



# MISSOULA COUNTY HOUSING ACTION PLAN: **BREAKING GROUND**

*PUBLIC REVIEW DRAFT*

Missoula County

March 2022





# ACKNOWLEDGEMENTS



The Housing Action Plan was developed through the collaborative efforts of community members and organizations, stakeholders, regional partners, and the county of Missoula. Special thanks go out to the numerous community members, county staff, and elected officials who participated in this process and provided feedback to shape the plan.

## **BOARD OF COUNTY COMMISSIONERS**

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Josh Slotnick

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## **CONSULTING TEAM**

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Oscar Saucedo-Andrade

# **ECON**orthwest

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# ACKNOWLEDGEMENTS

## Project Steering Committee & Regional Stakeholders

The county convened a steering committee to provide guidance on the existing housing challenges, provide input and feedback on direction, and review potential strategies and actions. The steering committee included housing developers, the City of Missoula, financial institutions, and the public. Additionally, one-on-one conversations were held with regional stakeholders that helped shaped the strategies and actions in this plan.

### STEERING COMMITTEE

Andrea Davis  
Bronwyn Troutman  
Brian Walker  
Emily Harris-Shears  
Lynn Stenerson  
Carrie Benton  
Colleen Tenas

### REGIONAL STAKEHOLDERS

Julie Lacey, Economic Development Director, Montana Economic Partnership  
Katina Uecker, Single Family Housing Program Director, USDA Rural Development  
Seeley Lake Community Council  
Melissa Cilento, Loan Specialist, USDA Rural Development  
Missoula Organization of Realtors  
Montana Building Industry Association  
Missoula Chamber of Commerce  
Planning Management Meeting  
Missoula City Council Members Gwen Jones, Amber Sherrill, Heather Harp, Heidi West, Bryan von Lossberg, Julie Merritt, Mirtha Becerra, and Stacie Anderson  
Dick Barrett, PhD, Former State Senator  
Amy Allison Thompson, Executive Director, Poverello Center  
Derek Hitt, Union Organizer at Pacific Northwest Regional Council of Carpenters  
Amy Hall, Senior Attorney, Housing Law; Montana Legal Services Association  
Jim Morton, Executive Director, District XI Human Resource Council  
Montana James, Deputy Director, Community Development, City of Missoula  
Claire Muller, Executive Director, Seeley Lake Community Foundation  
Kevin Noland, Realtor, Keller Williams; Chair, Lolo Community Council  
Kaia Peterson, Executive Director, NeighborWorks Montana

## Missoula County Commissioners

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BCC 2022-100  
March 7, 2022

### A Message from the Board of County Commissioners:

Missoula County's housing market entered the pandemic with rising housing costs and a 2,400-unit housing shortage. Since then, housing demand has continued to grow at an unprecedented pace. The consequences are hitting Missoula County residents hard. Rapidly rising home prices put home ownership out of reach for many residents, and increasing rents put pressure on already-strained household finances, as low vacancy rates increase competition for scarce units.

Any viable long-term solution must increase the availability of units that are affordable at the full range of price points, including publicly-supported affordable units in places where growth can be sustained such as the City of Missoula and areas served with infrastructure. In the near-term, however, it will be practically impossible for the market to produce units quickly enough to meet growing demand and overcome an existing housing shortage.

While county government cannot control the price of housing, Missoula County's "Housing Action Plan: Breaking Ground" outlines strategies and actions that will move the needle and improve housing affordability. Missoula County recognizes that it must prioritize its resources and expand its partnerships to better meet the needs of those who are left out of market growth. We can accomplish this by increasing the production of publicly supported affordable units, providing more direct financial support to households in need, strategically investing in infrastructure in outlying communities, creating incentives for development of income-restricted housing options, as well as pursuing additional options not yet available in the County's existing toolkit.

We express our sincere gratitude to the many members of our community who made this plan possible. That includes the steering committee, stakeholders who shared their time and expertise, and the many members of the public who contributed their comments. This plan – and the creative, bold action that will result from it – is better because of your input.

