

# Community Feedback in Response to Proposed Housing Policy Recommendations

Contributors: Nancy Berg, Claire Foley, Rita Hackett, Gretchen Neal, Sandra Rasmussen, Sue Tarpey, and Katy White



## Table of Contents

Executive Summary .....	3
Introduction .....	5
Methods .....	5
Findings .....	7
a. Policy Recommendations .....	7
b. General Housing Opinion .....	9
c. Demographics .....	12
Discussion .....	14
Conclusion .....	16
Appendix .....	17
a. Survey Instrument .....	17
b. Housing Steering Committee Recommendations .....	20
c. Postcard .....	25
d. FAQ Responses .....	26
e. Canvassing Maps .....	27
f. Qualtrics Report .....	Separate Report

# Executive Summary- Community Feedback in Response to Proposed Housing Policy Recommendations

## Introduction

The City of Missoula enlisted an interdisciplinary group of students from the University of Montana with the intention of informing, engaging, and gathering feedback from community members in response to a set of policy recommendations to address affordable housing in Missoula.

## Methods

This cohort met weekly to prepare for canvassing efforts and to develop the survey tool. Survey development was guided by an extensive literature review and revisions from a cohort of University of Montana faculty. The survey tool utilized a mix of multiple choice and open-ended questions, asking questions directly related to the policy recommendations and to broader housing themes.

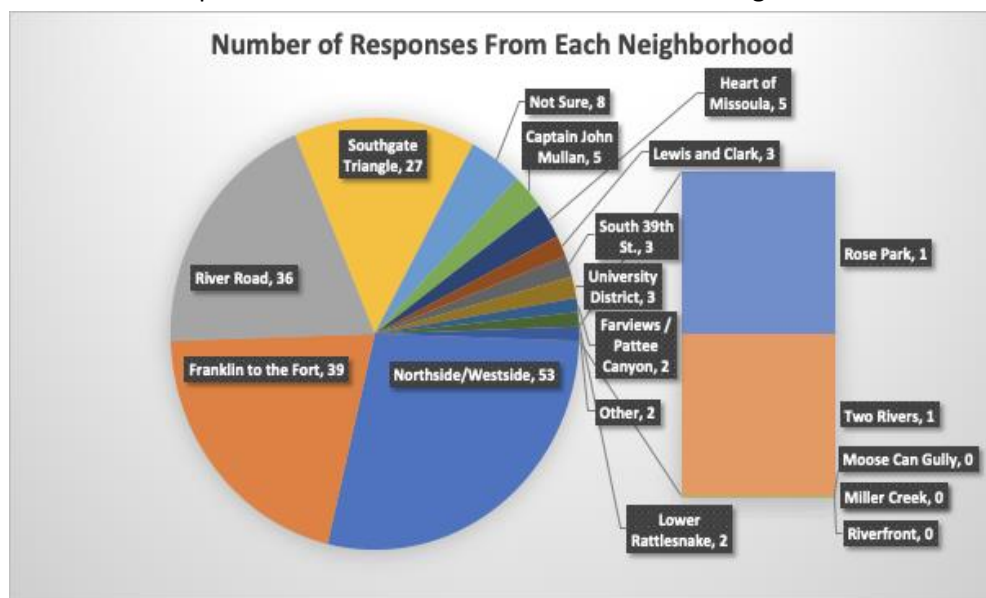
Students spent over 40 hours cumulatively canvassing neighborhoods around Missoula to gather community feedback. The following neighborhoods were visited on the following days- Southgate Triangle neighborhood on March 9<sup>th</sup> and 10<sup>th</sup>, River Road neighborhood on March 13<sup>th</sup> and 14<sup>th</sup>, Northside/Westside neighborhood on March 20<sup>th</sup> and 21<sup>st</sup>, and Franklin to the Fort neighborhood on March 30<sup>th</sup> and 31<sup>st</sup>.

In order to ensure a random sampling, students went to every third house. Survey responses were recorded onto paper surveys and then input into the online survey forum, Qualtrics. This online forum could also be accessed via a link on the City of Missoula's website for residents who weren't able to complete the survey with canvassers or who lived outside of the canvassed neighborhoods. The online survey opened on March 8th and closed on April 6th.

## Key Findings

In total 201 surveys were completed with feedback from 13 different neighborhoods around Missoula. The neighborhoods with the most responses are, not surprisingly, the ones that were canvassed. The highest number of responses came from the Northside-Westside neighborhood.

In general, residents were mostly supportive of the proposed recommendations and agreed that they could be options for addressing the need for affordable housing. This was evident by the responses to questions that asked about each specific policy recommendation.



- When asked if residents thought pooling existing City resources for affordable housing projects, including tax increment financing and establishing a housing trust fund was a good idea, 139 (72%) said “yes”, 38 (18%) “not sure”, and 17 (9%) answered “no”.
  - The 9% that answered “no” cited that it is not the responsibility of the City to provide local funding. They also said that the City is already working with limited local funding and increasing property taxes is not a good option. There were also concerns that resources would be taken from other essential services in order to fund the housing trust.
- When asked if they thought if making construction of all types of housing easier by easing construction requirements, waiving city fees, or getting infrastructure costs subsidized was a good idea, 193 individuals that answered this question. 131 (69%) replied “yes”, 24 (14 %) said “not sure”, and 27 (16%) answered “no”.
  - The 14% who said “no” cited concerns that the safety and quality of construction would be compromised and that only the builders would benefit.
- When asked if preserving Missoula’s existing affordable housing was a good idea, 164 (85%) replied “yes”, 8 (4%) said “no”, and 22 (11%) answered “no”.
  - The 11% who answered “no” stated reasons related to the existing affordable housing not being in good condition, or that they didn’t like certain types of housing models, like mobile home parks.
- When asked if providing support to local nonprofit organizations who offer programs like renter education and down payment counseling was a good way to support affordable housing, 163 (85%) answered “yes”, 7 (3.5%) said “not sure”, and 22 (11.5%) replied “no”.
  - The 11.5 % who answered “no” stated reasons that included it wasn’t the City’s responsibility to provide funding for these efforts or that education wasn’t the problem.
- When asked if purchasing a large tract of land so the city can partner with for profit and nonprofit housing developers to create more affordable housing was a good idea, 193 (85%) answered “yes”, 8 (4%) said “not sure”, and 22 (11.5%) replied “no”.
  - The 11.5 % who answered “no” to this question had much more varied responses than previous questions, including concerns with segregation, the need to use the housing that already exists, and that proximity and accessibility are imperative for affordable housing.

### Discussion

There are several conclusions that can be drawn for this analysis and survey effort. First, it is obvious most respondents were in support of all the recommendations asked about in the survey. Second, the main concerns for all revolved around availability of affordable housing, avoiding any increase in property taxes, safety – both in new construction and making sure existing housing is up to a livable, safe standard, and that changes to housing policy won’t help if wages remain low and stagnant. Third, pretty much everyone agreed that Missoula has a major problem with affordable housing and seemed ready to agree to anything if it meant seeing a change. Rent is too high, homeownership is out of reach, and wages are too low. Finally, there was some concern that the city won’t follow through with policy, or if they do, that the policies won’t be enforced, no change will happen, and/or only developers will benefit.

