

**RECEIVED**

DEC 06 2021

Ravalli County Commissioners

--	--	--	--	--

# Bitterroot Homelessness and Housing Needs Assessment

---

## 2020-2021

**BITTERROOT AFFORDABLE HOUSING COALITION**  
Ravalli County, Montana

# TABLE OF CONTENTS

<b>INTRODUCTION</b>	<b>PAGE 3</b>
<b>I. DOCUMENTING LOCAL HOUSING NEEDS 2017-2021</b>	<b>PAGE 4</b>
<b>II. 2020-2021 KEY FINDINGS</b>	<b>PAGE 6</b>
<b>III. RAVALLI COUNTY’S HOMELESS COMMUNITY MEMBERS</b>	<b>PAGE 8</b>
<b>KEY FINDING: HOMELESSNESS EXISTS IN RAVALLI COUNTY</b>	
<b>COUNTING HOMELESS COMMUNITY MEMBERS</b>	
<b>2020 Ravalli County Point-In-Time Count</b>	
<b>2021 Ravalli County Point-In-Time Count</b>	
<b>Statewide and Historic Point-In-Time Data</b>	
<b>SERVING HOMELESS COMMUNITY MEMBERS</b>	
<b>Crisis/Referral Calls</b>	
<b>Emergency Shelter</b>	
<b>Transitional Housing and Housing Assistance</b>	
<b>Schools</b>	
<b>IV. HOUSING AVAILABILITY AND AFFORDABILITY –</b>	<b>PAGE 20</b>
<b>KEY FINDING: THE CAUSE OF HOMELESSNESS IS RAVALLI COUNTY IS A LACK OF AFFORDABLE HOUSING.</b>	
<b>AVAILABILITY OF AFFORDABLE HOUSING</b>	
<b>COST BURDEN</b>	
<b>CURRENT AVAILABILITY OF EMERGENCY SHELTER, TRANSITIONAL AND SUPPORTIVE HOUSING</b>	
<b>WAGES &amp; RENT</b>	
<b>V. BARRIERS TO HOUSING &amp; UNIQUE LOCAL FACTORS</b>	<b>PAGE 32</b>
<b>KEY FINDING: THE LACK OF AFFORDABLE HOUSING PUTS PRESSURE ON OTHER SECTORS OF INFRASTRUCTURE.</b>	
<b>VI. RECOMMENDATIONS</b>	<b>PAGE 36</b>
<b>KEY FINDING: LOCAL GOVERNMENT AND EMPLOYER PARTNERSHIPS ARE ESSENTIAL TO ALLEVIATING HOMELESSNESS IN RAVALLI COUNTY.</b>	

**APPENDIX A: DOCUMENTING LOCAL HOUSING NEEDS & DEFINING HOMELESSNESS** **PAGE 39**  
**BITTERROOT CONTINUUM OF CARE SERVICES AND PROGRAMS CHART**  
**DEFINITION OF HOMELESSNESS**

**APPENDIX B: KEY FINDINGS** **PAGE 42**  
**KEY FINDINGS AND RECOMMENDATIONS FROM THE 2017 BITTERROOT HOMELESSNESS AND HOUSING NEEDS ASSESSMENT**

**APPENDIX C: RAVALLI COUNTY'S HOMELESS COMMUNITY MEMBERS** **PAGE 43**  
**RAVALLI COUNTY DECENNIAL CENSUS – POPULATION 1910-2019**  
**RAVALLI COUNTY ECONOMIC PROFILE – DR. LARRY SWANSON**  
**BAHC 2020 POINT-IN-TIME SURVEY**  
**BAHC 2021 POINT-IN-TIME SURVEY**  
**BAHC 2021 POINT-IN-TIME DATA**  
**MONTANA 2020 POINT-IN-TIME HOMELESS COUNT**  
**LINKS TO STATEWIDE HISTORIC DATA AND NATIONAL DATA**

**APPENDIX D: SECTION FOUR - HOUSING AVAILABILITY & AFFORDABILITY** **PAGE 47**  
**RAVALLI COUNTY SUBSIDIZED HOUSING LIST**  
**CITY OF STEVENSVILLE, MT 2016 GROWTH POLICY UPDATE**  
**CITY OF HAMILTON, MT 2009 GROWTH POLICY REVISED HOUSING CHAPTER**  
**CITY OF HAMILTON, MT 2015 GROWTH POLICY HOUSING CHAPTER**  
**RAVALLI COUNTY HOUSING ASSISTANCE PROVIDER SERVICES**  
**LINKS TO NACo AND NLIHC REPORTS**

**APPENDIX E: SECTION FIVE - BARRIERS TO HOUSING & UNIQUE LOCAL FACTORS** **PAGE 50**  
**CAMPING AND RV INFORMATION FROM LOCAL INTERVIEWS AND SURVEYS**

**APPENDIX F: SECTION SIX – RECOMMENDATIONS** **PAGE 56**  
**SOLUTIONS BANK**

**OTHER RESOURCES OF NOTE** **PAGE 60**

## **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.” Today, operating as the Bitterroot Affordable Housing Coalition, the group continues to meet and share projects, including those related to its designation as the Ravalli County Continuum of Care (a US Housing and Urban Development designation that facilitates participation in HUD-funded projects).

Currently, about 30 individuals from a diverse cross-section of a dozen organizations participate in 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
2021	Point-in-Time Homeless Count (January)
2021	HRC Housing Development in Stevensville (Burnt Fork Place Apts.) opens
2021	City of Hamilton – SAFE awarded Montana CDBG funds for shelter expansion
2021	Updated Community Needs Assessment

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.

## **I. DOCUMENTING LOCAL HOUSING NEEDS 2017-2021**

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, including conducting a community needs assessment. 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 residences. This information is included herein. Additionally, this 2020-2021 needs assessment update includes:

- Detailed 2021 and 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**

Much discussion among Coalition members and within the community has centered on understanding RURAL homelessness and the more flexible definitions and parameters required. As in urban areas, rural homelessness is directly related to poverty, cost of living, and the lack of both available and affordable housing. Here, however, there are far fewer resources and emergency shelters, 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 camping on public land to maintain housing. "Seeing" homelessness here, necessitates using a lens wide enough to include those who are doubled up with family or friends, 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 permanent 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 those who meet the Federal McKinney-Vento Homeless Assistance Act and The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) definitions of homelessness and housing vulnerability, whose 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, 2019*

---

## II. 2020-2021 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 has 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 primary cause of housing instability/insecurity and homelessness in Ravalli County is a lack of affordable housing.**

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

### **The lack of affordable housing puts pressure on the community and community infrastructure, such as schools, roads, health care, social and public services.**

- A significant and growing number of community members live in campers and recreational vehicles year-round.
- A lack of housing impacts other life decisions and opportunities; including the ability to maintain employment, the choice to separate from an abusive partner, and the ability to participate fully in substance abuse or mental health treatment, among others.
- Unique local factors - such as tourism, seasonal industry and limited infrastructure - increase pressure on existing homeless solutions (emergency shelter, hotel stays, transitional housing, rapid rehousing and housing assistance).

**Local government, community and employer partnerships are essential to alleviating housing instability and 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

#### **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 has a disability.
- People experiencing homelessness in Ravalli County are long-term residents.
- People experiencing homelessness in Ravalli County have income (even if it is public benefits)
- People experiencing homelessness in Ravalli County are mostly connected to available public benefits and helping resources.

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 neighbor, Missoula County. Scenic beauty and the allure of the West have drawn people to the Bitterroot for many years. The area is the homeland of the Bitterroot Salish, who were forcibly removed to the Flathead Reservation in 1891. In 1906 construction was begun on the Big Ditch, which was completed in 1920 and facilitated agricultural settlement of the Valley. The Bitterroot grew by almost 50% between 1900 and 1910, from 7,822 people to 11,666 people (US Decennial Census, Appendix C). In addition to agriculture - timber, trapping and recreation economies have existed in the Bitterroot, sometimes flourishing, sometimes not.

From the 1970s to the 1980s, the area began to see population growth from both urban dwellers and back-to-the-landers, beginning a 50-year trend in growth fueled by relative affordability (compared to urban areas), "white flight" from urban areas, a low-regulation environment, and the terrific quality of life of the Inland Northwest and Rocky Mountains. From 1970 to 1980, the population of Ravalli County more than doubled (from 14,409 people to 22,493 people, or 56.1%). During the next decade, the county grew by 11.2%, then by another 44.2% from 1990 to 2000, with growth each decade since. The steady trend has meant that Ravalli County's population has more than quadrupled in the last 50 years (from 14,409 people in 1970 to an estimated 43,806 in mid-2019, according to the US Census Bureau). The influx has left local government far behind in infrastructure and regulation, largely playing catch-up during the 1990s and 2000s. The number of individual septic permits added to the basin and the number of new subdivisions developed during this time skyrocketed. It is reasonable to look to this period as significantly related to homelessness, via its relevance to housing market demands, property values and affordable housing, as well as shifts in the local economy. Recently, in-migration appears to be on the rise, stimulated, in part, by the COVID-19 pandemic and, again, the desirability of the West.

