
BITTERROOT AFFORDABLE HOUSING COALITION - AUGUST 31, 2020

PRESENTED BY

JAMES R. OLSEN

Too Much Rent • Zero Rentals

Housing Security and Homelessness in the Ravalli County

Bitterroot Affordable Housing Coalition

Membership Criteria: *Show up*

MEMBERS

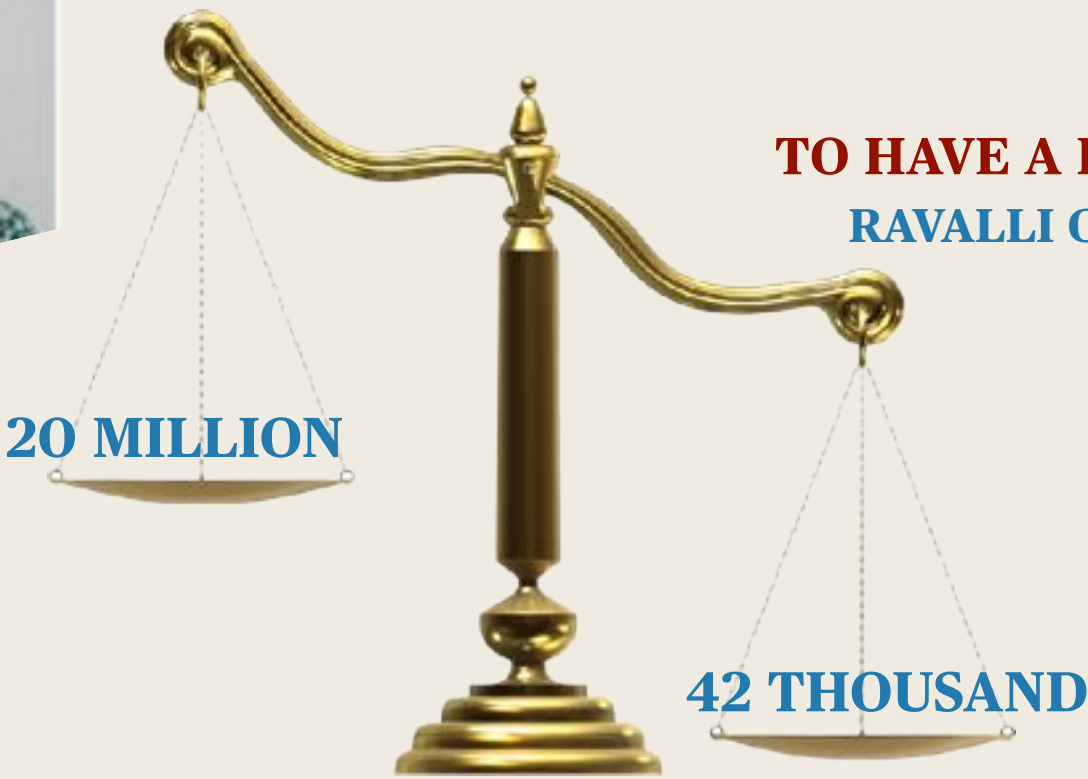
- Bitterroot Family Shelter •
- Bitterroot RC&D •
- District IX Human Resources Council •
- First Presbyterian Church •
- Ravalli Head Start •
- Ravalli Services •
- SAFE •
- Summit Independent Living •

... other organizations and concerned individuals ...



