

Agenda
Park County Housing Coalition Steering Committee
Wednesday, September 27, 2023
HRDC Livingston Office, 121 S 2nd Second Street
4:30 pm - 5:30 pm

1. Welcome Intros (20 min)
 - a. Exercise: Write Your Mini Bio
 - i. In 2-3 sentences, tell us why you think the housing coalition is important/could be valuable to Park County residents?
 - ii. This will be posted to the Park County Housing Coalition's website
 - b. Share bios/intros with the group
2. Program Manager Hired (15 min)
 - a. Becky Miller recap of interview process/highlights
 - b. Katherine Daly intro
3. Review of Tools (20 min)
 - a. Presentation (15 min)
 - b. Q & A (5 min)
4. Upcoming Events and Opportunities (5)
 - a. URA Rehab Grant
 - b. Possible We Will related housing event



PARK COUNTY HOUSING COALITION

STEERING COMMITTEE MEETING 2

September 27, 2023

I am a land use planner and facilitator who pairs social science research methods with consensus building to help communities understand their challenges, agree upon priorities, and collaborate to meet their community development goals.

I think the Park County Housing Coalition can be an outlet for trustworthy, timely, and empowering information about housing policy and resources in Park County. It can work as an engine for capacity building among community members seeking and supporting community housing.

HI,
I'M KATHERINE.

HOUSING POLICY FRAMEWORK

I.
Create and
preserve dedicated
affordable housing
units

II.
Align housing
supply with market
and neighborhood
housing conditions

III.
Help households
access and afford
private-market
homes

IV.
Protect against
displacement and
poor housing
conditions

Complementary policies in other domains (e.g., health, education, environment)



Local Housing Solutions

To enhance local affordability. To foster inclusive communities.

<https://www.localhousingsolutions.org/>

**HOUSING STRATEGY SHOULD BE
COMPREHENSIVE, BALANCED, & EQUITABLE**

HUD's Fiscal Year 2023 Income Limits for Park County

Income Limit Category	Persons in Family					
	1	2	3	4	5	6
Extremely Low Income (30%)	\$18,400	\$21,000	\$24,860	\$30,000	\$35,140	\$40,280
Very Low Income (50%)	\$30,650	\$35,000	\$39,400	\$43,750	\$47,250	\$50,750
Low Income (80%)	\$49,000	\$56,000	\$63,000	\$70,000	\$75,600	\$81,200
Median Income (100%)	\$61,250	\$70,000	\$78,750	\$89,200	\$94,500	\$101,500
(120%) Income	\$73,500	\$84,000	\$94,500	\$107,040	\$113,400	\$121,800

12 TOOLS OF THE PARK COUNTY HOUSING ACTION PLAN



What is the tool?

How does it work?

What income ranges do this tool impact? How?

Local examples?



Low Income Housing Tax Credits (LIHTC pronounced lye-tek)

Federally-funded program

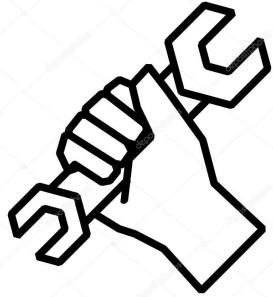
Subsidizes the acquisition,
construction, and rehab of
affordable rental housing

Rental housing for low-income
households (40 to 80% AMI)

Partnerships with LIHTC
developers are essential



Miles Building Apartments: 40 studio and one-bedroom
apartments designed for elderly and handicapped people.
Other LIHTC projects in Park County are Bluebunch Flats and
the Sherwood Building (both in Livingston).



Employer-Assisted Housing Partnerships

Employers are partners in expanding access to housing affordable to their workers.

Priority: Untether housing from specific jobs and increase residents' access to all local job opportunities.

DEMAND SIDE

down payment assistance

closing costs assistance

rental subsidies

homeownership counseling & ed

SUPPLY SIDE

invest equity in developments

contribute land



Resident-Owned Community (ROC) Program

Program for mobile home owners to purchase and collectively manage their community

