

HOUSING AND COMMUNITY DEVELOPMENT SURVEY REPORT



Grants & Community Resources Department
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Missoula.co/gcr

2025

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PURPOSE AND OVERVIEW

The Missoula County Grants and Community Resources Department conducts an annual Housing and Community Development Survey (previously referred to as the Community Needs Assessment) to help identify needs and gaps in services related to public infrastructure and facilities, economic development, human services and housing.

Community feedback informs grant acquisition efforts by Missoula County and prioritizes applications for U.S. Department of Housing and Urban Development (HUD) funds through the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs. The survey was designed to collect information related to eligible projects that can be supported with specific federal funding opportunities. The methodology was not scientific.

Restrictions apply to CDBG, HOME and other federal funding sources, therefore, the scope of the questions is limited, and some proposed activities might not be eligible for funding.

Notice of the survey was provided through email, social media, staff outreach, and legal ads in the *Missoulian* and Seeley Lake *Pathfinder*. Responses were gathered online at missoulacountyvoice.com from February 10 through March 4, 2025. Survey results were presented on March 27, 2025, during the Board of County Commissioners Public Meeting in the Sophie Moeise Room of the Missoula County Courthouse Annex. The meeting was open to both in-person attendees as well as virtually via Microsoft Team. The public comment period closed April 3, 2025.

This report provides an overview of the priorities identified by residents (n=702) living within the City of Missoula limits (n=337) and in the communities outside the city limits (n=365), within the geographic boundaries of Missoula County. Although there is overlap between city and county priorities, key differences exist in the needs and gaps identified by the two populations. Key differences also exist among the priorities identified by communities located in the county (outside city limits).

The number one community need identified by survey respondents was “neighborhood renewal activities such as cleaning up junk and debris or improving or constructing sidewalks, streets or neighborhood parks”. This has considerable overlap with the primary priority identified by prior surveys which was to improve existing infrastructure (roads, sidewalks, water, sewer, broadband, etc.). The need for economic development support was identified as a community priority by both city and county residents. “Finance or subsidize the construction of multi-family and single-family housing” remained in the top three priorities for all survey respondents; however, housing was not included in the top three priorities when considering county residents only. Instead, county residents prioritized wastewater/water infrastructure expansion and improvements.

The following pages provide a summary of the data based on overall responses and priorities identified by city and county respondents. The full survey results, recordings and minutes of meetings, and specific community reports are available at missoula.co/grantsurvey.

A physical copy of this report is available at the Missoula County Lands and Communities Office at 127 E. Main St., Suite 2, Missoula, MT 59802, by calling 406-258-4657 or emailing grants@missoulacounty.us.

SURVEY PARTICIPANTS

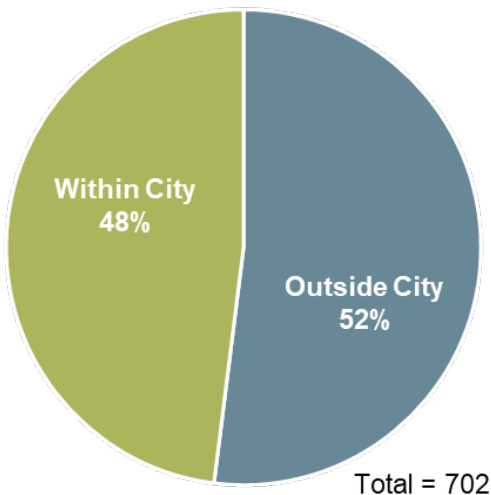
Respondents who live within the City of Missoula boundaries are grouped together and referenced as “city” throughout the report. Those who live in Missoula County, but outside of city limits, are referenced as “county.” When discussing city and county resident responses in the aggregate the term “countywide” is used.

Countywide the survey received 702 responses, 337 (48%) from city, and 365 (52%) from county residents. According to 2023 Census data, 64% of Missoula County residents live within the City of Missoula with the remaining 36% living in the county.

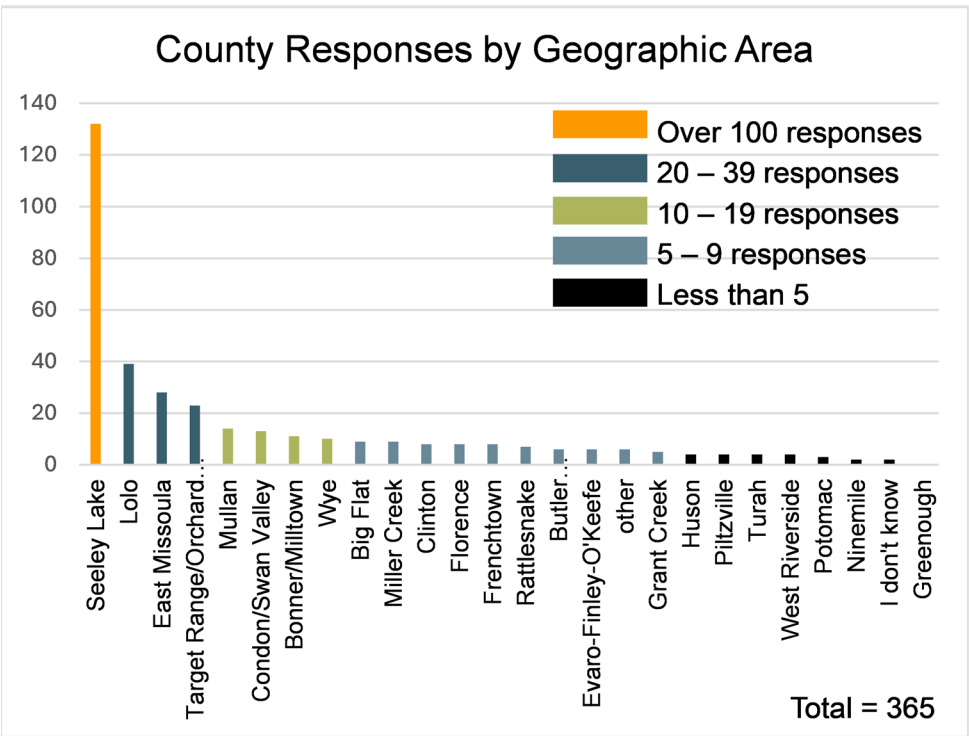
Of the 702 responses, 50% lived in a two-person household, 78% were homeowners, 52.4% were employed, and 32% reported incomes over \$92,201. For comparison with 2023 Census data, the average household size in Missoula County was 2.26 people, the homeownership rate was 60%, 69.5% were employed, and the median household income was \$71,246.

The county communities represented are Seeley Lake, Lolo, East Missoula, Target Range/Orchard Home, Mullan, Condon/Swan Valley, Bonner/Milltown, Wye, Big Flat, Miller Creek, Clinton, Florence, Frenchtown, Rattlesnake, Butler Creek, Evaro-Finley-O’Keefe, Grant Creek, Huson, Piltzville, Turah, West Riverside, Potomac, Ninemile, and Greenough. At least one response was submitted from 23 of the 24 county communities. No responses were received from the Greenough area. County respondents mentioned three “other” resident areas, which were Hayes Creek, Deer Creek and Westview Park.

