

## Glenda Wiles

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**From:** Tim Peterson <peterson.timothy.s@gmail.com>  
**Sent:** Sunday, March 11, 2018 7:13 AM  
**Subject:** Final Bitterroot Valley Homelessness and Housing Needs Assessment  
**Attachments:** Bitterroot Valley Homelessness and Housing Needs Assessment Final 20180308.pdf

This document is the result of the Bitterroot Task Force on Homelessness and Housing's collaborative work since October 2017. Over 50 people from about 40 organizations participated. This is a direct result of the efforts of those affected, elected officials, concerned citizens, businesses, service providers, nonprofit organizations, educators, and faith based organizations.

The work of the Bitterroot Task Force on Homelessness and Housing would not have been possible without the support of the Dennis and Phyllis Washington Foundation and the Rapp Family Foundation.

Thank you to everyone that played a role in making this possible.

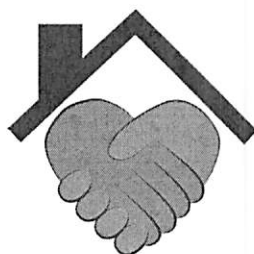
Finally, thank you to the staff of the Bitter Root Resouce Conservation and Developement Area for providing the Backbone Organization support for the Bitterroot Task Force on Homelessness and Housing.

"Let us make our future now, and let us make our dreams tomorrow's reality." Malala Yousafzai

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**Tim Peterson**  
**Board President Bitter Root RC&D**  
406-381-2054

# Bitterroot Valley Homelessness and Housing Needs Assessment



Bitterroot Task Force on  
Homelessness and Housing

Produced by the Bitterroot Task Force on Homelessness and Housing

March 8, 2018

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## INTRODUCTION

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

Currently, 50 individuals from a diverse cross-section of 40 organizations participate in the BTFHH. The Bitter Root Resource Conservation and Development Area has received funding from the Dennis and Phyllis Washington Foundation and the Rapp Family Foundation for the backbone support and facilitation of the Task Force’s work.

The Task Force identified the need for an examination of available housing resources, needs of those affected, gaps in services and community education about the current situation as a top priority and a necessary first task for our collaborative work. This needs assessment is a compilation of that process.

Understanding homelessness among rural populations requires a more flexible definition of homelessness. Homelessness in Ravalli County is directly related to poverty, cost of living, and the lack of affordable housing whether through rental assistance, or actual affordable units. There are far fewer resources and emergency shelters in rural areas, so people experiencing homelessness are more likely to live with relatives and friends in overcrowded and sometimes substandard housing. Defining homelessness necessarily must also include those who are doubled up or at imminent risk of losing their housing as well as those living in a shelter or on the streets.

Housing needs for many individuals and families are unmet. Individuals and families are experiencing homelessness at an increasing rate, with few social supports to alleviate the impact of homelessness. Housing services in the valley are few and those that do exist are consistently over-utilized. As a result, individuals, families and children go without housing. This lack of housing places a significant burden on all our community’s infrastructure. The extent of unsheltered and invisible doubled-up homeless is difficult to capture in the Bitterroot Valley, but with the increasing work of the BTFHH, the needs of the homeless will become increasingly quantified.

### Section 1: Defining Homelessness

**A. What is Homelessness?** For the purposes of this Needs Assessment, homeless individuals are those who lack a fixed, regular, and adequate nighttime residence, those whose primary residence is a public or private place not designed for or ordinarily used as a regular sleeping accommodation and those who are living or staying at emergency shelters or hotel rooms used for emergency shelter. Defining rural homelessness necessarily must also include those who are doubled up or at imminent risk of losing their housing as well as the Federal McKinney-Vento Homeless Assistance Act and The Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) definitions of homelessness and housing vulnerability. Those definitions are included as [Appendix G](#).

**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 their 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. Nationwide, an estimated 12 million renters and homeowner households now pay more than 50 percent of their annual incomes for housing. A family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States.

## **SECTION 2: NEEDS ASSESSMENT METHODS**

Since early 2017, members of the BTFHH have engaged in a variety of activities in order to understand the scope and impact of homelessness and housing insecurity in our community. In an effort to capture homeless needs and gaps BTFHH:

- Participated in the 2017 Point in Time Homeless Survey.
- Conducted focus groups with the staff and clients of five service organization and gathered information from representatives of local housing and human service agencies.
- Analyzed 2-1-1- calls re: number and type of assistance requested.
- Surveyed property management companies regarding unit type, cost and vacancy rates.
- Conducted an inventory of available emergency shelter beds, transitional housing and affordable housing units.
- Reviewed economic and demographic data for Ravalli County.
- Compared Ravalli County to Montana and the United State concerning areas that affect housing and housing affordability.
- Developed key findings.
- Engaged the BTFHH in discussions on the above information and developed action recommendations.