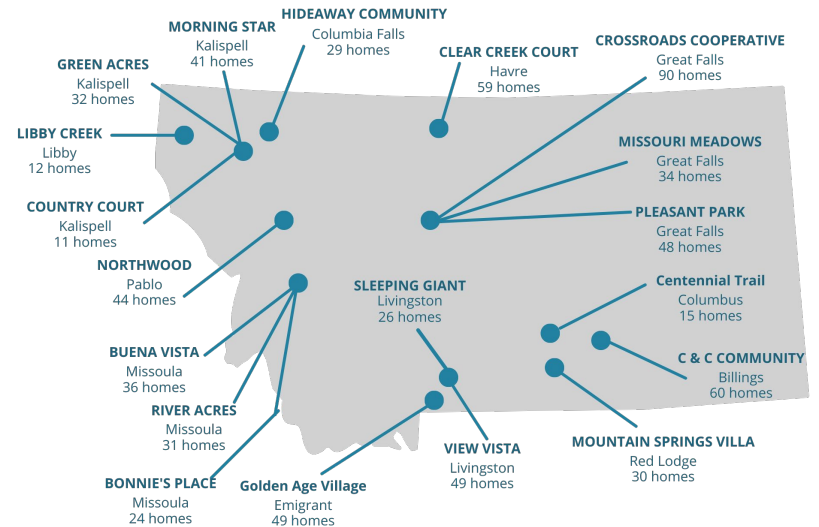
Lot rent goes to the resident cooperative

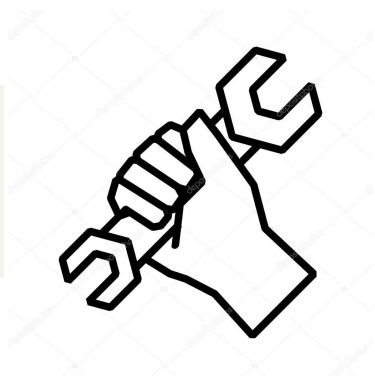
Prevents escalating costs, displacement, and loss of “naturally occurring affordable housing”

Currently 3 ROCs in Park County with a total of 124 homes

Montana Resident Owned Communities

There are currently 19 resident owned cooperatives (ROCs) in the state of Montana. These 19 communities represent 720 homes.





Community Land Trust (CLT)

Nonprofit CLT
owns land beneath
homes and signs a
ground lease with
each owner



The Livingston Land Trust provides 14 permanently affordable homes
for middle-income households.

Pathway to
ownership, stability,
and opportunity for
owners to build
some equity

Creates and
preserves affordable
homes in perpetuity

Annual home
appreciation cap and
owner occupancy
requirements



Density Bonus

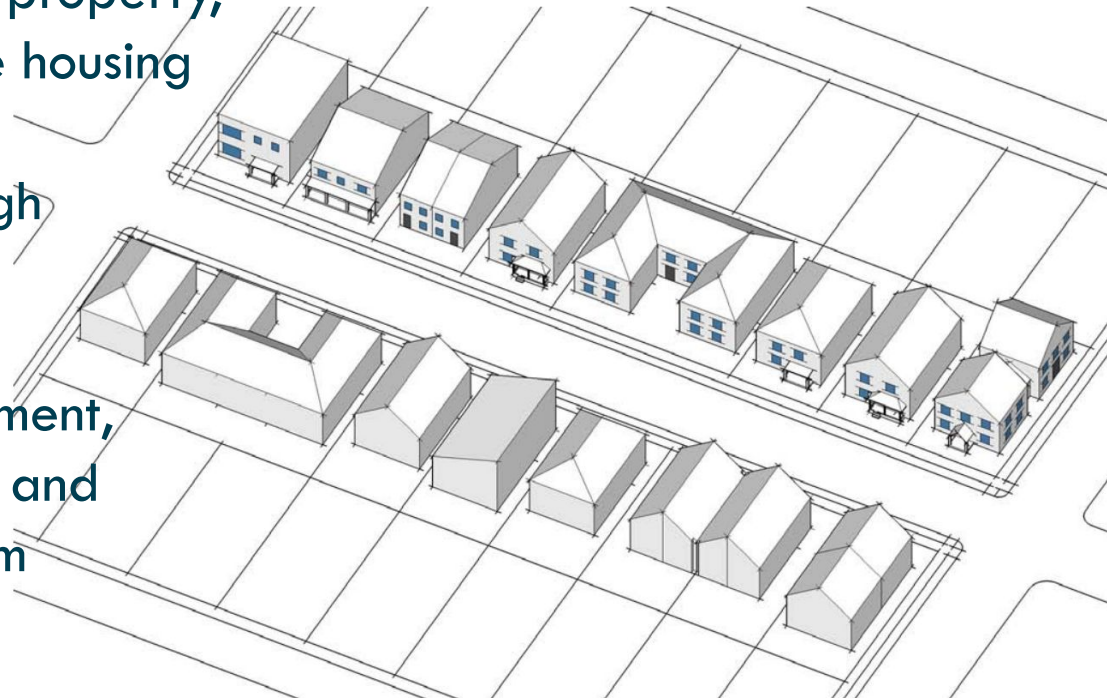
Local governments can increase the allowed development on a property, in exchange for affordable housing