Percentage of City and County Respondents

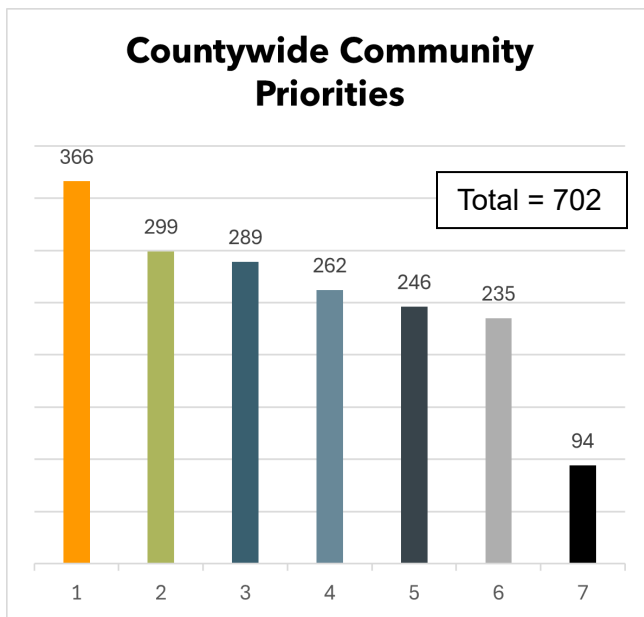


County Responses by Geographic Area



COMMUNITY PRIORITIES

All survey respondents were required to select their top community priorities. City and county respondents combined identified neighborhood renewal activities such as cleaning up junk and debris or improving or constructing sidewalks, streets or neighborhood parks as the top community priority (n=366). This was followed by support for economic development through job creation, job retention, and work force training (n=299). The third priority was to finance or subsidize the construction of multi-family and single-family housing (n=289).



- #1** Neighborhood renewal activities such as cleaning up junk and debris or improving or constructing sidewalks, streets or neighborhood parks
- #2** Support economic development through job creation, job retention and workforce training
- #3** Finance or subsidize the construction of multi-family and single-family housing
- #4** New construction, rehabilitation or improvements to a community's water and/or wastewater system
- #5** New construction or rehabilitation of public facilities such as food banks, head start centers, nursing homes, mental health centers and senior centers
- #6** Improve home conditions to resolve critical health and safety issues, including roof replacements, ADA upgrades and weatherization improvements
- #7** None of the above

Comparing the top three priorities of county residents to the overall results, neighborhood renewal remains the top community priority. The second highest priority is water and wastewater system improvements/construction, with economic development projects as the third priority. Subsidies and financing for multi-family and single-family homes is the fourth priority.

The top three **County** Community Priorities

1. Neighborhood renewal activities such as cleaning up junk and debris or improving or constructing sidewalks, streets or neighborhood parks (n=177)
2. New construction, rehabilitation or improvements to a community's water and/or wastewater system (n=174)
3. Support Economic development through job creation, job retention and workforce training (n=140)

When comparing the top three priorities of city residents to the overall results, neighborhood renewal was also the top community priority, with economic development as the second priority, and housing construction financing and subsidies as the third priority.

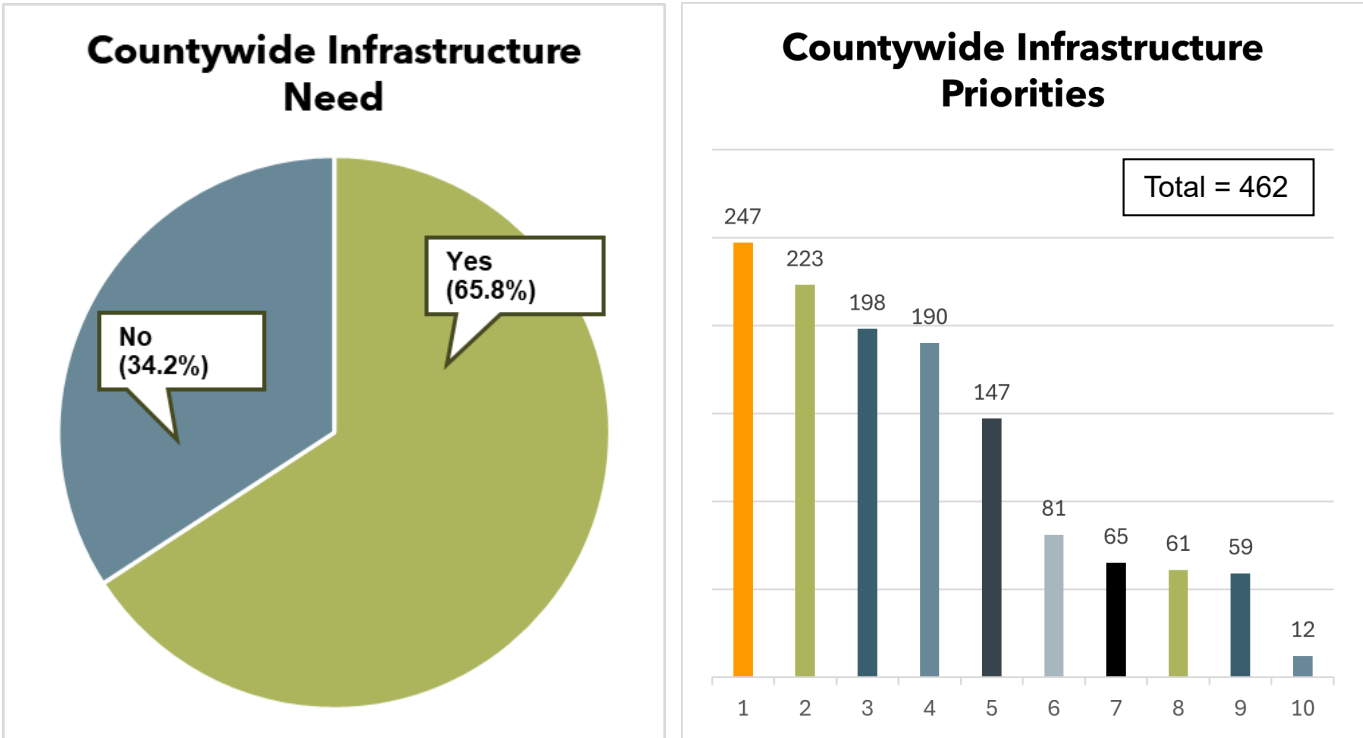
The top three **City** Community Priorities

1. Neighborhood renewal activities such as cleaning up junk and debris or improving or constructing sidewalks, streets or neighborhood parks (n=189)
2. Support economic development through job creation, job retention and workforce training (n=159)
3. Finance or subsidize the construction of multi-family and single-family housing (n=157)

The 2024 results have considerable overlap with the 2025 results, as neighborhood renewal activities include constructing and improving sidewalks and streets. The largest change from prior year is the emphasis on economic development highlighted by both city and county residents.

PUBLIC INFRASTRUCTURE

Countywide, 65.8% (n=462) of respondents identified a need for public infrastructure. The response in the county was higher with 75.6% of respondents (n=276) indicating a need, compared to 55.2% of city respondents (n=186). Those who indicated infrastructure was *not* a priority were not given the opportunity to prioritize potential project categories.



Both county and city residents identified improvements to sidewalks, curbs and gutters as well as investments in public facilities such as fire, library or public schools in their top three community priorities. However, for county residents 60% of respondents indicated that wastewater/water system expansion or improvements was the number one priority. For 69% of city residents improving sidewalks, curbs and gutters was the top priority and investing in parks and playground and public facilities was tied for the second priority.

