. court order resulting from an eviction action that notifies the individual or family that they must leave within 14 days;
 - b. the individual or family having a primary nighttime residence that is a room in a hotel or motel and where they lack the resources necessary to reside there for more than 14 days; or
 - c. credible evidence indicating that the owner or renter of the housing will not allow the individual or family to stay for more than 14 days, and any oral statement from an individual or family seeking homeless assistance that is found to be credible shall be considered credible evidence for purposes of this clause;
 2. has no subsequent residence identified; and
 3. lacks the resources or support networks needed to obtain other permanent housing; and
6. unaccompanied youth and homeless families with children and youth defined as homeless under other Federal statutes who—
 - (1) have experienced a long-term period without living independently in permanent housing,
 - (2) have experienced persistent instability as measured by frequent moves over such period, and
 - (3) can be expected to continue in such status for an extended period because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse, the presence of a child or youth with a disability, or multiple barriers to employment.

Who is at risk of homelessness?

- A. An individual or family who:
 - (1) Has an annual income below 30% of median family income for the area; AND
 - (2) Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the “homeless” definition; AND
 - (3) Meets one of the following conditions:
 - (a) Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; OR
 - (b) Is living in the home of another because of economic hardship; OR
 - (c) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR
 - (d) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by

- Federal, State, or local government programs for low-income individuals; OR
- (e) Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; OR
 - (f) Is exiting a publicly funded institution or system of care; OR
- (4) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved Consolidated Plan.

Appendix B:

Key Findings and Recommendations from the 2017 Bitterroot Valley Homelessness and Housing Need Assessment

2017 Key Findings & Recommendations

A. Homelessness Exists in Ravalli County;

More Than One in Five Families Are at Risk of Becoming Homeless.

1. Educate the community about the extent and duration of homelessness in the County, that it is only going to worsen with time and solutions are needed now.
2. Continue the work of the Bitterroot Valley Homelessness and Housing Task Force as a mechanism to engage the community to establish a framework of solutions.
3. Build public will and support to address ongoing solutions.

B. There is Not Enough Affordable Housing Stock in Ravalli County.

1. In Ravalli County's four incorporated cities, build affordable housing or convert existing stock to affordable housing.
2. Encourage alternative and informal housing solutions, including shared housing and house sitting.
3. Expand rental and security deposit assistance programs
4. Work with local planning boards to develop water and sewer infrastructure to support development of affordable housing.
5. Revise zoning laws to permit for more flexible use of existing options and/or alternative housing such as small houses.
6. Inventory/Map undeveloped lots which have sewer, water and power services and include a zoning overlay.

C. Low Wages and the High Cost of Living in Ravalli County Make the Average Rent and Mortgage Out of Reach for Five Thousand Ravalli County Households.

1. Develop housing assistance programs to meet the needs of those at-risk of becoming homeless including prevention, diversion and housing crisis stabilization funds.
2. Attract affordable housing development equity and investment.
3. Learn about possible lending hurdles and opportunities for affordable housing development.

D. Restrictive Rental Policies Can Create Barriers to Obtaining and Remaining in Rental Housing.

1. Develop education programs for tenants, landlords, real estate professionals, lenders, local elected officials and local planning boards.
2. Develop and distribute roommate lease agreements.
3. Create a program to assist owners of substandard rental housing to make health and safety repairs in exchange for continuing affordable rent.

Appendix C:

Montana Point-in-Time Count 2020

Link to PDF

Historic Point-in-Time Data

Provided by the Montana Continuum of Care at <http://mthomelessdata.com/>

Appendix D:

Ravalli County Subsidized Housing List

Complex	Units	Bedrooms	Pets	City	
Bitterroot Commons	16	1 & 2	Yes	Darby	Head or co-head of household must meet criteria https://www.leasehighland.com
Burnt Fork Manor	30	1 & 2	Small pet	Stevensville	Head or co-head of household must meet criteria, 62+ or disabled, Maximum annual income \$21,200 for one person, \$24,200 for two Section 8 voucher accepted or government subsidy
Canyon View	24	1 & 2	Yes	Hamilton	Sapphire Lutheran Homes, Head or co-head of household must meet criteria, 62+ or disabled, Rural Development Loan
Cedar Grove	4	2	Small pet	Victor	Head or co-head of household must meet criteria, Maximum annual income \$21,200 for one person, \$24,200 for two, Section 8 voucher accepted or government subsidy N/A means not part of qualification criteria
Charlos Apartments	8	1 & 2	Small pet	Stevensville	Head or co-head of household must meet criteria, 62+ or disabled, Maximum annual income \$21,200 for one person, \$24,200 for two Section 8 voucher accepted or government subsidy
Courtyard Apartments I	24	2 & 3	Service	Corvallis	Head or co-head of household must meet criteria
Courtyard Apartments II	12	2 & 3	Service	Corvallis	Head or co-head of household must meet criteria
Darby Apartments	8	1	Small pet	Darby	Head or co-head of household must meet criteria 62+ or disabled Maximum annual income \$21,200 for one person, \$24,200 for two Section 8 voucher accepted or government subsidy
Meadow Brook	12	1	Yes	Corvallis	62+ or disabled, Head or co-head of household must meet criteria, 30% of income
Mountain View I	36	2 & 3	Yes	Hamilton	Head or co-head of household must meet criteria
Mountain View II	28	2 & 3	Yes	Hamilton	Head or co-head of household must meet criteria