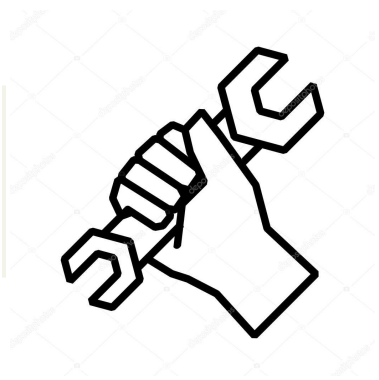
Effective in markets with high demand

Can promote infill development, increase supply of housing, and create homes with long-term affordability commitments

Sec. 30.47. Planned Unit Development.

- A. **Intent.** The Planned Unit Development is a zoning district intended to encourage more efficient use of land and public services than is generally attainable under standard zoning application. Conventional area and density requirements are replaced by application of the PUD district to lands upon which an approved plan becomes the basis for control of land development. By allowing for context sensitive design that conforms to topography and minimizes site impacts, PUD zoning encourages clustered development, diverse housing types, mixed land uses, and natural resource preservation.
- B. **To achieve the stated intent, a PUD shall further the following objectives:**
1. Preserve natural and cultural resources
 2. Provide open space and recreational areas beyond the minimum subdivision requirements
 3. Promote a more efficient use of land than the base zoning district would allow, resulting in clustered development and a smaller network of utilities and streets
 4. Promote mixed uses in residential zoning districts as a means to improve convenience and access to daily necessities by area residents
 5. Reduce vehicular trip generation through mixed use development and enhanced multi-modal connectivity
 6. Promote affordable/ workforce housing
 7. Support the adopted City of Livingston Growth Policy





Land Banking

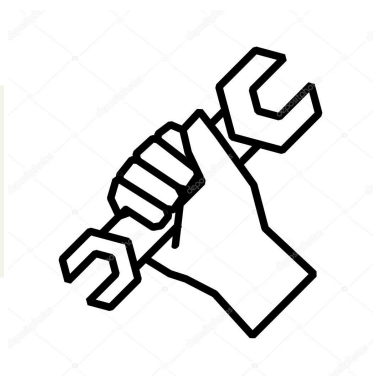
Acquiring land for unspecified future community housing needs

Land can be donated, traded, or purchased

Facilitates thoughtful growth aligned with existing plans and policies



The City of Missoula practices land banking as part of the Missoula Redevelopment Agency's activities



Down Payment Assistance (DPA)

Typically low-interest loans to first-time home buyers

Homes priced at or below market rate

Increase homeownership rate for middle-income households

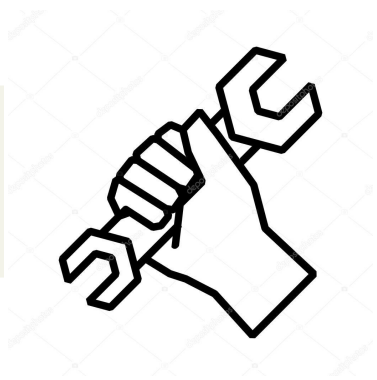
Many existing programs, including City of Bozeman DPA program



HRDC
BUILDING A BETTER COMMUNITY

moFi

Programs for first-time homebuyers exist via Montana Housing, NeighborWorks Montana, and MoFi.



Accessory Dwelling Units (ADUs)

Smaller dwellings that meet the needs of smaller households

Low-density infill development

Provides additional income stream for property owners

Opportunity for education and/or incentive programs



ADUs come in many configurations, as show by this graphic from the American Planning Association.



General Zoning Reform & Flexible Development Standards

Prioritize community values and vision through local regulations

Opportunity to enhance clarity of regulations and processes, improving both outcomes and efficiency

Opportunity for community education and engagement

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The City of Livingston is developing a planned unit development (PUD) ordinance that provides incentives, including flexible development standards, for projects that provide community benefits such as affordable housing.