# Full Report- Community Feedback in Response to Proposed Housing Policy Recommendations

## Introduction

The Office of Housing & Community Development is currently working with diverse stakeholders in the community to develop comprehensive city-wide housing policy. An essential part of this process includes informing, engaging, and seeking feedback from community members. This approach actively seeks to inform the community by educating them on the policy recommendations and the ways in which they can get involved, engages the community by meeting them where they are at about the policy that will affect them, and gathers insightful feedback from the community that will be influential when making city-wide policy.

The Office of Housing & Community Development has partnered with the University of Montana to create an opportunity for students to assist in collecting Missoula resident feedback regarding housing in Missoula and thoughts on the proposed policy recommendations. The University of Montana students performed non-experimental, high-quality data collection with the intention to inform, engage, and present feedback on the proposed housing policy recommendations. Below are the methods in which data was collected and the findings that were revealed through these efforts.

## Methodology

### *Preparation & Training*

In order to gain the knowledge necessary to take on a study of this nature, students participated in regular seminars and trainings on topics related to this study. This included a training with a representative from Forward Montana to educate students on best practices and safety measures for canvassing. Additionally, bi-weekly lectures were given by University of Montana faculty which covered the topics of generational poverty, research and survey methods, and qualitative and quantitative data. A presentation was also given by Housing & Community Development staff member Montana James to give details and background about the proposed policy recommendations. These trainings were imperative to gain the knowledge to speak confidently about the policy recommendations and ensure canvassing efforts were worthwhile.

### *Survey Development*

Students were given approximately two weeks to develop the survey instrument. Each student did research on canvassing, survey development, and read other surveys done on similar topics. The students brainstormed questions to include on the survey, leaning on their training from faculty and individual research. An initial draft of the survey was submitted to all students' faculty advisors, who provided feedback and suggested edits. Students pilot tested the draft survey with friends, neighbors, and other students. Based on the results of the pilot efforts, the students also suggested edits. The Office of Housing & Community Development used the faculty and student feedback to create a final draft. The final draft of the survey is included in the appendix.

### *Outreach Methods*

The Housing Policy survey was available to residents via student canvassing, links on social media, and links through the City of Missoula's Office of Housing & Community Development website. Canvassing occurred in four low-to-moderate income neighborhoods in Missoula. The dates and neighborhoods are as follows:

- March 9<sup>th</sup> – 10<sup>th</sup>: Southgate Triangle neighborhood
- March 13<sup>th</sup>-14<sup>th</sup>: River Road neighborhood
- March 20<sup>th</sup>-21<sup>st</sup>: Northside/Westside neighborhood
- March 30<sup>th</sup>-31<sup>st</sup>: Franklin to the Fort neighborhood

UM students and volunteers canvassed in pairs during 3-hour periods, using defined "turf" maps. Turf maps were created using VoteBuilder, a website that allows users to see the number of registered voters in a defined area. Students used this to define turfs that had a significant number of registered voters, but canvassed every house in this turf, regardless of voter registration status. Within turfs, canvassing was randomized. Students knocked on every third door, leaving postcards with a link to the online survey at residences where there was no answer.

The Office of Housing & Community Development created a link to the online survey on their webpage and announced the survey through both press releases and social media accounts. The online survey opened on March 8, 2019 and closed on April 6, 2019.

## *Data Collection & Analysis*

Survey data was collected in one of two ways. The first and mostly commonly used was through the student canvassers. When residents who agreed to participate in the survey provided feedback, their answers were recorded on paper survey forms. These answers were then input into the online survey immediately after canvassing by students. If residents weren't home, didn't have time to talk to canvassers, or their doors weren't knocked on, community members could access the same survey and record their responses via a link on the City's website.

Quantitative survey responses were analyzed using Qualtrics data compilation software. Qualitative responses were analyzed by students, using content analysis and coding to identify common themes and responses.

## **Results**

In March 2019 a total of seven University of Montana students and three volunteers cumulatively spent 40 hours canvassing four neighborhoods in Missoula. The canvassing survey included nine questions soliciting feedback regarding the City of Missoula's proposed housing policy recommendations. Three questions on demographics were also asked. These included whether the interviewee was a renter or homeowner, their age, and which neighborhood the interviewee resides. In addition to the in-person interview the survey was made available online to allow Missoula residents outside the canvassing area to access the survey. In total, 231 surveys were started with 201 being completed. Below is a summary of our survey findings broken down by survey question and topic. To see the order in which questions were asked and in what order, reference Appendix A.

### **a. Policy Recommendations**

Five of the questions within the survey tool sought to gather community feedback directly relating to the various recommendations developed by the Housing Steering Committee. These questions asked respondents to rate their opinion of each recommendations by stating if they thought the recommendation was a good way to address affordable housing in Missoula. The multiple-choice answers that respondents could choose from were "Yes", "No", and "Not Sure". If respondents answered "No", they were prompted to explain why. The policy questions and the findings from each are listed below. For a complete listing of responses, please see Appendix F, our separate Qualtrics Report.

- *One tool being considered is pooling existing city resources for affordable housing projects, including establishing a local housing fund (“housing trust fund”). Do you think increasing local funding for affordable housing is a good idea?*

This question was asked in reference to recommendation 5.1- *Create a housing trust fund and explore options for recurring local funding sources* (see Appendix B). Out of the 194 individuals that answered this question, 139 (72%) said “yes”, 38 (18%) “not sure”, and 17 (9%) answered “no”. Of the 9% who felt increasing local funding was not a good idea, many cited that it is not the responsibility of the City to provide local funding and that the city is already working with limited local funding. One survey taker stated that instead of “throwing money at the issue” steps should be taken in order to create solutions to these long-term problems. Others who disagreed with this recommendation cited fear that funding would be taken away from other essential projects and programs, or fear that revenue for the fund would be garnered through increases in property taxes. One survey taker stated the “a community shouldn’t be held responsible to support each other because housing cost and property appraisals are climbing so rapidly.” Another individual had issues with the ways in which government programs operated and those who typically benefit, saying: “Providing funding typically only supports low income families. The middle class rarely qualify yet seem to take the brunt of the high housing costs.”

- *The City is also looking at changing city regulation to make construction of all types of housing easier. This could include easing construction requirements, reducing city fees, or helping with infrastructure costs like sewer or water. Do you think changing local government regulations to make affordable housing construction easier a good idea?*

This question was asked in reference to the *Regulatory Environmental Regulations, 1.1-2.7*, to get feedback on the broad strategy recommendation around regulation and code surrounding construction practices. Of the 193 individuals that answered this question 131 (69%) replied “yes”, 24 (14 %) said “not sure”, and 27 (16%) answered “no”. The 14% who said no to local government regulations to ease housing construction cited concerns around safety and quality of construction. One survey taker stated “I’m concerned that changing regulations will result in lowering safety/quality of building.”