Sincerely,  
BOARD OF COUNTY COMMISSIONERS

*Juanita Vero*

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readysign

Juanita Vero, Chair

*Josh Slotnick*

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readysign

Josh Slotnick, Commissioner

*David Strohmaier*

137D51FD807A22445FA0095455E8D066F

readysign

David Strohmaier, Commissioner

BCC/VP

**RESOLUTION NO. 2022-003**

**A RESOLUTION OF INTENT TO ADOPT THE MISSOULA COUNTY HOUSING ACTION PLAN:  
BREAKING GROUND AS AN ISSUE PLAN OF THE MISSOULA COUNTY GROWTH POLICY**

**WHEREAS**, the Missoula County governing body should be guided by and give consideration to this issue plan and its recommendations regarding housing affordability as it pertains to the Missoula County Growth Policy and additional adopted plans, policies, standards, and regulations; and

**WHEREAS**, MCA 76-1-604 authorizes Missoula County to adopt or revise a growth policy, or any of its parts; and

**WHEREAS**, Missoula County adopted the 2016 Missoula County Growth Policy on July 13, 2016, and has adopted updates thereafter; and

**WHEREAS**, issue plans provide detailed analyses and policy guidance on specific issues identified in the growth policy; and

**WHEREAS**, issue plans should conform to the growth policy; and

**WHEREAS**, the Missoula County Housing Action Plan: Breaking Ground was drafted through a public planning process led by Missoula County and guided by a steering committee composed of individuals representing private and nonprofit developers, city of Missoula staff, and other community stakeholders; and

**WHEREAS**, the Missoula County Housing Action Plan: Breaking Ground was evaluated through an outreach process that engaged stakeholders and the public in considering goals and recommended actions to improve the supply of housing units, home prices, rental vacancy rates, coordination among housing providers, and access to services; and

**WHEREAS**, the plan establishes three goals and a series of actions to address each of these goals:

1. Use the County's toolkit to increase housing production
2. Support programs and funding to help county residents afford housing; and
3. Build implementation capacity through strong partnerships among the County, City and housing providers; and

**WHEREAS**, after public notice in the Missoulian, a newspaper of general circulation on November 26, November 28, and December 5, 2021, the Missoula County Housing Action Plan: Breaking Ground was considered by the Missoula Consolidated Planning Board at a public hearing on December 7, 2021, during which the Planning Board reviewed the plan for conformity with the Missoula County Growth Policy and considered recommending that the Missoula Board of County Commissioners adopt the Missoula County Housing Action Plan: Breaking Ground as an Issue Plan of the 2016 Missoula County Growth Policy; and

**WHEREAS**, the Missoula Consolidated Planning Board made a finding that the plan conforms to the Missoula County Growth Policy and unanimously resolved to recommend that the Missoula Board of County Commissioners adopt the Missoula County Housing Action Plan: Breaking Ground as an issue plan of the Missoula County Growth Policy, based on the findings of fact and conclusions of law outlined in the staff report; and

**WHEREAS**, after public notice in the Missoulian, a newspaper of general circulation on January 2 and January 9, 2022, the Missoula Board of County Commissioners held a public hearing on January 13, 2022, to collect public testimony and consider the recommendation of the Missoula Consolidated Planning Board.

**NOW, THEREFORE, BE IT RESOLVED** that the Missoula Board of County Commissioners hereby adopts this Resolution of Intent to Adopt the Missoula County Housing Action Plan: Breaking Ground as an issue plan of the Missoula County Growth Policy, as recommended by the Missoula Consolidated Planning Board.

**PASSED AND ADOPTED THIS 13<sup>TH</sup> DAY OF JANUARY, 2022.**

ATTEST:

*Tyler Gernant*

\_\_\_\_\_  
Tyler Gernant, Clerk and Recorder

BOARD OF COUNTY COMMISSIONERS  
MISSOULA COUNTY

*Juanita Vero*

\_\_\_\_\_  
Juanita Vero, Chair

*Josh Slotnick*

\_\_\_\_\_  
Josh Slotnick, Commissioner

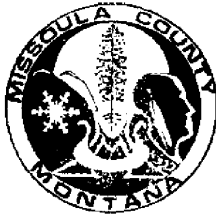
APPROVED AS TO FORM:

*John Hart*

\_\_\_\_\_  
John Hart, Deputy County Attorney

*David Strohmaier*

\_\_\_\_\_  
Dave Strohmaier, Commissioner



**RESOLUTION NO. 2022-009**

**A RESOLUTION TO ADOPT THE MISSOULA COUNTY HOUSING ACTION PLAN: BREAKING GROUND AS AN ISSUE PLAN OF THE MISSOULA COUNTY GROWTH POLICY**

**WHEREAS**, the Missoula County governing body should be guided by and give consideration to this issue plan and its recommendations regarding housing affordability as it pertains to the Missoula County Growth Policy and additional adopted plans, policies, standards, and regulations; and,