Rehabilitation Loans & Grants

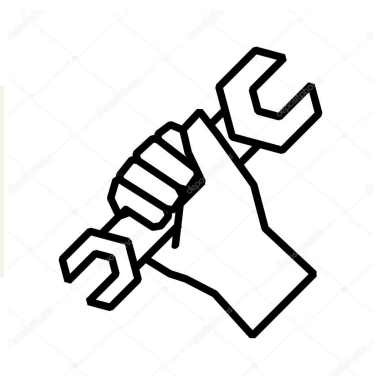
22% of homes in Park County were built before 1939

State and Federal programs available to low-income households

Varying areas of focus, e.g., improving multifamily rental properties with LIHTC rehabilitation loans



Weatherization, Community Development Block Grant programs, and many USDA Rural Development programs focus on health and safety improvements.



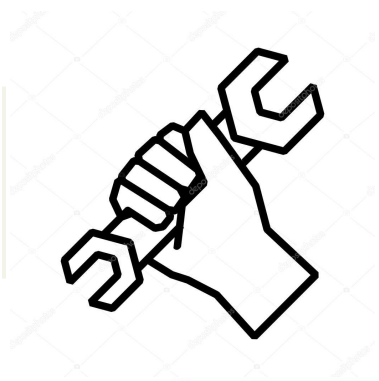
Short-Term Rental Program

Data collection and local government partnerships to maintain existing programs and establish new standards and processes

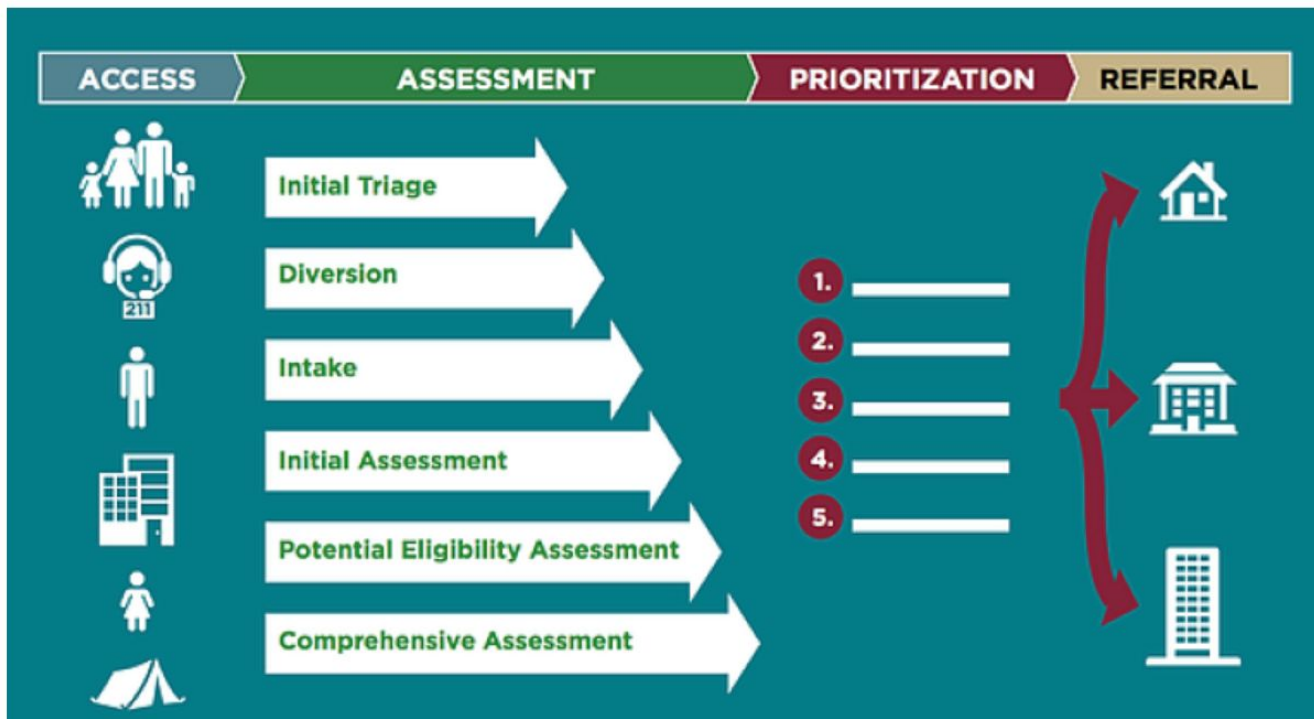
Opportunities to work with short-term rental operators in key locations within Park County



A short-term rental property in Gallatin County.