- *Another set of tools the City is considering for Housing Policy are ways to maintain the existing affordable housing we have. Do you think preserving existing affordable housing is a good idea for Missoula?*



This question was asked in reference to *recommendation 4.4- Develop affordable housing preservation programs*. Of the 194 individuals that answered this question, 164 (85%) replied “yes”, 8 (4%) said “not sure”, and 22 (11%) answered “no”. Of this 22 people who said “no”, 2 respondents answered they dislike mobile home parks, and 2 respondents said affordable housing is not up to livable standards. One person said affordable housing doesn’t exist in Missoula and another replied that there is not enough affordable housing in Missoula.

- *The City is also looking into providing support to local nonprofit organizations who already offer programs like renter education classes and classes to help people understand how to buy a home. Do you think it is a good idea for the City to support these types of organizations and programs to help address housing problems?*

This question was asked in reference to *Recommendation 3.3- Work with local nonprofit partners and the development community to expand the approaches to affordable housing development*. Of the 192 individuals that answered this question 163 (85%) answered “yes”, 7 (3.5%) said “not sure”, and 22 (11.5%) replied “no”. Of the 22 people who answered no, 6 said the City should not give money to non-profits for housing education, 6 said education is not the problem, and 3 answered that there is just not enough affordable housing in Missoula.

- *City Housing Policy is also exploring a city purchase of a large tract of land so the City can partner with for profit and nonprofit housing developers to create more affordable housing. Do you think this is a good way for the City to create more affordable housing?*

This question was asked in reference to the *Recommendation 2.1-Analyze city and county land assets for potential housing development that serves low – and moderate – income households and 2.3- Identification and planning of high opportunity development sites*. Of the 193 individuals that responded to this question, 163 (85%) answered “yes”, 8 (4%) said “not sure”, and 22 (11.5%) replied “no”. Of the 22 people who answered no to this question 7 people mentioned that we should avoid segregation by not creating public housing type “projects”, 4 people thought we should make the housing we have now more affordable, and 2 people thought there is already enough affordable housing. Further, 2 people mentioned we need more environmentally friendly housing, 2 people just thought we shouldn’t do it, 2 people said we need housing that is in proximity to the city center and/or public transportation, and one person was concerned about accessibility for the disabled.

## b. General Housing Questions

To glean more qualitative data, the survey also utilized open-ended questions to gather feedback regarding satisfaction and experiences related to housing in Missoula and affordable housing in general. These questions garnered a vast array of responses and provided a wide spectrum of topics. However, despite their variances, many topics were repeatedly brought up, indicating that common themes exist for the respondents.

- *What are your biggest concerns, if any, about your own housing situation?*

Of the 187 responses that were provided, the top three included (1) respondents who had no concerns around housing; (2) the unaffordability of housing, and; (3) concerns around income/wages in affordable housing. Other concerns include (but are not limited to), property taxes, home ownership being out of reach and housing quality. One survey taker shared that “my rent payments are so high that we’ve been stuck in the same house for 12 years. We’d really like to move, but rent is high and moving is so expensive. The neighborhood is better than it used to be, but safety was a very big concern. Right now, about 50% of our income goes to rent.”

- *What are three words or ideas to describe what affordable housing means to you?*

Of the 185 responses to the question, popular answers included (1) having housing you can afford; (2) having quality/clean/livable housing, and; (3) safe/secure housing. Other themes that emerged included (1) having access to affordable housing; (2) community, and; (3) having income left over to cover utilities, daycare, food, and recreation. One survey taker stated that affordable housing means being “able to live and feed yourself and your family and have a little extra for fun stuff, otherwise what’s the point?”

- *Other than the ideas mentioned so far, is there anything else you hope to see come from City Housing Policy?*

There were 125 (54% of total responses) to this qualitative question. This is a breakdown of topics that got 5 or more mentions:



Quality housing and safe housing were the topics that appeared the most. Respondents were most adamant that either new affordable housing be built to a certain standard, or that older housing be brought up to standard. Commenters noted housing is unaffordable, and much of it is not safely built. Regulations and fees were the next most mentioned topic, with most people expressing that they would like to see regulations and fees eased for developers and homeowners doing upgrades. Support services were a big topic with people expressing a need for help with things such as down payment assistance, helping people with poor credit get housing, and help with deposit and application fees. Other areas of support surveyors mentioned were assistance for the elderly, disabled and those requiring mental health services, and helping the homeless. Types of housing was a frequently mentioned topic. Respondents provided a range of ideas, from the creation of tiny houses to expressing concerns about density. Housing costs were brought up quite often as well. Problems with rental companies and landlords were also mentioned. Rent control was mentioned 10 times as well as passing legislation and creating policies that will ease the housing difficulties. Property taxes was a big topic that

people seemed passionate about; many people did not want property taxes to be raised. Mistrust of city government as well as ensuring there will be accountability for these housing policies was an often-mentioned theme. The bottom line for a lot of people was that wages are too low and housing prices are too high. While this is likely a large problem and outside of the scope of city housing policy, it would be dismissive to not mention the frequency in which this topic came up.

- *When the City discusses affordable housing, they define it as housing that does not cost more than 30% of your monthly income. Do you think this is a good definition?*

Of the 222 individuals that answered this question, 158 (71%) answered “yes”, 23 (10%) said “not sure”, and 41 (18%) replied “no”. Of the 18% who disagreed with the housing definition the top three reasons that were cited were: (1) wages are too low in Missoula to cover housing costs; (2) over 30% of respondents income is spent to cover housing costs, and; (3) the 30% definition does not include other expenses such as utilities, daycare or food. One survey taker shared that “the definition of affordable housing should factor in more than just wages. Even if it’s from gross amount that you’re making, when you factor in bills and everything else it doesn’t leave much for your savings. The definition should factor in number of kids, and what your expenses are.”

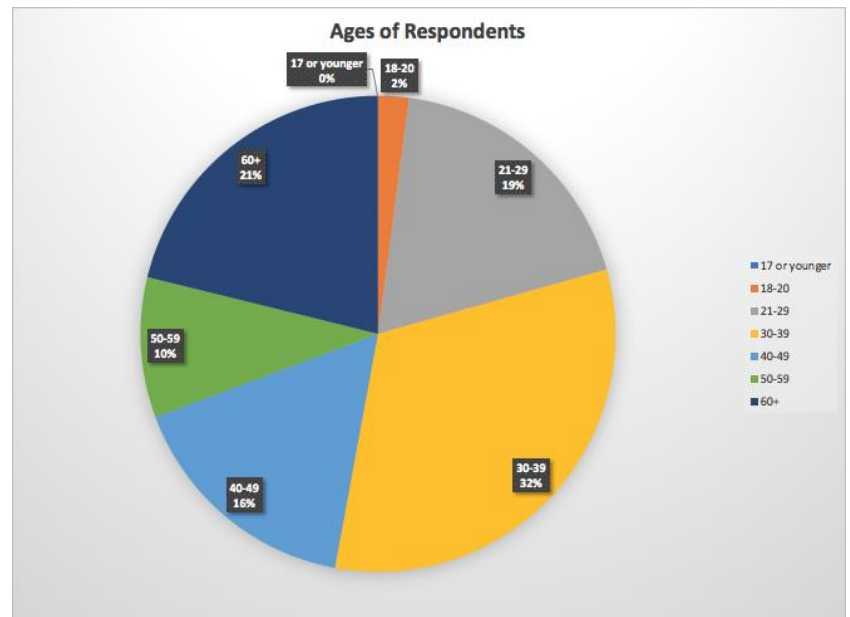
a. Demographics

The survey ended with a series of demographics questions in order to gain further insights into the individuals and populations that were being surveyed.