Redondo Beach, Los Angeles

IT ONLY TAKES A FEW THERE
LOS ANGELES BASIN



COVID FLIGHT

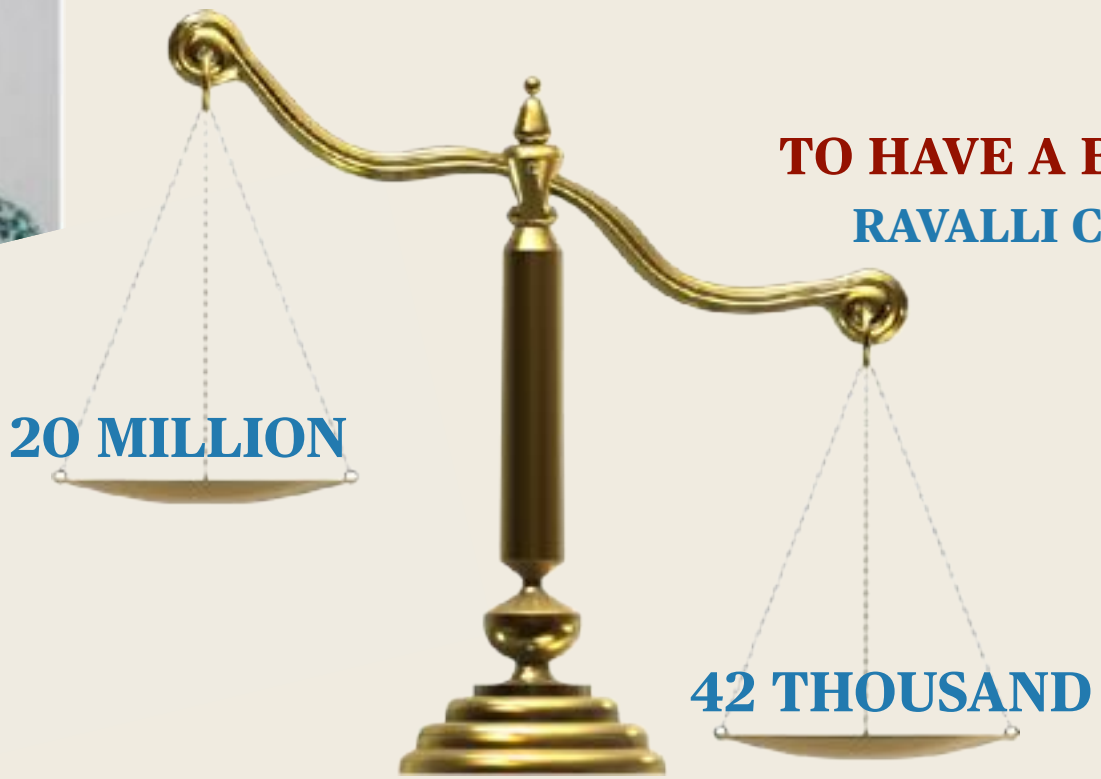
Brings Real Estate Boom to Ravalli County