Coordinated Entry System



Process that matches people experiencing a housing crisis with available and appropriate resources.

MEETING MINUTES

Park County Housing Coalition Steering Committee

Wednesday, September 27, 2023

HRDC Livingston Office, 121 S 2nd Second Street

4:30 pm - 5:30 pm

Present: Tawnya, Carrie, Jamie, Geoff, Grant, Becky, Hannah. Via Zoom: Kris. Staff: Lila, Katherine, Barb. Regrets: Samantha.

Meeting start: 4:35 p.m.

1. Welcome Intros (20 min)
 - a. Exercise: Write Your Mini Bio

KD shared a model: a sentence describing her background + 2-3 sentences about the housing coalition. Took quiet time to draft our own bios, then shared around the table.

- i. In 2-3 sentences, tell us why you think the housing coalition is important/could be valuable to Park County residents?
 - ii. This will be posted to the Park County Housing Coalition's website
 - b. Share bios/intros with the group
2. Program Manager Hired (15 min)
 - a. Becky Miller recap of interview process/highlights

She appreciated the opportunity for a deeper dive into what would support the PCHC. Very different candidates who both brought a lot to the table. Elijah has a lot of great ideas, so she looks forward to figuring out how PCHC can work with him in the future.

- b. Katherine Daly intro

Lila mentions that Katherine has been great in a contract role for the past six months, which has enabled her to jump right in this first week.

KD: prior to this worked as a land-use planner in Gallatin County, that's what brought her family to MT. Allowed her to learn the intricacies of land use law, loved working with developers and building relationships with them and helping local communities understand what the regulations mean for their community and what they can change. Also referenced work in SW Colorado, experienced significant conflict, which is what inspired her to go to grad school and learn dispute resolution tools in conjunction with land use planning. Mentioned the various communities that she worked with in her post grad-school job.

3. Review of Tools (20 min)

- a. Presentation (15 min)
- b. Q & A (5 min)

Katherine shared slide of HUD's income limits. Abbreviated by the phrase "AMI," which refers to area median income. Might also hear "median family income" and "median household income." These income limits are important to keep in mind when we talk about the tools. Average household size in Park County is about 2 people, although nearly 1/3 of Park County households are single person households. Lila points out that HUD does not

Jeff shared re: **LIHTC**. Note that he worked on LIHTC projects with the Sherwood and the Miles, in partnership with HRDC. LIHTC projects are rent-restricted.

Hannah re: **employer assisted housing**. Priority for this tool is to uncouple housing from a specific job, but increase access to all jobs for local workers. Conversation around the table re: various scenarios (e.g., down payment assistance, homeowner education, investing equity in developments, providing land). Lila clarifies that this is a tool that contains multiple sub-tools.

Kris: **resident-owned community program**. Mobile homes are 10% of housing in Montana, vs national average of 5%. A challenge with mobile home ownership is that you generally own the mobile home but not the land, so you are at the whims of the property owner. Park County examples: Sleeping Giant, View Vista, Golden Age in Emigrant.

Becky re: **community land trusts**. Similar to mobile homes, buyer purchases the home not the land; land ownership is held by an organization that chooses to not profit on the market appreciation. Creates & preserves affordable homes in perpetuity. Park County examples: Livingston Cottages, Lippencott condo (1-bedroom unit already sold, 2-bedroom unit about to come on the market) - this was a home that was donated to HRDC and needed lots of rehab. The HRDC land trust is now rebranded as SW Montana Community Land Trust. Other land trusts working in the state: Trust Montana, Northwest Montana Community Land Trust. Acronym is "CLT" which we will hear a lot.

It's now 5:25 p.m. We'll get back to the other tools at future meetings.

4. Upcoming Events and Opportunities (5)
 - a. URA Rehab Grant

Grant re: funds available to help bring downtown units "back to market" -ie the ones over Hyatt House that are totally vacant. Can be both rehab or new development. Qualified applicants: building owners or people with a lease of not less than 10 years. Allowable expenses are a wide list. Grant is optimistic that some people are preparing applications!

Open house event will happen at November meeting, will talk about this project and the facade project. Usually meeting is 4th Tuesday, since that is Thanksgiving week this date may be change.

b. Possible We Will related housing event

Barb shared details and handed out flyers.

Please bring completed bios to the next meeting!

KD & Lila will send out the tools “cheat sheet” slide deck.