### **A. Point-In-Time Survey**

1. 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. Although the PIT count occurs nation-wide each January, 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 outreach efforts were dramatically increased to gather a more accurate picture of our county's homeless population. The 2017 Point-in-Time Survey was a collaborative effort hosted by the BTFHH and carried out by volunteers at SAFE, the Darby Public Library, Corner Stone Church, St. Francis Parish, District XI Human Resource Council, Sapphire Health Center, Hamilton Salvation Army, and the Stevensville United Methodist Church

2. Evaluation of 2017 Point-in-Time Survey. A total of 41 surveys were returned. The total number of participants was 94, which included 41 Adults and 53 Children. (NOTE: This is nearly a 300% increase from the 2016 PIT of 36 persons identified. This significant increase is in part due to enhanced outreach. As the work of the BTFHH continues, community awareness around homelessness will likely increase the PIT count in 2018). Respondents included individuals, couples and single and two parent families with children. They reported a variety of living situations such as camping, shelters for youth and domestic violence survivors, motels and couch surfing or doubling up with family and friends. The most common reasons adults reported experiencing homelessness were domestic violence and inability to pay rent.

**B. Focus Groups.** Focus Groups were conducted with the staff and clients of: Ravalli Council on Aging, serving elderly persons; Ravalli Services Corporation, serving persons with disabilities; Western Montana Mental Health Center serving mentally ill persons; Ravalli Head Start, serving low-income families; and SAFE, serving survivors of domestic violence and sexual assault. The intent of the focus groups was to seek a greater understanding of the housing challenges facing participants.

### 1. Anecdotal Responses.

(a) I was married so long, and all the credit was in his name. I have no credit history.

(b) Sixteen Head Start families are currently considered homeless (this number does not include Early Head Start families). If those families are included, it is estimated that 20-25 families of the approximately 200 families served are homeless by Head Start criteria.

(c) The high cost of child care creates a dilemma for many families. For example, one woman pays \$1,000 per month for child care for two children aged 7 years and 9 years.

(d) Ravalli Services Participants also shared that Hamilton is a nice place to live and they would not like going to another place. "I like it here because people are friendly," one participant said. "RSC has taken care of me for a long time," said another. One participant talked about growing up poor and not having enough food or clothing. His current situation is much better, he said.

### 2. Summary of Focus Group Findings

(a) There is a lack of affordable and subsidized housing in Ravalli County.

(b) Respondents do not earn enough income to pay the median rental cost in Ravalli County. This causes individuals and families to become homeless and causes individuals and families to share housing, often resulting in overcrowded housing.

(c) Poor credit, lack of credit and poor rental or lack of rental history prevents individuals and families from eligibility to participate in the local rental housing market.

(d) Mental health and/or disability create additional barriers to finding and keeping housing.

(e) Development of affordable housing must occur to support the community.

(f) Community strategies for developing better paying jobs, affordable child care, transportation is also needed.

(g) Offer life skills training to maintain housing and good credit/rental history. Many respondents would benefit from an advocate that can act on their behalf.

(h) For those that can afford market rate rents, a limited number of property management companies control most of the local multi-family housing stock. In the event of credit or other issues that may arise during a tenancy, an individual, may be effectively precluded from further occupancy at any of the units managed by the few companies offering rental housing.

**C. Calls to 2-1-1.** The Human Resource Council provides a 24-hour phone line resource for people with housing and basic needs in Ravalli County. 2-1-1 provides a list of resources through their website, or by calling 2-1-1. Their goal is to present accurate, well-organized and easy-to-find information from state and local health and human service programs across the state. This is a free, anonymous service available 24-hours a day, 7 days a week, 365 days a year. Below is an overview of 2-1-1 calls from Ravalli County. (I thought they provided assistance as well??)

1. From July 1, 2015 to June 30, 2017, 2-1-1 documented 384 calls originating in Ravalli County. These calls were from Bitterroot Community members seeking information, referral, advocacy and assistance with a variety of critical needs.

2. The majority of Ravalli County callers (78%) sought basic needs assistance. Of these: 41% regarded housing or emergency shelter, 19% requested assistance with utility payments and 18% needed transportation (primarily gas for vehicles.)

3. From July 1, 2016 to June 30, there was a 250% increase in the number of calls to 2-1-1, 220 calls were received. Of these 100 were seeking help with housing and/or shelter.