Redondo Beach, Los Angeles

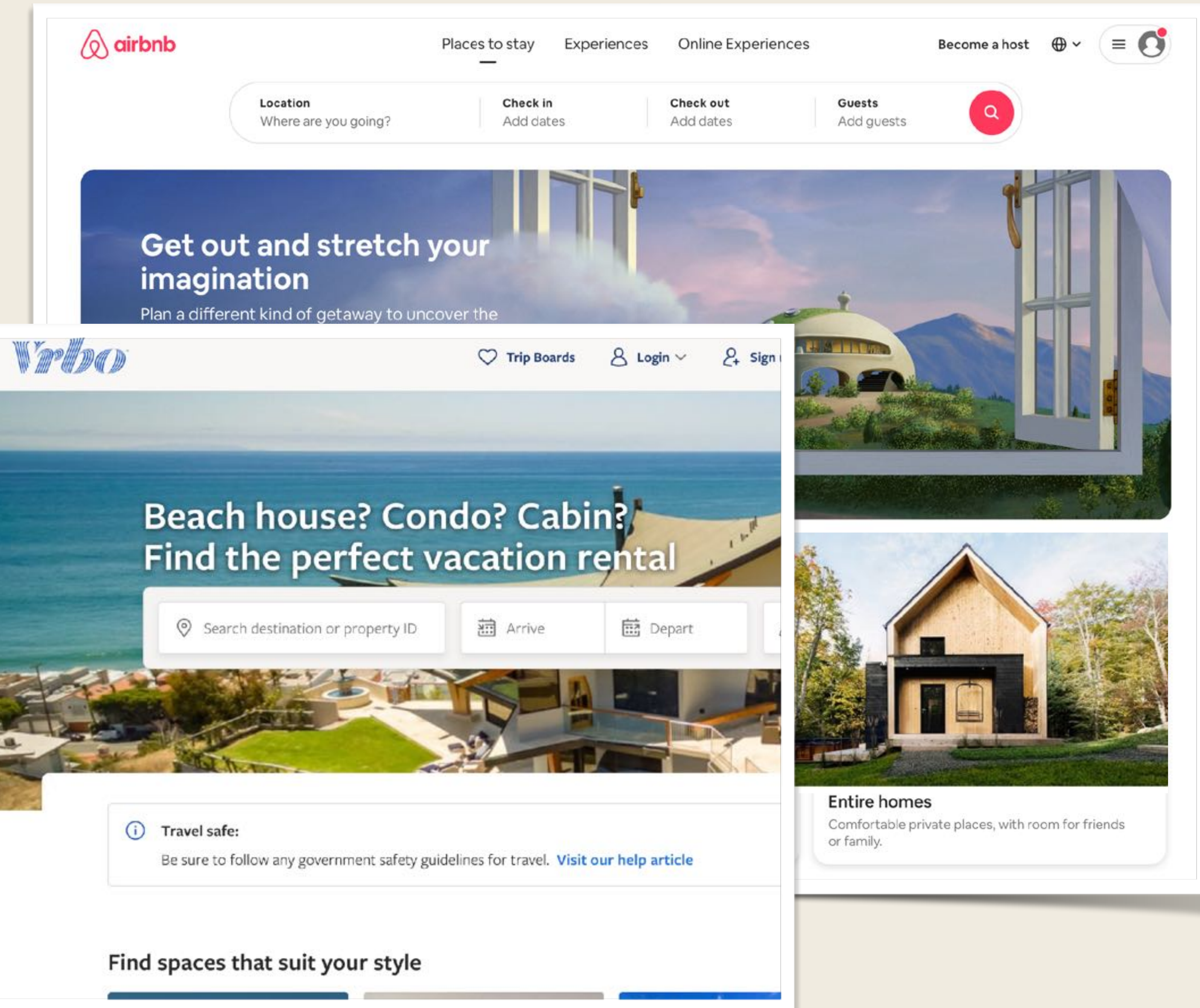
Match Up
\$1,000,000

IT ONLY TAKES A FEW THERE
LOS ANGELES BASIN



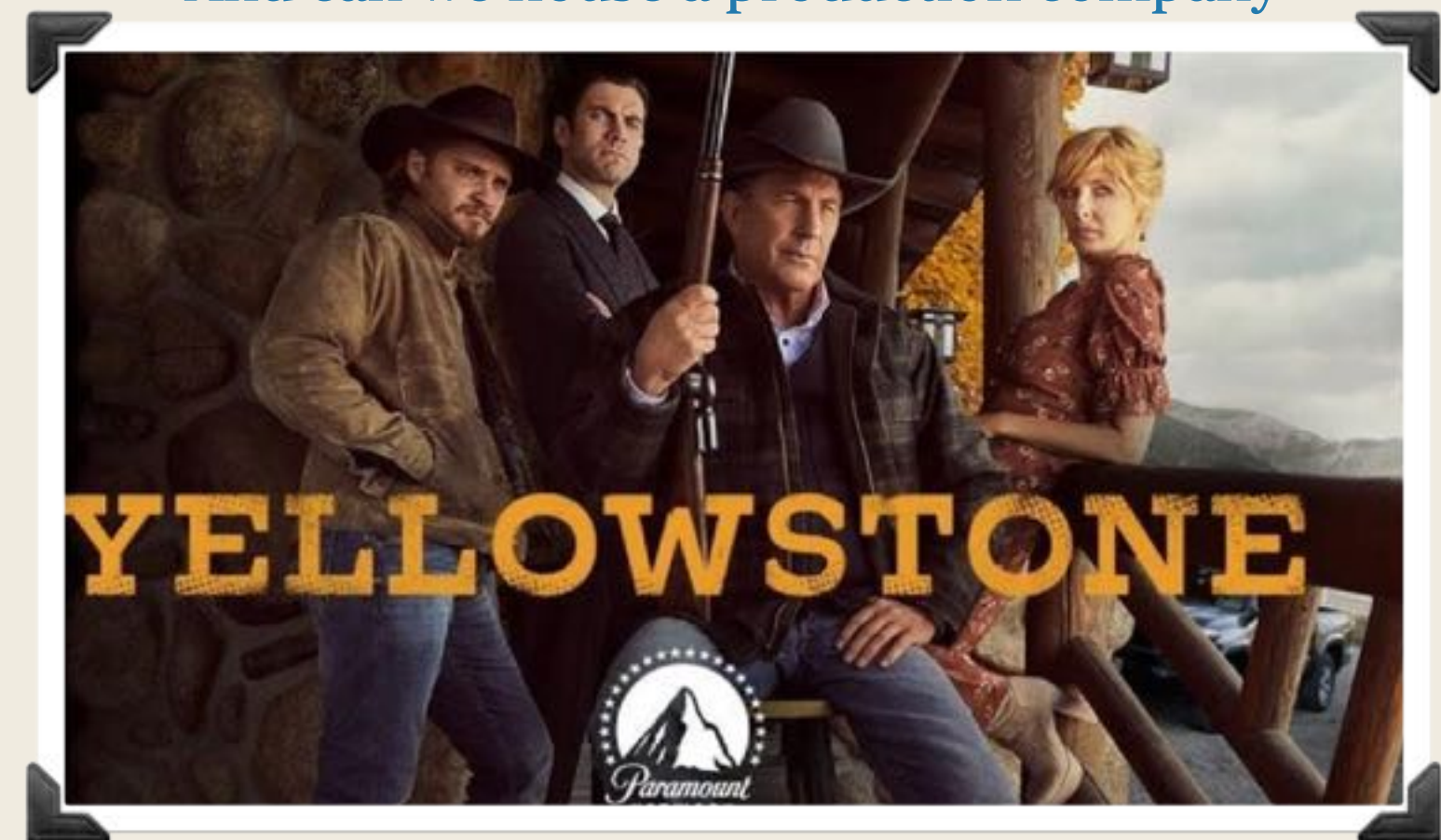
Ravalli County

COVID FLIGHT
Brings Real Estate Boom to
Ravalli County

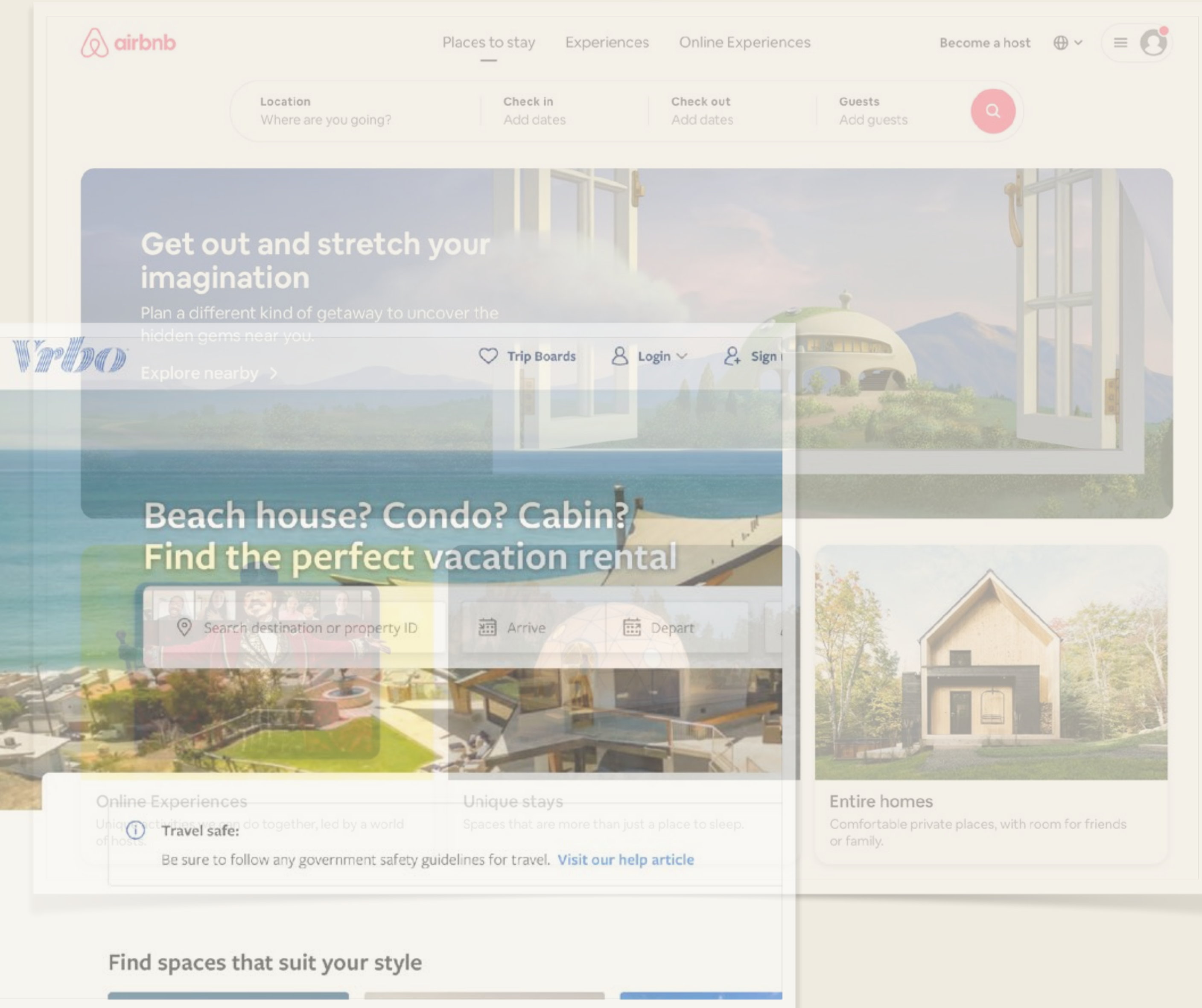


Rentals Disappear

And can we house a production company



- Air Bnb, vacation rentals
- Single family zoning in Hamilton



Rentals Disappear

COVID FLIGHT



• Rental Properties -> For-Sale Properties

- Air Bnb, vacation rentals
- Single family zoning in Hamilton



JOBS IN RAVALLI COUNTY

JOBS

- 20,000 Jobs
 - 1,300 Unemployed (6.4%)
-
