

## Franklin to Fort Neighborhood Council General Meeting Minutes

Time: 6:00 pm January 8, 2019

Place: Franklin School

Present – Approximately 96 attendees

1. Welcome and Food
2. Downtown Master Plan - Linda McCarthy - Downtown Master Plan (With Downtown Missoula Partnership). The old plan is ten years old and most of the actions have been implemented. They are embarking onto an update to the plan. There will be a design workshop Monday from 5-7 and 7-9 with a final presentation at the Wilma on Friday January 18th from 4-6 PM. You can also provide comments on their website: [missouladowntown.com](http://missouladowntown.com). Draft plan will be completed by April for review.
3. Neighborhood Priorities - Update to the neighborhood priorities (last done in 2015). See attached list the group identified.
4. City Council Representatives - Questions the neighborhood may have. Budget Q&A is on the council website. Every Monday the City Council meets and is open to public comments. Almost every Wednesday discuss those items to be discussed on the Monday Meetings. You can also email your city council member. Monday at 7 PM Wednesday varies but normally in the afternoon. Monday is a very formal type meeting. Particular issue participate in a committee meeting (less formal). Meetings are streamed live.
5. Public Comment on Non-Agenda Items: Moose Lodge paternal organization put on a trunk or treat everything Halloween, they have the Easter Bunny and Santa Claus and give gifts to kids. Donate money to the resource rooms at the schools. Put on other events locally. The Moose Lodge is growing and enrollment is increasing. They are on Facebook. Moose Lodge goes to PTA meeting. Encourage working as a neighborhood.
6. Homes People Can Afford - Eran Pehan Director, Housing and Community Development. Efforts by the City of Missoula to take broad based strategies and distill them and present to the City of Missoula. Five working groups 1. Code and Regulation align with development goals; 2. Create and preserve true affordable housing take care of housing that exists 3. Mobile home park and manufactured housing preservation; 4. Innovation and capacity building, how do we use resources available more efficiently; and 5. Public housing and outreach reach out to groups in public forums; 6. And rental market. At a point currently where they are developing the formal recommendations. Will be going around to homes and discussing with homeowners. Meeting minutes and presentations are on their website. They are partnering with the University of Montana to create the survey and process to code data for canvassing effort but they are looking for people to volunteer and help out.

7. Breakout sessions for discussion on housing. Focus time for engagement. Bridges and Leaders and Missoula Interfaith Collaborative (MIC). Affordable housing one of their focus areas. Conversations going on which are going to shape housing in the community. Want to make sure that everyone is involved in the conversations and decisions. Banks and relators are going to be there so everyday people need to be involved in these conversations. Share our own stories and why housing is important to us. Housing generally the most expensive thing people are spending money on. Powerful to share stories, envision an extended process workshop with City Council members. Technical work groups but everyday people need to be a work group to and bring those needs forward. On February 7th inviting you to a housing assembly want citizens to participate and be involved and make sure your voices are heard. 5:30 to 8, dinner is provided and there will be child care.

## What is important to Franklin to the Fort Neighbors?

(Tiered by importance)

- Housing affordability
  - Infill
  - 
  - Quality new construction
  - Tax control
  - Blight
  - Snow removal
  - 
  - Neighborhood greenways
  - Unregulated intersections
  - Improve environmental impact
  - Crime
- 1/9/19

## **Summary of stories and ideas presented at the discussion on housing at the Franklin to Fort Neighborhood Annual Meeting January 8, 2019, Franklin Elementary School**

Participants talked about the challenges of losing housing they own or rent since it is not possible to find new housing or rentals due to increase in prices. Times have changed. The lack of raises has also contributed to this problem. One person presented a story about someone who owned a house for 15 years and in that time taxes increased 4 times, energy costs also increased, but wages did not increase fast enough to balance the increase in these costs.

Another person talked about the fact that if you can afford to buy a house, mortgage payments are often lower than rents. But a number of participants felt that for many people in the neighborhood homeownership was no longer possible due to the high costs. Concerns were expressed about fixed interest rates going up and about increasing adjustable mortgage rates. The difficulty of making a down payment as well as the difficulty of obtaining affordable housing loans were also discussed. One person talked about having to live with parents or other relatives. Another person felt one had to have capital available from family or savings in order to afford a home, but in general no one in the neighborhood has either. Another person said that dual incomes are needed to afford housing. One homeowner said he pays 30% of his income on housing and is just hoping his employment holds.

Another participant presented a story about their son and daughter-in-law who are professionals but will never be able to afford to purchase a house due to housing costs, plus child care, plus student loans; as rents go up they may even need to move to public assisted housing.

Someone else presented a story about families or friends that had to share housing because they lost jobs or faced other hard circumstances.

A single mother who rents a tiny place for \$600/month said that with cost of day care expenses she has no extra money to put aside for a home.

Another woman told a story about how she had almost lost her home because she did not get a tax bill and did not pay taxes one year and someone paid them for her without her knowing; she said that in Montana this would allow that person to take over the home. Fortunately that did not happen and the person has been assiduously paying her taxes since the incident. Another talked about almost losing her home when her husband lost his job.

Folks expressed that it is hard to believe this issue is hitting Missoula so hard.

The quality of housing was also raised. One person said that the available housing is often not of high quality. The debt can be crippling for a NOT great house. Another expressed the need for house to be warm.

The fact that lower income neighborhoods often get overlooked and are not treated fairly was brought up. One story was from a woman who lived in low income housing and without any prior notice given, a high density housing unit was built within feet of her home. Construction just started one morning.

Another person stressed that affordable housing has to be safe housing and “affordable” also has to take into account the stress of housing costs.

Another story was about having ex-convicts as relatives and how hard it is for ex-convicts to buy or rent a home; and that this is not right. “They are people too.”

Some happy stories were shared. One man talked about getting a “fixer-up” several years ago. It was in very bad shape but he is a carpenter and is slowly redoing it. But another person mentioned that it is even getting impossible to find affordable fixer-uppers. Another woman talked about getting a divorce and all she could afford was an 800 square foot house but she loves it. It is all her own. Another talked about the fact that he bought a house a long time ago and it is the only reason that he has a home. Someone else said that he inherited a house and how lucky he was. A story told by one of the participants was that he got lucky and was able to buy a house two years ago, The mortgage was lower than the rent he had been paying. He had never considered buying before

due to the expense. But he did not think most people would be able to do this.

One woman told about how her family had sold a multi-generation house. They got a lot for it but it was hard to lose a house that had been in the family for so long.

People proposed solutions to the housing crisis as well. One thought that the European style of tenants sharing a common space might be possible solution. Similarly, another thought that the building of tiny houses sharing a common area should be considered. Others felt the use of infills would have to be a solution but if so there needed to be more playgrounds and parks and dedicated space for people to play. Other also expressed the importance of keeping green areas near housing. Examples given including a community near Reserve Street with gardens and the Corso Apartments.

One person talked about the homeless children in a neighborhood and suggested that money might be used for housing for these children instead of for schools.