

CITY OF
MISSOULA

Housing Landscape Assessment 2021

Community Planning,
Development & Innovation





Missoula's first comprehensive city-wide housing policy, *A Place to Call Home: Meeting Missoula's Housing Needs*, was approved by City Council on June 24, 2019. The policy attempts to both spur and harness the market to better provide housing at a wide range of entry points, and to ensure that all Missoulians can obtain safe and decent homes.

A Place to Call Home organizes over two dozen specific policy recommendations into four strategies:

- Track and analyze progress for continuous improvement
- Align and leverage existing funding resources to support housing
- Reduce barriers to new supply and promote access to affordable homes
- Partner to create and preserve affordable homes

The creation of the Affordable Housing Trust Fund is an important strategy within a *Place to Call Home* that established a local, flexible funding source to meet the goals of other named strategies in the policy. The Affordable Housing Trust Fund was adopted in July of 2020 by Ordinance 3663 with the accompanying Funding Resolution 8440 that solidified the structure for Affordable Housing Trust Fund, including the oversight structure. The Affordable Housing Resident Oversight Committee was established in June of 2021 following the appointment guidance outlined in Ordinance 3663 and the accompanying Amendment 3684 which made key administrative updates to the committee structure.

The Affordable Housing Resident Oversight Committee is composed of ten regular and two alternate members. The committee oversees key functions of the Affordable Housing Trust Fund, including approving the administrative policies and setting the annual Allocation Plan.

About the Landscape Assessment

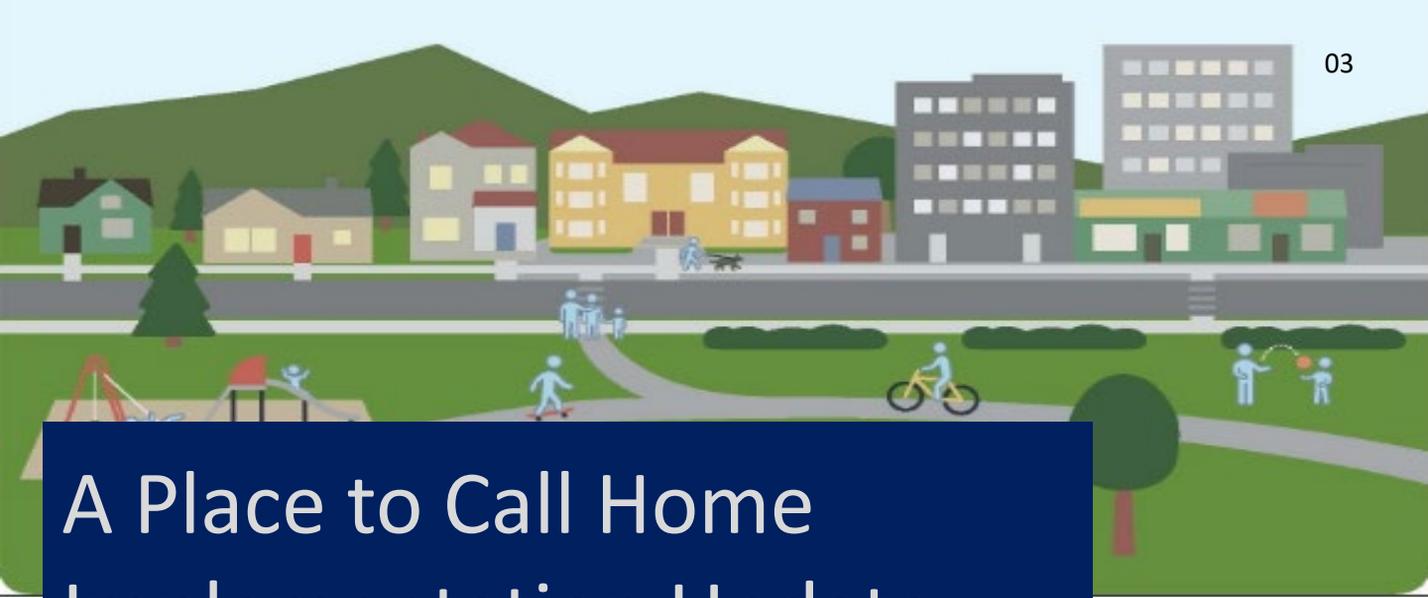
The scope of this Housing Landscape Assessment is limited, and the intent is to provide key background information about investment outcomes, population factors, housing trends and needs that could inform the allocation planning process for the Affordable Housing Resident Oversight Committee. This Landscape Assessment is intended to provide a snapshot and is not intended to be comprehensive.

Data presented in the Housing Landscape Assessment are pulled from multiple sources, cited on each table or figure and provided from several community partners. It is with gratitude that we thank our partners for engaging with us and sharing data and systems context for this report.

- District XI Human Resource Council
- Missoula Organization of Realtors
- Missoula Housing Authority
- Missoula County Public Schools
- Reaching Home, Missoula Coordinated Entry System
- Sterling CRE Advisors

American Community Survey data from the US Census Bureau is a primary source for population data. While there is confidence in the source and the data, it is important to note that the margins of error for the American Community Survey can be large, so the key takeaway of overall trends are more important than specific percentages.



An illustration of a community scene. In the background, there are green hills and several houses of different colors (green, yellow, red, grey). In the middle ground, there are more houses, including a large yellow one. In the foreground, there is a park with a playground, a path where people are walking, a person on a bicycle, and a person playing with a ball. A large blue banner with white text is overlaid on the bottom part of the illustration.

A Place to Call Home Implementation Update

Implementation progress has been made in each of the four strategy areas of A Place to Call Home since adoption in 2019.

Track and Analyze Progress for Continuous Improvement

- Created internal system to track the affordability periods of Low-Income Housing Tax Credit (LIHTC) properties and other affordable developments within the city in order to better plan for preservation and acquisition opportunities.

Align and Leverage Existing Funding Resources to Support Housing

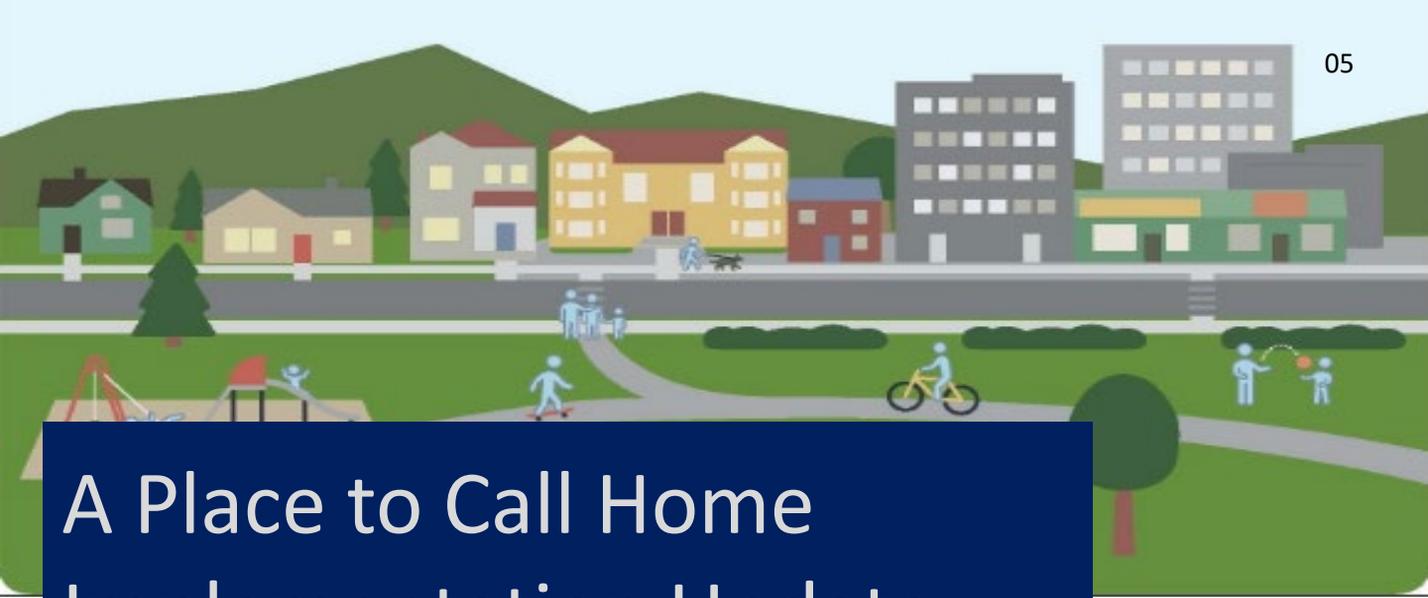
- Adopted the Affordable Housing Trust Fund in July 2020 with an initial investment of \$750,000 from General Fund.
- Seated the Affordable Housing Resident Oversight Committee in June 2021
 - The oversight committee adopted the Affordable Housing Trust Fund Administrative Policies in August 2021
 - Administered first \$300,000 funding round in August 2021
 - Received \$2,700,000 allocation in Fiscal Year 2022 budget
- Convened a public/private housing finance workgroup in winter 2020.

An illustration of a community scene. In the background, there are green hills and a row of houses in various colors (green, tan, yellow, red, grey). To the right, there are taller grey buildings. In the foreground, a green park area features a playground with a red slide and a blue structure, a paved path where a person is riding a bicycle, and a group of people playing in a grassy area. A large dark blue rectangle with white text is overlaid on the bottom left of the illustration.

A Place to Call Home Implementation Update

Reduce Barriers to New Supply and Promote Access to Affordable Homes

- Adopted Accessory Dwelling Unit code recommendations in Title 20 updates in October 2020.
- Finalized the Townhome Exemption Development & Subdivision Review Project.
- Engaged in the Sx^wtpqyen Neighborhoods Master Plan, West Broadway Master Plan, and Form-Based Code development.
- Supported community-based Services to Support Renters and Homebuyers.
- Secured funding for comprehensive code reform project for City of Missoula in fiscal year 2022.