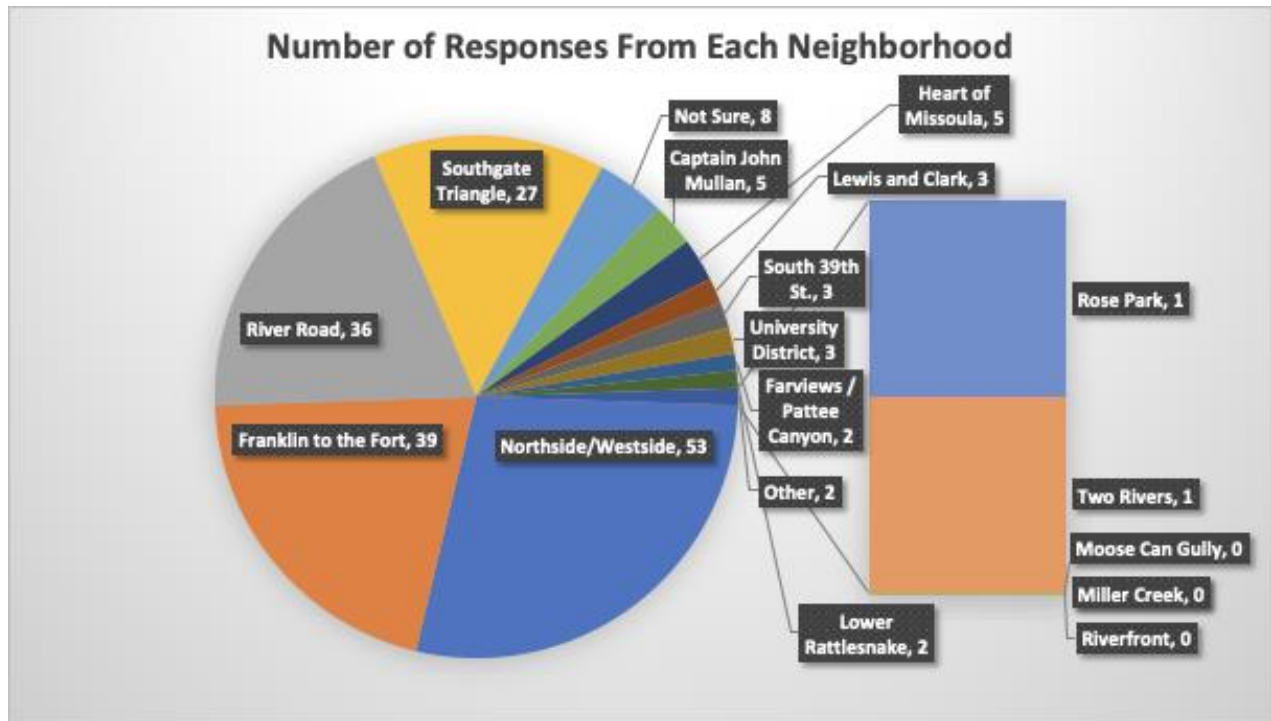
The first of these asked respondents how they were completing the survey. The two options for answers included “I am taking it with a student canvasser” and “I am taking it using the link on the City of Missoula’s Office of Housing & Community Development website.” Of the 226 that answered this question, it should be noted that only 201 finished the survey, 136 responded that they were taking it with a student canvasser (60%) and 90 were completing the survey online (40%).

The next demographics question asked if the survey taker was a renter or homeowner. Of the 188 who answered the question, 44% (83 people) were renters and 56% (105 people) were homeowners. We did not find any significant difference in the ways in which homeowners and renters answered the survey.

Next, respondents were asked to classify which age bracket they fell into. The age breakdown of the 189 respondents can be seen below. The largest age bracket presentation is from the 30-39-year-olds, making up 32% of all individuals surveyed.



The last question asked respondents to say which neighborhood they lived in; 190 people answered this question. The neighborhood with the most completed surveys with a student canvasser included the Northside/Westside, with 35 surveys. The Northside/Westside was also the neighborhood with the most completed on-line surveys.



## Discussion

While there were dozens of topics that were brought up throughout this research project, it is evident that there is a lot of support in the community for ways to address affordable housing. All of the policy recommendations had an overwhelming majority of respondents saying “yes”, they felt like this as a good idea for Missoula to look into. Additionally, those that responded “no” and voiced their concerns highlighted important factors of each recommendation to consider.

The least supported recommendation was easing construction requirements, with only 69% answering that this was a good idea. When reviewing the reasons why people answered “no” or “not sure”, two main themes appeared. The first concern was safety – both in new construction and making sure existing housing is up to a livable, safe, and good quality. The idea of “shoddy construction” was brought up often; people were concerned that easing construction would ultimately lead to poor quality that is unsafe and wouldn’t last. The other main reason people were against this recommendation was

fear that this would just be a way for builders to take advantage of the system in order to increase profits. It is obvious that if this recommendation is passed, residents will expect there to be strong accountability to make sure construction safety is monitored. Anecdotally, it seemed that many individuals that supported this recommendation had prior experiences with building code in Missoula, either by working in the building and construction fields or by attempting to build on their property.

When looking at the open-ended and non-policy related questions, there are also important insights to be found. Across questions, many common themes arose. Safety and quality were on individuals' minds with this theme continually popping up across survey questions. It appears many residents were very much against measures that would increase their property taxes, as many noted that they are already too high. Perhaps the most frequently mentioned topic was that wages and income are too low to comfortably support an affordable housing market. While this is largely outside of the scope of housing policy, it is worth noting that it is very much on resident's minds.

Through these survey and canvassing efforts valuable information regarding Missoula residents' opinions on affordable housing was found. However, as with any project, improvements could be made in future efforts, and limitations do exist. First, many individuals that were surveyed had little to no prior knowledge of the housing policy recommendations, or even that the policy was being created. In future efforts, it would be helpful to separate the education element and the survey data collection. It proved difficult to write survey questions that both informed residents of policy recommendations and asked what they thought about them, in a short enough format that people would stay at the door to answer the questions. It is recommended that the community is engaged and informed before any additional surveys are conducted on this matter.

Second, this survey instrument, or another, should be refined to avoid potentially leading questions or questions that make it unclear of how to answer. Some limitations existed in the way in which the survey was laid out. Individuals who responded "no" to one of the multiple-choice questions were redirected to explain why they said no; however, respondents who selected "yes" initially were immediately taken to the next question. This neglected that some people may agree with a recommendation, but still have some concerns - essentially a "yes, but..." answer. This type of data was often recorded by canvassers but was not input as clearly as those that answered "no". However, "Yes, but..." answers tended to repeat the same themes and concerns as the "no" explanations.

Third, we recommend recruiting residents to assist in canvassing efforts. While the response rate was noted as being relatively high by canvassers, results would have been powerful with more responses. By engaging residents in the research that affects them into the neighborhood can be empowered and the amount of data collected can increase.