**D. Current Affordable Housing Options.** The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income on housing. (HUD)

1. Housing Units. There are approximately 19,566 housing units in Ravalli County. The median home value is \$239,000. The median mortgage is \$1,326.

2. Affordable Housing. About 3,238 homeowners pay more than 30% of their income toward their mortgage. This represents 41.2% of all homeowners.

3. Rental Units. There are about 1,870 structures with 2 or more units. The median monthly rent is \$702.

Number of Units in the Structure	Number of Units
2 units	628
3 or 4 units	519
5 to 9 units	226
10 to 19 units	151
20 or more units	346

4. **Affordable Rental Housing.** There are a total of 19 multifamily housing complexes providing 438 units of affordable housing in Ravalli County. Of those, 196 units are reserved for people over 62 or adults with a disability. Also include are eleven Low Income Housing Tax Credit complexes in Ravalli County with a total of 267 housing units that provide rents slightly lower than the market rate. Vacancy rates for affordable housing units in Ravalli County hover at 0%. About 2,240 renters in the county pay more than 30% of their income toward rent. This represents about 49.5% of all renters.

## E. Housing Needs

1. **Valley Vista I & II Market Study Review.** 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 is an indicated demand for 212 additional one and two-bedroom units both rental assistance and non-rental assistance. The study goes on to project that by the year 2020, the total number of households in the market area will increase by 257 or 51 per year on average. Additionally, 48.6% renters were experiencing rent overburden - paying more than 35 % of Household income to rent. That percentage is very high, with the average typically in the 25 - 35 % range. In fact, 30.8 % were paying more than 50 % of their income to rent. The most recent numbers available from the American Community Survey indicates 44.3% of renters in Ravalli County pay more than 35% of their income toward rent. This number is 6.3% higher than the State of Montana. See [Appendix C](#).

2. **Stevensville Market Study.** On June 14, 2016 Property Dynamics presented a Market Study in Stevensville, Montana to the District XI Human Resource Council. The market study determined that there is a New Unit Demand for 35 two-bedroom senior tax credit units for age 62+ households at 40 - 60 % of the area median income, a capture rate of 17.1 %. The study also projected that the number of senior renter households in the market area will increase by 50 over the next 5 years, with 46 or those including 1 - 1.5-person households.

## F. Current Availability of Emergency Shelter, Transitional and Permanent Supportive Housing

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

(a) 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.

Over the past three years, SAFE's emergency shelter has been at or over capacity on the majority of nights. SAFE provides an average of over 3,000 nights of shelter annually. The average stay at SAFE's shelter is currently 24 days.

(b) Other people with emergency housing needs are assisted with the payment of a few nights stay in a local hotel. Motel 6 reports providing an average of 30 nights of assistance per month through the Bitterroot Family Shelter, Salvation Army, Ravalli County Sheriff's Chaplain and local churches. The combined cost for these services is about \$1,500 per month.

2. 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.

(a) 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%. There are currently 16 families, with 30 children on SAFE's Transitional Housing waiting list.

(b) 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.

3. 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.

(a) Ravalli Services Corporation. 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.

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

5. Other Services and Supports. A complete list of services available can be found in Appendix A. In addition, there are several informal networks that have not been listed but whose services are valuable to those in need.

## **G. Economic and Demographic Indicators**

1. Income is declining. The median household income in Ravalli County is \$39,480. Since 2010 median household income has declined from \$43,000 to \$39,480 in 2015.

## 2. One in five Bitterrooters Live in Poverty.

- About 18% of all people in Ravalli County lived in poverty during the last 12 months.
- The poverty threshold for an individual under 65 is \$12,486 and for an individual over 65 the threshold \$11,511.
- There are about 10,535 families in the county, about 1,285 of them are living in poverty.
- About 7,348 of the 40,823 people in the county are living in poverty. There about 2,525 people earning less than 50% of the poverty threshold.
- The Montana Office of Public Instruction estimates that there 2,502 of the 5,509 students in the county qualify for free or reduced meals.
- Since 2010, while the number of families living in poverty has been relatively flat in Montana and the United States the number is on the rise in Ravalli County.

## 3. Livable Wage Job loss and creation of low paying jobs.

- As of September 2017, the unemployment rate in the county was 3.8%. Many experts consider this rate well within functional full employment. Experts expect the rate to continue to drop and eventually reach the low of 2.9% last seen in September 2006.
- There were 640 less jobs in Ravalli County in 2015 than there were in 2010.
- Jobs in retail trade have increased by 49% since 2010 and employ about 2,644 people. It is the fastest growing industry in the county.
- The prospect of creating jobs that provide a living wage is bleak. There will be few opportunities for lower skilled workers to find employment and fewer qualified job seekers in the employee pool.