- 3% unemployed - Best you can do
 - 700 back to work in the best of times
 - About 200 jobs listed now
 - From service to professional



Match up



JOBS

Problem for Businesses

- Lack of affordable housing a problem for businesses before COVID
-
- Worse Now



Out of luck?

RENTALS TODAY - MAYBE

RENTALS NEAR ZERO

- Cardinal Properties
No residential rentals available listed on their website
 - Greener Montana Properties
No residential rentals available listed on their website
-
- On [trulia.com](https://www.trulia.com) and [zillow.com](https://www.zillow.com) - may not be available - have to provide phone #
\$1,200/mo: 1 br
\$1,200/mo: 1 br
\$750/mo: 1 br
 - Craigslist (two of these are also on [realtor.com](https://www.realtor.com))
\$500/mo: Studio apt
\$600/mo: 2 br apt (listing 3 days old)
\$750/mo: 1 br apt
\$1,200/mo 2 br cottage
\$1,000mo: 2 br apt (7 months must be paid in advance)

Definitions

HUD and Others

- Housing **Affordability**: 30% of gross annual income
 - **Cost Burdened**: > 30%
 - *The household tradeoffs begin: Rent, Food, Medicine, Car, Gas*
 - **Severely Cost Burdened**: > 50%
 - *Choose one or more you cannot pay for this month: Rent, Food, Medicine, Car payment, Gas, Repair*





Out of luck?

42,563 People

What Can They Afford?

