



## Affordable Housing Trust Fund Reserve Balance Application

### Application Checklist

Please Include This Page with Application

**Submit all materials (application, budget, and applicable attachments to  
[Godbeya@ci.missoula.mt.us](mailto:Godbeya@ci.missoula.mt.us)**

### Reserve Balance Overview

The reserve balance amount is set by the Affordable Housing Resident Oversight Committee during the Annual Allocation Plan process. A maximum of 20 percent of the available award balance can be reserved annually.

The reserve balance is held for urgent or emergent preservation projects/acquisitions that cannot wait until the next competitive application cycle that will preserve and/or protect affordability for residents.

#### Process:

Applications are vetted administratively through Community Development staff and shared with the Affordable Housing Resident Oversight Committee. The Affordable Housing Resident Oversight Committee will review project proposals and vote on the use of the reserve balance funds. Projects will be chosen based on meeting criteria related to preservation, urgency, knowledge of community need, financial feasibility, readiness, and timeline.

## Application Checklist

#### Attachments

- ☒ Project budget demonstrating minimum of 25% committed match
- ☒ Organizational operating budget for current and most recent fiscal year
  - ☐ Organizational chart, resumes for staff responsible for carrying out activity
- ☐ Copy of General Information Notice to occupants
- ☐ Displacement/Relocation Plan
- ☐ Documentation of neighborhood and community engagement and feedback on proposed activity, expiration dates, contact information for all members



## Table Housing Trust Fund Reserve Balance Application

### Part I. Application Cover Page

Application Summary	
<b>Organization Name:</b> United Way of Missoula County	<b>Project Title:</b> Housing Solutions Fund (HSF)
<b>Physical Address:</b> 412 W Alder Street, Missoula, MT 59802	<b>Project Budget:</b> 100,000
<b>Mailing Address:</b> P.O. Box 7395, Missoula, MT 59807	<b>Funding Request:</b> 80,000
<b>Application Contact/Title:</b> Eric Legvold/ Director of Impact, United Way of Missoula County	<b>Contact Email:</b> eric@missoulaunitedway.org
<b>Executive Director (ED):</b> Susan Hay Patrick, CEO	<b>ED Email:</b> susan@missoulaunitedway.org
<b>Website:</b> missoulaunitedway.org	<b>Contact Phone:</b> (406) 549 6104

Program Type (select only one)	
<input type="checkbox"/> Construction <input type="checkbox"/> Preservation <input checked="" type="checkbox"/> Consumer Housing Services	
<b>Project Start Date:</b> October 1, 2022	<b>Project Completion Date:</b> 06/30/2023
<b>Is the project located within Missoula City Limits?</b> <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no, please describe how the project will benefit residents of the City of Missoula: <a href="#">Click or tap here to enter text.</a>	

Funding Type Request	
<input checked="" type="checkbox"/> Grant	<input type="checkbox"/> Loan



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### Part II. Project Eligibility

#### Project Type

Project Type (You may select more than one)	
<b>Consumer Housing Services Programs</b>	
Financial/Rental Education & Counseling	<input type="checkbox"/>
Housing Education & Counseling	<input type="checkbox"/>
Innovative Education & Counseling	<input type="checkbox"/>
Community Land Trust Admin Support	<input type="checkbox"/>
Income Certification for City Programs	<input type="checkbox"/>
Centralized Housing Solutions Fund	x
<b>Construction Goals</b>	
Homeownership construction	<input type="checkbox"/>
Rental Construction	<input type="checkbox"/>
Homeownership Acquisition	<input type="checkbox"/>
Rental Acquisition	<input type="checkbox"/>
Homeownership Rehabilitation	<input type="checkbox"/>
Rental Rehabilitation	<input type="checkbox"/>
<b>Preservation Goals</b>	
Small repair loans	<input type="checkbox"/>
Multidwelling Housing Acquisition	<input type="checkbox"/>
Mobile/Manufactured Home Preservation & Infrastructure Assistance	<input type="checkbox"/>
Community Land Trusts	<input type="checkbox"/>
Homeowner Housing Preservation	<input type="checkbox"/>