4. The Population is Aging. The average age of the population is increasing: in 2010 it was 45.1, while in 2015 it increased to 47.6. Currently nearly one out of four residents are 65 or older. By 2020 adults 65 to 69 will likely make up the largest percent of the population. This population will require more services and need to make ends meet on fixed incomes.

## **Section 3: Comparing Ravalli County to Montana and the United States**

Before making any recommendations about how to move forward it is useful to understand how the situation in Ravalli County differs from larger reference areas. For the purposes of this needs assessment, the larger areas considered were the state of Montana and the United States as a whole. We may consider a certain count, rate or situation to be high but when compared to another area it may be low. See Appendix H.

**A. Housing.** Housing in Ravalli County is more expensive than in both reference areas. We also have more substandard housing without complete plumbing facilities. There are far fewer apartments with more than 5 units. People in Ravalli County spend more of their income on housing than in both the United States and Montana. Building affordable housing is a lengthy process that requires planning at the township, city or municipal level. It will require cooperation from lenders, private donors, builders, realtors; local, state and federal government and nonprofit organizations. Creating affordable housing in Ravalli County is essential for the survival of our community.

**B. Economics.** We have established that it can be difficult to earn a living wage in Ravalli County but how does that compare to our reference areas of the United States and the State of Montana? Both the median household income and the per capita income in Ravalli County are about 75% of that in the US and 84% of that earned in Montana. Making that worse we only have 88% as many people in the labor force. Ravalli County has more than double the number of self-employed worker as the nation at large and 49% more than in Montana. When it comes to persons who work without pay for 15 or more hours per week on a farm or in a business operated by a member of the household to whom they are related by birth or marriage (unpaid family workers) the county has twice as many as the state and four-times as many as the US. See Appendix H.

**C. Age Dependency Ratio.** In demography the age dependency ratio is an age-population ratio of those typically not in the labor force (the dependent part) and those typically in the labor force (the productive part). It is used to measure the pressure on productive population. The table in Appendix H shows that the burden on the workforce over all in Ravalli County is 19% higher than in MT and 25% higher than in the US. Most of that burden comes from the Old Age Dependency where Ravalli County is 47% higher than MT and 72% higher than the US. The county has about 9% less people in the 18 to 65 age group and about 10% less people under 18 than both MT and the US.

## **Section 4: Key Findings**

It is essential to understand where you are starting from when charting path toward resolution of a complex challenge like preventing homelessness and alleviating housing insecurity. From the data we have shared so far, a few challenges stand out.

**A. Homelessness Exists in Ravalli County; More Than One in Five Families Are at Risk of Becoming Homeless.**

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

**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.**

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

1. Not accepting Section 8 vouchers.
2. Requiring three times the cost of the rent in income to qualify for rent.
3. Requiring excessive amounts of funds at the time the agreement is signed.
4. Poor or lack of rental history requirement inflexibility.
5. Poor or lack of credit history requirement inflexibility.