**WHEREAS**, MCA 76-1-604 authorizes Missoula County to adopt or revise a growth policy, or any of its parts; and,

**WHEREAS**, Missoula County adopted the 2016 Missoula County Growth Policy on July 13, 2016, and has adopted updates thereafter; and,

**WHEREAS**, issue plans provide detailed analyses and policy guidance on specific issues identified in the growth policy; and,

**WHEREAS**, issue plans should conform to the growth policy; and,

**WHEREAS**, the Missoula County Housing Action Plan: Breaking Ground was drafted through a public planning process led by Missoula County and guided by a steering committee composed of individuals representing private and nonprofit developers, city of Missoula staff, and other community stakeholders; and,

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**WHEREAS**, the Missoula Consolidated Planning Board made a finding that the plan conforms to the Missoula County Growth Policy and unanimously resolved to recommend that the Missoula Board of County Commissioners adopt the Missoula County Housing Action Plan: Breaking Ground as an issue plan of the Missoula County Growth Policy, based on the findings of fact and conclusions of law outlined in the staff report; and,

**WHEREAS**, after public notice in the Missoulian, a newspaper of general circulation on January 2 and January 9, 2022, the Missoula Board of County Commissioners held a public hearing on January 13, 2022, to collect public testimony and consider the recommendation of the Missoula Consolidated Planning Board; and,

**WHEREAS**, after considering the record, the Missoula Board of County Commissioners adopted Resolution 2022-03, a Resolution of Intent to Adopt the Missoula County Housing Action Plan: Breaking Ground as an issue plan of the Missoula County Growth Policy, as recommended by the Missoula Consolidated Planning Board; and,

**NOW, THEREFORE, BE IT RESOLVED** after consideration at a public meeting on February 10, 2022, that the Missoula Board of County Commissioners hereby adopts this Resolution to Adopt the Missoula County Housing Action Plan: Breaking Ground, as an issue plan of the Missoula County Growth Policy.

**PASSED AND ADOPTED THIS 10<sup>TH</sup> DAY OF FEBRUARY, 2022.**

ATTEST:

*Tyler Gernant*

Tyler Gernant, Clerk and Recorder

BOARD OF COUNTY COMMISSIONERS  
MISSOULA COUNTY

*Juanita Vero*

Juanita Vero, Chair

*Josh Slotnick*

Josh Slotnick, Commissioner

APPROVED AS TO FORM:

*John Hart*

John Hart, Deputy County Attorney

*David Strohmaier*

David Strohmaier, Commissioner





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## Like much of the intermountain west, Missoula County is facing a housing shortage.

In-migration has resulted in rapidly growing demand for housing, while new construction has not kept pace. Housing costs have more than doubled since 2010, while incomes have stagnated. The resulting affordability challenge affects renters who are spending larger shares of their incomes on rent and may face difficult financial trade-offs to make ends meet. It affects aspiring homeowners who are competing for an increasingly small stock of available units and are locked out of the wealth-building opportunities of homeownership. And it affects businesses, who struggle to attract and retain staff because they cannot find available, affordable units.

The county needs more housing of all types, but it especially needs more units that are affordable to mid- and lower-income individuals and families. Existing programs and funding sources need to scale up to meet the need, and new programs must target the evolving challenges. Improved coordination with local partners and community-based organizations is necessary to ensure efficient use of resources and coordinate planning efforts.

### Missoula County has three distinct roles in meeting housing need:



Land use planning and development regulation that enables housing production of all types in appropriate areas outside of the City of Missoula.



Social service and housing funding, supporting local non-profit housing providers as they work to meet the needs of County residents.



Serving and convening multiple communities, leaders, private-sector leaders, non-profits, and other stakeholders to advance collaborative solutions.

### What do we mean by “AFFORDABLE HOUSING?”

The term “affordable housing,” in this strategy means housing that does not require more than 30% of a household’s gross annual income for housing costs. This is an inclusive definition that encompasses market-rate as well as government supported housing. When we refer to housing that is dedicated to meeting the needs of lower-income residents, we refer to it as “publicly supported” or “rent restricted” housing.

Building from these unique roles, this plan commits the county to specific steps that organize and expand the role of the county to meet the urgent housing needs of the community—now and in the future. It creates near-term momentum by advancing actions that can be initiated and / or completed in the next three years, while at the same time committing county resources to continual improvement and ongoing development of the more ambitious, longer-term solutions that are necessary to tackle this complex challenge.