An illustration of a community scene. In the background, there are green hills and several houses of different colors (green, yellow, red, grey). In the middle ground, there are more houses, including a large yellow one. In the foreground, there is a park area with a playground, a path where people are walking, a person on a bicycle, and a person playing with a ball. The scene is bright and colorful.

A Place to Call Home Implementation Update

Partner to Create and Preserve Affordable Homes

The housing policy speaks to the value of banking high opportunity land, when possible, to achieve both a higher production of affordable units and to integrate innovative development techniques that achieve goals around mix of unit types all while integrating developments into the existing neighborhood context. Banking parcels in high-opportunity districts provides opportunity to achieve many city goals related to housing, environmental cleanup, transit and transportation, and energy conservation.

- Continued to pursue land banking opportunities in high-opportunity sites:
 - MRL Triangle property
 - The Sleepy Inn has been utilized as quarantine and isolation shelter during Covid-19 response.
 - Payne Block property
 - The Scott Street project brings public and private partners together to develop 240 market rate rentals and 70 permanently affordable Community Land Trust homes at the former White Pine Sash location. Community and neighborhood engagement and design are underway with the site plan slated to be finalized in fall of 2021.
- Brokered a partnership with Pupaw LLC/Cade LLC's the Reed Condominium development to address housing affordability by providing a Vacation Right of Way in exchange for seven condo units restricted to 120 percent [Area Median Income](#) (AMI) limit, the equivalent of 20 percent of the project's total units.

Missoula Housing Program Goals, Outcomes, and Key Indicators

Annually the Community Development Division distributes federal investments from the Department of Housing and Urban Development (HUD) through investments from the HOME Investment Partnership and Community Development Block Grant (CDBG) programs. In Program Year 2020, the Community Development division received an allocation of CDBG-CV funds to respond to the Coronavirus pandemic. Outcomes from the Program Year 2020 investments are highlighted below. All data from this section is derived from the Program Year 2020 Consolidated Annual Performance and Evaluation Report (CAPER), which is submitted to HUD after a robust public comment period.

Table 1- Federal Investments for PY'2020

	Total Award	Number of Projects
Home Investment Partnership (HOME)	\$394,193	2
Community Development Block Grant (CDBG)	\$576,954	6
CDBG-CV	\$704,630	4

Missoula Housing Program Goals, Outcomes, and Key Indicators

Table 2 - Construction Projects Funded by HOME and CDBG PY'2020

Sub-recipient	Project	Fund Source	Investment	Type	Number of Units	Projected PY'20 Goal	Outcome
Homeward, Inc.	Trinity Project	HOME	\$806,000	New Construction	202	Begin construction	Broke ground in PY'20
YWCA Missoula	Meadowlark Project	CDBG	\$750,000	New Construction	44 Units- 31 family rooms & 13-room domestic violence shelter	House 25 families	Construction complete; 34 families housed since May 2021
North Missoula Community Development Corporation	Clark Fork Commons	CDBG	\$175,000	Preservation	25 houses	Finish preservation project	Project complete; 25 houses preserved
Homeward, Inc.	Community Housing Development Organization (CHDO)- Operating Expenses	HOME	\$19,700	N/A	N/A		Supported the Trinity project and others

Missoula Housing Program Goals, Outcomes, and Key Indicators

Table 3- CDBG Public Service Projects PY'20

Sub-recipient	Project	Fund Source	Investment	Projected PY'20 Goal Individuals Supported	PY'20 Outcome Individuals Supported
Poverello Center	Housing Retention Specialist	CDBG	\$14,599	50	20
Poverello Center	Rapid Intake Services	CDBG	\$24,332	1,300	1,301
YWCA Missoula	Ada's Place Emergency Housing	CDBG	\$24,332	250	
Homeward, Inc.	Financial, Renter and Homebuyer Education and Counseling	CDBG	\$18,278	1007	1152

Missoula Housing Program Goals, Outcomes, and Key Indicators

Table 4- CDBG-CV Projects PY' 20

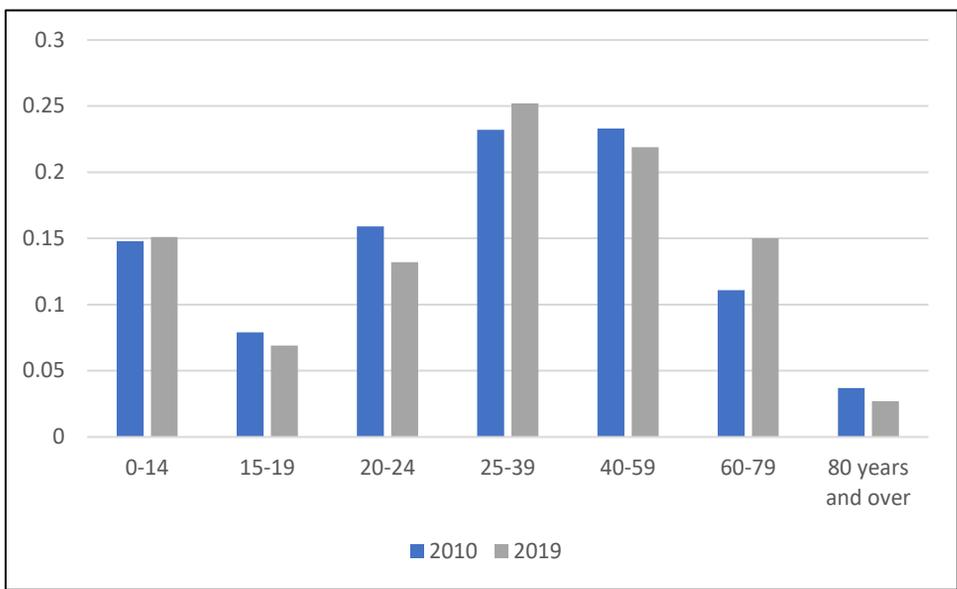
Sub-recipient	Project	Fund Source	Investment	Projected PY'20 Goal Individuals Supported	Projected PY'20 Goal Individuals Supported
Missoula City/County Health Department	Temporary Public Health Social Worker	CDBG-CV	\$82,101	312	228
Poverello Center	COVID-19 Outreach Response Team	CDBG-CV	\$161,963	150	649
Poverello Center	Emergency Shelter Sanitation Project	CDBG-CV	\$96,171	1,000	2,242
Poverello Center	Emergency Winter Shelter Project	CDBG-CV	\$450,897	500	790



Population Characteristics

Data in this section is provided to illustrate key information about the population in Missoula at a high level.

Figure 1 – Age Distribution 2010 & 2019

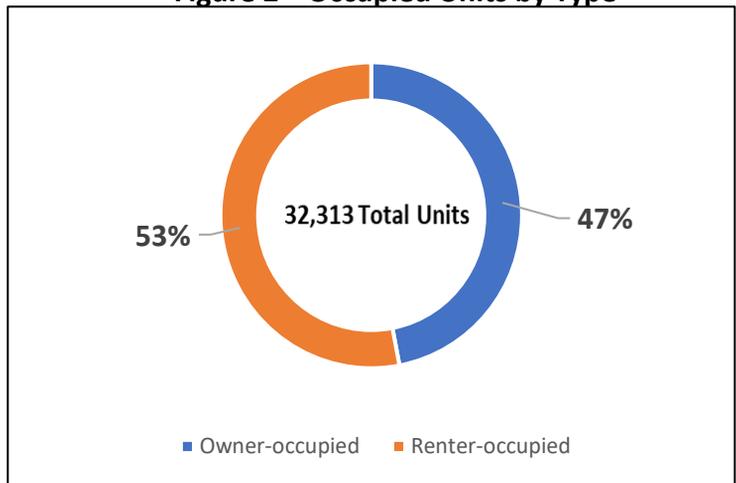


Overall, age trends are relatively stable, with slight increases in the 60–79-year-old age group. This suggests a continued need to increase housing programs and development of appropriate housing types for aging populations.

Source: US Census Bureau, ACS 2010 & 2019 5-Year Estimates

Population Characteristics

Figure 2—Occupied Units by Type



Overall, both the City and County saw significant increases in households roughly on par with the increases in housing units. This signals a relative balance of “keeping up” with housing needs but does not address the pre-existing gaps in the supply demand imbalance.