## **Section 5: 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.

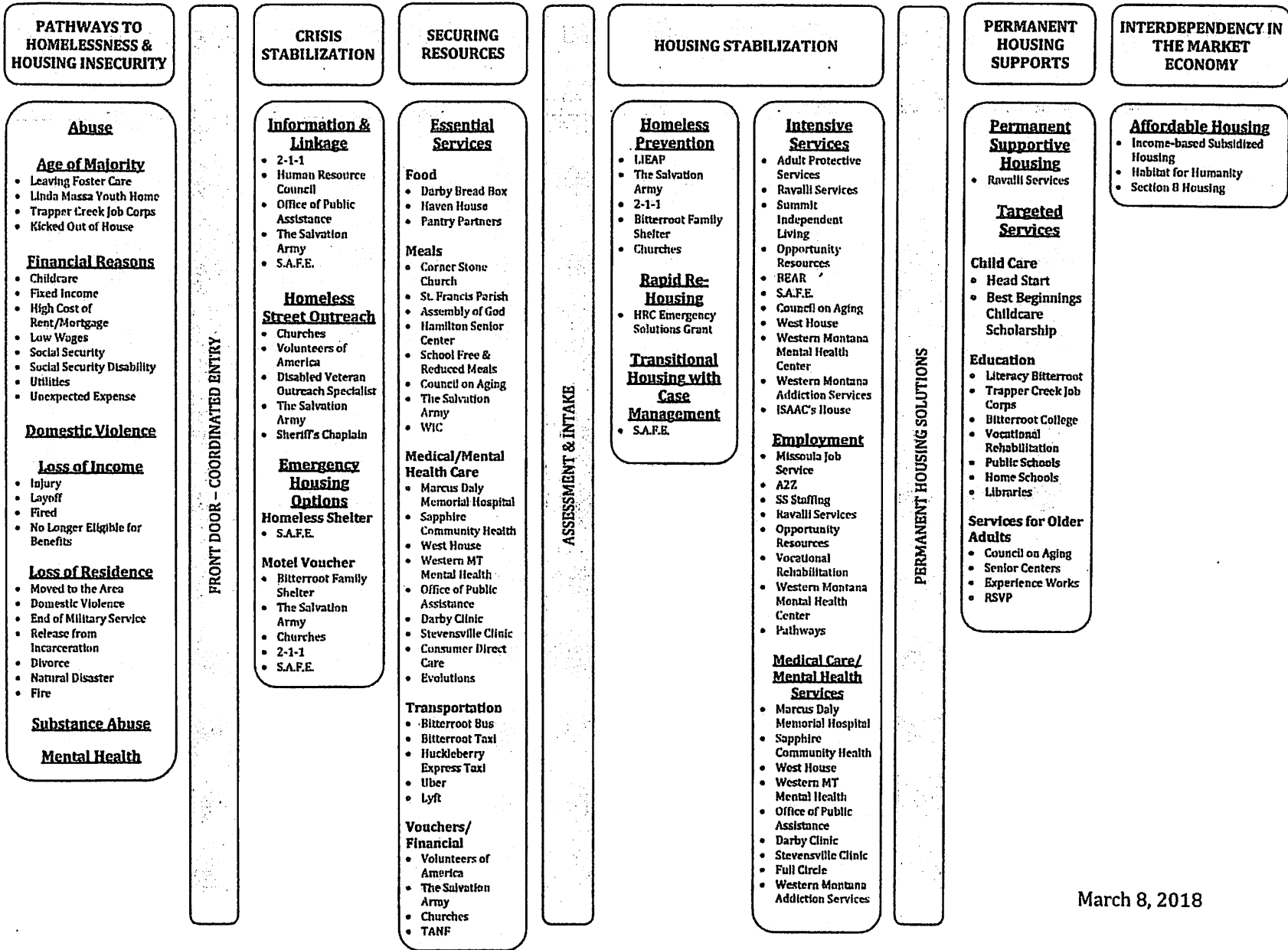
#### **D. Restrictive Rental Policies can Create Barriers to Obtaining and Remaining in Rental Housing.**

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.

**BITTERROOT CONTINUUM OF CARE SERVICES AND PROGRAMS CHART**



March 8, 2018

DP03: SELECTED ECONOMIC CHARACTERISTICS, 2011-2015 American Community Survey

Subject	Montana		Ravalli County	
	Estimate	Percent	Estimate	Percent
<b>Employment Status</b>				
Civilian employed population 16 years and over	485,446		17,159	
In labor force	521,330	64.03%	18,742	56.30%
Unemployment Rate		6.20%		8.20%

<b>OCCUPATION</b>				
Management, business, science, and arts occupations	174,485	35.90%	5,738	33.40%
Sales and office occupations	110,210	22.70%	3,990	23.20%
Service occupations	92,826	19.10%	3,003	17.50%
Natural resources, construction, and maintenance occupations	61,922	12.80%	2,658	15.50%
Production, transportation, and material moving occupations	45,593	9.50%	1,770	10.30%

<b>INDUSTRY</b>				
Educational services, and health care and social assistance	112,746	23.23%	3,524	20.50%
Retail trade	59,195	12.23%	2,544	15.40%
Construction	39,449	8.10%	1,742	10.20%
Manufacturing	21,934	4.50%	1,553	9.10%
Arts, entertainment, and recreation, and accommodation and food services	52,893	10.93%	1,427	8.30%
Professional, scientific, and management, and administrative and waste management services	39,882	8.20%	1,403	8.20%
Agriculture, forestry, fishing and hunting, and mining	35,303	7.30%	1,096	6.40%
Other services, except public administration	23,841	4.90%	1,012	5.90%
Transportation and warehousing, and utilities	23,242	4.80%	702	4.10%
Finance and insurance, and real estate and rental and leasing	25,200	5.20%	679	4.00%
Public administration	31,166	6.40%	692	4.00%
Wholesale trade	11,008	2.30%	459	2.70%
Information	8,585	1.80%	226	1.30%