## Conclusion

In summation, these findings make it obvious that residents across Missoula have thoughts and concerns about housing in Missoula. Homeowners and renters have strong opinions on their own housing situation, their neighbor's, and on the city as a whole. When considering the proposed policy recommendations developed by the Housing Steering Committee, careful consideration and efforts need to be placed in reviewing community feedback.

Although some members of the community may be skeptical that the city can make significant and lasting changes, this project was a good faith effort to show that the city is listening to and hearing their concerns and is committed to finding solutions that will benefit all Missoulians. This excerpt from the Community Engagement Toolkit sums up the benefits of community engagement: "Creating healthy, thriving, equitable communities requires engaged community members, organizations, and institutions. Engagement enables people to have a greater say in the planning, design, and implementation of their community. It helps local government provide services and solutions that are better suited to people's needs. When people are allowed to have input into the decisions that affect their lives, they are more committed and empowered to get involved in the hard work of making their community better after the planning process ends. Public engagement also helps build community connections, increases an individuals or organization's skills to influence change, and helps individuals and organizations see their role in something larger than themselves." <sup>1</sup>

Our objective was to Inform, engage, and gather feedback on the policy recommendations of the Missoula Housing Policy Steering Committee. We feel this goal was achieved by engaging the community where they live, letting them know about the city's efforts and plans to act on the lack of affordable housing and letting them know what they can do to have their voices heard. We are confident that by pursuing the path to create Missoula's first housing policy, and continuing to engage the community, Missoula will make successful advancements in easing the housing burden of the its citizens.



## Appendix

### Appendix A: Survey Instrument

#### Introduction

Hello, my name is [NAME] and I am a student at the University of Montana. I am helping the City of Missoula gather feedback on housing issues or concerns in Missoula as they are working to create City Housing Policy. We are talking to randomly-selected people across Missoula and we will use your feedback to help shape city policy. This is completely voluntary and your feedback will be reported anonymously. **Can I ask you a few questions about how housing affects you?** Your feedback will go directly into a report that will be submitted to City Council and the Mayor.

#### **If “No”:**

“That’s okay. Thank you for your time. Here is a postcard that shows how you can give comment if something comes to you or you change your mind.”

#### **If “Yes”:**

“Great – thanks so much.”

#### Questions

1. What are your biggest concerns, if any, about your own housing situation?
- 2.
3. What are three words or ideas to describe what affordable housing means to you?

You may have heard that the City is creating Missoula’s first Housing Policy. It will include many recommendations on how to make homes more affordable. We’d like to ask you about how helpful you think some of these recommendations will be.

4. When the city discusses affordable housing, they define it as housing that does not cost more than 30% of your monthly income. Do you think that is a good definition?
  - a. Not Sure
  - b. Yes
  - c. No
    - i. If No, why not?
5. One tool being considered is pooling existing city resources for affordable housing projects, including tax increment financing and establishing a housing trust fund. Do you think increasing local funding for affordable housing is a good idea?
  - a. Not Sure
  - b. Yes
  - c. No
    - i. If No, why not?
6. The city is also looking at changing city regulations to make construction of all types of housing easier. This could include easing construction requirements, waiving city fees, or helping with infrastructure costs like sewer or water. Do you think changing local government regulations to make affordable housing construction easier is a good idea?
  - a. Not Sure
  - b. Yes
  - c. No
    - i. If No, why not?

7. Another set of tools the city is considering for Housing Policy are ways to preserve the existing affordable housing we have. Do you think preserving existing affordable housing is a good idea for Missoula?
  - a. Not Sure
  - b. Yes
  - c. No
  - i. If No, why not?
8. The city is also looking into providing support to local nonprofit organizations who already offer programs like renter education and down payment counseling. Do you think it is a good idea for the city to support these types of organizations and programs to help address housing problems?
  - a. Not Sure
  - b. Yes
  - c. No
  - i. If No, why not?
9. City Housing Policy is also exploring a city purchase of a large tract of land so the city can partner with for profit and nonprofit housing developers to create more affordable housing. Do you think this is a good way for the city to create more affordable housing?
  - a. Not Sure
  - b. Yes
  - c. No
  - i. If No, why not?
10. Other than the ideas I have mentioned so far, is there anything else you hope to see come from city Housing Policy?

Thank you so much for sharing your thoughts on these policy ideas. We just have a couple more quick questions for you.

11. Are you currently a renter or homeowner?
  - a. Renter
  - b. Homeowner
12. What is your age?
  - a. 17 or younger
  - b. 18-20
  - c. 21-29
  - d. 30-39
  - e. 40-49
  - f. 50-59
  - g. 60 or older
13. Which neighborhood do you live in?
  - a. Captain John Mullan
  - b. Farviews / Pattee Canyon
  - c. Franklin to the Fort
  - d. Grant Creek
  - e. Heart of Missoula
  - f. Lewis and Clark
  - g. Upper Rattlesnake
  - h. Lower Rattlesnake

- i. Miller Creek
- j. Moose Can Gully
- k. Northside
- l. Riverfront
- m. River Road
- n. Rose Park
- o. South 39<sup>th</sup> St.
- p. Southgate Triangle
- q. Two Rivers
- r. University District
- s. Westside

#### Closing

Thank you so much for your time today. Your feedback is really important to City Council and city staff as they develop policy to make homes more affordable in Missoula. I appreciate your time. We will add your feedback to what we have heard from others in your neighborhood to create a report to City Council. They will use the report to help them consider the policy recommendations.

Thanks again!

## Appendix B: Recommendations for the Housing Steering Committee

Housing Steering Committee  
Final Recommendations

### **REGULATORY ENVIRONMENT RECOMMENDATIONS**

#### **1.1 Create a coordinated set of affordable housing development incentives tied to home price and rent targets**

- **Deferral or subsidization of impact fees**
- **Waiver of development review and permit fees**
- **Reduction of land set-asides**
- **Density bonus**
- **Reduced street/sidewalk infrastructure**
- **Expedited review for affordable housing**
- **Reduced minimum setbacks**
- **Reduced parking requirements**

The Housing Steering Committee supports the recommendation to create a coordinated set of affordable housing development incentives tied to home price and rent targets. There was consensus among the group that review times are sufficient and do not create additional barriers, so this specific section is omitted from the recommendation.

#### **1.2 Consider proactive rezoning to densities that support affordable housing**

The Housing Steering Committee does not support the recommendation to consider proactive rezoning to densities that support affordable housing. While concerns over unpredictability and the cost of rezoning exist, there was consensus that there are more effective ways to address this. The Housing Steering Committee recommends that the Technical Working Group analyze the current criteria for rezoning a parcel to determine if there are mechanisms that can reduce overall risk for projects that are in alignment with Missoula's Growth Policy.

#### **1.3 Reduce restrictions on development of Accessory Dwelling Units (ADUs) and explore innovative models for their construction**

The Housing Steering Committee supports the recommendation to reduce restrictions on development of Accessory Dwelling Units (ADUs) and explore innovative models for their construction. The Housing Steering Committee supports the proposed amendments to Title 20 as they pertain to ADU development. The committee also directs the Technical Working Group to explore incentivizing the use of ADUs as long-term rentals and/or income targeted housing.