Missoula County will continue to welcome new residents who are drawn to the region’s attractive quality of life and natural amenities. **This plan lays the foundation for sustained investment in housing affordability and thoughtful land use to accommodate new residents, mitigate the current trend of rising prices, and move the county toward its housing vision: a community where every family has a home they can afford.**



## BY THE NUMBERS

### SHORTAGE OF 2,400 HOUSING UNITS

Compared to national trends, Missoula County has under built about 2,400 housing units as of 2019. The growing demand for housing coupled with limited new construction, and rising development costs have caused rising housing prices.

### HOUSING COSTS MORE THAN DOUBLED

Median home prices in Missoula County have more than doubled since 2010. Housing is increasingly becoming unaffordable for the typical Missoula County resident.

### INCOME GROWTH DOES NOT KEEP PACE

Median family incomes in Missoula County have grown steadily in the past decade but have not kept pace with rising housing costs. Median family incomes, unadjusted for inflation, have grown 15% between 2010 and 2021, while for-sale housing prices have grown 109% in the same time period (unadjusted for inflation).

### INCREASING AFFORDABILITY CHALLENGES

Slow growth in family incomes coupled with rising housing costs have led to growing affordability challenges. About half of all County renters are cost burdened in 2019.

#### Missoula County

#### National Trends

**55.5 K**

Number of housing units

**139 M**

**50.8 K**

Number of households

**122 M**

**1.09**

Ratio of housing units to households

**1.14**

Source: American Community Survey 5-year Estimates

2010



**\$200,500**

2021



**\$420,000**

**+109%**

Source: Missoula Organization of Realtors (MOR)



**Median Family Income**



**Housing Costs**

Source: HUD MFI, Missoula Organization of Realtors (MOR)

**RENTERS**

**49%**

**OWNERS**

**24%**

**PERCENT OF HOUSEHOLDS**

Source: American Community Survey 5-year Estimates



### Findings from the 2021 Community Needs Assessment

TOP PRIORITY FOR MISSOULA COUNTY	MOST SIGNIFICANT CHALLENGE FACING MISSOULA COUNTY	TOP THREE PRIORITIES FOR HOUSING INITIATIVES	OTHER THINGS WE'VE HEARD
<ul style="list-style-type: none"><li>• Increase the supply of housing affordable to all income levels <b>68%</b></li><li>• Improve existing infrastructure <b>41%</b></li></ul>	<ul style="list-style-type: none"><li>• A lack of affordable housing to buy <b>90%</b></li><li>• A lack of affordable housing to rent <b>89%</b></li></ul>	<ul style="list-style-type: none"><li>• Maintain and increase supply of affordable housing <b>55%</b></li><li>• Subsidy to construct affordable housing <b>45%</b></li><li>• Downpayment assistance <b>38%</b></li></ul>	<ul style="list-style-type: none"><li>• Allow and preserve mobile homes</li><li>• Restricting AirBNB's and VRBO's</li><li>• Concerns about people experiencing homelessness</li><li>• Concerns about property tax increase</li></ul>



## ACTIONS

### Goal 1

#### USE THE COUNTY'S TOOLKIT TO INCREASE HOUSING PRODUCTION

Because Missoula County is experiencing a housing shortage, programs or policies that aim to get people into existing affordable units are necessary but insufficient. Strategies must also aim to add units to the market, with particular attention to units that will serve the lower-income residents that are left out as prices rise. To accommodate a growing population, development must occur more densely than it has in the past in areas with access to infrastructure, transit, and retail centers, to reduce the environmental and other impacts of growth.

In the next three years, the county will advance six actions aimed at adding units of all types, including smaller units that are more likely to be affordable and units that are dedicated to meeting the needs of lower-income residents. The county will:

1

Strategically invest in the infrastructure needed to enable residential development near the City of Missoula and in Lolo and Seeley Lake

2

Seek new locally-controlled funding sources to build dedicated affordable units

3

Plan to strategically use land it already owns, or acquire new land, to ensure that new housing is built that is dedicated as affordable

4

Establish zoning county-wide to create more certainty for developers about where development should be concentrated

5

Create incentives for the production of income-restricted affordable rental development in the county

6

Explore opportunities to improve the development permitting process and increase the speed of housing production

## ACTION SPOTLIGHT: ADD HOUSING SUPPLY

### ENABLE UNIT PRODUCTION BY PROVIDING INFRASTRUCTURE.

*Action 1.1 Accelerate planning for and investment in infrastructure (sewer, water, roads, broadband, and transit) that can enable residential unit production in the Missoula urban area surrounding the city limits and in Lolo and Seeley Lake.*

Infrastructure availability (especially sewer and water) is critical to enable the construction of a range of needed housing types, including affordable housing. This action focuses resources on areas where the county would like to see growth and aligns a range of county goals (including housing, land use planning, and the environment) with plans for infrastructure provision. For the area surrounding the City of Missoula (such as Bonner-Milltown-West Riverside, East Missoula, and the Wye), the county will establish a coordinated planning process for expansion of services to the Missoula Urban area for sewer, water, roads, and transit, as well as explore funding sources.