<b>INCOME AND BENEFITS (IN 2015 INFLATION-ADJUSTED DOLLARS)</b>					
Median household income (dollars)	\$	47,159		\$	39,480
Mean household income (dollars)	\$	63,139		\$	51,948
Per capita income (dollars)	\$	26,381		\$	22,462

Subject	Montana		Ravalli County	
	Estimate	Percent	Estimate	Percent
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
All families		9.90%		13.20%
All people		15.20%		18.00%
Under 18 years		19.60%		28.60%
Related children of the householder under 18 years		19.20%		28.50%
Related children of the householder under 5 years		22.30%		29.70%
Related children of the householder 5 to 17 years		16.00%		28.20%
18 years and over		14.00%		15.30%
18 to 64 years		15.20%		17.20%
65 years and over		6.30%		10.10%
People in families		11.20%		15.00%
Unrelated individuals 18 years and over		26.80%		29.70%

# Appendix C: DP04 Selected Housing Characteristics, 2011 – 2015 American Community Survey 5-Year Estimates

DP04 SELECTED HOUSING CHARACTERISTICS, 2011-2015 American Community Survey 5-Year Estimates

Subject	Montana		Ravalli County	
	Estimate	Percent	Estimate	Percent
Total housing units	488,845		19,566	
Occupied housing units	429,394	87.7%	16,643	85.1%
Vacant housing units	79,451	16.3%	2,917	14.9%
Homeowner vacancy rate		2.1%		3.5%
Rental vacancy rate		6.2%		4.6%
Median Rent (dollars)	\$ 711		\$ 702	
Median Home Value (dollars)	\$ 193,500		\$ 239,000	
Median Mortgage (dollars)	\$ 1,294		\$ 1,301	
<b>SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (BMOCAP)</b>				
Housing units with a mortgage (excluding units where BMOCAP cannot be computed):				
30.0 to 34.9 percent	186,053		6,792	
35.0 percent or more	11,759	7.5%	476	7.0%
Housing unit with a mortgage (excluding units where BMOCAP cannot be computed):	37,238	23.9%	2,327	34.2%
30.0 to 34.9 percent	117,251		4,675	
35.0 percent or more	3,687	3.1%	116	2.9%
	11,119	5.5%	576	12.3%
<b>GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)</b>				
Occupied units paying rent (excluding units where GRAPI cannot be computed):				
30.0 to 34.9 percent	120,596		4,422	
35.0 percent or more	10,396	8.6%	231	5.2%
	45,768	36.0%	1,968	44.3%

## Appendix D: 2107 Point-in-Time Survey Results

	ADULTS		MINORS		TOTAL	PERCENT
	Total	Percent	Total	Percent		
<b>All Participants</b>	41	44%	53	56%	94	
<b>Adults without Minors</b>	11	27%			11	12%
<b>One Parent Households</b>	18	44%	36	68%	54	57%
<b>Two Parent Households</b>	10	24%	12	23%	22	23%
<b>Unaccompanied Minors</b>			5	9%	5	5%

Not all participants responded to every question

	WHERE SLEPT			
	Outside	With Family/Friend	Shelter	Motel
<b>All Participants</b>	5	14	16	2
<b>Adults without Minors</b>	5	3	1	
<b>One Parent Households</b>		7	10	1
<b>Two Parent Households</b>		4		1
<b>Unaccompanied Minors</b>			5	

	EMPLOYMENT				
	Full-time	Part-Time	None	SSI/SSD	TANF
<b>All Participants</b>	4	8	13	3	4
<b>Adults without Minors</b>		1	8	2	
<b>One Parent Households</b>	3	5	5	1	3
<b>Two Parent Households</b>	1	2			1
<b>Unaccompanied Minors</b>					

### Overall Totals:

Total homeless individuals and families reporting: 39

Total number of homeless persons in Ravalli County represented: 41 Adults, 53 Children

Minors Reporting: 5 individuals under 18 and living at the youth shelter reported. Of these two indicated that they experienced disabilities.