Source: US Census Bureau, 2019 Table S2503

Table 5—Population & Housing Units in Missoula, 2019

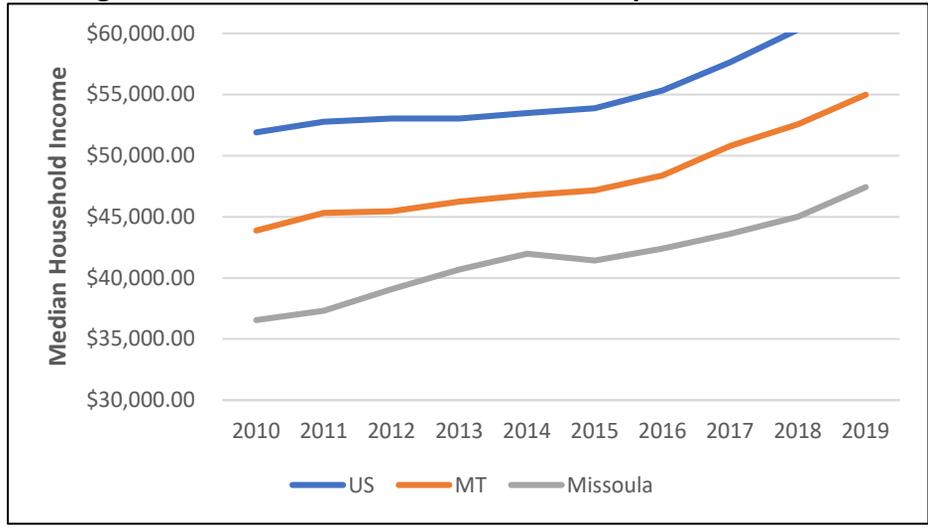
	City of Missoula	Change from 2015	Missoula County	Change from 2015
Population	73,710	4,520	117,309	5,343
Households	32,313	2,453	53,955	2,899
Total Housing Units	34,166	2,498	53,955	2,899
Seasonal Housing Units	473	185	2,372	204
Percentage Vacant, Year-Round	5.4%	-0.3%	8.6%	-0.10%
Percent of Occupied Units Rented	52.6%	4.7%	41.1%	-0.49%
Percent of Occupied Units Owned	47.4%	-4.7%	58.90%	0.49%

Source: Census Bureau, ACS 2019, 2015, 5-Year Estimates



Population Characteristics

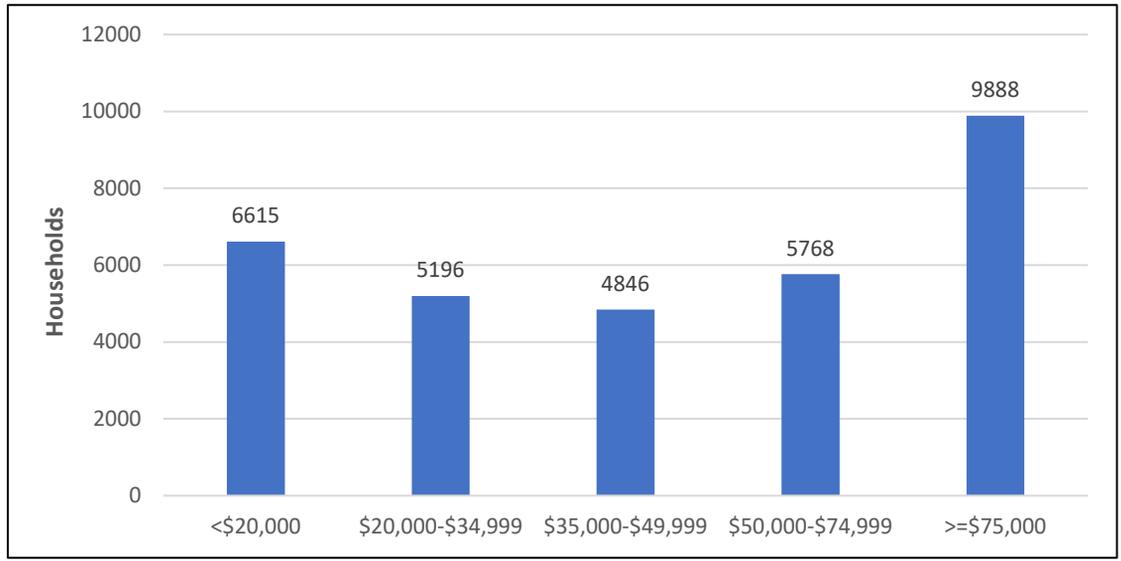
Figure 3 – Median Household Income Comparison 2010-2019



The distribution of income by household also shows an inverse bell curve with larger groups at the lower and higher end of the income distribution.

Source: US Census Bureau, ACS 2019 5-Year Estimates, Table S1901

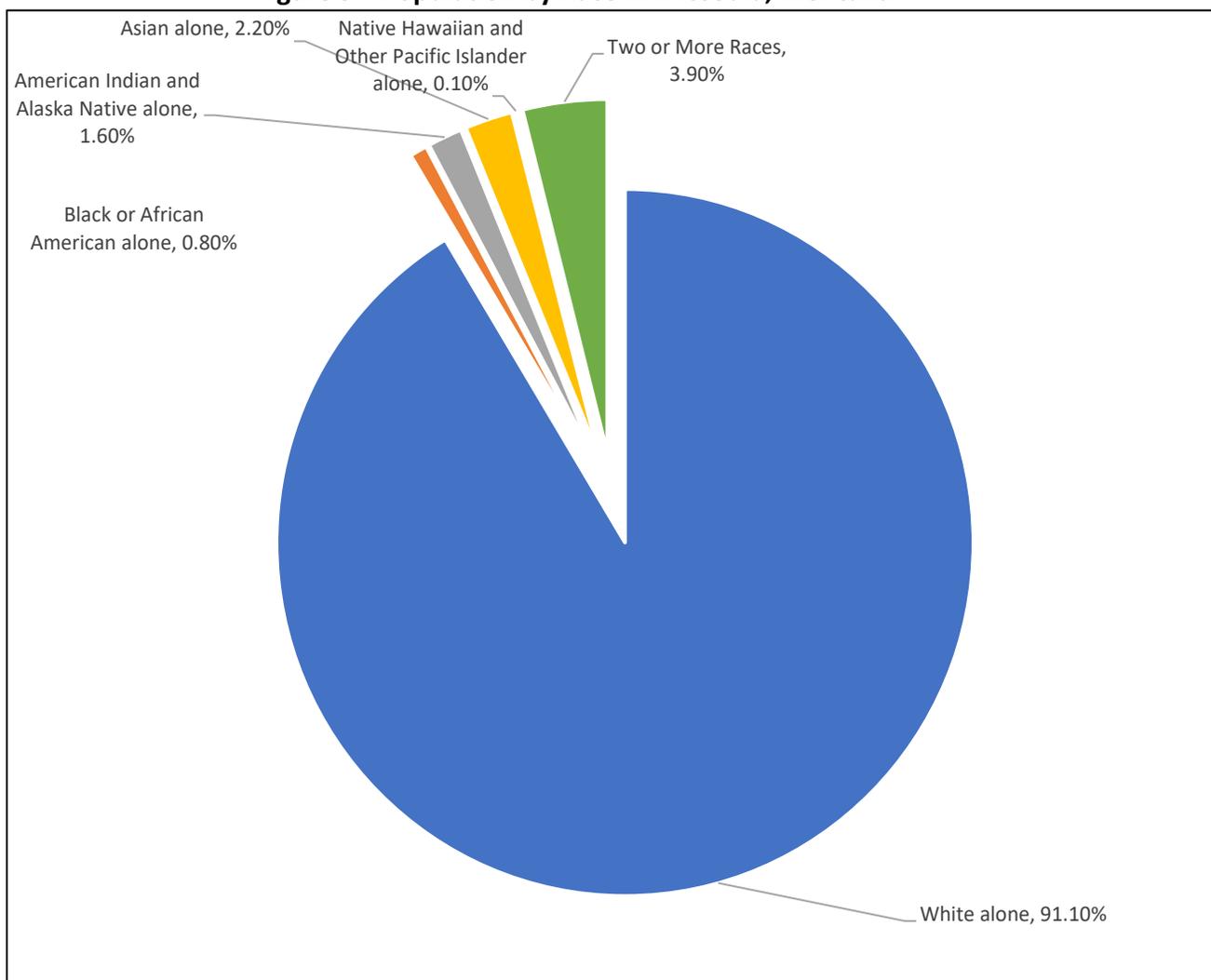
Figure 4 – City of Missoula Households by Income Bracket



Source: US Census Bureau, ACS 2019

Population Characteristics

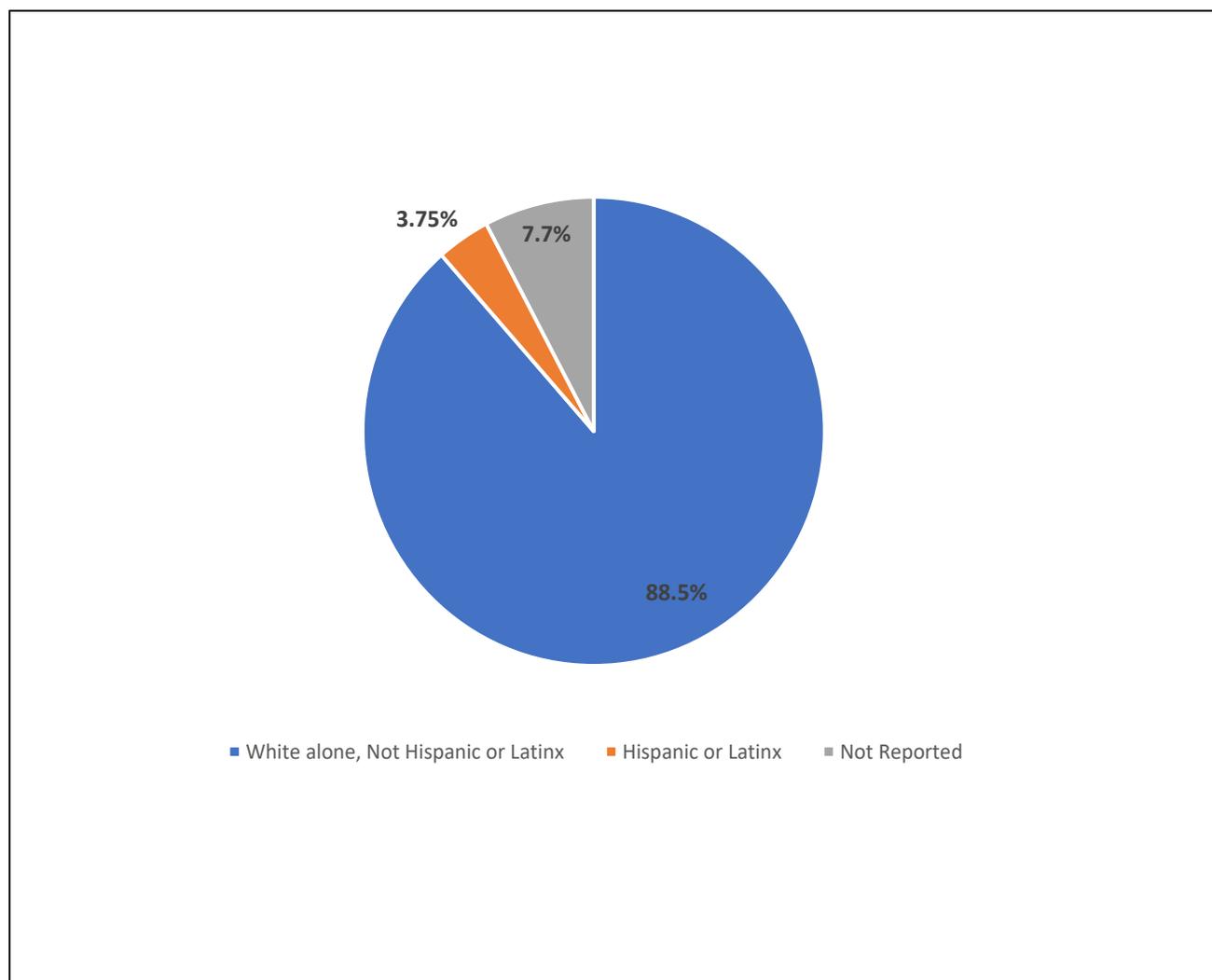
Figure 5 – Population by Race in Missoula, Montana