- #1 Improvements to sidewalks, curbs and gutters
 - #2 Wastewater/water system expansion or improvements
 - #3 Public facilities such as fire, library or public schools
- #4 Parks and Playgrounds
 - #5 Solid waste services
 - #6 Flood, drainage and storm water improvements
 - #7 Assistance with paying assessments or hookup fees
 - #8 Removal of architectural barriers
 - #9 Landscaping for site improvements
 - #10 None of the above

Top three **County** public infrastructure needs (n=276)

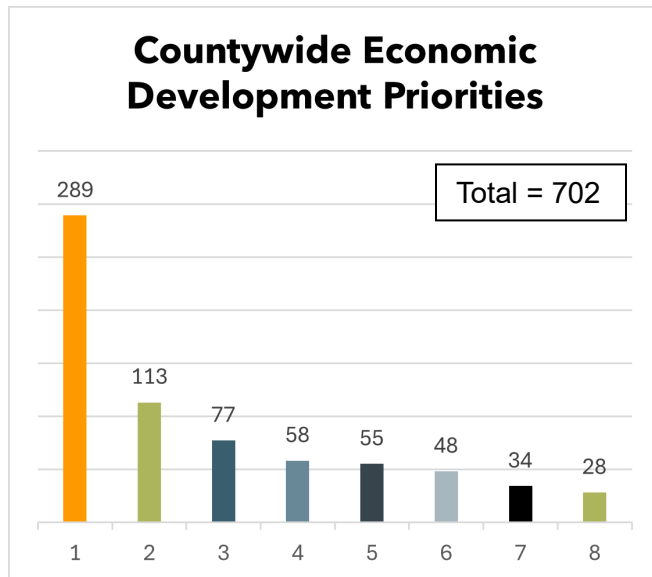
1. Wastewater/water system expansion or improvements (n=167)
2. Improvements to sidewalks, curbs and gutters (n=119)
3. Public facilities such as fire, library or public schools (n=118)

Top three **City** public infrastructure needs (n=186)

1. Improvements to sidewalks, curbs and gutters (n=128)
2. Parks and playgrounds (tied with public facilities) (n=80)
3. Public facilities such as fire, library or public schools (tied with parks) (n=80)

ECONOMIC DEVELOPMENT

Countywide economic development was identified as the second highest community need. This need was also the second priority among city respondents. Among county respondents this priority was third. Survey respondents were asked what initiatives would most likely increase economic development opportunities in Missoula County.



- #1 Expand opportunities for low- and moderate-income residents through job creation, job retention and job training
- #2 None of the above
- #3 Environmental assessments of properties to promote redevelopment or reuse of sites
- #4 Workforce training
- #5 Business start-up loans/financing
- #6 Financial resources for commercial property improvements or development
- #7 Business start-up training or assistance
- #8 Business expansion loans/financing

When comparing the top three economic development needs of county residents to the overall results, the priorities are ranked the same.

The top three **County** economic development priorities (n=365)

1. Expand opportunities for low- and moderate-income residents through job creation, job retention and job training (n=126)
2. None of the above (n=72)
3. Environmental assessments of properties to promote redevelopment or reuse of sites (n=49)

When comparing the top three priorities of city residents to the overall results, the top three economic development needs differ from the countywide results. The top two priorities are consistent with the county and countywide responses; however, the third priority identified is workforce training.

The top three **City** economic development priorities (n=337)

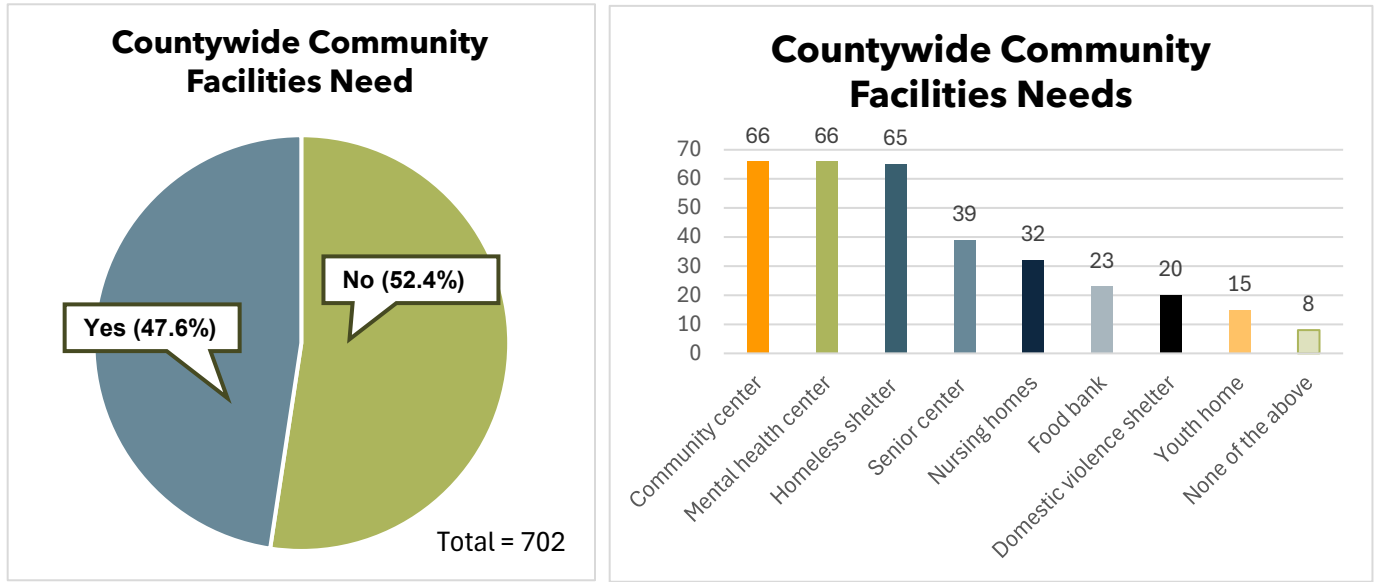
1. Expand opportunities for low- and moderate-income residents through job creation, job retention and job training (n=163)
2. None of the above (n=41)
3. Workforce training (n=32)

Since “None of the above” was the second highest ranked option with countywide, city only, and county only responses, Grants and Community Resources staff reviewed all written comments to identify themes related to economic development that were not listed in the options. The most relevant comment focused on the need for increased childcare options so that parents can be active workforce participants.

COMMUNITY FACILITIES

The survey asked if there was a need for the construction or enhancement of facilities like a domestic violence shelter, homeless shelter, youth home, mental health center, food bank, a senior center, etc.

Countywide 52.4% of all respondents stated that community facilities were *not* a community need. Of the 47.6% that indicated a need, community center, mental health center, and homeless shelter were equally prioritized.