For question #13 (Reason for leaving last residence)

1 indicated domestic violence

2 indicated incarceration

2 did not answer question # 13

Adults Without Minor Children Reporting: Total of 11 reported. Of these:

3 were age 18 (1 reported as part of a couple household)  
9 were over age 21  
2 were veterans (with one reporting both active duty and National Guard status)  
8 were male and 4 were female

8 reported zero income  
1 reported part-time income  
2 reported SSI/SSDI

3 indicated having mental health issues and/or disability.  
5 indicated they slept outside on 1/26/2017  
3 indicated staying with friends/family  
1 stayed in a domestic violence shelter

**Adults with Minor Children Reporting:**

Total one parent households reporting: 18

Number of children: 36

10 reported living in a transitional housing program (SAFE)  
1 reported living a motel  
4 reported themselves as a single parent staying with family or friends\*  
3 reported living with other adults and/or extended family\*

5 reported zero income  
5 reported part-time income  
3 reported TANF income  
1 reported TANF income and part-time income  
1 reported SSI/SSDI  
3 reported full-time income

**For question # 13 (Reason for leaving last residence)**

13 indicated domestic violence  
1 indicated substance abuse  
3 indicated an inability to pay rent  
1 did not answer #13  
3 reported mental health issues and/or physical disability.  
3 families reported children with disabilities in the household.

**Total two-parent households reporting: 5**

Number of adults: 10  
Number of children: 12  
4 reported staying with family or friends  
1 reported staying in a motel they paid for  
2 reported part-time income  
1 reported full-time and part-time income  
1 reported TANF  
1 did not answer

For question # 13 (Reason for leaving last residence)

2 indicated an inability to pay rent

3 did not answer # 13

2 indicated mental health issues and/or physical disability.

None reported children with disabilities in the household.

2015 Ravalli County Business Patterns

Meaning of 2012 NAICS code	Number of establishments			Paid employees			Annual payroll (\$1,000)			Annual Payroll Per Employee (\$1,000)	Overall Rank
	Estimate	Percent	Rank	Estimate	Percent	Rank	Estimate	Percent	Rank		
Total for all sectors	1,441			9,062			\$ 279,190				
1 Health care and social assistance	137	9.51%	3	1,602	17.68%	1	\$ 60,457	21.65%	1	\$ 37.74	1.67
2 Retail trade	162	11.24%	2	1,541	17.01%	2	\$ 34,735	12.44%	2	\$ 22.54	2.00
3 Construction	280	19.43%	1	696	7.68%	5	\$ 26,666	9.55%	5	\$ 38.31	3.67
4 Professional, scientific, and technical services	134	9.30%	4	475	5.24%	7	\$ 28,057	10.05%	3	\$ 59.07	4.67
5 Manufacturing	85	5.90%	7	818	9.03%	4	\$ 26,888	9.63%	4	\$ 32.87	5.00
6 Accommodation and food services	93	6.45%	6	926	10.22%	3	\$ 14,384	5.15%	8	\$ 15.53	5.67
7 Administrative and support and waste management and remediation services	74	5.14%	8	529	5.84%	6	\$ 18,568	6.65%	6	\$ 35.10	6.67
8 Other services (except public administration)	111	7.70%	5	395	4.36%	8	\$ 8,020	2.87%	11	\$ 20.30	8.00
9 Finance and insurance	61	4.23%	11	378	4.17%	9	\$ 15,670	5.61%	7	\$ 41.46	9.00
10 Wholesale trade	66	4.58%	9	281	3.10%	13	\$ 10,128	3.63%	9	\$ 36.04	10.33
11 Transportation and warehousing	65	4.51%	10	328	3.62%	12	\$ 10,061	3.60%	10	\$ 30.67	10.67
12 Arts, entertainment, and recreation	42	2.91%	13	352	3.88%	11	\$ 6,065	2.17%	13	\$ 17.23	12.33
13 Educational services	19	1.32%	15	362	3.99%	10	\$ 7,640	2.74%	12	\$ 21.10	12.33
14 Real estate and rental and leasing	59	4.09%	12	189	2.09%	14	\$ 4,076	1.46%	14	\$ 21.57	13.33
15 Agriculture, forestry, fishing and hunting	27	1.87%	14	43	0.47%	16	\$ 1,473	0.53%	16	\$ 34.26	15.33
16 Information	15	1.04%	16	96	1.06%	15	\$ 2,840	1.02%	15	\$ 29.58	15.33
17 Mining, quarrying, and oil and gas extraction	4	0.28%	17	7	0.08%	17	\$ 161	0.06%	17	\$ 23.00	17.00
18 Industries not classified	4	0.28%	18	4	0.04%	18	\$ 58	0.02%	18	\$ 14.50	18.00
19 Utilities	3	0.21%	19			19			19		19.00
20 Management of companies and enterprises	NA	NA	20	NA	NA	20	NA		20		20.00

## Appendix F: Ravalli County Affordable Housing

### Ravalli County Affordable Housing

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

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

**Total Units**

**438**

### Transitional Housing

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

### Emergency Shelter

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

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## **Appendix G: 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:

- A. an individual or family who lacks a fixed, regular, and adequate nighttime residence;
- B. 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;
- C. 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);
- D. 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;
- E. 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) 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
- F. 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.