Source: US Census Bureau, 2019

Population Characteristics

Figure 6 –Ethnicity in Missoula, Montana



Source: US Census Bureau, 2019



Key Indicators of Missoula Housing Affordability

In all aspects of housing program planning, it is important to remember that the true measure of housing affordability is the gap between wages and housing costs. For the purposes of City programs, housing affordability is defined as a housing payment at or below 30 percent of a household's gross income. This figure is used to calculate both rental and homeownership affordability based on income levels.

The percentage of households paying more than 30 percent of their income for housing is tracked by the Census and households paying more than 30 percent of their income are considered "cost burdened." The following table depicts cost burden for renters and owners showing both a 5-year and one-year change.

Table 6 – Housing Cost Burden for Missoula Renters and Owners, 2014, 2018, and 2019

	2014	2018	2019	5-year Change	1-year Change
Owner-occupied housing units	14,078	14,618	15,312	8.77%	4.75%
Renter-occupied housing units	15,188	17,661	17,001	11.94%	-3.74%
Percentage of owners paying 30% or more	27.0%	16.8%	24.4%	-2.60%	7.60%
Percentage of renters paying 30% or more	55.1%	50.6%	48.4%	-6.70%	-2.20%

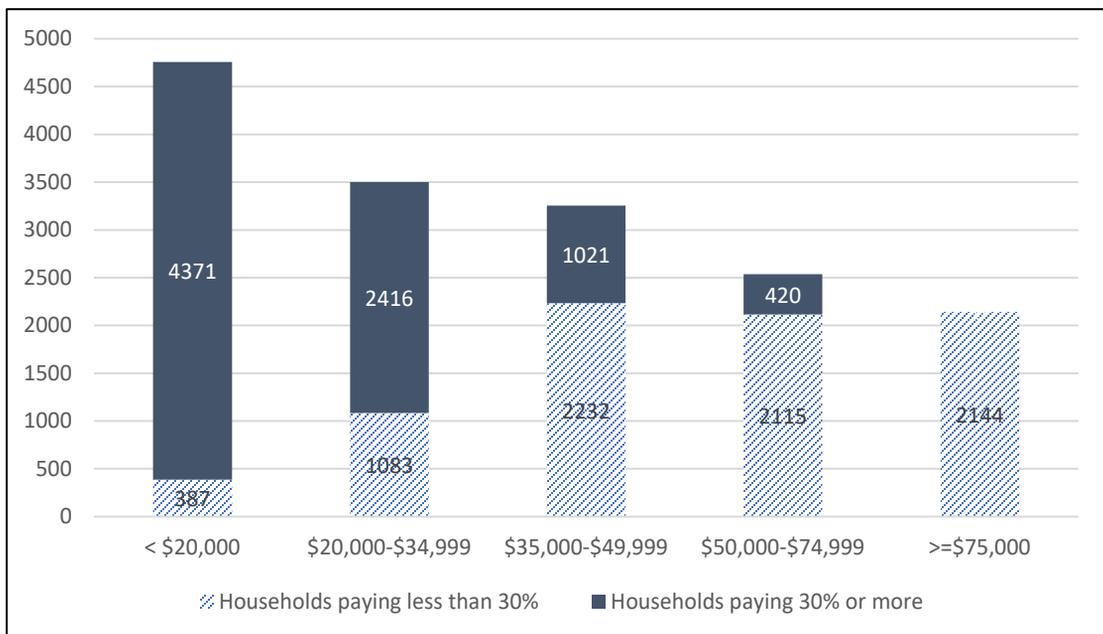
Sources: 2014, 2018 and 2019 ACS 5-Year Estimates, Table S2503.



Missoula Rental Affordability

Rental affordability remains a critical issue facing the community and is a problem that disproportionately impacts residents with the lowest incomes. When renter cost burden is analyzed by income level, we find that there are nearly 8,000 households earning less than \$50,000 a year that are paying more than 30 percent of their income for housing. This income level is very close to the 80 percent of AMI level for a household of three (\$54,100). The problem increases greatly in the lower income segments, with a staggering 82 percent of cost burdened households earning less than \$35,000 a year.

Figure 7 – Renter Cost Burden in Missoula

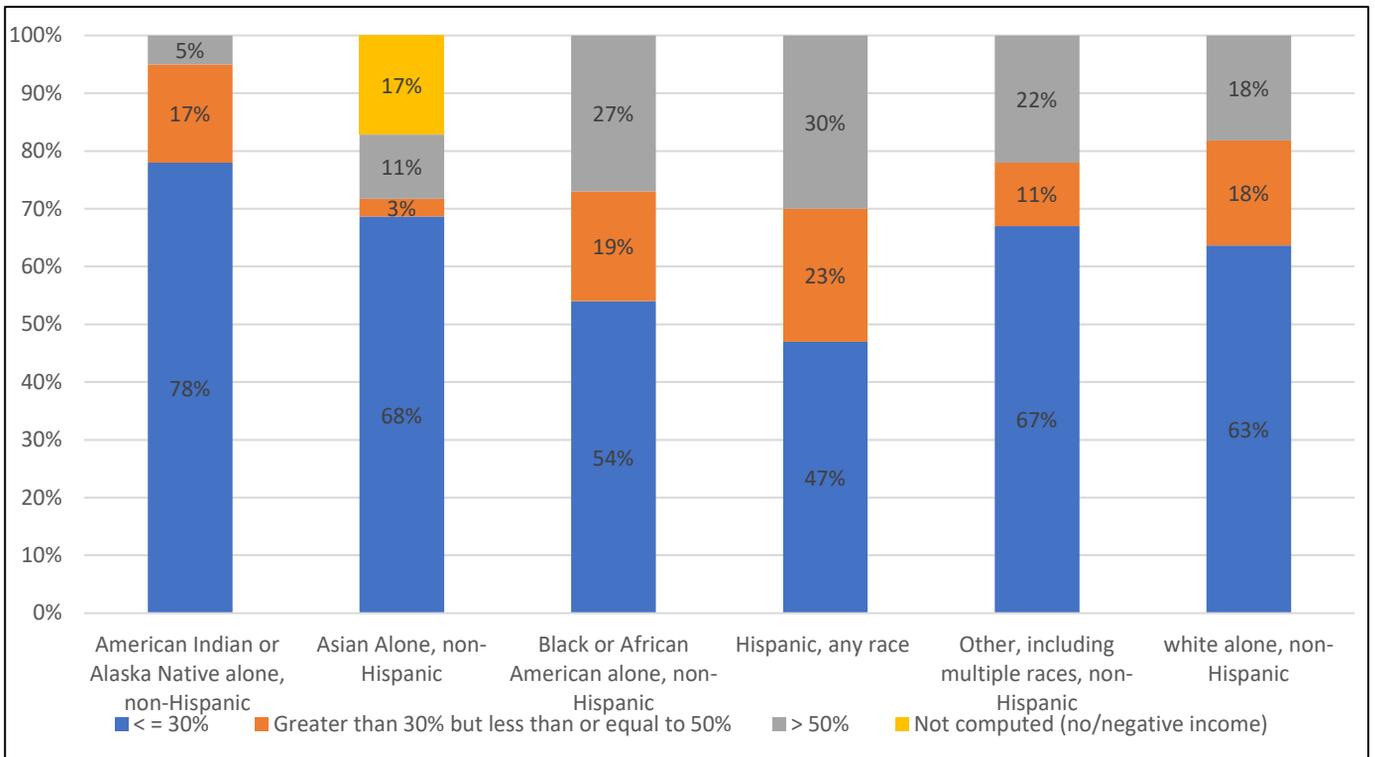


Source: US Census Bureau, ACS 2019



Missoula Rental Affordability

Figure 8 — Household Cost Burden by Race and Ethnicity



Source: Comprehensive Housing Affordability Strategy (CHAS) 2013-2017

Missoulians who identify their ethnicity as Hispanic, or race as Black or African American are two groups most likely to experience cost burden in their housing. Fifty-two percent of people who identify as Hispanic pay more than 30 percent toward housing costs and 46 percent of people who identify as Black or African American pay more than 30 percent toward their housing. This contrasts with the 36 percent of white households that pay more than 30 percent toward housing costs.



Missoula Rental Affordability

The following table depicts maximum affordable rental rates for key income levels as a function of HUD AMI and family size. The City's adopted housing policy and federal funding restrict rental support to 80 percent of AMI.