By contrast, rural areas in much of the nation have experienced population decline, as shifts in the agricultural and manufacturing economies have drawn increasing numbers of workers to live in more urban areas. In the last decades, some of those areas – most notably those adjacent to urban areas – have had rapid population growth as a result of suburbanization (Marre, Rural Population Loss and

Strategies for Recovery, 2020). The caution, therefore, is to consider Ravalli County's steady population growth in a regional context and to pay attention to those aspects of homelessness that are more generally shared with or distinct from other rural areas, and more generally shared with or distinct from urban areas.

Yet, like other rural areas historically reliant on natural resources and agriculture, the Bitterroot Valley has not been spared from the economic losses resulting from a decline in the timber and farming industries, which have especially impacted working class families. Here, the growing service economy that accommodates an increasing population is now a primary source of wages. For many families in Ravalli County, there are deep roots to this place, but economic shifts have left them with emptier pockets in the form of lower wages and higher housing costs. For more detailed population and economic data on Ravalli County, please see The Bitterroot Valley of Western Montana Area Economic Profile (Swanson, O'Connor Center for the Rocky Mountain West and the University of Montana), included in Appendix C.

One of the functions of our coalition is to know more about homelessness in our community, in order to set accurate local priorities and look toward solutions that truly address needs. This assessment seeks to make clear that homelessness in Ravalli County is best understood as a result of systemic factors – economic shifts, population changes, housing availability and affordability – rather than as a result of individual lifestyle factors. Local data confirm that while mental illness and substance abuse may contribute to the challenges of homelessness and finding housing, they are not causal. Likewise, individual circumstances – such as having a disability, experiencing domestic violence, being unable to work, having children or pets - may result in further marginalization within the housing market, but they do not cause homelessness. This section addresses what we know about who and how many are homeless in Ravalli County, MT.

## 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 30<sup>th</sup>. 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 30<sup>th</sup> 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 =	<b>TOTAL</b>
<b>37</b>	<b>5</b>	<b>8</b>	<b>50 surveys completed</b>

#### 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 =	<b>TOTAL people in all households surveyed</b>
<b>66</b>	<b>34</b>	<b>100</b>

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

#### Veterans:

Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	<b>TOTAL</b>
<b>5</b>	<b>0</b>	<b>0</b>	<b>5 Veterans</b>

**Jailed or Arrested in the Last Year:**

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

**Used Hospital Emergency Services in the Last Year:**

Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	<b>TOTAL</b>
16	2	4	<b>22 Used ER</b>

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

Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	<b>TOTAL</b>
17	3	2	<b>22 with a Disability</b>

**Gender (primary survey respondents only):**

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

**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 =	<b>TOTAL</b>
	33	4	7	<b>44 Yes</b>

NO	Unsheltered +	SAFE Shelter +	SAFE Transitional Housing =	<b>TOTAL</b>
	4	1	1	<b>6 No</b>

**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 =	<b>TOTAL</b>
	28	2	7	<b>37 Yes</b>

NO	3	(several non-responses)		<b>3 No</b>
----	---	-------------------------	--	-------------

**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 =	<b>TOTAL</b>
Less than 1mo.	5	3	0	<b>8</b>
More than 1mo.	3	1	1	<b>5</b>
More than 3mo.	3	0	2	<b>5</b>
More than 6mo.	9	1	4	<b>14</b>
More than 1yr.	9	0	1	<b>10</b>
More than 2yr.	7	0	0	<b>7</b>
no answer				<b>1</b>

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

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

**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)

## **2020 PiT Reflections**

*In 2020, Point in Time outreach efforts reached considerably more people living permanently in recreational vehicles in campgrounds or on public land. 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. Significant findings:*

- *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.*

## 2021 Ravalli County Point-in-Time Data

The 2021 Point-in-Time Homeless Count occurred in Ravalli County (in the state of Montana and nationally) on January 28<sup>th</sup>. Due to the COVID-19 pandemic, the survey was conducted by observation, whereby BAHC committee members and volunteers completed only brief surveys based on observations. Local data collected included a significant number of observed homeless at both Bitterroot Campground and The Lighthouse, because observation counts were able to be completed with property managers from those places. These surveys were removed from state-level data in order to limit the count of those people living in campers to those with no access to a septic or electric hook-up, and more consistently comply with HUD definitions related to homeless living in RVs. Here, however, the original survey observations are maintained – in order to provide as full of a local count as possible, including people whom we know are living in campers because they are unable to participate in the rental market and who even struggle to keep their camper housing. Though it is not specified in the official PIT survey, our observations in 2021 included people living in tents and vehicles, large families sharing a single RV, many RVs in poor condition and many more creatively skirted (with straw or palettes or stray plywood, for example) as winterization, and a significant number of men living at The Lighthouse in unknown situations. We also know that in 2021, Bitterroot Family Campground expanded to provide an additional 13 non-hookup spaces due to high demand from those unable to find or afford rental housing. A spreadsheet of detailed 2021 Point in Time data can be found in Appendix C.

### 2021 Surveys Completed:

Unsheltered +	Sheltered	=	<b>TOTAL</b>
<b>91</b>	<b>17</b>		<b>108 surveys completed</b>

39 from Bitterroot Campground	7 from SAFE Transitional Housing
27 from The Lighthouse	4 from SAFE Emergency Shelter
8 from Schools	4 from SAFE Rapid Rehousing
6 from Darby Area	2 from HRC Youth Homeless Diversion
4 from Stevensville Campground	
3 from Human Resource Council	
2 from Bitterroot Family Shelter	

### 2021 People Counted in those 108 surveys:

Adults +	Children =	<b>TOTAL people in all households surveyed</b>
<b>131</b>	<b>57</b>	<b>188</b>

Unsheltered:	Sheltered:
114 adults, 34 children	17 adults, 23 children

### Gender and Family Composition

96 Males (74 adults and 22 children)    84 Females (53 adults and 31 children)  
 8 unknown (4 adults, 4 children)

Unsheltered:	Sheltered:
81 males (73 adults, 7 children, 1 homeless teen)	15 males (1 adult, 14 children)
59 females (37 adults, 21 children, 1 homeless teen)	25 females (16 adults, 9 children)
8 unknown (4 adults, 4 children)	

## Family Composition

63 Single-person Households  
14 Two-person Households  
31 Families with Children

Of Single-person Households - 48 males, 10 females  
7 people aged 18-24 years  
2 solo homeless teens

Of Families with Children – 10 two-parent families  
21 Single-parent families (4 male-headed, 17 female-headed)

### Unsheltered:

57 Single-person  
14 Pair/Couple  
20 Families with Children

### Sheltered:

6 Single person  
11 Families with Children

## Race and Ethnicity

Please note that Sheltered and Unsheltered counts utilized different racial categories. Only those categories with a positive response are included here. As an observation-only survey these categorizations were assigned by observers, who in some instances knew the parties well enough to know how they identify racially, but in others did not.

### Race

1 African American  
6 American Indian  
157 White  
5 Mixed  
2 Other  
17 Unknown

### Ethnicity

156 Non-Hispanic  
1 Hispanic  
31 Unknown

## 2021 PiT Reflections

*In 2021, our full count revealed many more homeless, as we were able to conduct simple observation counts with the help of property managers at Bitterroot Campground and The Lighthouse. Though those surveys were not included in state counts, because they included people whose campers had access to electricity and/or septic or they were housed in an unknown situation, the increase shows that a slight expansion of whom is considered homeless can easily double the number of households we count. Moreover, we were careful to conduct those surveys at places where services are marginal enough to really be considered sub-standard, certainly during the winter months. As in 2020, increasing numbers of homeless counted are also a result of improved outreach efforts. In addition, it may be important to note that of all “street homeless” people we observed, both years, none were living inside a city limit – rather, all were in tents or vehicles on or near federal land.*

---

*Tony was evicted from his apartment due to problems his roommate caused with the landlord. Since he was evicted, he couldn't get another apartment. When we got his referral, he was living in a shed he owned – without running water, sewer or electricity. Because of his disabilities he had tubes that needed to be kept clean. Where he was living, he was not able to maintain his health. We immediately moved him into a motel room paid for by CARES Act funds. Then we found another motel willing to donate a room for a month. After that, he got private donations. During this time, we advocated for him at various property management companies. Since it wasn't anything he did to cause the eviction, could he get another chance?*

*– Summit Independent Living Center*

---

## 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**

	2021	2020	2019	2018	2017
Ravalli County Surveys	108 (inclusive)	50	40	25	41
Ravalli County Specifics	131 adults 57 children	66 adults 34 children	50 adults 28 children	29 adults 32 children	41 adults 53 children
Montana Homeless Persons Surveyed	N/A	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 and 2021, Ravalli County’s surveyed homeless, like others in the state, reported 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 in 2020). 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 several 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**

#### **2-1-1**

In the 2019-2020 program year, 2-1-1 received 446 distinct calls from individuals located in Ravalli County. The most pressing need from callers was Housing or Shelter related, making up nearly 40% of the 446 total distinct calls. The following is a breakdown of the presenting issues in calls from Ravalli County between 1/1/2019 – 12/31/2020:

#### **338 (64%) Basic Needs calls:**

- 178 (46%) - Housing or Shelter
- 58 (15%) - Financial Stress
- 51 (13%) - Other
- 50 (13%) – Transportation
- 33 (8%) – Utilities
- 13 (3%) – Food
- 3 (1%) – Employment or Income
- 2 – Personal Care Items
- 1 – Education or Training
- 1 – Clothing

76 (14%) Information Only calls. These are general inquiry calls that don't present a specific need but instead, asks about a community event or phone number that isn't in our database but can be found online.