Of the **County** residents (45%) that supported construction or enhancement of community facilities the top three needs were:

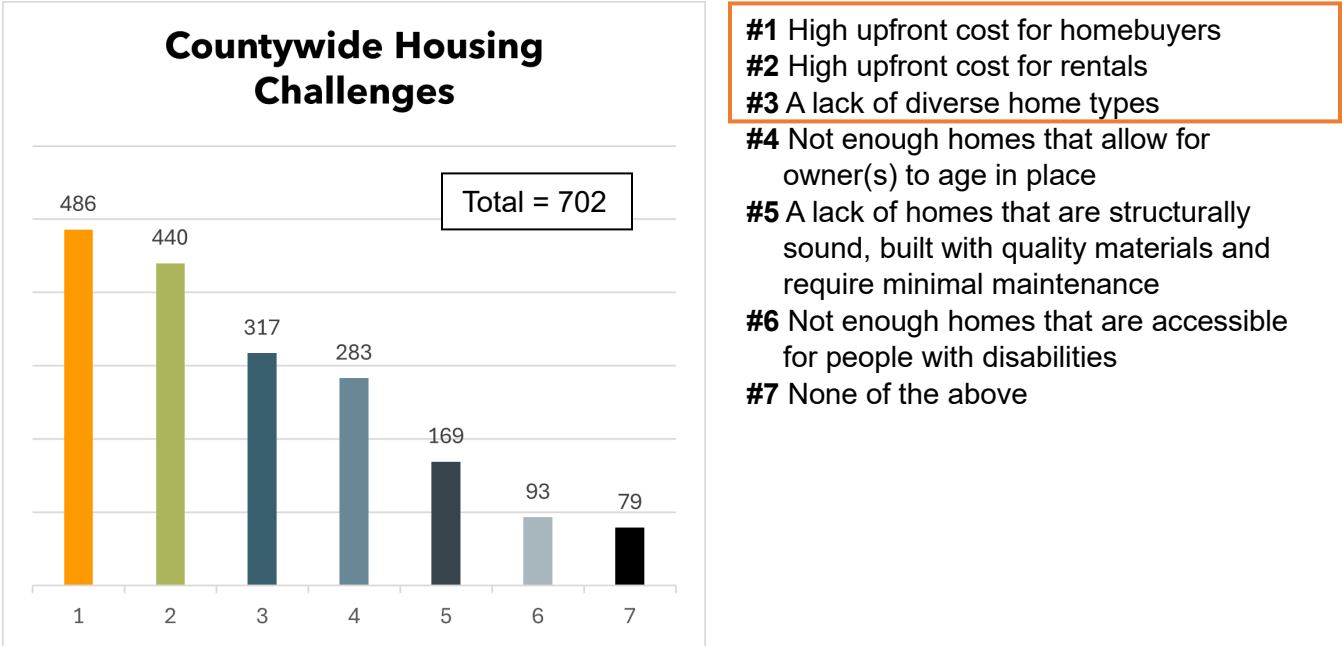
1. Community Center (n=24)
2. Senior Center (n=32)
3. Nursing Homes (n=21)

The **City** respondents indicated a near even split between yes and no, with a slightly higher percentage (50.4%) of respondents supporting construction or enhancement of community facilities. Of the respondents in support of community facilities the top three identified needs were:

1. Homeless Shelter (n=53)
2. Mental Health Center (n=50)
3. Community Center (n=21)

HOUSING CHALLENGES

Survey respondents were asked to select the top three housing challenges Missoula County residents face today.



The city and the county respondents identified the same top three housing challenges as the countywide respondents.

Top three **County** housing challenges (n=365)

- 1. High upfront costs for homebuyers (e.g. high interest rates, lack of downpayment assistance) (n=244)
- 2. High upfront costs for rentals (application fees, security deposits) (n=213)
- 3. A lack of diverse home types (e.g. condos, townhouses, small homes) (n=160)

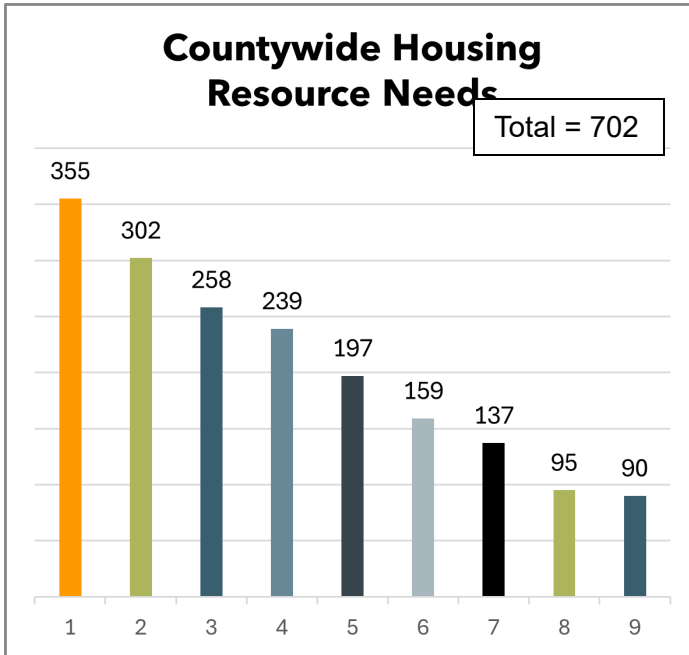
Top three **City** housing challenges (n=337)

- 1. High upfront costs for homebuyers (e.g. high interest rates, lack of downpayment assistance) (n=242)
- 2. High upfront costs for rentals (application fees, security deposits) (n=227)
- 3. A lack of diverse home types (e.g. condos, townhouses, small homes) (n=157)

In 2024, the top three housing challenges countywide were a lack of affordable homes to buy, a lack of affordable homes to rent, and a lack of home types. Missoula County residents continue to identify the cost of homes, rentals and a lack of housing diversity as significant challenges.

HOUSING RESOURCE NEEDS

To gain additional information about Missoula County's housing landscape, the survey asked respondents to identify the top three housing resources needed in their community.



- #1 Resources for homeowners to remain in current home
- #2 Resources for renters (assistance with rent, security deposits and application fees)
- #3 Financial assistance for necessary and functional improvements to single-family homes so they remain safe and healthy
- #4 Facilities and programs for people experiencing homelessness
- #5 Accessible Housing for people with disabilities or for aging in place
- #6 Financing to create or maintain manufactured homes (e.g. resident owned communities)
- #7 Financial literacy and homeownership education
- #8 None of the above
- #9 Legal assistance for tenants

While there is overlap between city and county residents in the type of housing resources needed, there are differences between the two. Both city and county respondents identified the need for resources to remain in their current homes and the need for assistance with rental costs. However, county residents selected financial assistance to perform necessary and functional improvements to single-family homes as a top priority. This was not identified as a priority for city residents. The housing resource needs that ranked in the top three (in addition to renter and homeowner support) for city residents was the need for facilities and programs for people experiencing homelessness.

Top three **County** housing resource needs

1. Resources for homeowners to remain in their current home (n=196)
2. Financial assistance for necessary and functional improvements to single-family homes so they remain safe and healthy (n=147)
3. Resources for renters (assistance with rent, security deposits and application fees) (n=131)

Top three **City** housing resource needs

1. Resources for renters (assistance with rent, security deposits and application fees) (n=171)
2. Facilities and programs for people experiencing homelessness (n=165)
3. Resources for homeowners to remain in their current homes (n=159)

The **County** respondents (n=196) who indicated that resources were needed to purchase a home or remain in their current home were asked a supplemental question to identify specific resources. The top three resources are

1. Emergency Funds (tax lien prevention, mortgage default prevention, costly emergency home repairs, etc.) (n=60)
2. Resources for homeowners to retrofit homes for increased energy efficiency (n=51)
3. Downpayment assistance (n=37)

The **County** respondents (n=131) who indicated that resources for renters were needed were asked a supplemental question to identify specific resources. The top three resources are

1. Assistance with rent (n=50)
2. Assistance with security deposit (n=34)
3. Assistance with rental and affordable housing applications (n=27)

The **City** respondents (n=171) who indicated that resources for renters were needed were asked a supplemental question to identify specific resources. The top three resources are