Table 7– Affordable Monthly Rent at 30% of Income

Number of Persons in Household:						
% Median	1	2	3	4	5	6
30%	\$395	\$451	\$549	\$663	\$776	\$890
50%	\$659	\$753	\$846	\$940	\$1,016	\$1,091
60%	\$791	\$903	\$1,016	\$1,128	\$1,220	\$1,310
80%	\$1,054	\$1,204	\$1,354	\$1,504	\$1,625	\$1,745
100%	\$1,318	\$1,505	\$1,693	\$1,880	\$2,033	\$2,619

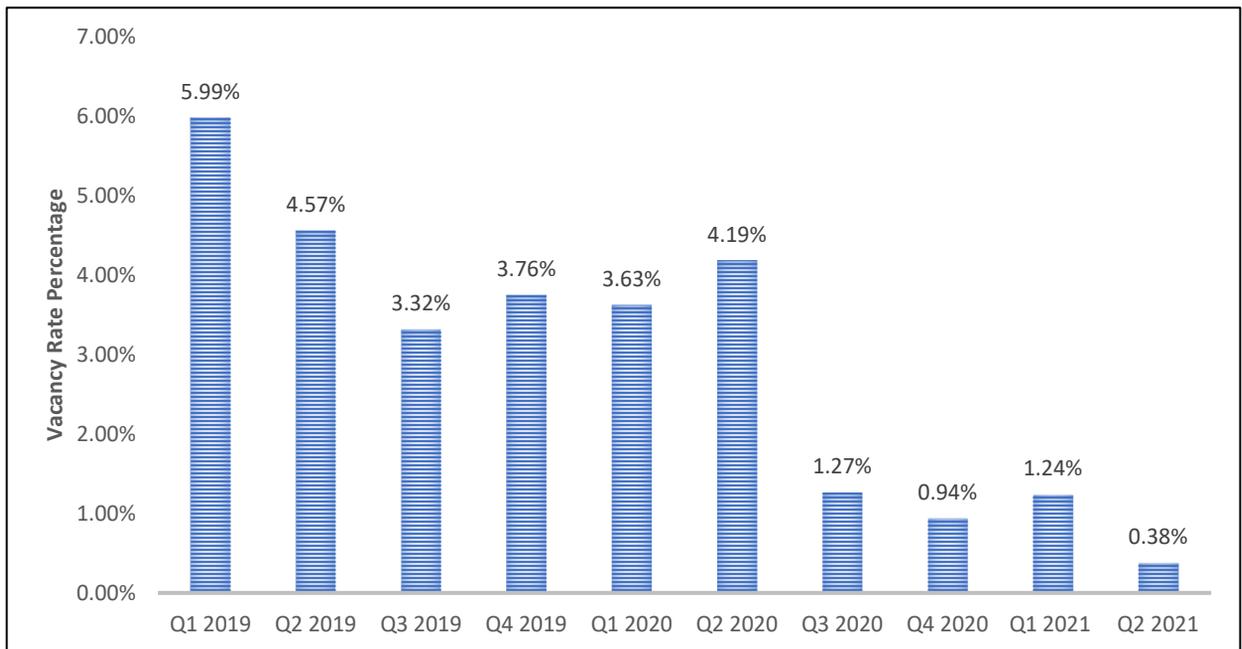
Source: HUD User, 2021



Missoula Rental Affordability

The best indicator of longer-term rental housing market trends are rental vacancy rates and waiting lists for housing assistance. Rental vacancy rates continue to decrease over time and remain well below 5 percent, a widely accepted level of a balanced rental housing demand.

Figure 7 – Rental Vacancy Rates in Missoula



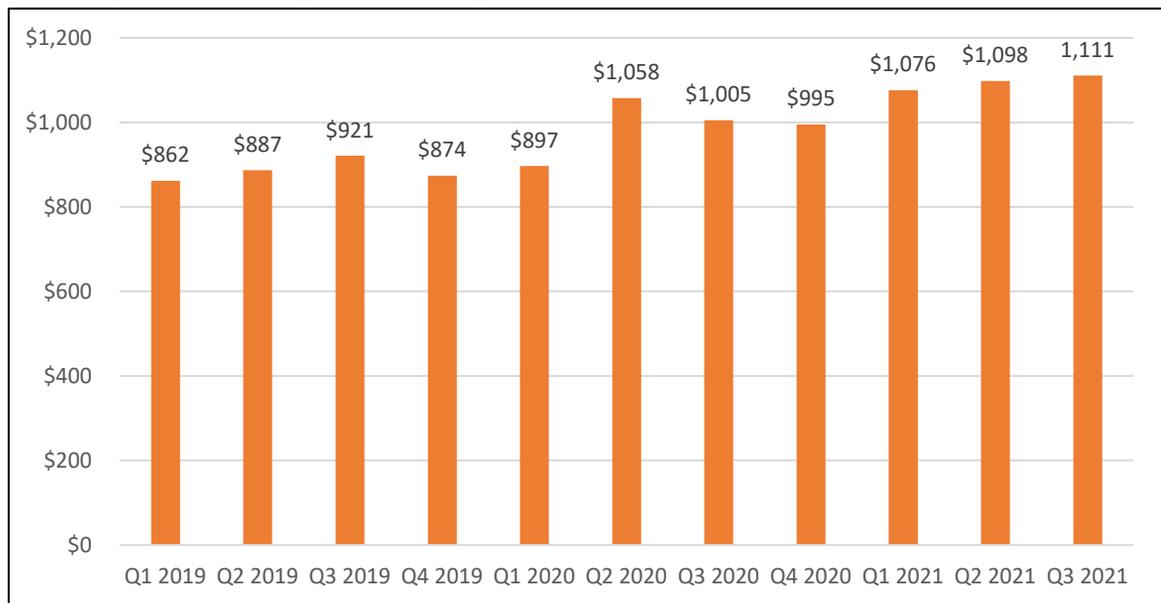
Source: Sterling CRE Advisors



Missoula Rental Affordability

In addition to availability of rental units being restricted through the low vacancy rate, the cost of rent in multi-family housing is increasing.

Figure 9—Average Rent Changes from Quarter 1 2019- Quarter 3 2021



Source: Sterling CRE Advisors



Missoula Rental Affordability

Housing Choice Vouchers (HCV), formerly known as Section 8 rental vouchers, are an important community asset. These rental vouchers, funded by the federal government, pay the difference between market rent and affordable rents based on the individual voucher holder's income. Vouchers are Administered by the Missoula Housing Authority and District XI Human Resource Council. The number of households on the HCV waiting list is another indicator of overall demand for affordable rental housing. In September 2021, 1,472 households were on The Missoula Housing Authority waitlist. Human Resource Council indicates that there are currently 961 households waiting for a voucher.

Missoula Housing Authority reported that 55 percent of households who receive a voucher are successful in moving into housing. Cost and unit availability are identified as the main barriers to success for voucher holders at this time. The Housing Authority shared that rising rents are pushing what's available above the Fair Market standard approved by HUD. The Housing Authority applied for and received an exception available during COVID to use a higher Fair Market Rent standard in order to continue to approve units and support households moving into available units.

Rental Affordability Key Conclusions

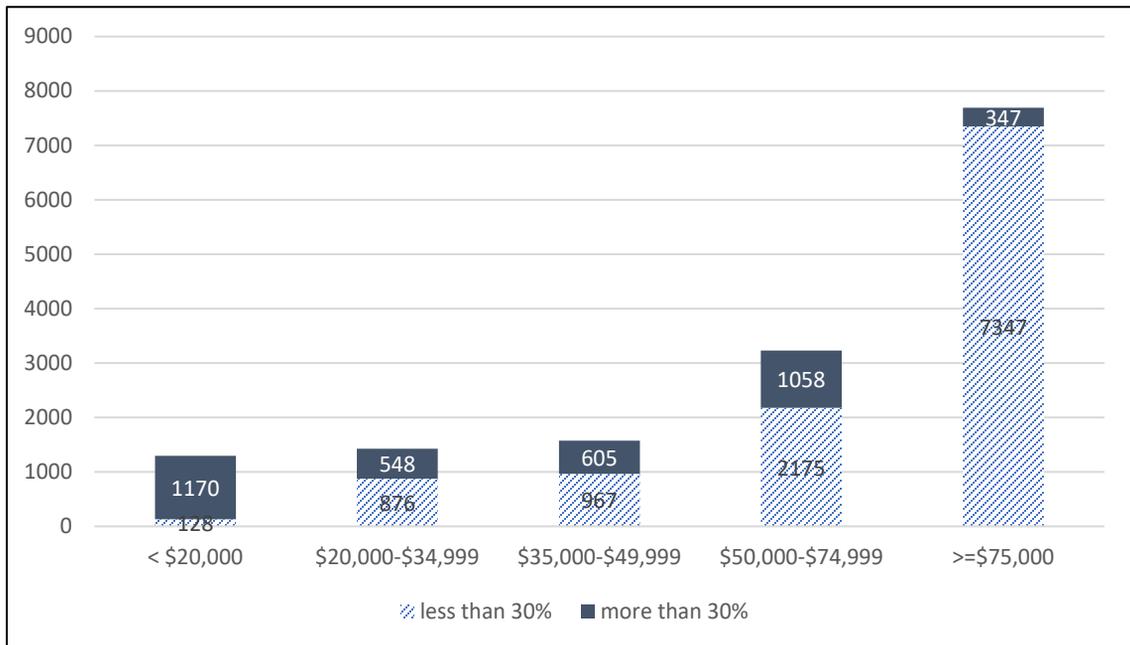
The combination of the stagnant vacancy rate and rising rental rate points to the need to continue to build at all price points. Income and cost burden data suggests that the rental situation is dire for the lowest income households in Missoula, mainly those below 60 percent AMI. This highlights the need for strong ongoing support of new rental housing development through the Low Income Housing Tax credit (LIHTC) program as well as other new initiatives to provide incentives for creating below market rental housing.