37 (7%) Disaster related calls, all of which were related to COVID-19.

### ***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 2,293. 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 2,695.

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 over capacity 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.

#### **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**

The Salvation provides hotel vouchers for people in need. Eighty percent of total requests to the Salvation Army are for housing assistance.

##### **Bitterroot Family Shelter**

The Bitterroot Family Shelter provides emergency shelter for families in local motels for three nights once every six months. From September, 2019 through May, 2020, the Shelter spent \$5,500 on hotel vouchers. The next winter – from September, 2020 through May, 2021 – the Shelter spent \$5,700 on hotel vouchers. The Shelter suggests houseless people use local

resources for camping during the summer months. The Shelter also reports there have been very few motel rooms available. In addition, the Shelter provides assistance with vehicle repairs, bus tickets and other needs. In 2020, Bitterroot Family Shelter provided 12,701 hot evening meals in Hamilton, using 3,428 volunteer hours. The Shelter offers community dinners four nights a week from September through May.

### **Transitional Housing and Housing Assistance**

#### ***HRC***

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

In 2021, Emergency Rental Assistance became available as a result of CARES ACT funding in response to the COVID-19 pandemic. From April, 2021 through September 8, 2021, 83 applications for ERA funds had been approved for a total of \$408,433 in disbursements. These disbursements include back rent, future rent, back utilities, future utilities and some internet costs.

#### ***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.

**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 2019/2020 school year 38 families experiencing homelessness were served, and 8 of those found housing. For the 2018/2019 school year Ravalli Head Start served 35 families experiencing homelessness, and in that year 11 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.

<i>School District</i>	<i>Liaison</i>	<i>General number of homeless students (K-12)</i>
Darby	Kurt Kohn	5-10
Corvallis	Daniel Carrasco	15
Victor	Beatrice Riggs	10
Stevensville	Nathaniel Frye	20
Lone Rock	Tania Jensen	n/a
Hamilton	Matt Watts	15
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 primary cause of housing instability/insecurity and homelessness in Ravalli County is a lack of affordable housing.**

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

**Key finding: Local government, community and employer partnerships are essential to alleviating housing instability and 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.

## 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. The Human Resource Council’s new subsidized housing project in Stevensville, supported by this coalition, will open this year. It is the first new subsidized housing built in Ravalli County since 2009. Even with the new project, subsidized units are too few in the county. 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.

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. As a result, RV parks in the area also report near zero availability for long-term (year-round) site leases.

## Housing Units and Subsidized Housing Options

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 monthly mortgage payments.

### US Census Estimates

	Montana	Ravalli County
<b>Population Estimates July 1, 2019</b>	<b>1,068,778</b>	<b>43,806</b>
<b>Households, 2015-2019</b>	<b>427,871</b>	<b>17,108</b>
Persons per household 2015-2019	2.39	2.43
Living in same house 1 year ago, percent of persons age 1 year+	84.1%	87.8%
Persons 65 years and over	19.3%	26.5%
Persons Living in Poverty	12.6%	11.2%
Persons with a Disability, under age 65 (2015-2019)	9.2%	14.2%
<b>Housing</b>		
Housing Units (July 1, 2019)	519,935	19,847
Owner-occupied housing unit rate 2015-2019	68.1%	76.3%
Median value of owner-occupied housing units 2015-2019	\$230,600	\$279,300
Median selected monthly owner costs – with a mortgage 2015-2019	\$1,429	\$1,442
Median selected monthly owner costs – without a mortgage 2015-2019	\$435	\$417
Median gross rent 2015-2019	\$810	\$770

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 – until very recently - for more than a decade. Likewise, emergency shelter beds have not increased substantially in the last decade (See Appendix D for a complete Affordable Housing List for Ravalli County).

### Known Built Dates for Subsidized Housing Units in Ravalli County, MT

	Year Built	# of Units	Project
<b>1970</b>			
Population Change = +56%	1975	20 units	Hamilton – Terrace Apts.
<b>1980</b>			
Population Change = +11%			
<b>1990</b>			
Population Change = +44%	1990	30	Stevensville – Burnt Fork Manor
	1996	24	Hamilton – Canyon View
	1998	34	Hamilton – Valley Villas I & II
<b>2000</b>			
Population Change = +12%	2000	8 beds	SAFE Shelter
	2000	9	SAFE Transitional Housing
	2002	8 beds	Linda Massa Youth Home
	2002	16	Darby – Bitterroot Commons
	2002	34	Corvallis – Courtyard I & II
	2003	36	Hamilton – Mountain View I
	2006	28	Hamilton – Mountain View II
	2009	46	Hamilton – Mountain View III
<b>2010</b>			
Population Change = +9%			
<b>2020</b>			
	2021	16	Stevensville – Burnt Fork Place

Source: BAHC with US Decennial Census, Ravalli County Affordable Housing List, Cardinal Properties

There are currently 19 housing complexes providing 438 units of affordable housing in Ravalli County. Of those, 242 units (55%) are reserved for people over 55 or 62 years old (depending on the complex) or adults with a disability, and 196 (45%) are available for income-qualifying individuals or families (see Appendix D). With a disability rate estimated at 14.2%, a poverty rate estimated at 11.2% and the number of people over age 65 estimated at 26.5%, simple math proves the number of units is far too few. Fully meeting the affordable housing need in Ravalli County would likely require at least twice as many affordable units. In 2015 the owners of Valley Vista I & II Apartments hired Property Dynamics of Mill Creek, Washington to do a study of the housing market to show the continuing need and demand for affordable family rental units in the Hamilton, Montana area. The study concluded that the largest housing need in the Hamilton area is for one and two-bedroom apartments with rental assistance. There was an indicated demand for 212 additional one and two-bedroom units in 2017 (BAHC 2017 Needs Assessment).

### The Housing Market

Our reliance on market-driven, supply-and-demand housing means that the availability of affordable housing will ebb and flow with the entirety of the housing market, including real estate sales, property values and new construction. With a growing population and Western allure, the Bitterroot’s housing market has been strong in recovering from the 2008 recession and downright robust during the COVID-19 pandemic. The increase in demand has put tremendous pressure on the

rental market by reducing the number of rentals available because they are rented, reducing the number of rentals available because owners have sold the property, and increasing the overall price of rent. The pressure on the rental market couldn't come at a worse time for low-income renters - on the heels of an international pandemic that left many areas in rent payments, struggling to get back on their feet financially, and - for some - facing eviction.

Data compiled by local Realtors in early 2021 was so striking it was shared with local newspapers. It showed that newly built homes sold in the county have more than doubled in the last two years. Residential home sales have set all-time records, and property values have soared - rising by 17.4% from 2020 to 2021.