### INCREASE COUNTY FUNDING CAPACITY FOR DEDICATED AFFORDABLE UNITS.

*Action 1.2: Explore creation of a City-County Housing Trust Fund for affordable housing development.*

It will not be possible to build the needed low-income units without additional funding sources. This action explores the possibility of expanding the City's existing Housing Trust Fund to reach countywide, to bring together public, private, and philanthropic funding sources to aggressively invest in the production of units dedicated to the needs of lower-income residents. The county will work closely with the city and the existing Affordable Housing Trust Fund Resident Oversight Committee to explore potential for partnership and to develop a structure for a joint city-county fund.

## Goal 2

### SUPPORT PROGRAMS AND FUNDING TO HELP COUNTY RESIDENTS AFFORD HOUSING

The county already supports a range of programs through funding community-based organizations that provide a wide array of housing programs. These include weatherization and housing rehabilitation, rental assistance, homelessness prevention, down payment assistance, and homeownership and financial education classes. To meet the needs of the community, these programs will need to be evaluated and expanded.

In the next three years, the county will advance eight actions aimed at better meeting housing need through county-funded programs. The county will develop programs that:

1

Move more people into homeownership

2

Identify existing units that rent or sell at price points that are affordable to lower-income households (including mobile homes), and seek to maintain them as affordable

3

Support lower-income households in making their homes safer and more livable

4

Find new funding sources for programs and unit construction

5

Expand services to low-income renters, who are most impacted by rising housing costs

6

Ensure that publicly-supported affordable units remain available to low-income residents over time

7

Understand the impacts of short-term rentals and second homes on the housing market

8

Clarify how the county helps people experiencing homelessness

### ACTION SPOTLIGHT: EXPAND PROGRAMS

#### HELP PEOPLE BUY HOMES.

*Action 2.1: Develop a program that provides down payment assistance and/or supports access to homeownership.*

Existing programs to support home ownership are funded through federal programs that have inflexible eligibility requirements (including income and purchase price restrictions) that are inconsistent with Missoula County's rising housing prices. They are also insufficient to meet rapidly growing needs. To address these problems, the county will need to develop a new program and extend its funding sources beyond the federal funds that are currently used. Out-of-the-box thinking and creative partnerships will be needed. Home ownership programs can be structured in many different ways, from income-qualified down payment assistance to land trust type models that allow for sharing of home price appreciation. Creative programs often involve non-profit housing entities and / or lending institutions to extend the impact of these programs and support wealth generation for home owners. The county will evaluate its options, develop appropriate partnerships, and structure and implement a new program within the next three years.

#### BETTER SERVE LOW-INCOME RENTERS.

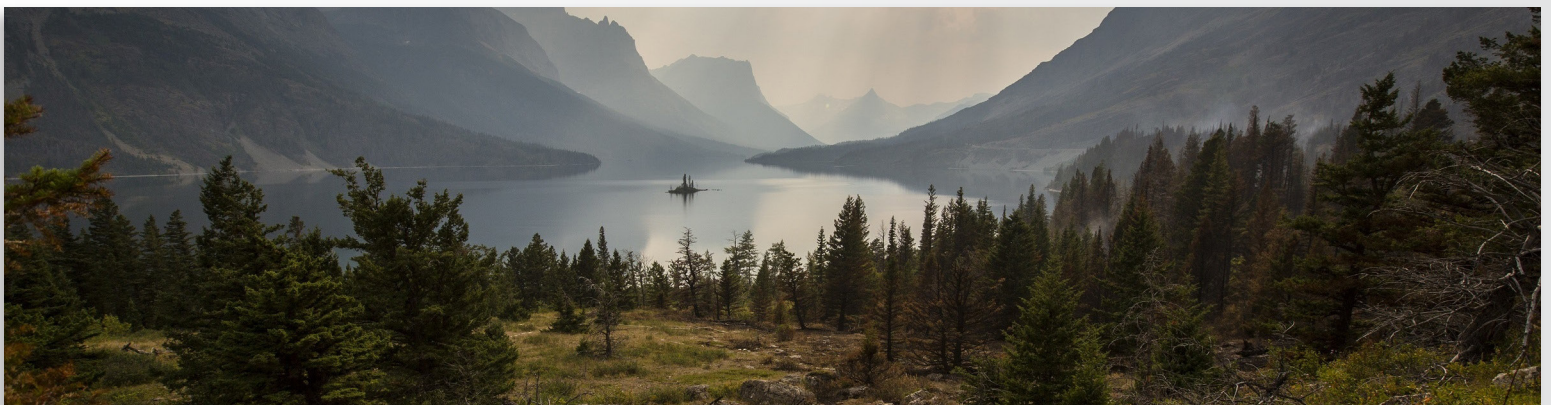
*Action 2.5: Support and expand programs that serve low-income renters.*