Missoula Homeownership Affordability

Much like the situation with rental housing, affordable homeownership is increasingly elusive for households with lower incomes. Looking at the breakdown of ownership cost burden in the table below, it becomes clear that homeownership in Missoula is primarily reserved for households earning above \$75,000 a year in combined income. In fact, there are more owners earning above \$75,000 per year than all the other income categories combined. A significant 45 percent of homeowners earning below \$75,000 a year (3,381 households) are cost burdened.

Figure 10 – Owner Cost Burden in Missoula



Source: US Census Bureau, ACS 2019



Missoula Homeownership Affordability

The following table depicts the affordable home price based on AMI and family size. This calculation assumes FHA underwriting standards.

Table 8 – Home Prices Affordable to Missoula Area Median Income (AMI) Levels

	Number of Persons in Household					
	1	2	3	4	5	6
60% AMI	\$108,065	\$108,869	\$112,585	\$121,288	\$138,897	\$156,172
80% AMI	\$162,269	\$166,689	\$177,477	\$193,468	\$216,851	\$239,740
100% AMI	\$221,118	\$226,996	\$242,696	\$265,759	\$295,035	\$326,129
120% AMI	\$279,732	\$294,063	\$313,420	\$341,571	\$383,361	\$422,567

Source: HUD User, 2021

Table 9 – Missoula Urban Area Home Sales

Sales Price	2018	2019	2020
Under \$150,000	57	57	24
\$151,000-\$300,000	735	623	488
\$301,000-\$450,000	502	581	741
\$451,000-\$600,000	128	169	268
\$600,000+	63	73	153
Total	1,485	1,503	1,674
<=\$300,000	53%	45%	31%
>\$300,000	47%	55%	69%

Source: Missoula Organization of Realtors®

When this is compared to home sales data from the Missoula Organization of Realtors (MOR) Multiple Listing Service (MLS) the challenges facing potential homeowners at and below 120 percent of AMI are clear.



Missoula Homeownership Affordability

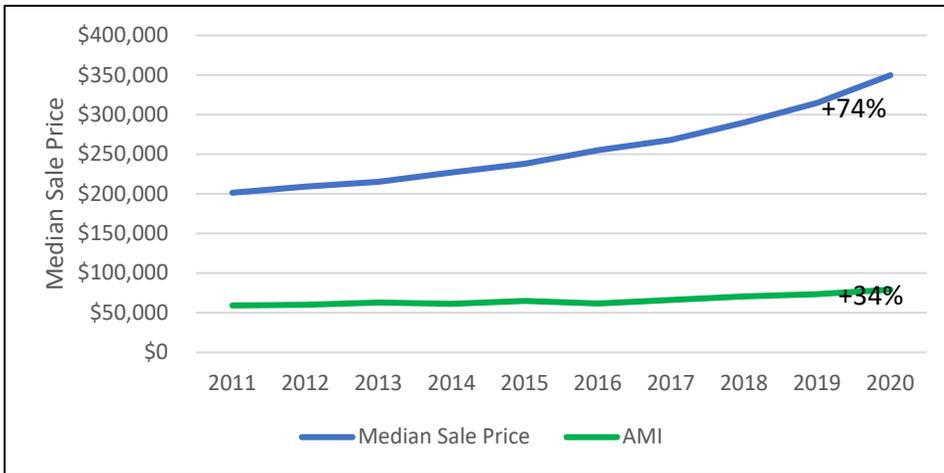
The for-sale housing market has changed significantly in the last three years. The number of units available for sale has increased but they are available at increasingly higher price points. The total of for-sale homes increased 12.7 percent from 2018 to 2020. Home sales at or below \$300,000 have decreased by more than 35 percent since 2018. In contrast, the number of homes sold above \$300,000 has increased by 68 percent. This primarily impacts households below 80 percent AMI whose upper end of affordability is around \$193,000 for a household of four. This also signals shrinking affordability for families up to the 120 percent AMI range whose upper end of affordability is around \$341,00 for a household of four.

The trend towards decreasing affordability can also be seen in the overall median sales price trend for the Missoula Urban Area. For reference, the Urban Area includes Rattlesnake, Downtown, University, Farviews, South Hills, Pattee Canyon, Lewis and Clark, Miller Creek, Blue Mountain, Big Flat, Orchard Homes, Mullan Road, Grant Creek, Lolo, Bonner, East Missoula, and Clinton. The Missoula Urban Area does not encompass Frenchtown, Seeley Lake, the Swan Valley, Potomac, and Turah.



Missoula Homeownership Affordability

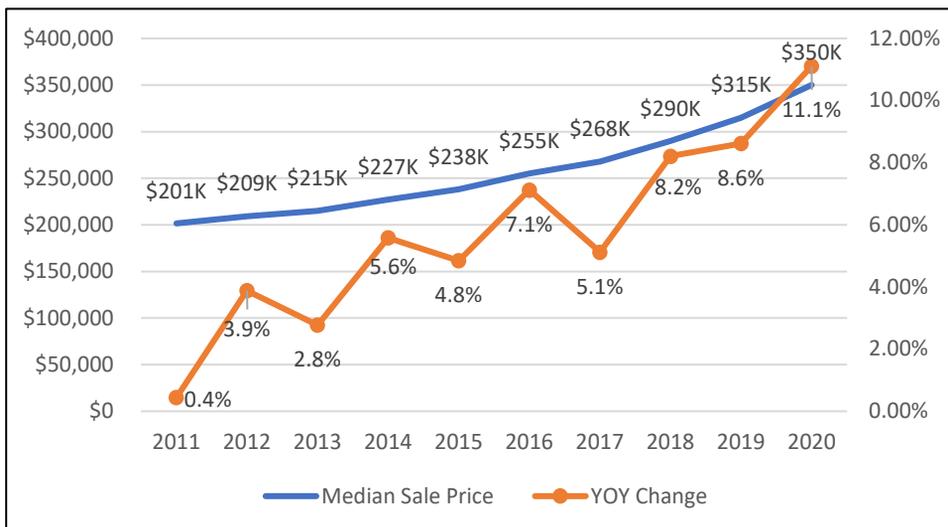
Figure 11—Comparison of Median Home Sale Price and Area Median Income Over Time



As illustrated in fig. 11, wages are not keeping pace with rising housing prices. Over ten years housing prices have increased 74 percent while AMI has only increased 34 percent.

Source: Missoula Organization of Realtors, HUD User

Figure 12 – Year Over Year Change in Median Home Sale Price

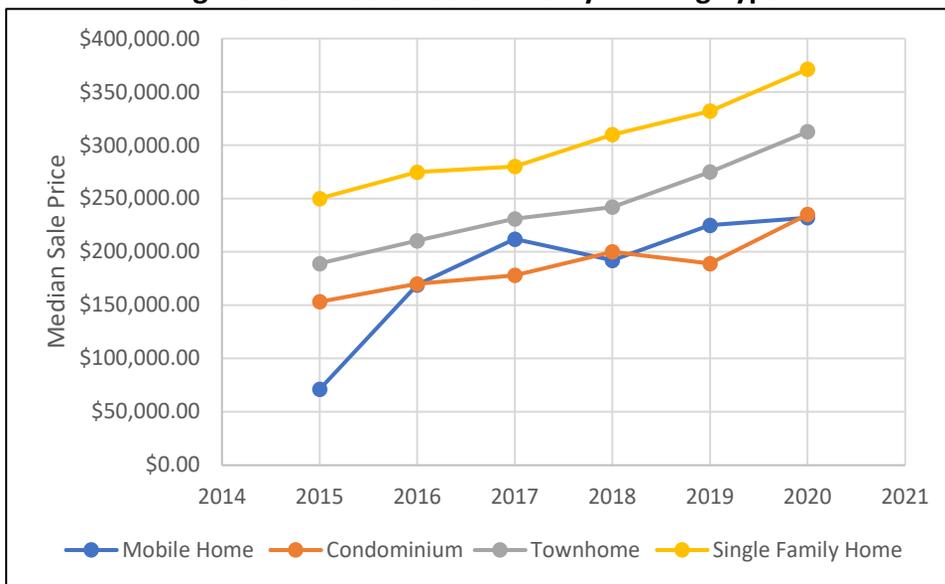


Source: Missoula Organization of Realtors



Missoula Homeownership Affordability

Figure 13 – Median Sale Price by Housing Type



Source: Missoula Organization of Realtors

Homeownership Affordability Key Conclusions

Homeownership remains challenging for households at and below 120% AMI, with acute needs for households below 80% AMI. These challenges are reflective of both market pressure and steadily increasing development costs which make it difficult to develop housing to serve lower income groups without significant subsidization. To make homeownership achievable for households below 80% AMI, new forms of homeownership development with layered City support will be needed. For potential buyers in the 80-120% AMI range, gaps are smaller, which can hopefully be addressed through city-incentivized below-market development and down payment assistance programs.