*Ravalli Republic Newspaper*

**RAVALLI COUNTY REAL ESTATE SETS NEW RECORDS IN 2020**

January 8, 2021

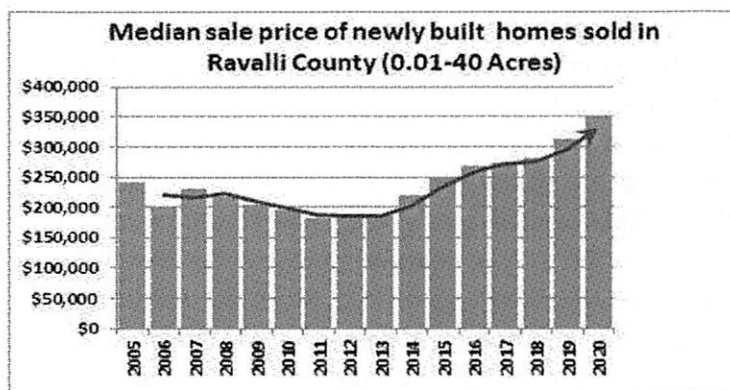
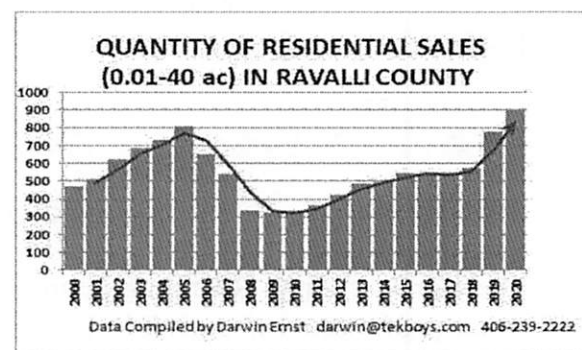
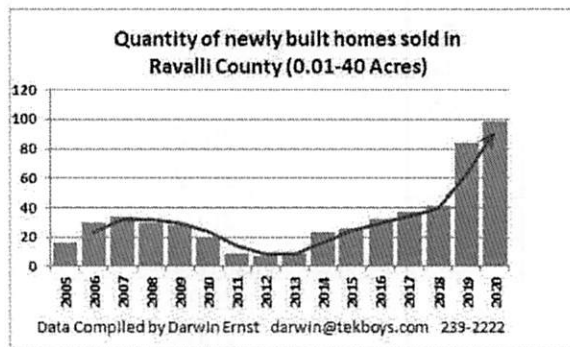
by Perry Backus

Ravalli County's real estate market boomed last year, setting records for the number of properties sold and for the prices buyers were willing to pay. Longtime Ravalli County appraiser and real estate agent Darwin Ernst said the housing market was driven by a migration fueled by the spring coronavirus lockdown that both forced some folks into early retirement and showed others they could do their jobs from home.

"I truly believe this is a migration from various other markets to here because of all the amenities offered here, whether it's the low crime rate, lack of natural disasters, access to public land, (or) spread-out communities and some type of privacy," Ernst said. "We have a lot of offer those individuals who move from high-density areas."

The lockdown showed people they didn't have to live near their office to do their job. Ernst said that's a game-changer for many.

Ernst recently finished compiling the 2020 numbers from the Montana Regional MLS (Multiple Listing Service) that showed that residential sales of homes on less 40 acres hit an all-time high last year at 901.



In the 19 years preceding 2020, the average annual number of residential sales was 548. The closest year in the overall volume of sales was in 2005 when 808 properties sold. "We doubled the number of sales since 2012," Ernst said. At the same time, there was 17.4% increase in the median sales price of residential properties in the Bitterroot Valley, which also set a record high. The median price is the middle number of all the annual sales. Last year's median price for a home on less than 40 acres was \$365,000. That was up \$50,000 from the year before, which was the largest annual increase in the Bitterroot Valley since 2000.

In determining the 2020 median sales price, Ernst said he did not include three Stock Farm sales - which were all over \$2 million. Residential properties also sold faster than ever, with an average of 160 days on the market. That was 20 days less than the year before. With the supply of residential properties dropping, last year's pace of sales might be hard to duplicate in 2021. As of Jan. 5, Ernst said there 101 active listings in the Bitterroot Valley. If residential properties were to continue to sell at the same rate as they did last year, that would only be enough properties to last 1.3 months.

"It's definitely a seller's market right now," Ernst said. "To be considered stable, a real estate market would have three to six months of inventory available. There is a demand for more residential properties on the market."

At the same time that existing home sales were booming, others were snatching up smaller lots in the approved subdivisions to build new homes.

That trend started in 2019 when 428 lots from zero to two acres sold. In 2020, there were 77 sales.

“Overall, the great decrease in sales of lots that size is because there isn’t any left,” Ernst said. “Basically people have bought up all the inventory in subdivisions that had been allowed to occur.”

New home sales also hit a record high in 2020 in both numbers and median price.

There were 99 new homes built last year on properties smaller than 40 acres. That eclipsed the previous record in 2019 when 84 new homes were constructed, which more than doubled the 41 built during 2018.

New home construction has been on the rebound since 2012 when only seven homes were built.

Last year, Ernst said 86% of the new homes built were single-story construction and almost all had three bedrooms and two bathrooms.

Ernst said builders could run into a bottleneck in the upcoming year due to a lack of lots available for new construction.

Someone looking for a lot under a half-acre would be limited to Hamilton in the current market.

---

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, 539 permits were issued. In 2021, from January through August (the first three quarters of the year), 465 permits were issued.

Among the key findings in this assessment is that the lack of available housing stock necessitates partnerships that will secure and expand affordable housing infrastructure. Notably, both the City of Hamilton and the City of Stevensville share this goal in their most recent growth policies. Reaching the same conclusions about the lack of affordable housing, the City of Stevensville set goals within its 2016 Growth Policy Update (Appendix D), including Goal 5: to “Provide for a mix of housing options in Stevensville.” The first priority action area under this goal is “5.1 – Development of affordable housing is encouraged.”

*Excerpted from Stevensville’s 2016 City Growth Policy Update -*

### **Housing**

The same challenges with projecting future populations make estimating the need for new housing equally challenging. Based on a 2014 average household size of 2.31, Stevensville will need to add anywhere between 89 to 933 housing units by 2036, using the population projections as a guide. In reality, new housing construction in Stevensville will be driven in large part the private housing market. If the economy of Missoula and Ravalli County continue to strengthen as projected, Stevensville will likely see increased housing demand. On that same note, Missoula home prices have risen sharply in recent years and are increasingly becoming unaffordable for many residents. As Stevensville already serves as a bedroom community to Missoula, it is very likely that Missoula’s high home prices will push people to Stevensville, where they can find the intact neighborhoods, access to services, and sense of community similar to many areas of Missoula. These factors are increasingly driving locational decisions for America’s

baby boomer and millennial generations. In all likelihood people priced out of Missoula are already looking to Stevensville, though there is a lack of data to support this claim beyond anecdotal evidence. In terms of where residential development is likely to occur, there are several areas east and south of town that will likely see new home construction as demand for new housing increases. The most notable areas are the Creekside Meadows and Twin Creeks subdivisions. Both of these subdivisions are already platted and have numerous buildable lots. Like much of western Montana, the cost of both rental and for sale housing in Stevensville is increasing. While increasing home prices can be a sign of an improving economy, they can also serve to limit options for people in need of housing. Additionally, as Stevensville's population continues to age, this will likely alter the demand for different housing types and locations.

**Stevensville, MT 2016 Growth Policy Update,  
adopted Dec. 8, 2016 (emphasis added)**

Hamilton's 2009 Growth Policy included a strong chapter on housing trends (Appendix D), which was virtually unedited in its 2015 update:

**Trend 1: New Construction is Not Meeting Affordable Needs**

Construction of new homes is not adding affordable units to the housing stock. According to U.S. Census Building permit data, the average construction cost for single-family homes from 2005 to 2007 was \$90,000.

With land costs, permit fees, and other closing costs, new homes generally end up being well above the \$150,000 threshold that is considered affordable. The Arbors, for example, is a newer subdivision that offers homes in a more affordable range yet those homes typically sell for \$200,000 to \$280,000. Following are observations made by the community regarding affordable housing:

- Development of large homes in planning area
- Affordable housing is an issue in recruiting employees
- The housing being built is being marketed to out-of-town and retirement market and is not affordable.

One reason for the affordability gap is the product type that is being constructed is generally large-lot single family. Nationwide, the demand for this type of housing is declining. This trend is due, in part, to housing costs but can also be attributed to an aging population that is looking to downsize as they retire.

**Trend 2: Rental Housing Shortage**

A number of employers and social service agencies noted that there was a shortage of rental units in Hamilton. They commented that many apartment subsidized complexes have waiting lists. There is a need for workforce housing especially for low-wage earners. Rents are increasing and creating an affordability gap for renters. Additionally, the costs of security deposits or requirements for credit checks are difficulties that households may face in obtaining rental housing. According to the Montana Department of Commerce, Housing Coordination Team, the average rent for senior citizens in 2006 consumed more than 50% of their income. By 2020, the average rent for all renters will exceed 50% of their income. Employers also noted the lack of rental units that would be attractive to young professionals relocating to the area.

