From: <u>Kathi Campbell</u>
To: <u>Jenny Baker</u>

Subject: Support of Skyview Affordable Housing requests

Date: Thursday, October 10, 2019 3:52:44 PM

To: Council Members City of Missoula

## Honorable Members,

I am submitting this email as a letter in support of the Skyview Project in Missoula which is under your consideration at this time. The project for the development of affordable senior housing is a much needed attempt by Housing Solutions to address a pressing issue for aging Missoula residents, especially those who are in the middle income bracket. The housing pressures in our city have forced many such residents to be concerned about their future in Missoula.

Aging is a period of many difficult decisions including those of downsizing a home. Since many seniors are physically active and mentally competent well into their 80s, they seldom need to move directly into assisted living. That is when locating affordable transitional housing becomes difficult in our community.

Speaking from experience, as a 77 year old widow, our search priorities are usually: 1) a location within reach of our frozen incomes, i.e. will not increase beyond the cost of living raises in Social Security, and will not deplete our savings at a rapid pace, 2) a location in our current community near family, friends, church, and favorite activities, and 3) a location that will allow us to give up driving when health and/or costs makes that necessary.

Currently, housing in Missoula that meet this criteria are very scarce and even non-existent at certain times. This is particularly true for seniors retiring from middle income careers, i.e. teachers, nurses, civil employees, small business and non-profit workers. Pensions in these jobs are often minimal at best, and non-existent in many circumstances. Many of these seniors are just above being able to qualify for subsidized housing, and often must continue to supplement their small pensions and Social Security by staying employed, usually part-time, well into their 70's. They usually hold jobs that could well be beginning work experiences for younger and student workers.

Most of the savings held by these seniors, after raising and educating children, are the result of the equity they obtained from the sale of a modest home - if they were ever able to previously afford to buy a house in Missoula! The sale of these modest homes often means it is available for "first-home" buyers in great family neighborhoods. If those savings might be rapidly depleted by Missoula's escalating housing costs, many seniors must consider moving to outlying areas where the services they may need are less available.

Please approve and support the Skyview Project as submitted by Housing Solutions. Missoula must address the housing needs of all its citizens of every income and age level! Senior complexes of this modest size are good fits in every Missoula neighborhood where adequate space can be found. Seniors are an enriching part of every neighborhood as they often volunteer and actively participate in local activities and community projects. Seniors are an untapped resource for citizens of all ages!

Missoula must support its seniors in every way if we are to continue our great progress toward being the welcoming, open community we all desire. I thank you for all the work you do toward that goal.

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cc: Montana Board of Housing Helena, Montana