1. Assistance with rent (n=73)
2. Assistance with security deposit (n=41)
3. Assistance with rental and affordable housing applications (n=24)

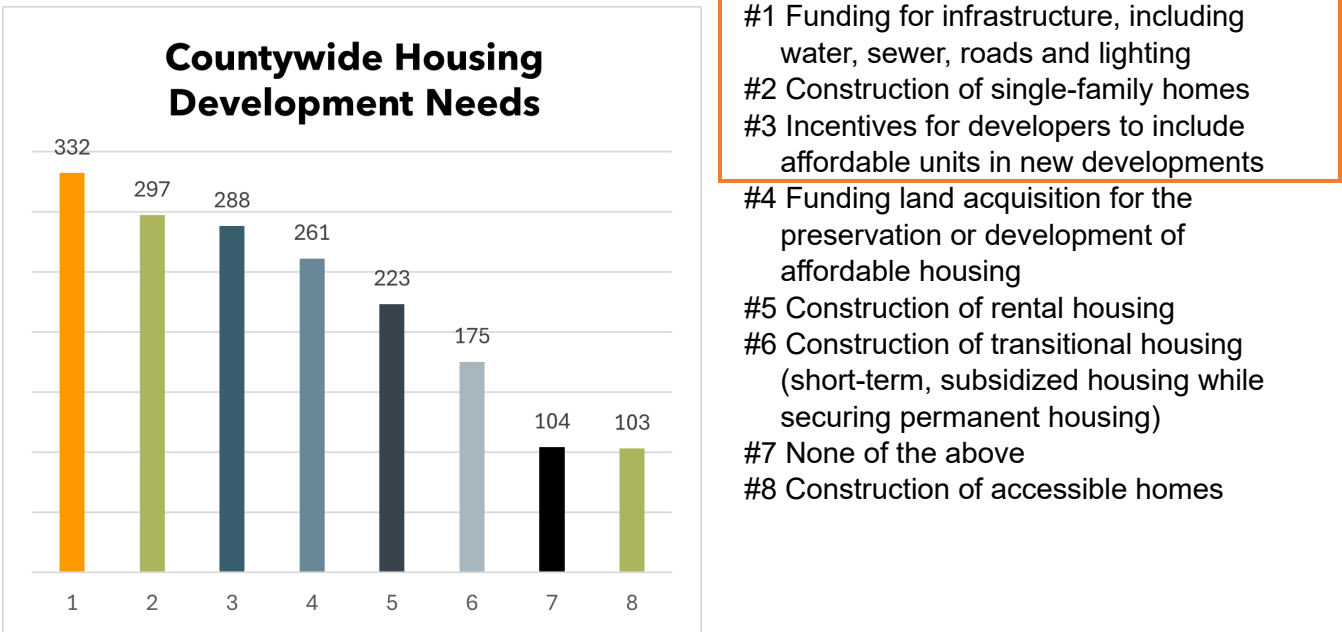
The **City** respondents (n=159) who indicated that resources were needed to purchase a home or remain in their current home were asked a supplemental question to identify specific resources. The top three resources are

1. Emergency Funds (tax lien prevention, mortgage default prevention, costly emergency home repairs, etc.) (n=49)
2. Downpayment assistance (n=45)
3. Resources for homeowners to retrofit homes for increased energy efficiency (n=38)

Responses to this question were like those in prior assessments. Assistance to homeowners and renters and financial assistance to improve existing homes remain the top three priorities.

HOUSING DEVELOPMENT NEEDS

Respondents were asked to identify the top three housing development needs in their community. The needs identified by countywide respondents have limited overlap with the priorities identified by county and city responses.



Of the 365 county respondents, the top priority was funding for infrastructure (water, sewer, roads and lighting) followed by construction of single-family homes and rental homes.

Top three **County** housing development needs (n=365)

- 1. Funding for infrastructure, including water, sewer, roads and lighting (n=202)
- 2. Construction of single-family homes (n=172)
- 3. Construction of rental housing (n=128)

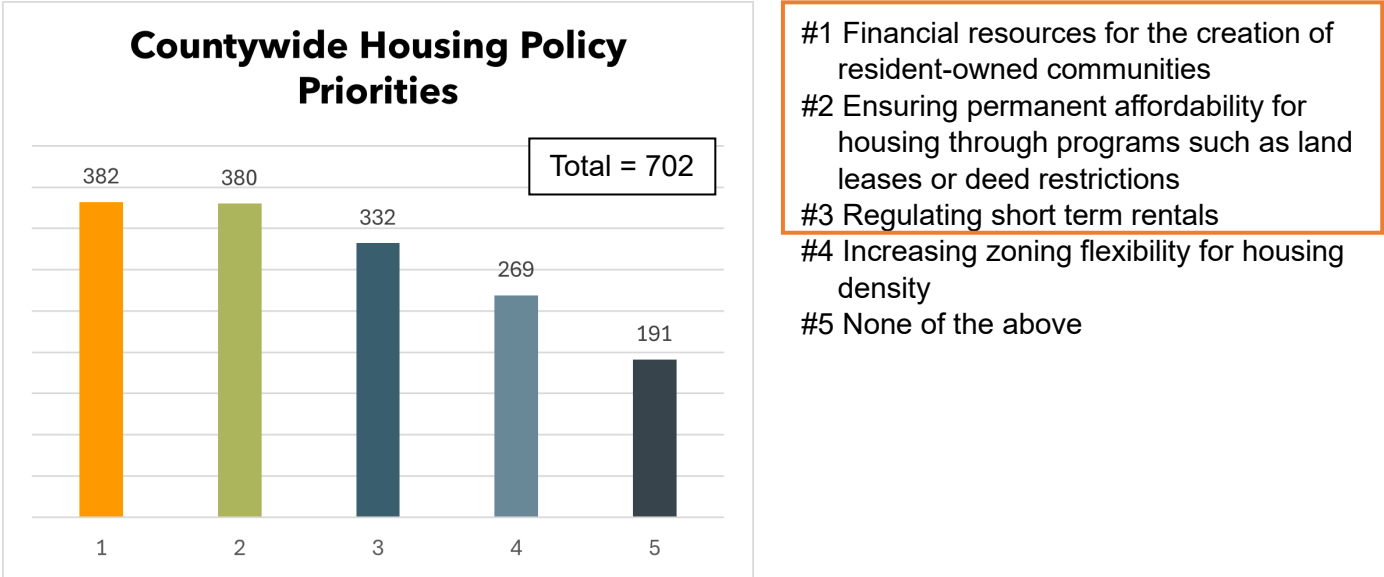
Comparing responses from the city and county, the city prioritized incentives for developers to include affordable units in new development followed by land acquisition for the preservation or development of affordable housing and funding for infrastructure.

Top three **City** housing development needs (n=337)

- 1. Incentives for developers to include affordable units in new developments (n=173)
- 2. Funding land acquisition for the preservation or development of affordable housing (n=156)
- 3. Funding for infrastructure, including water, sewer, roads and lighting (n=130)

HOUSING POLICY PRIORITIES

The survey asked respondents to prioritize housing policies that would have the greatest impact on housing affordability in their community. Financial resources for the creation of resident-owned communities was the top priority followed closely by ensuring permanent affordability for housing through programs such as land leases and deed restrictions.



When comparing county and city responses, the top three priorities were the same as countywide responses.