**City of Hamilton 2009 Growth Policy  
(emphasis added)**

The City of Hamilton's 2015 Growth Policy sets forth the following goals (specific actions steps for Goal 1 have been included) related to housing:

1. Expand affordable housing programs.
  - A. Achieve the production of affordable housing on vacant, infill sites to the greatest degree possible.
  - B. Work with housing agencies to create a clearinghouse for educational materials and programs for home ownership, rehabilitation, home maintenance, financial education, credit counseling and other topics to promote successful home ownership.
  - C. Work with housing agencies and lenders to apply for grants to increase the pool of funds for assistance with down-payment and closing costs.
  - D. Provide development incentives for creating affordable units with mechanisms to set-aside these units for low to moderate income households.
  - E. Develop a policy for the deferred-until-sale payment of certain fees in exchange for a guarantee of affordable housing such as a deed-restriction.
  - F. Promote the development of workforce housing in or close to town.
  - G. Work with non-profit partners to construct homes for low to moderate income families on in-fill lots using "sweat equity" to provide opportunities for home ownership.
2. Promote innovative housing designs.
3. Work with community groups to promote healthy neighborhoods.
4. Promote energy efficiency and weatherization.
5. Work with agencies to serve special needs populations.  
(City of Hamilton, 2015 Growth Policy)

---

*"Supply and demand won't pick up the bottom end to make it so they can afford housing."  
– Gary Locke, Bitterroot Family Shelter*

---

## 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, during the same time period, in:

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

*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)

## 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

According to the US Census Bureau’s 2014-2018 estimates, about 15.5% of Ravalli County residents lived in poverty, or about 6,597 of the 42,563 people residing 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 ...

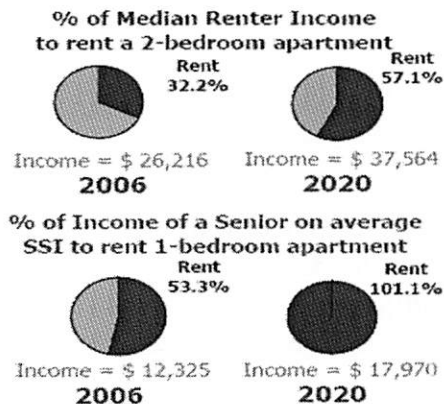
... studio apartment at Fair Market Rent (\$604), a person would need a full-time wage of **\$11.63/hour**.

... 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



A 2006 study by the Montana Department of Commerce, Housing Coordination Team, determined the average rent for senior citizens in 2006 consumed more than 50% of their income. The study estimated that by 2020, the average rent for seniors on SSI income would exceed monthly benefit levels. At current fair market rent, without a rent subsidy or income adjustment, this is true.

Source: MT DOC, Housing Coordinating Team

## **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 over capacity. 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.

Bitterroot Family Shelter provides hotel vouchers for three nights once every six months. Salvation Army also provides a limited number of hotel vouchers for emergency housing.

#### **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 administers Section 8 Housing Choice vouchers through HUD and the Montana Dept. of Commerce. Initial income eligibility is limited to 50% of HUD median income. Section 8 is rental assistance, not emergency housing. Clients pay rent based on their income. Clients find their own rental units that meet the rent ceiling and housing quality standards set by HUD. Clients may be responsible for payment of utilities depending on rental unit. Units are inspected and when satisfactory, Montana Department of Commerce in Helena

(MDOC) signs housing assistance contract with the landlord to pay a portion of the rent. Waiting time for assistance can be lengthy – in many cases years. Final eligibility is determined when the name appears at the top of the list.

Human Resource Council also provides rental assistance and support by administering a variety of federal and state programs or grants that assist qualifying renters with deposit funds, utility payments, partial or full rent, and some repairs. These include: Emergency Rental Assistance (CARES Act funding), Emergency Food and Shelter Grant housing assistance, Emergency Solutions, Offender Housing Program, and the Low-Income Energy Assistance Program. Additionally, HRC partners with SAFE to provide rental assistance through SAFE's Rapid Rehousing Program.

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.

## 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 the community and community infrastructure, such as schools, roads, health care, social and public services.**

- A significant and growing number of community members live in campers and recreational vehicles year-round.
- A lack of housing impacts other life decisions and opportunities; including the ability to maintain employment, the choice to separate from an abusive partner, and the ability to participate fully in substance abuse or mental health treatment, among others.
- Unique local factors - such as tourism, seasonal industry and limited infrastructure - increase pressure on existing homeless solutions (emergency shelter, hotel stays, transitional housing, rapid rehousing and housing assistance).

## **Camping and RV Housing**

### **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. See Appendix E.

In total, at least 30 campgrounds (13 US Forest Service campgrounds and 3 private campgrounds) or camping areas (15 areas on public lands that accommodate camping, but do not have established sites) are accessible for temporary shelter in Ravalli County during the summer months, most on federal land. The US Forest Service restricts camping to 16 consecutive days (after 16 days, a camper has to move at least 5 miles) and 45 days annually. Patrol and enforcement is carried out by Forest Service Law Enforcement.

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. “We have them all over,” commented Josh Bitterman, USFS Bitterroot National Forest Law Enforcement Officer. Likewise, Erica Strayer, Recreation Manager with the Bitterroot National Forest, noted that Gold Creek Campground and Black Bear Campground are often a nexus for people who are camping for housing, because those campgrounds do not have fees. But, she feels dispersed sites – such as near Skalkaho and Lost Horse Roads – are even more frequented.

Long-term camping provides a lot of benefits to those who chose it – autonomy, self-sufficiency, affordability. But, it also poses 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, particularly from county sanitarians, put the number in the high hundreds.

Interviews with RV Park managers in Ravalli County in 2019 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, while there is virtually no availability. For more information, see Appendix E.

---

*“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*

---

At Bitterroot Campground, 28 of 29 spots are currently monthly rentals. Twenty-six of those spots include full hook-ups. Recently, owners Kaycee and Brett Olsen added an additional 13 spots because of the intensive demand for some form of housing. Most of those spots do not have hook-ups. The Olsens noted that a majority of their residents are on disability, and many are unable to work. Winterization, electric bills, garbage and vehicle/RV repair are ongoing issues at the campground.

---

*“These are not people who have fallen on hard times,  
they are people who have never NOT been on hard times.”*

*– Brett Olsen, Bitterroot Family Campground*

---

## **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 2019, 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.

## **Other Housing Pressures – Short-term Rentals**

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.

Like many vacation-worthy locations, the Bitterroot has also begun to see a number of housing units move off of the long-term rental market and onto the short-term rental market, potentially tightening the

availability of local rental housing even further.

A fall 2021 glance at Air B-n-B, alone, showed 249 available “stays” in Ravalli County (compared to just over 300 in Missoula County). A more detailed area-by-area count, showed 171 local stays, detailed below.

Air B-n-B Rough Count of short-term rentals – October 2021

Florence area	23 stays	avg. \$177/night	\$78 low - \$380 high
Stevensville area	18 stays	avg. \$140/night	\$60 low - \$292 high
Victor area	12 stays	avg. \$176/night	\$60 low - \$399 high
Corvallis area	29 stays	avg. \$136/night	\$40 low - \$500 high
Hamilton area	35 stays	avg. \$174/night	\$74 low - \$174 high
S. Hamilton	17 stays	avg. \$216/night	\$79 low - \$500 high
Darby area	12 stays	avg. \$129/night	\$104 low - \$225 high
South Valley	25 stays	avg. \$255/night	\$79 low - \$600 high

## VI. RECOMMENDATIONS

### **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 has 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.

### **RECOMMENDATIONS:**

1. Form and sustain relationships with school-based homeless liaisons in school districts and at Ravalli Head Start in order to provide outreach and support to homeless families with children.
2. Sustain relationships with disability services agencies and disability advocates in order to provide outreach and support to people with disabilities who are homeless or at risk of homelessness.
3. Seek to maintain and increase existing subsidized housing for people with disabilities and mental health needs.
4. Increase emergency housing options.

### **KEY FINDING: The primary cause of housing instability/insecurity and homelessness in Ravalli County is a lack of affordable housing.**

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

### **RECOMMENDATIONS:**

1. Increase affordable housing stock, such as ... (conduct background research, feasibility, inventory, stock, etc.)
2. Maintain economic supports that alleviate cost burden.
3. Promote incentives for lowering tenant rent.
4. Continue to support increases to subsidizing housing infrastructure for new affordable housing.
5. Encourage housing stock that correlates to the construct of families.
6. Maintain/Expand resources for cash rental assistance, application assistance, house repair, grant funding.

**KEY FINDING: The lack of affordable housing puts pressure on the community and community infrastructure, such as schools, roads, health care, social and public services.**

- A significant and growing number of community members live in campers and recreational vehicles year-round.
- A lack of housing impacts other life decisions and opportunities; including the ability to maintain employment, the choice to separate from an abusive partner, and the ability to participate fully in substance abuse or mental health treatment, among others.
- Unique local factors - such as tourism, seasonal industry and limited infrastructure - increase pressure on existing homeless solutions (emergency shelter, hotel stays, transitional housing, rapid rehousing and housing assistance).