The volatile housing market disproportionately affects renter households. Tenant support services, such as renter education, civil legal aid, and financial assistance, can help people access available units and stay stably housed. The county already funds non-profits that provide programs and services to low-income renter households. Increasing funding to expand the availability of these services will enable non-profit affordable housing providers to expand their programs and services to greater number of households and have a bigger impact. In the next three years, the county will evaluate the existing programs to better understand where there is unmet need and then work with county leadership to increase funding to programs and non-profit partners that meet that need.

#### UNDERSTAND THE IMPACTS OF SHORT-TERM RENTALS AND SECOND HOMES.

*Action 2.7: Study short-term rental and second home impacts on the county's housing market.*

Short-term rentals and second homes can affect the county's housing supply by limiting the number of homes available to rent or buy within a market. This may contribute to an overall housing shortage, which increases home prices and decreases overall housing affordability. Regulating short-term rentals could help alleviate the shortage of housing supply and possibly help fund affordable housing initiatives through fees. Within the next three years, the county will evaluate the impact of short-term rentals and second homes on the county's housing market, determine whether county-specific regulation or fees are warranted, and, if appropriate, advance policies.



**Goal 3****BUILD IMPLEMENTATION CAPACITY THROUGH STRONG PARTNERSHIPS AND ADMINISTRATIVE FUNCTIONS**

Housing affordability is a complicated and systemic problem that cannot be solved by any one entity or strategy. A wide range of municipalities, funders, non-profit and market developers, service providers, and others each have a role to play. Given the geography that it serves, the county is a natural convener of regional partners and a coordinator of collective implementation efforts.

In the next three years, the county will lead three actions aimed at building collective implementation capacity:

**1**

Coordinate with other Montana jurisdictions to help the state and federal government better serve housing need through improved policies and programs

**2**

Understand and coordinate the roles of local housing partners

**3**

Develop partnerships to build the housing production workforce

**4**

Understand where publicly-supported housing is currently located and how many units are available, as a foundation for housing planning

**ACTION  
SPOTLIGHT:  
BUILD  
IMPLEMENTATION  
CAPACITY**
**HELP THE STATE AND FEDERAL GOVERNMENT BETTER SERVE HOUSING NEEDS.**

*Action 3.1: Coordinate with other Montana jurisdictions for effective state and federal advocacy for change to housing policy.*

State statutes and programmatic and funding requirements create limitations for local government housing programs. Legislative advocacy at the state level can help amend state statutes to better advance local affordable housing goals, change funding formulas that affect local implementation of housing priorities, and improve coordination across jurisdictions to effectively use state and federal resources where they are most needed. Advocacy at the federal level can further help local jurisdictions get funding for affordable housing. In the next three years, the county will coordinate with other Montana cities, counties, and housing providers to advocate for legislative changes that will improve housing outcomes for Missoula County residents.

**DEVELOP OPPORTUNITIES FOR FAMILY WAGE JOBS IN SKILLED CONSTRUCTION LABOR.**

*Action 3.3: Develop partnerships with economic development agencies and non-profits to build the workforce for housing production.*

Housing affordability is a systemic challenge that intersects with many other social and economic issues. Housing cost is driven in part by the cost and availability of labor, and affordability is driven in part by the incomes of tenants and home buyers. Training programs that build workforce capacity can help to increase the availability of skilled construction labor, while also providing pathways to family wage jobs for Missoula County residents. In the next three years, the county will explore opportunities for workforce development programs with the community college, University of Montana, and local economic development non-profits and agencies.