Top three **County** housing policy priorities (n=365)

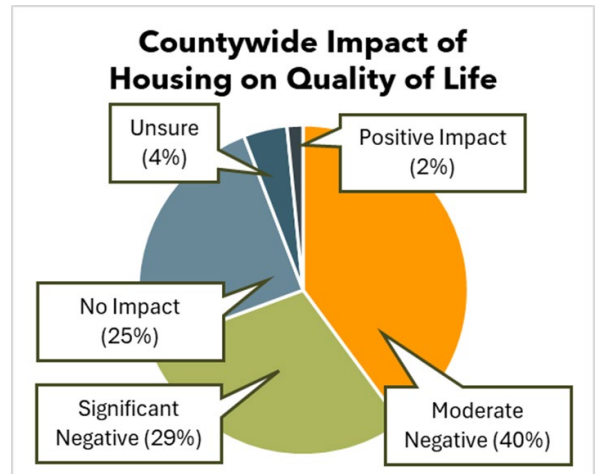
1. Financial resources for the creation of resident-owned communities (n=185)
2. Ensuring permanent affordability for housing through programs such as land leases or deed restrictions (n=170)
3. Regulating short term rentals (n=142)

Top three **City** housing policy priorities (n=337)

1. Ensuring permanent affordability for housing through programs such as land leases or deed restrictions (n=210)
2. Financial resources for the creation of resident-owned communities (n=197)
3. Regulating short term rentals (n=190)

HOUSING COST AND QUALITY OF LIFE

Survey participants were asked if costs associated with housing have impacted their quality of life. Most respondents (69%) indicated that housing costs have had a moderately negative or significantly negative impact on the quality of life. The remaining (31%) respondents indicated that housing costs have had no impact, were unsure or have had a positive impact. Respondents identified property taxes as the largest contributor to rising housing costs. This was the result countywide as well as for city and county respondents.



Written Comment Themes

In addition to the quantitative data, respondents had an opportunity to share comments about other housing-related challenges and improvements they wanted to see in their community.

Over 500 written comments were received. The following represent general themes and sentiments of survey respondents.

Community development themes revolved around needed bridge repairs, the need for a community pool in Seeley Lake, fire mitigation, sidewalk/trail improvements and substance abuse and mental health treatment facilities.

Economic development themes included business loans, support and resources for local businesses and access to affordable childcare.

Additional housing challenges included high property taxes, the need for diverse types of affordable housing (single-family, senior housing, multi-family, etc.), too much density, too little density, changes to zoning and permitting regulations and improvements to water and wastewater systems.

A full list of survey comments can be found at missoula.co/grantsurvey.

County Community Profiles

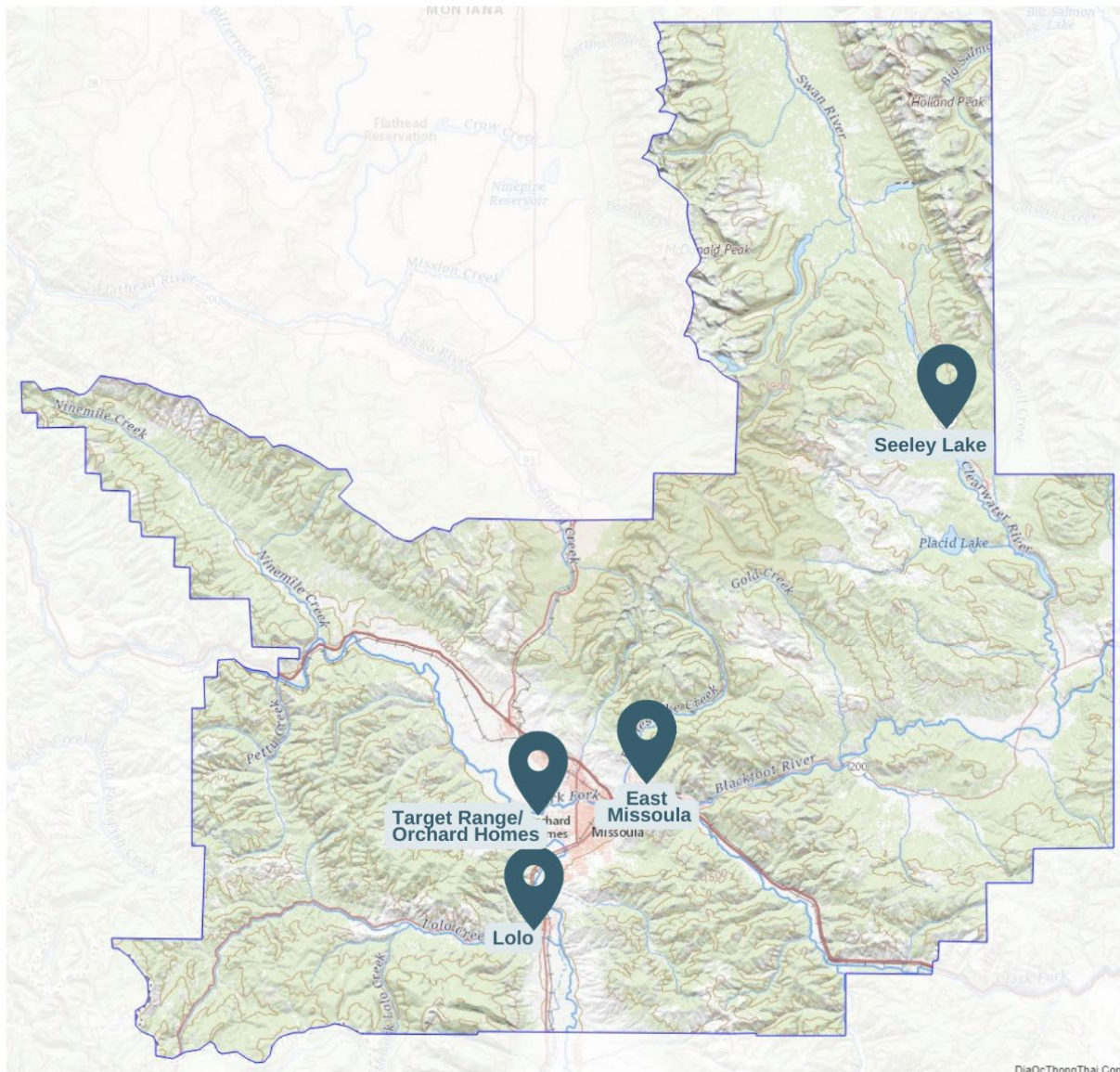
The following profiles represent four county communities with the highest response rates (other county communities provided less than 20 responses). The responses from these four communities demonstrated patterns that stood out from other county communities, warranting a detailed analysis. If you would like to learn more about a specific community in Missoula County, please reach out to GCR staff at grants@missoulacounty.us.

Seeley Lake = 132 responses

Lolo = 39 responses

East Missoula = 28 responses

Target Range/Orchard Homes = 23 responses



SEELEY LAKE

Of the 365 survey respondents that live in Missoula County, outside of the Missoula city limits, 132 were from Seeley Lake. This constitutes 36% of rural residents that responded to the 2025 Housing and Community Development survey.