#### **1.4 Coordinated city and county regulatory response to affordable housing needs**

The Housing Steering Committee supports the recommendation to create coordinated city and county regulatory response to affordable housing needs. The Housing Steering Committee acknowledges several areas in which this is already occurring, including the current Land Use and Technical Advisory Committee, the growth policy, and the upcoming annexation policy. The committee directs the Technical Working Group to identify other areas in which increased collaboration would support shared housing goals.

##### **1.4-1 Affordable Housing Program Development Collaboration**

##### **1.4-2 Coordinated Annexation Policy and/or Regulatory Alignment**

### **1.4-3 Collaborative Management of Urbanized Area of the County**

#### **1.5 Advocate for changes to state-level policies impacting affordable housing**

The Housing Steering Committee Supports the recommendation to advocate for changes to state-level policies impacting affordable housing. The committee directs staff to identify areas of alignment between local housing policy and state-level policies that impact affordable housing.

#### **2.1 Analyze city and county land assets for potential housing development that serves low – and moderate – income households**

The Housing Steering Committee supports the recommendation to analyze city and county land assets for potential housing development that serves low – and moderate – income households. When setting income targets for housing developed on city and county land assets, the committee instructs staff to research recent changes at the federal level that allows for the averaging of incomes between 30-80 percent of area median income.

#### **2.2 Create a plan for targeted infrastructure development**

The Housing Steering Committee supports the recommendation to create a plan for targeted infrastructure development. The committee recommends that the city and county create a plan that guides development where current infrastructure exists while addressing infrastructure needs in the urban fringe.

#### **2.3 Identification and planning of high opportunity development sites**

The Housing Steering Committee supports the recommendation regarding the identification and planning of high opportunity development sites. The committee further recommends that access to transportation act as a key indicator of a high opportunity site.

#### **2.4 Better Leverage Low Income Housing Tax Credits**

The Housing Steering Committee supports the recommendation to better leverage Low Income Housing Tax Credits and directs staff to create a coordinated strategy for municipal support.

#### **2.5 Create multi-family housing design standards**

The Housing Steering Committee does not support the recommendation to enhance multi-family design standards. The recommendations found within Making Missoula Home address the lack of design standards within Missoula County, while encouraging the City of Missoula to enhance the standards that already exist within code. While concerns exist regarding the impacts of infill development on existing neighborhoods, there was consensus among the committee that the current multi-family design standards adequately address these concerns while balancing the cost of compliance.

#### **2.6 Create more predictable infrastructure standards for developments**

The Housing Steering Committee supports the recommendation to create more predictable infrastructure standards for development. The City of Missoula's engineering manual is not up to date and completely reflective of current Title 12 code. This has the potential to create confusion regarding minimal standards versus discretionary standards. The Housing Steering Committee recommends that Development Services complete this update and seek feedback from the community and from development professionals throughout the process. The committee also recommends that the Technical Working Group engage in stakeholder meetings with developers to determine if more substantive changes to Title 12 are warranted.

## **2.7 Incentives for Townhome Exemption Development (TED) regulation**

The Housing Steering Committee supports the recommendation to create incentives for Townhome Exemption Development (TED) regulation. The Housing Steering Committee supports the proposed amendments to Title 20 as they pertain to TED regulation. The committee also directs the Technical Working Group to further explore incentivizing TEDs by increasing base density to mirror multi-family zoning districts and by addressing barriers to density presented through activity space set-asides and landscaping requirements.

## **CAPACITY BUILDING RECOMMENDATIONS**

### **3.1 Convene diverse public/private sector working groups to implement housing policy and program goals**

The Housing Steering Committee supports the recommendation to convene diverse public/private sector working groups to implement housing policy and program goals. The committee directs staff to create a process mirroring other successful engagement efforts including the growth policy and the Downtown Master Plan. An implementation plan should be based on clear metrics, ensure consistency and accountability, and provide regular communication and opportunities to engage to the broader community.

### **3.2 Expand CDFI capacity to administer local affordable housing financial tools**

The Housing Steering Committee supports the recommendation to expand CDFI capacity to administer local affordable housing financial tools. The committee specifically directs staff to research employer funded Homebuyer Down Payment Assistance Programs.

### **3.3 Work with local nonprofit partners and the development community to expand the approaches to affordable housing development**

The Housing Steering Committee supports the recommendation to work with local nonprofit partners and the development community to expand the approaches to affordable housing development. The committee directs staff to assemble a team of local experts in the fields of housing development, finances, and land use regulation, and real estate law to do a feasibility study around various mixed-income housing development models.

### **3.4 Collaboration to grow local construction capacity**

The Housing Steering Committee supports the recommendation for collaboration to grow local construction capacity. The committee acknowledged and recommended continued support to the initiatives already in motion to address construction workforce issues through apprenticeships programs and recruitment to the trades. The committee further directs staff to focus on policy solutions that will increase the capacity of local developers to build more complex and dense housing types.

### **4.1 Clearly define an assessment framework and data tracking for impacting affordable housing needs**

The Housing Steering Committee supports the recommendation to clearly define an assessment framework and data tracking for impacting affordable housing needs. In addition to tracking benchmarks and data regarding homeownership and the rental market, the committee instructs staff to include trigger points that would mandate a shift in approach to increase effectiveness.

### **4.2 Grow consumer programs provided by nonprofit service providers**

The Housing Steering Committee supports the recommendation to grow consumer programs provided by nonprofit services providers. The committee directs staff to proceed with research and policy planning for all three sub recommendations.

**4.2-1 Business Plan for Meeting Homebuyer Needs**

**4.2-2 Expand Homebuyer Education and Down Payment Assistance Resources**

**4.2-3 Leverage Existing Housing Service Provider Administrative Capacity**

**4.3 Affordable housing community education and advocacy campaign**

The Housing Steering Committee supports the recommendation to engage in an affordable housing education and advocacy campaign. The committee directs staff to work with partner agencies and through established neighborhood hubs to educate the community on why attainable housing benefits everyone.

**4.3-1 Affordable Housing Educational Campaign**

**4.3-2 Form a Housing Advocacy Coalition**

**4.3-3 Expand Public Sector Outreach to Affordable Housing Constituencies**

**4.4 Develop affordable housing preservation programs**

The Housing Steering Committee supports the recommendation to develop affordable housing preservation programs. The committee directs staff to proceed with research and policy planning for all three sub recommendations.

**4.4-1 Mobile Home Park Preservation Strategy**

**4.4-2 Affordable Multi-Family Preservation**

**4.4-3 Affordable Homeownership Preservation**

**FUNDING RECOMMENDATIONS**

**5.1 Create a housing trust fund and explore options for recurring local funding sources**

The Housing Steering Committee supports the recommendation to create a housing trust fund and explore options for recurring local funding sources. The Housing Steering Committee directs staff to engage in asset mapping to understand local resources and needs as they relate to housing for individuals and families at various income levels. The committee directs staff to establish clear criteria and guidelines for the use of Affordable Housing Trust Funds, but encourages flexibility in any adopted ordinance to allow for shifts in prioritization as housing needs in the community change.