Houselessness in Missoula

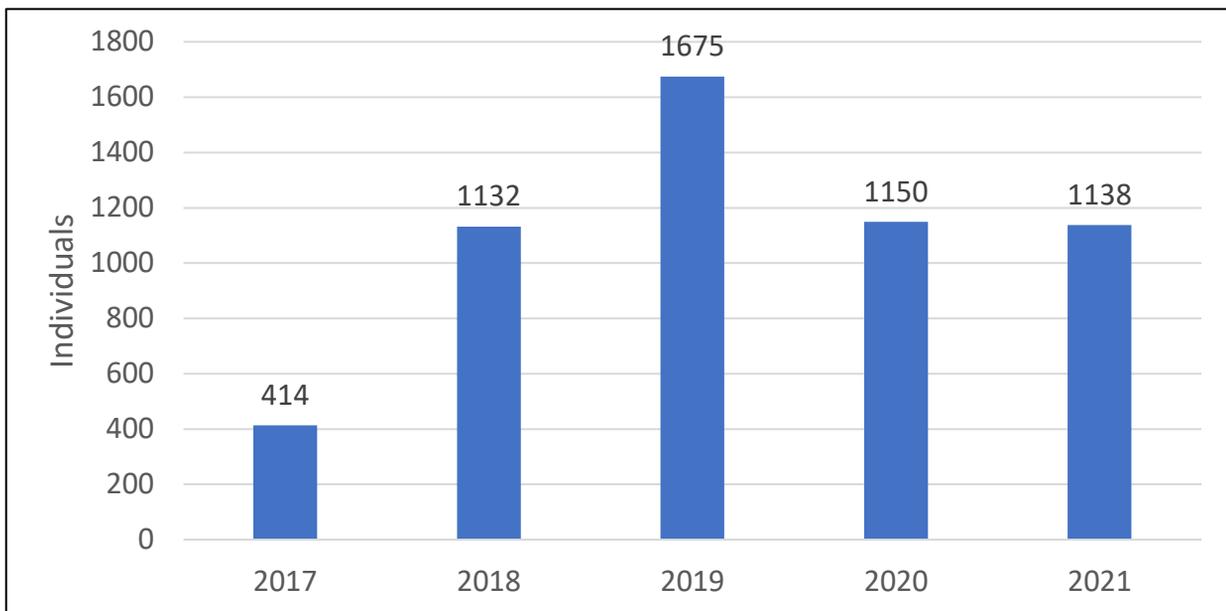
There are three main indicators for houselessness: how many people are accessing the Missoula Coordinated Entry System (MCES), the Point in Time (PIT) count, and number of children that are identified as experiencing houselessness and housing instability in the Missoula County Public School (MCPS) system.

For this report we are highlighting the Missoula Coordinated Entry System data as it is annualized and is assumed to include most people who would be included in the Point in Time data and the Missoula County Public Schools data to highlight another population impacted.

It is important to note that both sources use different definitions of who is considered experiencing houselessness and housing instability. MCES uses the HUD definition that focuses on enrolling and serving people who are experiencing literal houselessness (staying in shelter or in places not meant for human habitation) and fleeing or attempting to flee domestic violence. MCPS uses the Department of Education definition which includes students who are staying in doubled-up situations as well as experiences like staying outside, in shelter or fleeing or attempting to flee domestic violence.

Houselessness in Missoula

Figure 14 –Number of Unique Individuals Identified by the Missoula Coordinated Entry System

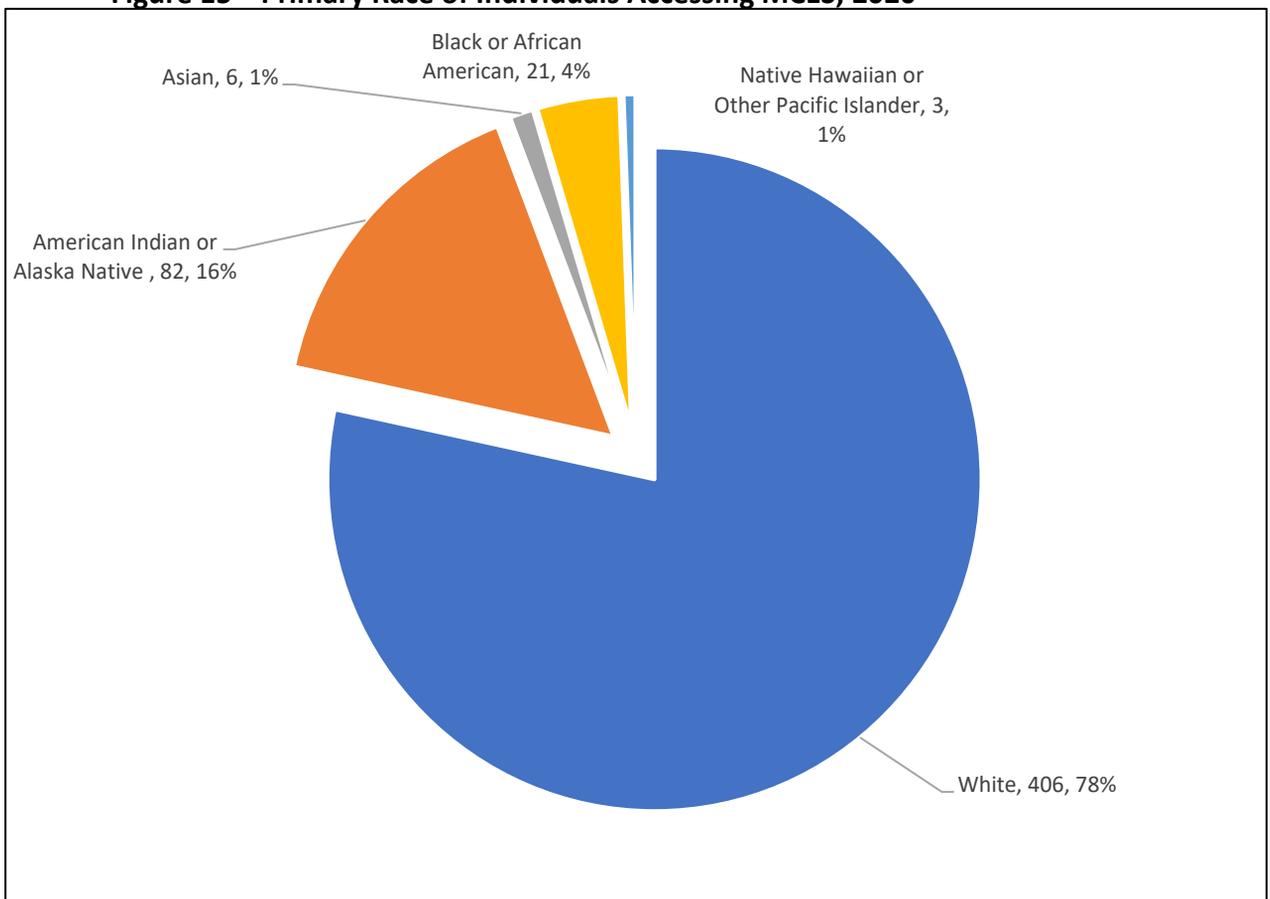


Source: Missoula Coordinated Entry System

The Missoula Coordinated Entry System began entering data in July of 2017, explaining the jump in numbers from 2017 to 2018 as households were entered into the new data system. The decreased engagement numbers in 2020 and 2021 are best explained through impacts from COVID-19 and not necessarily a decrease in housing need. A representative for the MCES system reported that the September 2021 analysis projected serving more individuals than last year, with one quarter of the year remaining.

Houselessness in Missoula

Figure 15—Primary Race of Individuals Accessing MCES, 2020

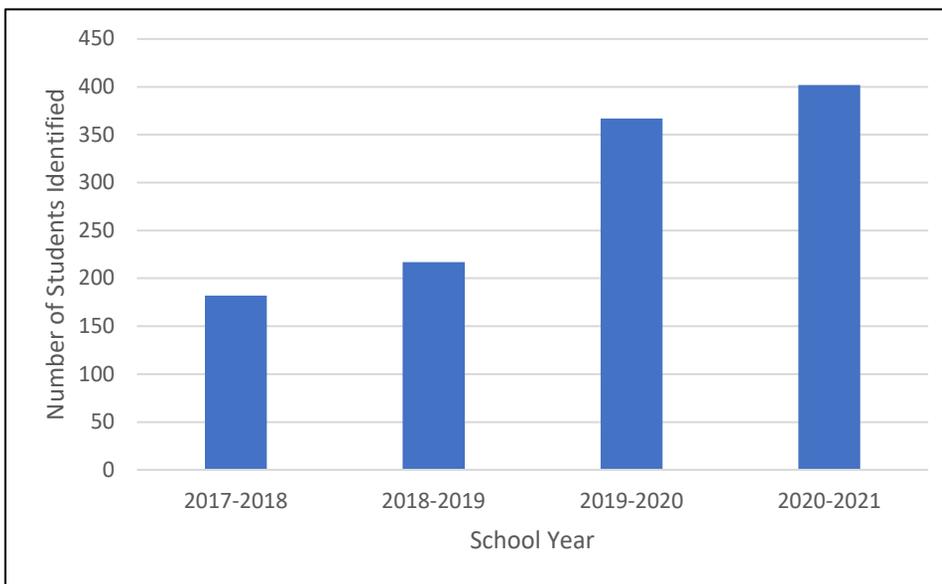


Source: Missoula Coordinated Entry System

Disaggregated racial data for the Coordinated Entry System highlights the disproportionate rate of houselessness American Indian or Alaska Native households experience. In Missoula, American Indian or Alaska Native individuals represent 1.6 percent of the total population and 16 percent of people experiencing houselessness.

Houselessness in Missoula

Figure 16 – Number of Houseless and At-Risk Students, MCPS



Source: Missoula County Public Schools

Likewise, data from MCPS indicates an increase in the total number of students identified as experiencing houselessness and/or housing instability in the 2019-2020 and 2020-2021 school years. The pandemic and other reasons were cited as factors for the increase.