**RECOMMENDATIONS:**

1. Continue to provide supports for people living in RVs to do so safely (septic pumps, LIEAP, repair funds).
2. Partner with campground managers, hosts and the USFS to conduct outreach and provide support.
3. Provide information to renters on tenant rights, ways to share housing safely, managing with roommates, housing discrimination, predatory renting, home ownership resources (down payment assistance).
4. Assess gaps and work to fill them, such as long wait times for Section 8 housing assistance, expensive rental applications (fee waivers), rental history
5. Seek housing relief from seasonal film industry / migrant ag. Encourage employers to provide housing and provide resources to them.
6. Support public transit options.

**KEY FINDING: Local government, community and employer partnerships are essential to alleviating housing instability and 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.

**RECOMMENDATIONS:**

1. Continue to raise public awareness about homelessness and housing insecurity and cost burden.
2. Provide public education/messaging that is focused on housing needs and homelessness as a result of limited affordable housing.
3. Encourage state and local policy-making to increase incentives for new building, increase state tax credits for affordable housing, incentivize affordable housing development, and infrastructure supports for city and county governments.
4. Support livable wage laws and economic development initiatives.
5. Encourage local policy to allow increased density (such as ADU policy) and flexible zoning, adaptive re-use, bonus density incentives, incentivizing affordable housing development, and supporting grant funding to improve sewer and water infrastructure.

6. Assign Coalition members to government units to develop relationships and engage – Stevensville, Hamilton, Florence Sewer, Darby, Corvallis Sewer/Civic Club, Victor Sewer, Ravalli County, etc.
7. Explore options for using and providing incentives to use surplus commercial stock as housing.
8. Explore options for securing first rights on unused government and school buildings to increase emergency shelter or affordable housing.
9. Explore options for developing cooperative housing, cooperative ownerships (particularly of trailer lots), Community Land Trust.

## Appendix A:

### Bitterroot Continuum of Care and Bitterroot Affordable Housing Coalition Members

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

### US Decennial Census – Ravalli County Population 1910-2019

Historical population		
Census	Pop.	%±
<u>1900</u>	7,822	—
<u>1910</u>	11,666	49.1%
<u>1920</u>	10,098	-13.4%
<u>1930</u>	10,315	2.1%
<u>1940</u>	12,478	21.0%
<u>1950</u>	13,101	5.0%
<u>1960</u>	12,341	-5.8%
<u>1970</u>	14,409	16.8%
<u>1980</u>	22,493	56.1%
<u>1990</u>	25,010	11.2%
<u>2000</u>	36,070	44.2%
<u>2010</u>	40,212	11.5%
<b>2019 (est.)</b>	<b>43,806<sup>(a)</sup></b>	<b>8.9%</b>
US Decennial Census		

<https://www.census.gov/programs-surveys/decennial-census.html>

**Link to The Bitterroot Valley of Western Montana Area Economic Profile  
by Dr. Larry Swanson, The University of Montana and O'Connor Center for the  
Rocky Mountain West, 2001**

<https://www.fs.usda.gov/rmrs/publications/bitterroot-valley-western-montana-area-economic-profile>

# 2021 Ravalli County PiT Data

2021 RAVALLI COUNTY POINT IN TIME - *Unsheltered + Sheltered Totals*

	# of Surveys	# of People	Gender	Race/Ethnicity	Family Type	
Unsheltered	91	148	114 adults 34 children	81 males 59 female 8 unknow	73 adult, 7 kid, 1 solo teen 37 adult, 21 kid, 1 solo teen 4 adult, 4 kid	57 Single person 14 Pair/Couple 20 Families with Children
Sheltered	17	40	17 adults 23 children	15 males 25 female	1 adult, 14 kid 16 adult, 9 kid	6 Single person 11 Families with Children
<b>TOTAL</b>	<b>108</b>	<b>188</b>	<b>141 adults</b> <b>57 children</b>	<b>96 MALES</b> <b>84 FEMALES</b>	<b>1 AfricanAmerican</b> <b>2 Other</b> <b>5 Mixed</b> <b>6 AmericanIndian</b> <b>157 White</b> <b>17 Unknown</b> <b>156 Non-hispanic</b> <b>31 Unknown</b> <b>1 Hispanic</b>	<b>63 Single person Households</b> <b>14 Two-person Households</b> <b>31 Families with Children</b>
	SURVEYS	PEOPLE	74 adults 22 kids	53 adults 31 kids		Single-person Households: 48 men 10 women 7 18-24 year-olds 2 solo teens
						Families with Children: 10 two-parent families 21 single-parent families 4 dad-headed 17 mom-headed
						55 Children

*(note: Sheltered and Unsheltered Counts have differing race/ethnicity classification options)*

2021 RAVALLI COUNTY POINT IN TIME - Unsheltered Count

Location	# of Surveys	# of People	Gender	Race/Ethnicity	Family Type	
Schools	8	13 adults 13 children	4 adult male 6 adult female 3 gender UNK	4 child male 8 child female 1 gender UNK	21 white 5 race UNK 14 non-hispanic 10 ethnicity UNK	8 Families with Children: 4 single-parent; 2 mom-headed 2 dad-headed 4 two-parent/adult
BRoot Family Shelte Volunteer - Dana	8	11 adults 5 children	7 adult male 4 adult female	0 male child 2 female child 3 child-gender UNK	1 AmInd. 11 white 4 UNK race 16 non-hispanic	1 Pair 2 Family with Children: 5 Singles 1 single-parent: 1 mom-headed 1 two-parent 1 female single 4 male single
Darby Area	2	2 adults	1 adult male 1 adult - gender UNK		2 race UNK 2 Singles	1 male single 1 UNK single
Stevi Campground	4	4 adults 2 children	1 adult male 3 adult female	0 male child 2 female child	5 race UNK	1 Family with Children: 3 Singles 1 single-parent; 1 mom-headed 2 female singles 1 male single
HRC	3	1 adult 2 children	0 adult male 1 adult female	1 male child 1 female child	3white 3 non-hispanic	3 Singles 1 adult female single 1 teen female single 1 teen male single
The Lighthouse	27	27 adult	27 adult male		25 white 2 other 26 non-hispanic 1 hispanic	27 Singles 27 male singles
Broot Campground	39	56 adult 12 children	33 adult male 23 adult female	3 male child 9 female child	4 AmInd 64 white 68 non-hispanic	18 Singles 12 Pairs 9 Families with Children: 5 two-parent 4 single-parent; 2 mom-headed 2 dad-headed 13 male singles 5 females 13 males, 11 females
<b>Unsheltered TOTALS</b>						
	91	148	114 ADULTS	81 MALES 4 UNK	59 FEMALES	
	SURVEYS	PEOPLE	34 KIDS	(73 adult males, 7 child males and 1 solo teen)		
			(including 5 18-24 year-olds and 2 homeless teens)		(37 adult females, 21 child females and 1 solo teen)	
			(4 adult and 4 children gender UNK)			
				<b>RACE:</b>	<b>FAMILY TYPE:</b>	
				5 American Indian	57 Single-Person Family Units-	
				2 Other	47 single males	
				124 White	9 single females	
				17UNK	1 unknown gender	
				116 Non-hispanic	2 solo teens	
				1 Hispanic	4 18-24 year-olds	
				31 UNK		
					14 Pairs/Couples-	
					15 males	
					13 females	
					20 Families with Children-	
					63 people	
					12 adult males	10 two-parent families
					16 adult females	10 single-parent families:
					3 adults gender UNK	4 dad-headed
					32 children	6 mom-headed

**2021 RAVALLI COUNTY POINT IN TIME - Sheltered Count**

Location	# of Surveys	# of People	Gender	Race/Ethnicity	Family Type	Barriers
HRC- Youth Homeless Diversion	2	2 adults	1 male adult (18-24 year-old) 1 female adult	2 white	2 Singles- 1 female 1 male	2 mental health issues
SAFE - Rapid Rehousing	4	4 adults 10 children	4 adult female 8 male child 2 female child	14 white	1 Single- 1 female 3 Families with Children: 3 single-parent- 3 mom-headed	14 DV
SAFE - Transitional Housing	7	7 adults 11 children	7 adult female (1 18-24 year-old) 5 male child 6 female child	1 AmInd 5 mixed 12 white	7 Families with Children: 7 single-parent- 7 mom-headed	18 DV 1 mental health issue 1 veteran
SAFE - Shelter	4	4 adults 2 children	4 adult female 1 male child 1 female child	1 AfricanAm 5 white	3 Singles- 3 females 1 Family with Children: 1 single-parent- 1 mom-headed	6 DV 1 mental health issue
<b>Sheltered TOTALS</b>						
	<b>17</b>	<b>40</b>	<b>17 ADULTS</b>	<b>15 MALES</b>	<b>25 FEMALES</b>	<b>38 Domestic Violence</b>
	<b>SURVEYS</b>	<b>PEOPLE</b>	<b>23 KIDS</b>	(1 adult male, 14 child male)	(16 adult female, 9 child female)	4 mental health issues 1 veteran
				5 mixed 33 white	6 Singles: 5 female 1 male 11 Families with Children: 11 single-parent- 11 mom-headed	