Household Size

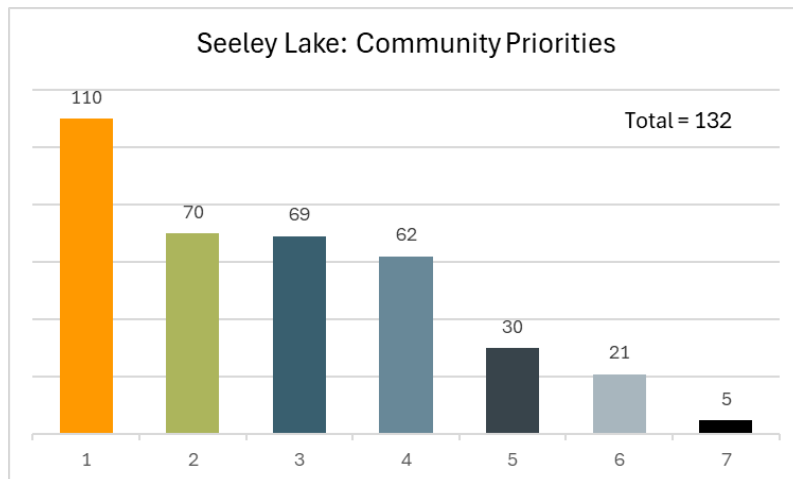
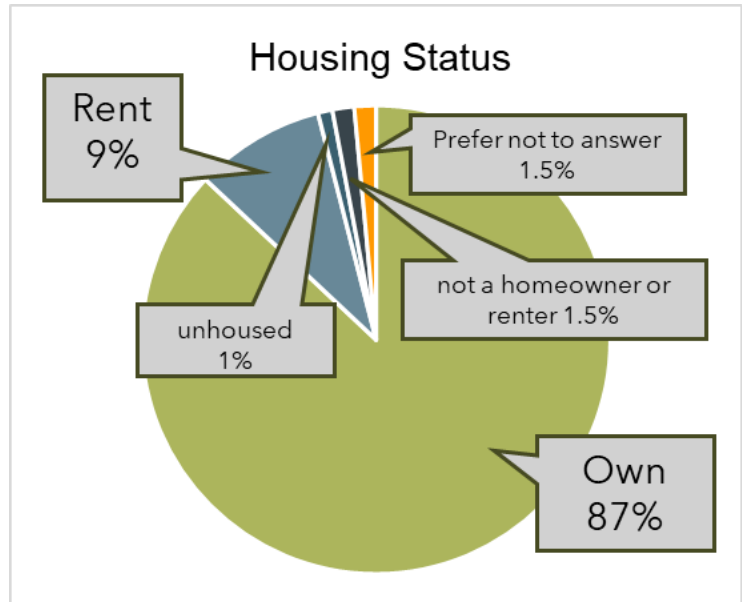
- 11% - one person
- **61% - two people**
- 17% - three people
- 11% - four or more people

Employment Status

- 50% employed/self-employed
- 45% retired
- 5% other

Household Income

- 7% - Below \$31,200
- 13% - \$31,201 to \$45,100
- 22% - \$45,101 to \$72,150
- 11% - \$72,151 to \$90,200
- **31% - over \$90,201**
- 16% - prefer not to say



Seeley Lake respondents were primarily homeowners, were from two person households, and were evenly split between employed/self-employed and retired/other. Households responded from across the income spectrum with the highest response category (31%) earning over \$90,201.

The primary community priority was investing in water and wastewater infrastructure followed by neighborhood renewal and supporting single-family and multi-family housing development.

- #1 New construction, rehabilitation or improvements to a community's water and/or wastewater system
- #2 Neighborhood renewal activities such as cleaning up junk and debris or improving or constructing sidewalks, streets or neighborhood parks
- #3 Finance or subsidize the construction of multi-family and single-family housing
- #4 Support economic development through job creation, job retention and workforce training
- #5 New construction or rehabilitation of public facilities such as food banks, head start centers, nursing homes, mental health centers and senior centers
- #6 Improve home conditions to resolve critical health and safety issues, including roof replacements, ADA upgrades and weatherization improvements
- #7 None of the above

LOLO

Of the 365 survey respondents that live in Missoula County outside of the Missoula city limits, 39 were from Lolo. This constitutes 11% of rural residents that responded to the 2025 Housing and Community Development survey.

Household Size

- 13% - one person
- 33% - two people
- 18% - three people
- **36% - four or more**

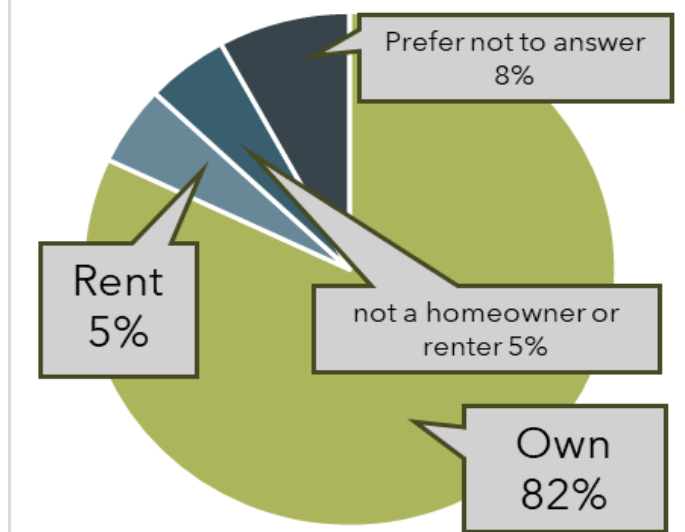
Employment Status*

- 59% employed/self-employed
 - 36% retired
 - 10% other
- *Exceeds 100% because respondents could select more than one options

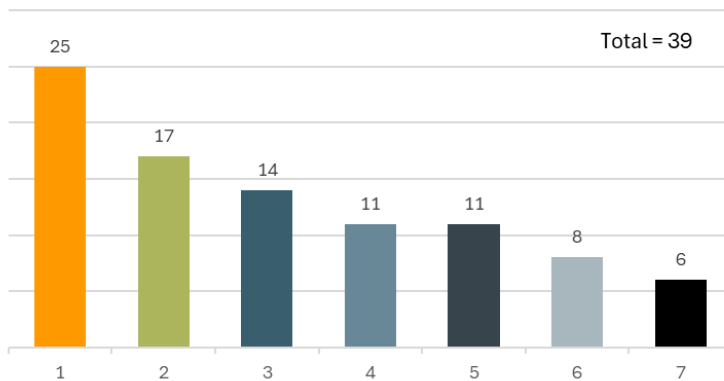
Household Income

- 2% - Below \$31,200
- 10% - \$31,201 to \$45,100
- 18% - \$45,101 to \$72,150
- 18% - \$72,151 to \$90,200
- **26% - over \$90,201**
- **26% - prefer not to say**

Housing Status



Lolo : Community Priorities



Lolo respondents were primarily homeowners, were from households with four or more people, and in the workforce. Households that responded were from across the income spectrum with the highest response category (26%) earning over \$90,201 or selecting prefer not to say.

The primary community priority was investing in water and wastewater infrastructure followed by neighborhood renewal and supporting single-family and multi-family housing development.

- #1 New construction, rehabilitation or improvements to a community's water and/or wastewater system
- #2 Neighborhood renewal activities such as cleaning up junk and debris or improving or constructing sidewalks, streets or neighborhood parks
- #3 Finance or subsidize the construction of multi-family and single-family housing
- #4 Support economic development through job creation, job retention and workforce training
- #5 New construction or rehabilitation of public facilities such as food banks, head start centers, nursing homes, mental health centers and senior centers
- #6 Improve home conditions to resolve critical health and safety issues, including roof replacements, ADA upgrades and weatherization improvements
- #7 None of the above

EAST MISSOULA

Of the 365 survey respondents that live in Missoula County outside of the Missoula city limits, 28 were from East Missoula. This constitutes 11% of rural residents that responded to the 2025 Housing and Community Development survey.