Houselessness Key Conclusions

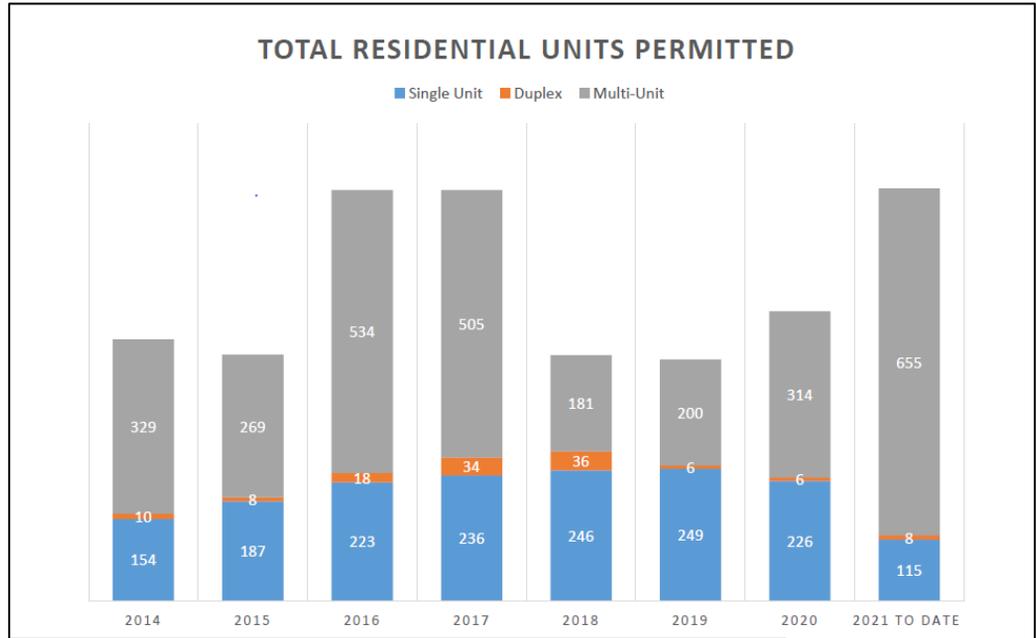
Overall trends in Missoula demonstrate an increase in the number of houseless residents over the past few years. There are currently 172 shelter beds, 33 transitional units, 14 units for residents with special needs and 150 Permanent Supportive Housing units/resources available from Missoula area housing service providers. This indicates a strong need for additional support, particularly deeply subsidized rental, and transitional housing units.



Housing Development Activity in Missoula

Housing development activity has a large impact on macro housing conditions such as housing supply and overall access to housing. The city has seen a steady increase in single-family permits since the recession with total permits steadily increasing since 2014. There was a 23-permit decrease in 2020, likely due to the impacts of stay-at-home orders and other effects of the pandemic. Duplex permits have decreased since 2018. There has been steep increase in multi-family permits since 2019, with the largest impact seen in the first half of this year.

Figure 17 – City of Missoula Building Permits by Year

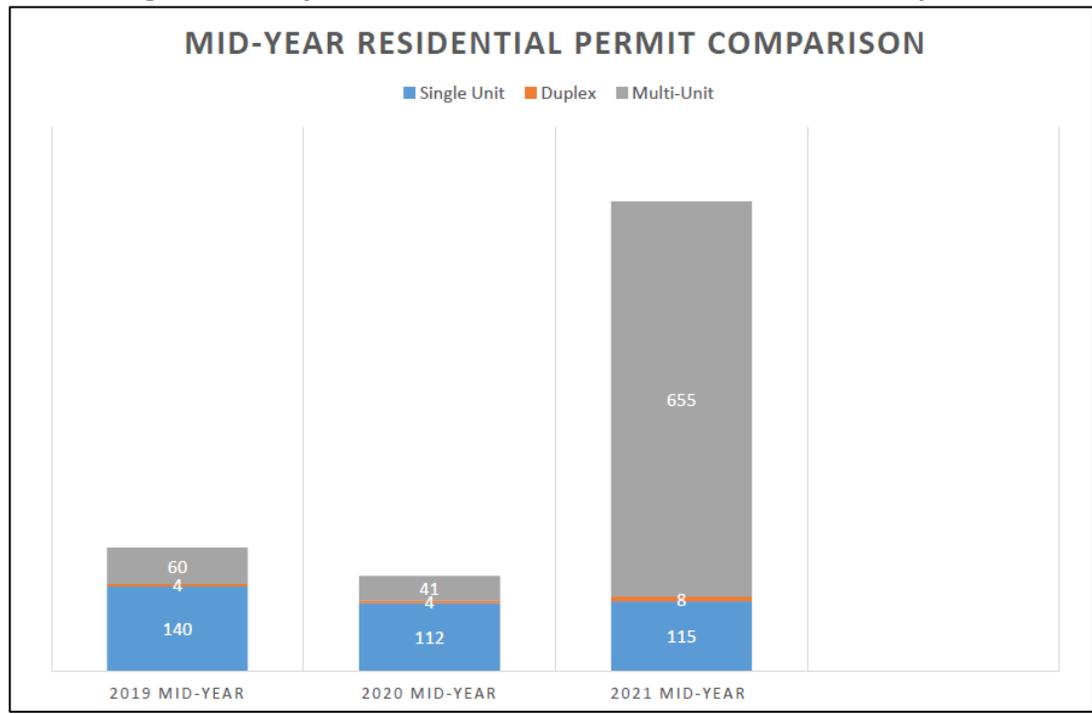


Source: Community Planning, Development & Innovation, Development Services



Housing Development Activity in Missoula

Figure 18– City of Missoula Mid-Year Residential Permit Comparison

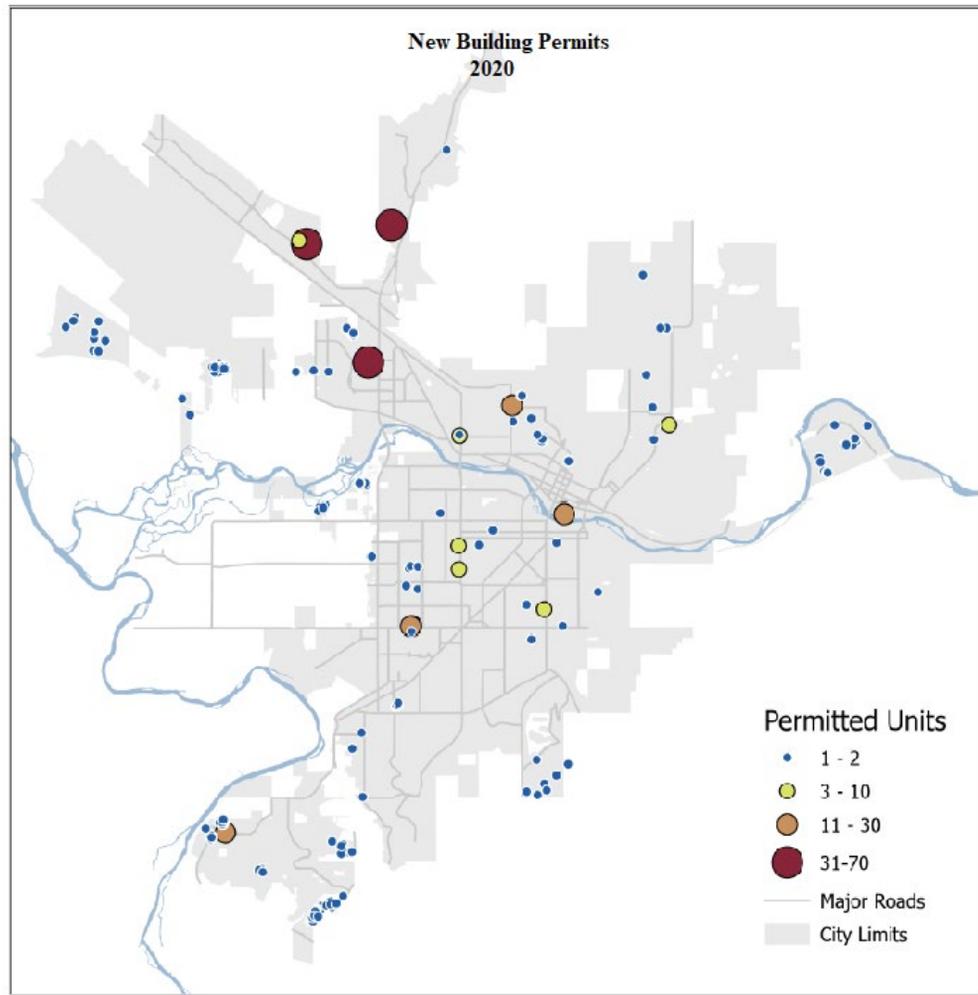


Source: Community Planning, Development & Innovation, Development Services



Housing Development Activity in Missoula

Figure 19 – New Dwelling Permits in Missoula, 2020



Another important factor is [where housing is being developed](#). The following image depicts new unit production by scale of project. This shows a relatively balanced distribution of unit creation across all areas of the city. As to be expected, larger projects (21+) are occurring somewhat outside of the urban core of the city, although there are a healthy number of projects in the 3-10 units range that have occurred within the residential core of the city.

Source: Community Planning, Development & Innovation, Community Planning



Conclusion

The trends related to rental housing, homeownership, and houselessness in Missoula all demonstrate a dire need in Missoula to increase production of new homes, especially homes available and attainable to Missoula residents making up to 120 percent of AMI. While current permitting data provide hope through strong numbers in 2020 and 2021, there is still significant need to keep up with population growth while also chipping away at the residual demand. Houseless data and rental cost burden data in particular show a clear need for homes and programs that target support to those residents at the lower end of our income spectrum through subsidized programs.

While there is need for response at all levels of the housing market there is evidence to support targeted strategies for populations who are experiencing unique circumstances in the market, including, but not limited to, households with extremely low incomes, those who are cost burdened, and American Indian or Alaska Native people who are unhoused.

Ultimately, this year's look at the data tells a story that aligns with the overall strategies of A Place to Call Home – that we need more inventory at all levels of the market, with careful attention paid to the disproportionate impacts our incredibly tight housing market has on Missoula's most vulnerable residents. A balanced approach considering all other available funds through federal programs and federal stimulus bills will be essential to the City of Missoula's local Affordable Housing Trust Fund in 2021-2022. The fund's ability to fill key gaps in the housing spectrum in Missoula will continue to be the strength it brings to the community. Strategies in A Place to Call Home and eligible projects in the Affordable Housing Trust Fund will support needs of Missoulians as they continue to be implemented.

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