**Montana Point-in-Time Count 2020**

<https://docs.google.com/document/d/1Pmo36UWp9BOL6cvQDfw4GQ5A9OIU6Midt6oExKccwR8/edit?usp=sharing>

**Historic Point-in-Time Data**

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

## Appendix D:

### Ravalli County Subsidized Housing List

<b>Complex</b>	<b>Units</b>	<b>Bedrooms</b>	<b>Pets</b>	<b>City</b>	
Bitterroot Commons <i>Built 2002</i>	16	1 & 2	Yes	Darby	Head or co-head of household must meet criteria <a href="https://www.leasehighland.com">https://www.leasehighland.com</a>
Burnt Fork Manor <i>Built 1990</i>	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 govt. subsidy
Canyon View <i>Built 1996</i>	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 govt. subsidy
Courtyard Apartments I <i>Built 2002</i>	24	2 & 3	Service	Corvallis	Head or co-head of household must meet criteria
Courtyard Apartments II <i>Built 2002</i>	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 govt. 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 <i>Built 2003</i>	36	2 & 3	Yes	Hamilton	Head or co-head of household must meet criteria
Mountain View II <i>Built 2006</i>	28	2 & 3	Yes	Hamilton	Head or co-head of household must meet criteria

<b>Complex</b>	<b>Units</b>	<b>Bedrooms</b>	<b>Pets</b>	<b>City</b>	
Mountain View III <i>Built 2009</i>	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 <i>Built 1975</i>	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 <i>Built 1998</i>	24	1 & 2		Hamilton	Head or co-head of household must meet criteria, 62+ or disabled
Valley Villas II <i>Built 1998</i>	10	1 & 2		Hamilton	Head or co-head of household must meet criteria, 62+ or disabled
Willow Court <i>Built 1998</i>	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 criteri

**Total Units**

**438**

**City of Stevensville, MT Growth Policy Update Link:**

[https://www.townofstevensville.com/sites/default/files/fileattachments/community\\_development/page/1141/stevigp\\_final\\_12.9.16.pdf](https://www.townofstevensville.com/sites/default/files/fileattachments/community_development/page/1141/stevigp_final_12.9.16.pdf)

**City of Hamilton, MT 2009 Growth Policy – Revised Housing Chapter**

[http://www.cityofhamilton.net/living/city\\_plans/docs/Housing\\_Chapter\\_Revised\\_4\\_7\\_09.pdf](http://www.cityofhamilton.net/living/city_plans/docs/Housing_Chapter_Revised_4_7_09.pdf)

**City of Hamilton, MT 2016 Growth Policy Link**

[http://www.cityofhamilton.net/living/city\\_plans/growth\\_policy.html](http://www.cityofhamilton.net/living/city_plans/growth_policy.html)

**Ravalli County Housing Assistance Provider Services**

**Emergency Shelter**

S.A.F.E Built 2000	1	4	Yes	County	8 beds, in 4 bedrooms, primarily serves victims of domestic and sexual violence
Bitterroot Family Shelter	Varies	1	No	County	The Bitterroot Family Shelter provides short-term(3days/sixmonths) emergency shelter in hotels. This service is available during cold-weather months only.

**Transitional Housing**

S.A.F.E Built 2000	9		Yes	Hamilton	Serves victims of domestic violence
Eddy Meuchel Group Home		8	No	Hamilton	8 beds, in 8 bedrooms, only serves adults with mental illness
River Front Group Home		4	No	Hamilton	5 beds, 4 bedrooms, only serves adults with mental illness
Foster care Program (WMMHC)		6	No	Hamilton	6 beds, 3 homes, only serves adults with mental illness
Linda Massa Youth Home Built 2002		8	No	Hamilton	8 beds, in 8 bedrooms, serves youth 10 to 18
Walker House LLC		12	Maybe	Hamilton	12 beds, Serves adults with DD and mental illness

**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 E:

### Camping and RV Information from Local Interviews and Surveys

BAHC Needs Assessment Information/Notes

Summer 2019

#### **TEMPORARY SHELTER – campground camping**

More than 13 USFS campgrounds are available in Ravalli County, most within 5 to 10 miles of US Hwy 93. Established Forest Service campgrounds generally have some amenities, such as hook-ups, water, trash, fire rings, etc. Camping is generally limited to 16 consecutive days for \$7 per night. After 16 days, campers must move a minimum of 5 miles. There is a 45-day annual limit to camping. Availability in these Bitterroot campgrounds is usually quite good.

In addition, at least 25 areas that accommodate camping have been identified in Ravalli County. Often these areas are alongside USFS roads, deeper into public lands. Established fire rings are often present (though they were likely created by other campers). Some of these areas, though far from services, have been utilized by the USFS to accommodate longer-term camping needs, such as mushroom harvest, for example. Long term occupancy issues in some of those areas have forced recent changes in USFS policy, including the relocation of trailheads accessed off both Middle Burnt Fork and Willow Creek Roads.

Three private campgrounds are available in Ravalli County, both within a few miles of Hamilton.

In total, at least 30 campgrounds/areas are accessible for temporary shelter in Ravalli County during the summer months. The USFS 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 issue for recreation areas. In fact, with limited hotel vouchers available through the Bitterroot Family Shelter, service providers recommend that people experiencing homeless camp during the summer, if they are able. Other service providers, such as SAFE, frequently see people accessing emergency shelter because camping isn’t working for them (due to pregnancy, small children, failed equipment, travel distances, or family tensions). Some single adult women who are camping for shelter utilize SAFE for Internet, phone and mail access, in addition to food and gas vouchers. In the past two years, June has been the highest month for “homeless” plus “lack of resources” related crisis calls at SAFE (21% of calls – about 10 of 50 total people seeking services in a month). “Homeless” calls, by themselves are highest in February/March for 2017, 2018 and 2019.

A 2015 study by San Jose State and the USFS Pacific Northwest Research Station cites numerous concerns with long-term occupancy on the National Forest. In 1992, the Umpqua National Forest in southern Oregon established a campground for homeless individuals. The experiment closed after one year in operation, having served 100 homeless patrons. The campground required a \$1 million deposit for fire risk, one of several concerns with long-term occupancy, along with sanitation, garbage and crime. In the Bitterroot, long-term occupancy issues, particularly garbage and fire risk, are part of the equation for moving two (?) outside trailheads closer to main roads.

Some benefits of camping for housing include the relative anonymity that it affords. Rural homelessness can be more stigmatizing, especially for homeless families with children. Camping does allow a family to live independently and self-sufficiently, without having to “out” themselves as homeless. Even in private campgrounds, camping is also affordable – costing between \$0 and \$500 per month (\$7/night USFS x 31 nights = \$217/month), compared to Ravalli County’s median rent of \$750/month.

---

Some additional resources and supports that may be useful:

Posting signs for services at campgrounds.

Providing camping fee vouchers

Providing gas vouchers

Providing camper septic pumping and garbage pick-up

Providing camping supplies

***(Summer)***

**USFS Campgrounds in Ravalli County:**

Larry Creek / Bass Creek

Sheafman Creek

Blodgett

Gold Creek

Black Bear (Skalkaho)

Lost Horse

Lake Como x2

Boulder Creek

Spring Gulch

Crazy Creek

Warm Springs

Indian Trees

Painted Rocks

**Private Campgrounds:**

Anglers' Roost

Bitterroot Family Campground

Black Rabbit RV Park

**Common Camping Areas:**

Big Creek

Sweathouse

Bear Creek\*

Fred Burr

Gash Creek

Middle Burnt Fork\*

Willow Creek\*

Skalkaho\*

Camas Creek

Lost Horse\*

Tin Cup

Rye Creek\*

Chaffin Creek

Ambrose Creek\*

West Fork\*

East Fork\*

***Interview with Josh Bitterman, USFS Bitterroot National Forest, Law Enforcement (361-5084):***

Long-term campground occupants - "We have them all over."

USFS has a 16-day camping limit and a 45-day annual limit. After 16 days, a camper has to move at least 5 miles. The biggest citation is people exceeding the stay limit. Often, when he notices someone to cite them, they report that their vehicle is broken down. He has had to arrange impoundment of a camper before, and there are also abandoned campers occasionally. Vehicle repair funding could be very helpful, potentially.

There are probably an equal or greater number of long-term occupants outside of campgrounds – in those common camping areas off of USFS roads, according to Josh.

Josh feels very positive about partnering with the 3 Ranger Districts to make sure referral information and other resources are available for people, and he definitely expressed that there is a need.