Complex	Units	Bedrooms	Pets	City	
Mountain View III	46	2 & 3	Yes	Hamilton	Head or co-head of household must meet criteria
Parkside Apartments	24	1 & 2	Small pet	Hamilton	Head or co-head of household must meet criteria, 55+, Maximum annual income \$21,200 for one person, \$24,200 for two, Section 8 voucher accepted or government subsidy
Terrace Apartments	20	1 & 2	Small pet	Hamilton	Head or co-head of household must meet criteria, 62+ or disabled, Maximum annual income \$21,200 for one person, \$24,200 for two, Section 8 voucher accepted or government subsidy
The Manor	60	1 & 2	Yes	Hamilton	Sapphire Lutheran Homes, Rent based on income, HUD Section 8, Head or co-head of household must meet criteria, 62+ or disabled
Valley Villas I	24	1 & 2		Hamilton	Head or co-head of household must meet criteria, 62+ or disabled
Valley Villas II	10	1 & 2		Hamilton	Head or co-head of household must meet criteria, 62+ or disabled
Willow Court	48	1 & 2	Yes	Hamilton	Head or co-head of household must meet criteria
Willow Creek	4	2	Small pet	Corvallis	Head or co-head of household must meet criteria, Maximum annual income \$21,200 for one person, \$24,200 for two, Section 8 voucher accepted or government subsidy N/A means not part of qualification criteria

Total Units

438

Ravalli County Housing Assistance Provider Services

Emergency Shelter

S.A.F.E	1	4	Yes		8 beds, in 4 bedrooms, primarily serves victims of domestic and sexual violence
Bitterroot Family Shelter	Varies	1	No		The Bitterroot Family Shelter provides short- term (3 days/six months) emergency shelter in hotels. This service is available during cold-weather months only.

Transitional Housing

S.A.F.E	9		Yes	Hamilton	Serves victims of domestic violence
Eddy Meuchel Group Home			No	Hamilton	8 beds, in 8 bedrooms, only serves adults with mental illness
River Front Group Home			No	Hamilton	5 beds, 4 bedrooms, only serves adults with mental illness
Foster care Program (WMMHC)			No	Hamilton	6 beds, 3 homes, only serves adults with mental illness
Linda Massa Youth Home			No	Hamilton	8 beds, in 8 bedrooms, serves youth 10 to 18
Walker House LLC			Maybe	Hamilton	12 beds, Serves adults with DD and mental illness

Permanent Supportive Housing

Housing Assistance

National Association of Counties – Affordable Housing Toolkit for Counties

<https://www.naco.org/resources/featured/affordable-housing-toolkit-counties>

National Low Income Housing Coalition – Out of Reach 2020

<https://reports.nlihc.org/oor>

Appendix F:

Camping and RV Information from Local Interviews and Surveys

Appendix G:

Solutions Bank

Provided by LOCAL HOUSING SOLUTIONS - <https://www.localhousingolutions.org/>

- I. Create and preserve dedicated affordable housing units
 - A. Establishing incentives or requirements for affordable housing
 - Tax abatements and exemptions
 - Reduced parking requirements for qualifying developments
 - Reduced or waived fees for qualifying projects
 - Expedited permitting for qualifying projects
 - Density bonuses
 - Inclusionary zoning
 - B. Generating revenue for affordable housing
 - Housing trust funds
 - Dedicated revenue sources
 - General obligation bonds for affordable housing
 - Tax increment financing
 - Employer-assisted housing programs
 - Increased use of multifamily private activity bonds to draw down 4 percent LIHTCs
 - State tax credits for affordable housing
 - Housing finance agency reserves
 - Linkage fees/affordable housing impact fees
 - Demolition taxes and condominium conversion fees
 - Transfers of development rights
 - C. Supporting affordable housing through subsidies
 - Low-Income Housing Tax Credits
 - Capital subsidies for affordable housing developments
 - Below-market financing of affordable housing development
 - Operating subsidies for affordable housing developments
 - Project-basing of Housing Choice Vouchers
 - Acquisition and operation of moderate-cost rental units
 - D. Preserving existing affordable housing
 - Rights of first refusal
 - Preservation inventories
 - The Rental Assistance Demonstration (RAD)
 - E. Expanding the availability of affordable housing in resource-rich areas
 - Targeted efforts to create and preserve dedicated affordable housing in resource-rich areas
 - Targeted efforts to expand the supply of rental housing and lower-cost housing types in resource-rich areas
 - Regional collaboration to support the development of affordable housing in resource-rich areas
 - F. Creating durable affordable homeownership opportunities
 - Community land trusts
 - Deed-restricted homeownership programs
 - Limited equity cooperatives
 - G. Facilitating the acquisition or identification of land for affordable housing
 - Publicly owned property for affordable housing