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## Appendix H: Comparative Information

### COMPARATIVE HOUSING INFORMATION

Subject	US	MT	Ravalli	Ravalli/US	Ravalli/MT
<b>Number of Units in Structures</b>					
5 to 9 units	4.80%	2.90%	1.10%	23%	38%
10 to 19 units	4.50%	2.00%	1.10%	24%	55%
20 or more units	8.70%	3.50%	1.80%	21%	51%
Mobile home	6.30%	11.10%	11.10%	176%	100%
<b>1.51 or more occupants per</b>	<b>1.00%</b>	<b>0.60%</b>	<b>0.80%</b>	<b>80%</b>	<b>133%</b>
<b>Housing Value</b>					
\$200,000 to \$299,999	18.40%	25.90%	24.70%	134%	95%
\$300,000 to \$499,999	16.40%	16.50%	25.00%	152%	152%
\$500,000 to \$999,999	9.00%	5.80%	8.50%	94%	147%
<b>Mortgage 35.0 percent or more of household income</b>	<b>23.30%</b>	<b>22.80%</b>	<b>35.00%</b>	<b>150%</b>	<b>154%</b>
<b>Rent 35.0 percent or more of household income</b>	<b>42.00%</b>	<b>37.40%</b>	<b>42.80%</b>	<b>102%</b>	<b>114%</b>
Lacking complete plumbing facilities	0.40%	0.50%	0.60%	150%	120%
<b>Median House Value (dollars)</b>	<b>\$ 184,700</b>	<b>\$ 199,700</b>	<b>\$ 238,100</b>	<b>129%</b>	<b>119%</b>

DP04 SELECTED HOUSING CHARACTERISTICS, 2012-2016 American Community Survey 5-Year Estimates

### Demographic Comparative Information

Subject	US	MT	Ravalli	Ravalli/MT	Ravalli/US
<b>Median age (years)</b>	<b>37.7</b>	<b>39.8</b>	<b>48.1</b>	<b>120.85%</b>	<b>127.59%</b>
<b>Old-age dependency ratio</b>	<b>23.2</b>	<b>27.2</b>	<b>40</b>	<b>147.06%</b>	<b>172.41%</b>
<b>Age dependency ratio</b>	<b>60.3</b>	<b>63.1</b>	<b>75.7</b>	<b>119.97%</b>	<b>125.54%</b>
<b>Child dependency ratio</b>	<b>37</b>	<b>35.9</b>	<b>35.7</b>	<b>99.44%</b>	<b>96.49%</b>
<b>under 18</b>	<b>23.10%</b>	<b>22.00%</b>	<b>20.30%</b>	<b>92.27%</b>	<b>87.88%</b>
<b>18 to 65</b>	<b>62.40%</b>	<b>61.30%</b>	<b>56.90%</b>	<b>92.82%</b>	<b>91.19%</b>
<b>65 and over</b>	<b>14.50%</b>	<b>16.70%</b>	<b>22.80%</b>	<b>136.53%</b>	<b>157.24%</b>

S0101 Age and Sex, 2012-2016 American Community Survey 5-Year Estimates

## Appendix H: Comparative Information

### Economic Comparison Information

Subject	US	MT	Ravalli	Ravalli/US	Ravalli/MT
Median household income	\$ 55,322	\$ 48,380	\$ 40,546	73%	84%
Per capita income (dollars)	\$ 29,829	\$ 27,309	\$ 23,042	77%	84%
In labor force	63.50%	63.70%	55.80%	88%	88%
Private wage and salary workers	79.80%	72.60%	69.70%	87%	96%
Government workers	14.00%	17.90%	16.10%	115%	90%
Self-employed in own not incorporated business workers	6.00%	9.00%	13.40%	223%	149%
Unpaid family workers	0.20%	0.40%	0.80%	400%	200%
Public transportation (excluding taxicab)	5.10%	0.80%	0.10%	2%	13%
<b>Poverty</b>					
All families With related children of the householder under 18 years	17.40%	16.20%	22.80%	131%	141%
Married couples With related children of the householder under 18 years	7.90%	7.20%	14.80%	187%	206%
All people	15.10%	14.90%	17.50%	116%	117%
Families with female householder, no husband present	29.90%	32.70%	36.90%	123%	113%
<b>Occupations</b>					
Natural resources, construction, and maintenance occupations	8.90%	12.70%	14.20%	160%	112%

DPO3 SELECTED ECONOMIC CHARACTERISTICS, 2012-2016 American Community Survey 5-Year Estimates