**Total number of individuals benefiting:** 170



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Up to 30% AMI		31-50% AMI		51-60% AMI		61-80% AMI		81-100% AMI		101-120% AMI	
#	%	#	%	#	%	#	%	#	%	#	%
119	70	42.5	25	8.5	5						

Income Limits by Household Size and Percentage of Area Median Income (2022)				
% Median	1	2	3	4
30%	\$17,150	\$19,600	\$23,030	\$27,750
50%	\$28,600	\$32,650	\$36,750	\$40,800
60%	\$34,320	\$39,180	\$44,100	\$48,960
80%	\$45,750	\$52,250	\$58,800	\$65,300
100%	\$57,200	\$65,300	\$73,500	\$81,600
120%	\$68,640	\$78,360	\$88,200	\$97,920

### Project Match

AHTF projects require a 25% match.

Match					
Source	Amount	Received/In Hand	Committed	Promised but Not Final	Requested
United Way of Missoula County	\$20,000	<input type="checkbox"/>	X	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Part III. Detailed Urgency and Project Description

### Need/Problem Addressed

<p><b>Please describe your project. Include the need/problem to be addressed; project location; population/area to be served:</b></p> <p>Need:</p> <p>Missoula's strong houselessness system is wide-reaching with many resources, though it is not adequate to support the varying needs of each individual's unique housing hardship. Additionally, the economic struggles resulting from the ongoing Covid-19 pandemic have continued to impact the community's most at-risk, with particular stressors on community members experiencing housing adversities. Furthermore, Missoula is just beginning to pull itself out of a historic low rental vacancy rate that hovered below 1% for more than a year. The Housing Solutions Fund (HSF; formerly Centralized Housing Solutions Fund) has proven that through one-time flexible, gap-funding</p>
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individuals can resolve difficult housing barriers, such as: rental deposit; rent and utility payments in arrears; moving, transportation, or reunification costs; personal identification document fees (i.e., MT Driver's License, Social Security, Birth Certificate), and similar barriers. The HSF has the fast-acting ability to divert people experiencing houselessness from the system, as well as help more households and individuals achieve stability by directly supporting steps toward temporary or permanent housing.

### Project Location:

This program covers a tri-county region (Missoula, Mineral, Ravalli), consistent with Missoula's Coordinated Entry System, and United Way of Missoula County and Human Resource Council coverage areas. The HSF bases operations at Human Resource Council's resource and referral center, 2-1-1. Requests and referrals are addressed via electronic mail and/or phone communication, making it easily accessible and responsive. Most requests are typically assessed and completed within 48 hours.

### Population/Area Served:

The program serves households within the tri-county area of Missoula, Mineral, and Ravalli counties. The HSF has executed a very successful program in the tri-county area, evolving from a pilot to a more sophisticated, high-demand program.

### Please provide a description of the work to be done to address the need; and how the project aligns with the Housing Policy Goals:

#### Work:

The HSF operates under HUD's housing problem-solving approach that focuses on making houselessness rare, brief, and, when it cannot be prevented, a one-time experience. This is accomplished by implementing a prevention, diversion and rapid-exit model to help individuals and households resolve their housing crisis as quickly as possible. In the HSF coverage area, this means that case managers, outreach staff, and housing navigators work closely with clients to understand their housing situation and to identify strengths that support self-resolution of their housing hardship. When housing barriers are identified during this process, such as those mentioned previously, the staff connect with the HSF coordinator at Human Resource Council's 2-1-1 to make a referral for assessment. The coordinator determines eligibility of each request, processing payment and information if approved and suggesting other alternatives and housing resources if denied. All individuals and households who access HSF are entered into the Homelessness Management Information System (HMIS) for proper documentation, data collection and reporting purposes.

#### Alignment:

The HSF aligns with Missoula's Housing Policy Strategies established in *A Place to Call Home*, most



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closely with the action areas of “Track and analyze progress for continued improvement; Align and leverage existing funding resources to support housing; Reduce barriers to new supply and promote access to affordable homes(p. 8).” Furthermore, *A Place to Call Home* notes “a strong need for additional support” for services and resources related to homelessness (p. 80). The HSF creates the necessary financial support for Missoula’s houselessness system, anchored by the guiding language of our community’s housing policy, which is to “minimize barriers and provide financial incentives where possible to promote the production and preservation of diverse, healthy and safe homes that all Missoulians can afford (ci.missoula.mt.us/2128/Citywide-Housing-Policy).”