**5.1-1 Create Affordable Housing Funds**

**5.1-2 Identify Sources of Capital to Support the Housing Fund**

**5.2 Pursue a bond issue for affordable housing**

The Housing Steering Committee supports the recommendation to pursue a bond issue for affordable housing. The committee directs staff to research successful affordable housing bond issues and bring process recommendations back to the group.

**5.3 Better leverage tax increment financing to support housing goals**

The Housing Steering Committee supports the recommendation to better leverage tax increment financing to support housing goals. The committee directs the Technical Working

Group to establish proactive policy recommendations that specifically address investment in attainable housing.

#### **ADDITIONAL TOPICS DISCUSSED**

Downzoning mobile home parks as a preservation tactic.

Case law in Montana could consider this a taking. A more effective tactic would be to incentivize the ongoing operation of mobile home parks at the point of sale. This will be addressed in 4.4-1.

The establishment of linkage fees to serve as a new source of revenue for an affordable housing trust fund. In the State of Montana, fees structures carry a high burden of proof that directly link the fee to a tangible cost associated with the development. As a result, communities have been ineffective in implementing linkage fees. The City of Bozeman spent significant time researching this potential tool during their 2015 Housing Assessment and ultimately determined it was not allowable by law.

Establishing mandatory inclusionary policy. While completing Making Missoula Home, Werwath and Associates determined that mandatory inclusionary policy was not necessary. Given the current needs and gaps, there are less cumbersome and more effective tools that can be implemented. However, the recommendations outlined in 1.1 will create a framework that can be expanded on if future assessments identify a need for a more aggressive approach.

Creating consistent definitions regarding the trigger for relocation assistance when benefitting from city or county subsidies. This will be addressed in recommendation 4.1.

Addressing jobs and living wages. This topic is larger than our work in the Housing Steering Committee and is something the city and county are addressing through other initiatives. However, we do address supporting the trades and recommendation 3.4.



## Appendix C: Postcard

The following was given to residents who weren't home or didn't have the time or desire to complete the survey with student canvassers.



(Front)

## Hello, City of Missoula Resident

We would love to hear about your experiences with housing in your neighborhood, and any thoughts you have on the policies the City has proposed to address affordable housing in Missoula.

Not familiar with these recommendations? They can be found here-  
<http://www.ci.missoula.mt.us/housing>

If you have any questions, concerns, or would like to express your views on the policies recommended, let the city know. This is your opportunity to have your voice heard!

**City Office of Housing & Community Development**  
**435 Ryman St. (mailing), 400 Ryman St. (physical – enter on Pine St).**  
**Missoula, MT 59802**  
**(406) 552-6396**  
**<http://www.ci.missoula.mt.us/housing>**

(Back)

## Appendix D: Frequently Asked Questions for Canvassing

### **Why is the City defining affordable housing as housing that does not cost more than 30% of your monthly income?**

This definition comes directly from the U.S. Census Bureau and the U.S. Department of Housing and Urban Development. For any sized family or household, the total monthly income of that household is the number used to measure how affordable housing costs are. In general, when households spend 30% or less of their monthly income on housing costs, they often have enough money leftover for other monthly spending needs. We ask about your level of agreement with this definition so that the City has a more nuanced idea of what housing affordability means in Missoula.

### **What is a housing trust fund?**

This is a pool of money that would support affordable housing projects in Missoula, such as down payment assistance programs, infrastructure help, and loans or grants for some types of affordable housing. This would be a public fund, managed by the City. The City is looking at using existing funding sources to create the housing trust fund.

### **What does it mean to ease construction requirements?**

In order to increase housing in Missoula, the City is looking at ways to make it easier for developers or land owners to build diverse types of housing, such as townhomes, accessory dwelling units (“mother in law apartments”), and multi-family units. This also includes adapting construction standards so that they are easier for developers to understand and decipher. Essentially, the City wants to make sure that people who want to build housing have the ability to responsibly do this without too many barriers.

### **What does it mean to reduce city fees for housing construction?**

When new housing is built, there are fees, mandated by the state, associated with housing development. This can make it more expensive to build housing in Missoula. The City is considering programs that would help affordable housing developers or homeowners pay these fees, so that it people who want to build affordable housing are not so burdened by these costs.

### **What does it mean to maintain existing affordable housing?**

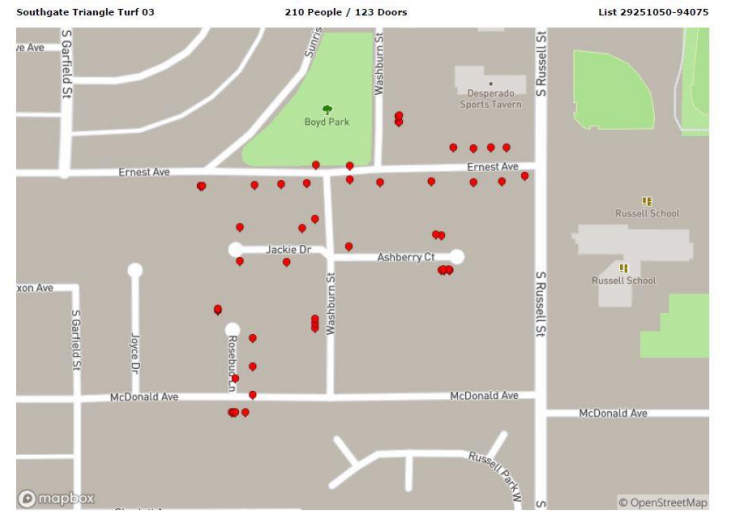
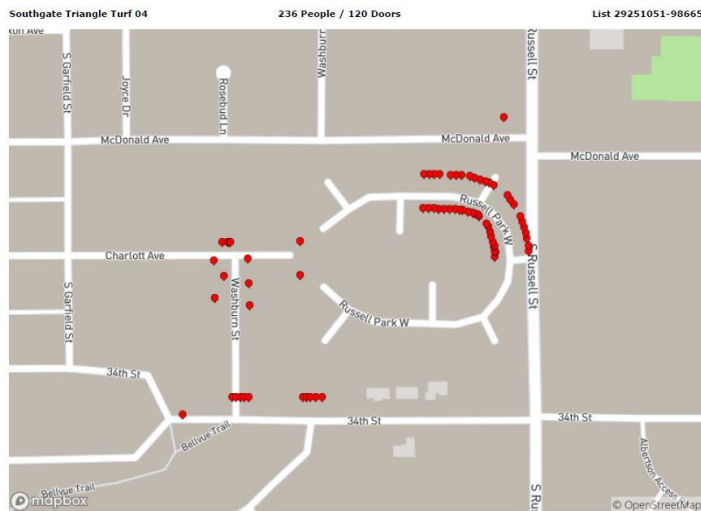
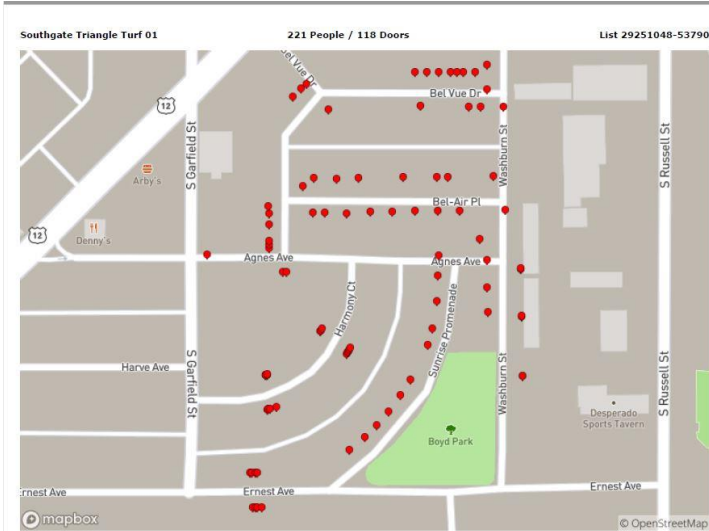
Some housing in Missoula has been built using federal funds, and is designated as affordable housing. This designation sometimes lasts for 30-45 years only, so the City would like to help this housing remain affordable after it no longer has to be. This could mean that the City helps local housing organizations buy the properties, under the agreement that these organizations continue to manage it as affordable housing. There is also housing in Missoula that is naturally affordable, such as mobile home parks. The City is considering programs that would help residents relocate if their housing becomes unaffordable.