Household Income

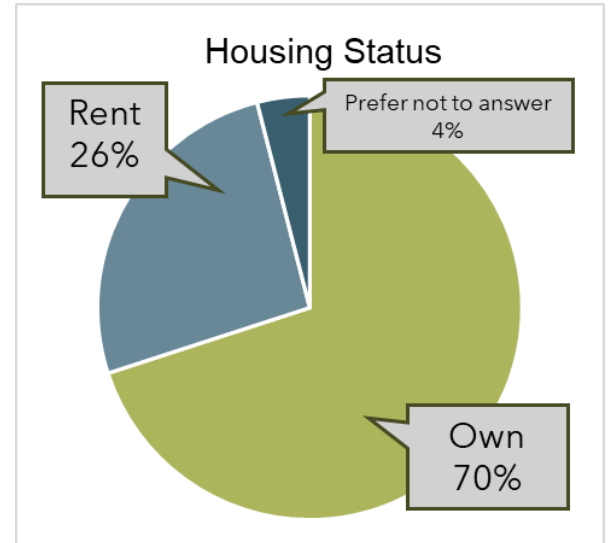
- 7% - Below \$31,200
- 18% - \$31,201 to \$45,100
- **32% - \$45,101 to \$72,150**
- 18% - \$72,151 to \$90,200
- 18% - over \$90,201
- 7% - prefer not to say

Employment Status*

- 93% employed/self-employed
 - 10% retired
 - 13% other
- *Exceeds 100% because respondents could select more than one options

Household Size

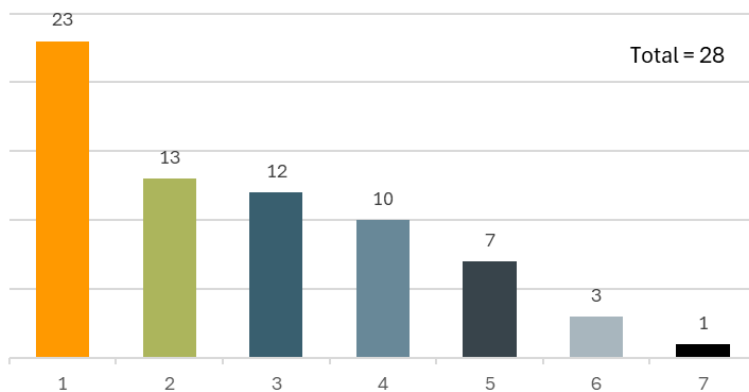
- 18% - one person
- 46% - two people**
- 23% - three people
- 3% - four or more people



East Missoula respondents were primarily homeowners, over 90% were employed and the highest response came from two person households. Households that responded were from across the income spectrum with the highest response categories (32%) earning between \$45,101 to \$72,150. Households that responded were from across the income spectrum with the highest response category (32%) earning between \$45,101 to \$72,150.

The highest community priorities were neighborhood renewal, community facilities and health and safety upgrades to homes.

East Missoula: Community Priorities



- #1 Neighborhood renewal activities such as cleaning up junk and debris or improving or constructing sidewalks, streets or neighborhood parks
- #2 New construction or rehabilitation of public facilities such as food banks, head start centers, nursing homes, mental health centers and senior centers
- #3 Improve home conditions to resolve critical health and safety issues, including roof replacements, ADA upgrades and weatherization improvements
- #4 Support economic development through job creation, job retention and workforce training
- #5 Finance or subsidize the construction of multi-family and single-family housing
- #6 New construction, rehabilitation or improvements to a community's water and/or wastewater system
- #7 None of the above

TARGET RANGE/ORCHARD HOMES

Of the 365 survey respondents that live in Missoula County outside of the Missoula city limits, 23 were from the Target Range/Orchard Homes communities. This constitutes 6% of rural residents that responded to the 2025 Housing and Community Development survey.

Household Size

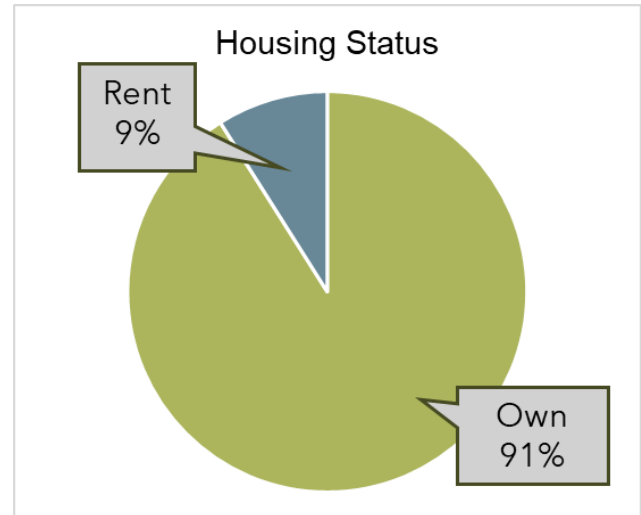
- 8% - one person
- **35% - two people**
- 22% - three people
- **35% - four or more people**

Employment Status

- 69% employed/self-employed
- 25% retired
- 6% other

Household Income

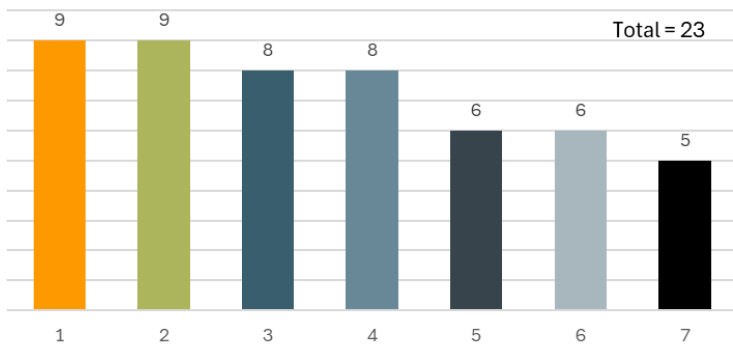
- 0% - Below \$31,200
- 4% - \$31,201 to \$45,100
- 8% - \$45,101 to \$72,150
- 18% - \$72,151 to \$90,200
- **48% - over \$90,201**
- 22% - prefer not to say



Target Range/Orchard Homes respondents were primarily homeowners, were from two or more person households, and were employed or self-employed. Households that responded were from across the income spectrum with the highest response category (48%) earning over \$90,201.

Community priorities were neighborhood renewal, improving home conditions, and subsidizing the construction of multi-family and single-family homes. Response rates for “none of the above” were the same as the highest ranked priority.

Target Range/Orchard Homes:
Community Priorities



- #1 Neighborhood renewal activities such as cleaning up junk and debris or improving or constructing sidewalks, streets or neighborhood parks
- #2 None of the above
- #3 Improve home conditions to resolve critical health and safety issues, including roof replacements, ADA upgrades and weatherization improvements
- #4 Finance or subsidize the construction of multi-family and single-family housing
- #5 Support economic development through job creation, job retention and workforce training
- #6 New construction or rehabilitation of public facilities such as food banks, head start centers, nursing homes, mental health centers and senior centers
- #7 New construction, rehabilitation or improvements to a community's water and/or wastewater system