*Reaching Home: Missoula’s 10-Year Plan to End Homelessness* identified strategies and solutions focused on developing “A single point of entry [linking] people quickly to services to keep them housed” and by developing “pools of money to assist people with funds to handle economic transitions and housing emergencies (p. 15).” The HSF utilizes the Missoula Coordinated Entry System as its centralized intake and access point, ensuring that a well-maintained single-entry point supports the fund’s coordination. Moreover, the document describes how applicable the HSF is when considering its nimbleness and ability to recognize that “homelessness can be prevented by providing a family with a security deposit and a month’s rent. Small grants can also help people stay in their houses by paying other inexpensive bills such as car repairs or medical treatment (p. 15).”

*Mayor’s Key Priorities 2023*, based on the City’s Strategic Plan, states its mission as “...the City of Missoula commits to enhancing opportunity and quality of life through delivery of City services and fiscal stewardship, while maintaining and creating a harmonious natural and built environment (p.1),” which correlates with the HSF’s use of AHTF resources and the utilization of Missoula’s Coordinated Entry System. Lastly, the HSF aligns precisely with *2023 Key Priority: Invest in Community Safety and Wellness* because it “Invest(s) in programs to serve our most vulnerable residents (P. 2).”

### **Please describe the urgency of this project and the impact to the community if this project is not funded.**

Reserve funding from the AHTF will allow the HSF to help people when they need it, without interruption due to lack of funds, or while waiting for potential funds from other sources. As increased need often coincides with the changing of the seasons, shoring up the HSF now will ensure its ability to respond to the needs of our houseless neighbors in the coming winter months. Without the infusion of funds from the AHTF, the HSF will likely face weeks, or even months, when it is unavailable due to lack of sufficient funds. Other sources provided from the private sector (foundations, corporations, and individuals) are often not as robust and are used faster, creating more strain on the already stretched homeless services system. For instance, Wells Fargo grant funding, received July 2022, has been utilized and fully depleted. Funding from Providence Health and Services, received September 2022, has been spent down to 23% of its awarded amount in less than a month. The HSF is key to assisting people experiencing housing hardships, but there is a critical need to establish a more sustainable funding source to ensure that the HSF is available when community members need it, particularly during western Montana’s harsh winter months.



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### Please describe the timeline of this project in reference to its urgency:

The HSF is currently operational, but has an available balance of \$2,290.00. Since November 2021, the HSF has provided \$85,716.59 in assistance to 198 residents within the tri-county area. With the increase in requests for help from the HSF we experienced last winter, we expect to see a similar – and possibly greater – demand during this fall and winter. While we have secured the match funding needed for this request, it is not likely we will be able to secure enough other funding to keep the HSF operating for the duration of winter without support from the AHTF. The HSF operates on a rolling, as-needed basis, with monthly financial reconciliation. Ensuring the HSF is prepared to respond to the expected winter needs is of the utmost importance at this time, and where the AHTF will make a critical difference.

## Relocation/Displacement

### Relocation/Displacement

Applicants should consult the Displacement and Relocation Protection and Assistance policy outlined in the [Affordable Housing Trust Fund Policy & Procedure Manual](#). Projects that have a component of displacement and/or relocation are expected to address how they will support current residents in the transition.

#### Does your project involve any of the following activities?


Acquisition (including Down Payment Assistance)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Conversion	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Demolition	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Rehabilitation	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

***If you answered “yes” to any of the above, submit a displacement/relocation plan as an attachment.***



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On behalf of (**Applicant Name**) I assert that all information included in this application is complete and accurate and that (**Applicant Name**) will comply with all regulations for the Affordable Housing Trust Fund as outlined in the Policies and Procedure manual, as applicable.

 <b>Signature:</b>	<b>Date:</b> October 6, 2022
<b>Printed Name:</b> Susan Hay Patrick	<b>Title:</b> CEO