- Property acquisition fund
- Land banks
- Joint development with transit agencies and other interagency partnerships
- Brownfield remediation and development

II. Align housing supply with market and neighborhood housing conditions

A. Reducing development costs and barriers

- Zoning changes to allow for higher residential density
- Reduced parking requirements
- Zoning changes to facilitate the use of lower-cost housing types
- Streamlined development approval permitting processes
- Reforms to construction standards and building codes
- Housing rehabilitation codes
- Streamlined environmental review process
- Changes to increase the predictability of the regulatory process
- Reductions in impact fees and exactions
- Increases in the supply of buildable land by expanding growth boundaries

B. Creating incentives for new development or redevelopment

- Tax incentives for new construction and substantial rehabilitation
- Land value taxation
- Incentives to encourage the development of lower-cost housing types
- Brownfield remediation and development
- Appraisal gap financing

C. Dealing with vacant, abandoned, and tax-delinquent properties

- Land banks
- Foreclosure and disposition of tax-delinquent properties
- Creating and managing vacant property inventories

III. Help households access and afford private-market homes

A. Providing tenant-based rental assistance

- Housing choice vouchers
- HOME tenant-based rental assistance
- State- or local-funded tenant-based rental assistance
- Security deposit/first month's rent assistance

B. Promoting mobility for housing choice voucher holders

- Increased voucher payment standards in high-cost areas
- Mobility counseling for housing voucher holders
- Landlord recruitment and retention

C. Reducing barriers to homeownership

- Housing education and counseling
- Downpayment and closing cost assistance
- Shared appreciation mortgages
- Subsidized home mortgages

D. Reducing energy use and costs

- Energy-efficiency standards
- Energy-efficiency retrofits

E. Combatting housing discrimination

- Fair housing law, enforcement

- Fair housing education for real estate professionals and consumers
- Source of income laws
- Legal assistance for victims of discrimination

IV. Protect against displacement and poor housing conditions

- A. Enhancing renters' housing stability
 - "Just cause" eviction policies
 - Eviction prevention programs
 - Legal assistance for at-risk renters
 - Rent regulation
 - Protection from condominium conversions
- B. Enhancing homeowners' housing stability
 - Property tax relief for income-qualified homeowners
 - Foreclosure prevention programs
- C. Enhancing community stability
 - Insurance against property value decline
- D. Improving quality of both new and existing housing
 - Housing and building codes
 - Code enforcement
 - Lead abatement
 - Assistance for home safety modifications
 - Homeowner rehabilitation assistance programs
 - Weatherization assistance
- E. Ensuring the ongoing viability of unsubsidized affordable rental properties
 - Tax incentives for the maintenance and rehabilitation of unsubsidized affordable rental properties
 - Expanded access to capital for owners of market affordable rental properties
 - Guidance for small, market affordable property owners

V. Bridge Policies

- A. Building strong coalitions to support housing initiatives
- B. Housing and Health
 1. Housing Conditions
 - Reform housing code rules and enforcement
 - Incentivize good management practices
 2. Compounding affordability (food, energy, health care)
 - Support place-based subsidized housing or tenant-based housing subsidies
 - Work to preserve naturally occurring affordable stock
 3. Housing stability (social supports)
 - Develop programs that are aimed at stabilizing families (reducing moving)
 4. Neighborhood characteristics
 - Use housing development as a tool for revitalizing neighborhoods
 - Support healthy housing initiatives (access to fresh food, open space, public transit) in low-income neighborhoods
 5. Complementary on-site services
 - Encourage the partnering of housing developers, community development corporations, and healthcare providers to create community programming that promote healthy lifestyles

- Support the development of shared-networks between social service and healthcare providers
6. Cost effectiveness
- C. Housing and Education
1. Affordability
 - Support dedicated affordable housing or tenant-based housing subsidies
 2. Housing stability
 - Expand the supply of dedicated affordable housing or tenant-based subsidies
 - Invest in tenant protections
 - Allow children to remain in their same schools
 3. Housing conditions
 - Reform housing code rules and enforcement
 - Lead abatement
 - Incentives for housing repairs
 4. Neighborhood Characteristics
 - Invest in school and neighborhood improvements
 - Combat housing market discrimination
 - Create and preserve affordable housing in resource-rich neighborhoods
 - Invest in efforts to encourage mobility for voucher holders
 - Cost effectiveness
- D. Expanding access to public transit
- E. Reducing energy use and decreasing greenhouse gas emissions
- F. Building public support