### **Why does the City want to buy land for affordable housing?**

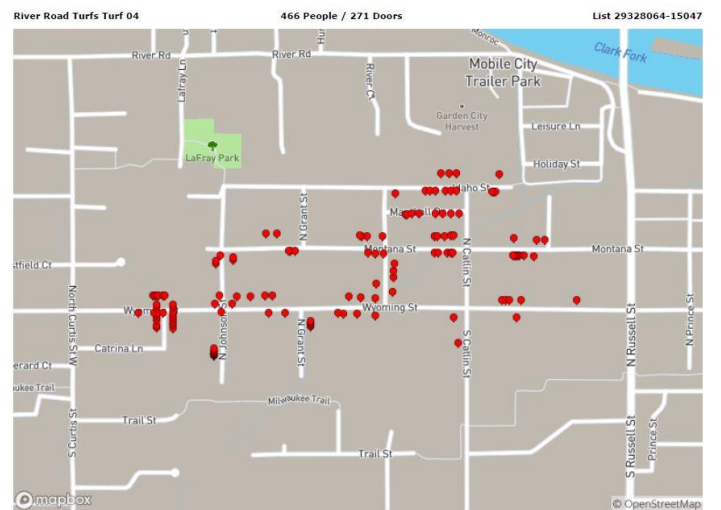
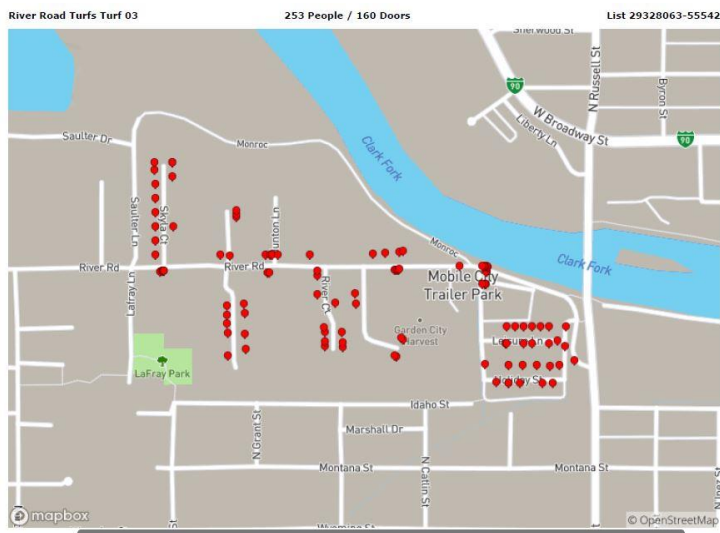
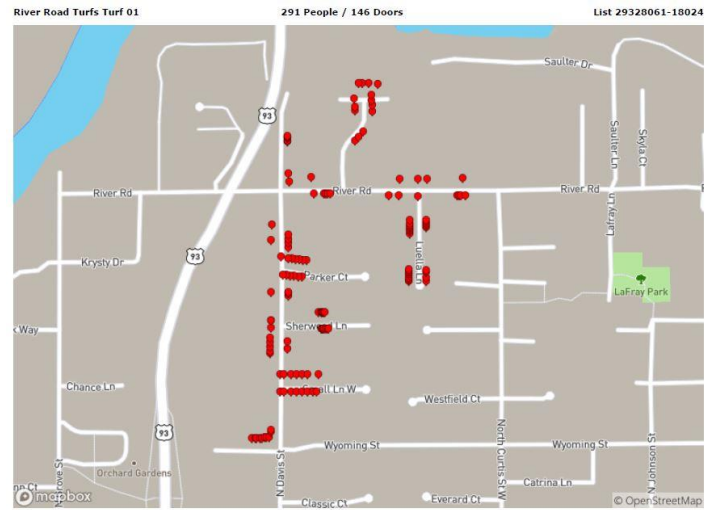
The City is considering buying land for housing so that it can sell it to developers committed to affordable housing and housing that is accessible for first-time homeowners. Home ownership in Missoula is often out of reach for many residents, and housing models such as this have worked in other cities to increase homeownership and housing accessibility. Funding from developers, home-buyers, and partner organizations could also be used to support the Housing Trust Fund we talked about earlier.

## Appendix E: Canvassing Turf Maps

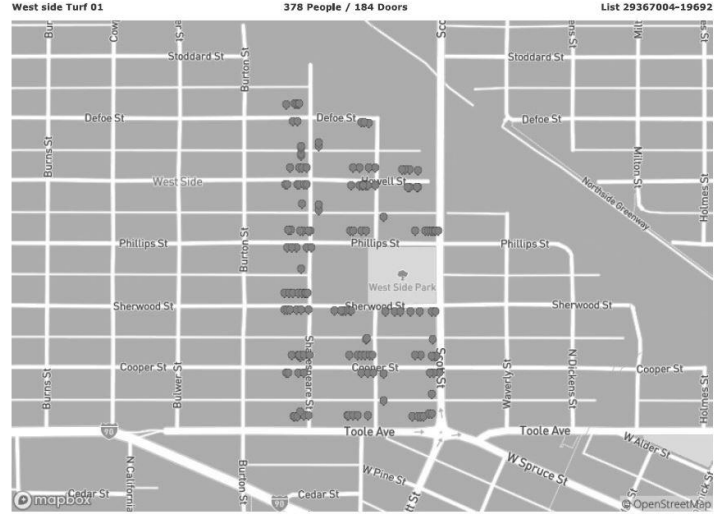
Southgate Triangle- March 9<sup>th</sup>-10<sup>th</sup>



# River Road- March 13<sup>th</sup>-14<sup>th</sup>



## Northside/Westside- March 20<sup>th</sup>-21<sup>st</sup>



## Franklin to the Fort- March 30<sup>th</sup>-31<sup>st</sup>