***Interview with Erica Strayer, Recreation Manager, USFS Bitterroot National Forest (821-3913):***

Exceeding stay limits is how folks are brought to the attention of the USFS as "homeless." Gold Creek Campground and Black Bear Campground are often a nexus for people who are camping for housing. Those campgrounds do not have hosts or fees, and USFS staff are often not driving through on a daily basis (though they try).

Erica feels like "dispersed sites" are even more frequented – Skalkaho and Lost Horse, in particular.

This year has not been problematic, but the last two years saw a lot of long-term occupancy. Erica reports those are not necessarily local folks, but there is little data.

Erica is optimistic about partnering with the Coalition, please invite her to the fall meeting.

.....  
**SEMI-PERMANENT HOUSING - Trailers / RVs**

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 in the winter. On-the-ground estimates by those who manage sanitation complaints and spend a lot of time driving in the county (particularly in the winter when smoke from RVs is visible), put numbers in the high hundreds.

The Ravalli County Department of Public Health only responds to septic violations, of any kind (including permanent RV living), if a formal complaint is made. Since few residents want to leave others homeless, few complaints are made unless there is an issue such as septic failure. County regulations require a permit for any trailer occupied on private land more than 30 days. The County may grant permission for this type of occupancy for up to but not exceeding six months. It's unclear if any of these permits are actually applied for.

---

***Interview with Pam Thomas, Manager, Angler's Roost Campground and RV Park (363-1268):***

Pam reports that she receives calls "Everyday. So many," from people looking for a long-term spot to park their RV. She estimates the requests are about 50% local people, and 50% from people coming to the area – without much seasonal variation.

Many people have campers, but there are also long-term occupants in tents. There are a fair number of occupants who are looking to rent or buy a home, but low availability and other barriers are an impediment. She would not characterize all as low-income – many middle-income or working people who are priced out of housing, or can't find housing also. "They find a place, and then – they just keep missing them."

Pam gave two examples – a family has been there for almost a year, with kids and dogs, while looking for a place; a homeless woman with mental health issues has been tenting by the river and hasn't successfully connected with services. She went away for the winter, but has been back this summer.

LIEAP applications are readily available at Angler's Roost.

Permanent (monthly) lot rentals do require an application at Angler's Roost. There is no credit check, but Pam feels it is important to have some type of application. She hands out way more than are ever returned.

She feels the owners are maybe too generous about letting people stay or assisting people who can't pay.

There has definitely been a change in the last five years. Pam reports that, "Seven years ago there was one camper here all year long." Today, fully half of the park is filled with "permanent" renters, and there are no monthly spots available.

"Permanent" RV camp residents are a mix of locals and some Snow Birds (especially if gas prices are low). Pam feels there is a mix of people who are working/not working.

Angler's Roost opened in 1963. It has had many, many owners. Joh Colley is the current owner, for past 20 years. Place is for sale.

**Angler's Roost:**

Number of spots -	60
	Full hook-up – 35
	Partial hook-up – 16
	Tents – 9+
Monthly lot rent -	\$360, full hook-up + electricity
Tents -	\$6/night, 7-night limit

---

***Interview with Mary Adkins, Manager, Black Rabbit RV Park (363-3744):***

Mary has managed Black Rabbit RV Park for the last 17 years. She is retiring in a month! Mary receives calls every day from people seeking a monthly spot for their RV or camper. During the summer, Black Rabbit only allows 35 monthly site rentals at a time, and reserves the rest for temporary stays. There is no availability and sites are booked through the winter as well. There is a waiting list. This year, Mary reports, all summer spots were booked before the end of February.

Many people aren't considered homeless, this just fits their budget. People who work at GSK and Rocky Mountain Lab, or work construction, she says, live at Black Rabbit. She does know there are residents who are looking for permanent housing and having a hard time finding it. Some people work in Missoula and RV park in Ravalli County, because RV spots in Missoula are very expensive. Recently, a family who lived at Black Rabbit for about a year, bought a house in Stevensville. Both parents work in Missoula.

Mary talked about a "Grandma," who lives at the park. She has family in the area and helps a lot with the kids. Her RV heater quite working over the winter. Mary thinks RV repair would be helpful, because if you have to start plugging in electric heaters, etc. then your electric bill goes up dramatically. Full hook-ups include use of the showers, laundry and dump (so you can get by without RV plumbing if that doesn't work).

They are fairly strict about renting monthly spots. While there is no application, "We go by gut feeling." One way they discriminate is by vehicle – not looking favorably at people arriving in RVs that are more than 20 years old.

She has noticed a big change in the last 3 years or so. "I've never had to turn away so many monthlies as I have in the last three years."

**Black Rabbit:**

Number of spots –	59 sites
Monthly lot rent -	\$375, full hook-up + electricity (cable TV is about \$40/month)
Dump Station -	\$7/dump (standard)

***Interview with Kaycee and Brett Olsen, Bitterroot Family Campground (363-2430, 531-1391 – Brett, 531-1390 – Kaycee):***

Likewise, Kaycee and Brett receive a lot of calls requesting monthly rental spots. Brett had 3 calls today, so far.

RV repair is a big deal here. Electricity can run from \$30 per month to more than \$200 per month, if you are having to run a space heater. People have a really hard time managing their money and paying electricity bills. They lend out space heaters, because so many have malfunctions in their RV. At the same time, Brett says, he will knock on someone's door when its 10 degrees and they will answer wearing shorts because the heat is all cranked up and the meter is just spinning. Of course, there are other people who are so frugal, they barely have an electric bill, especially in the summer.

.....

---

Kaycee feels like assistance at winterizing RVs would be really helpful – for skirting, for example. LIEAP applications are passed out here. Kaycee said more referral information would be great. She gives away anything that organizations bring her.

At Bitterroot RV & Campground 28 of 29 spots are currently monthly rentals (the one spot is a guy who comes each summer from California). Twenty-six sites are full hook-up. Most of the residents have lived there permanently for years and were “inherited” by Brett and Kaycee when they bought the park four years ago. They had intended to make it a regular RV/Camping park, but found out they were providing low-income housing.

On-site showers and bathrooms are available, and residents use these. A lot of the residents do not have functioning plumbing in their rigs.

A majority of their residents are on disability, and many do not work. Brett says most people are not looking for other housing, and do not have plans to live. Many folks have lived at the park for years. Many also have dogs. They really don't have anywhere else to go.

Brett and Kaycee have a near-policy of being super lenient. They feel like they have been a little bit pickier about letting people in and have had fewer issues than they did in the beginning. Sometimes this creates big headaches – it can take months to get someone out. Brett is a little dismayed at the common problems of garbage and not picking up animal waste, and poor decision-making about money. People don't have anywhere else to go, he says, so you'd think they'd work harder to stay here. He notes, their residents are not people who have fallen on hard times – they are people who have never not been on hard times.

**Bitterroot RV & Campground:**

Number of spots –	29 sites + tent sites (28/29 are full hook-up)
Monthly lot rent -	\$325, full hook-up + electricity (Electricity can run from \$30 to \$200 per month)
	\$275, partial hook-up + electricity

.....

## Appendix F:

### Solutions Bank

Provided by LOCAL HOUSING SOLUTIONS - <https://www.localhousingsolutions.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
- Down payment 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

**Other Resources of Note:**

**Bitterroot Valley Board of Realtors - <https://www.bvbor.net/>**

**Housing Assistance Council – Rural Research Brief, “Poverty in America,” 2012 - <https://ruralhome.org/rrn-poverty/>**

**Marre, Rural Population Loss and Strategies for Recovery, 2020 –**

Alexander W. Marre, 2020. "**Rural Population Loss and Strategies for Recovery**," *Econ Focus*, Federal Reserve Bank of Richmond, issue 1Q, pages 27-30

**[https://www.richmondfed.org/publications/research/econ\\_focus/2020/q1/district\\_digest](https://www.richmondfed.org/publications/research/econ_focus/2020/q1/district_digest)**

**Montana Department of Commerce – Montana Housing – <https://housing.mt.gov/>**

**Montana Department of Labor & Industry – Data Dashboards - <https://dli.mt.gov/>**

**National Alliance for Safe Housing - <https://www.nationalallianceforsafehousing.org/>**

**National Law Center on Homelessness and Poverty - <https://homelesslaw.org/>**

**NLCHP Publications - <https://homelesslaw.org/publications/>**

**NLCHP “Don’t Count on It” Report, 2017 –**

**<https://homelesslaw.org/wp-content/uploads/2018/10/HUD-PIT-report2017.pdf>**

**National Low Income Housing Coalition - <https://nlihc.org/>**

**Pew Charitable Trusts -**

**<https://montanafreepress.org/2021/11/29/expert-says-montana-home-costs-driven-by-shortage/>**