AFFORDABILITY TODAY IN RAVALLI COUNTY

16,752 Homes



12,106 Owner Occupied
31% Cost Burdened – 13% severely

4,646 Rentals
49% Cost Burdened – 26% severely

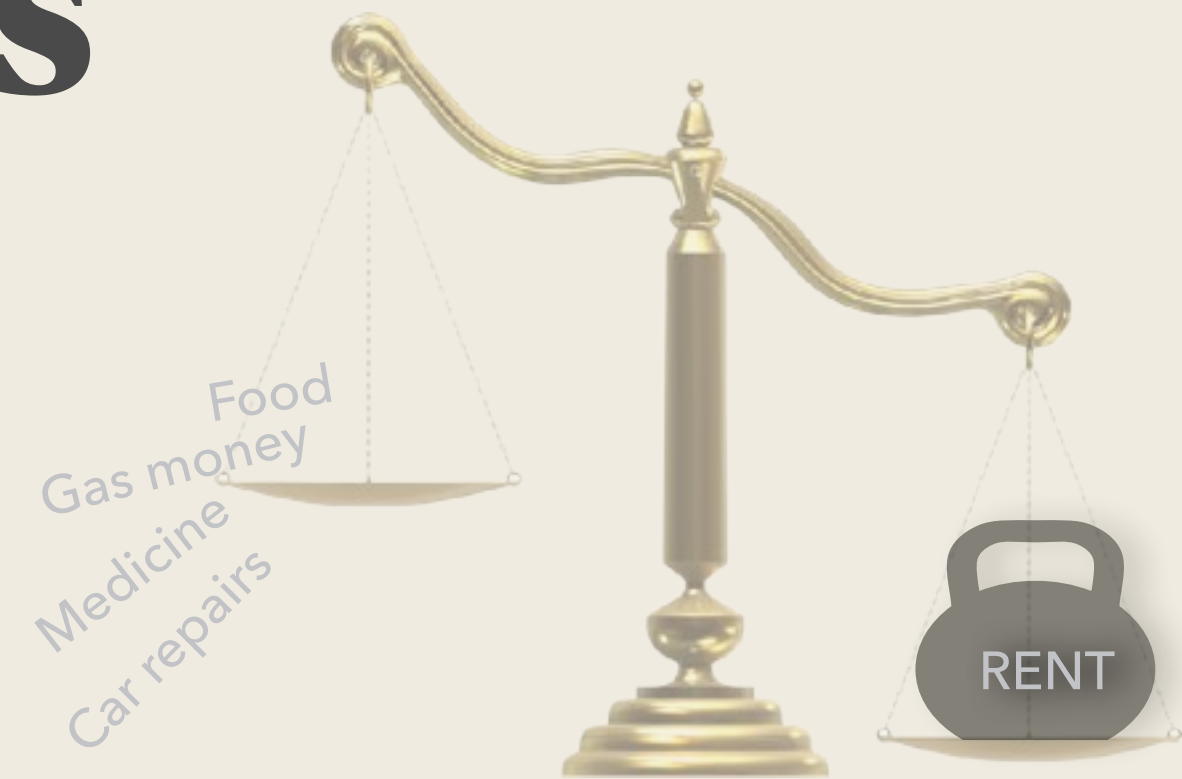
< 10 Available for Rent

- Minimum Wage full time worker: \$450 /mo - NONE AVAILABLE
- \$13 per hour full time: \$750 /mo - TWO AVAILABLE (1 br)
- \$22 per hour full time: \$1200 /mo - THREE AVAILABLE
 - Two wage earners, full time, \$11 per hour

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- **Homeless**:
 - No fixed nighttime residence
 - Living in a place intended for human habitation
 - Living in an emergency shelter
 - About to loss primary nighttime residence and have no place to go
 - Attempting, or are fleeing domestic violence, stalking, or other live-threatening condition





COUNTING THE HOMELESS

Counting How Many?



- Point in Time Survey (PiT)
 - One Day in January
 - Data for HUD Funding
 - Notorious for Undercounting
 - Most literature: add 75% or more in urban areas
 - When they have a "total count" though the year
 - Mostly voluntary reporting by homeless population



COUNTING THE HOMELESS

How Many?

Estimate: 175 to 300



- Point in Time - 100 people - **who**
 - 66 Adults • 34 Children
 - 29 Were first time homeless
 - Half over 6 months, 17 over a year
- HOUSEHOLDS - 48 - **family groups**
 - 24 Single • 24 Families, 17 w/Children
- HOUSEHOLDS - 48 - **how long**
 - 35 in the County over 5 years
 - 14 of those, over 20 years



PROVIDERS

Shelters and Services

KEEPING FAMILIES HOUSED

HOUSED

- 438 subsidized homes in 19 complexes
 - Long waiting list
- Section 8 Vouchers (HUD)
 - Long waiting list

TRANSITIONALLY HOUSED

- Human Resource Council: 22 families
- Head Start: 38 homeless/8 found housing
- SAFE:
 - 49 adults/32 children Shelter
 - 13 adults/26 children Transitional Housing
 - Plus hotel rooms
- Salvation Army



PROVIDERS

Informal Providers

KEEPING FAMILIES HOUSED

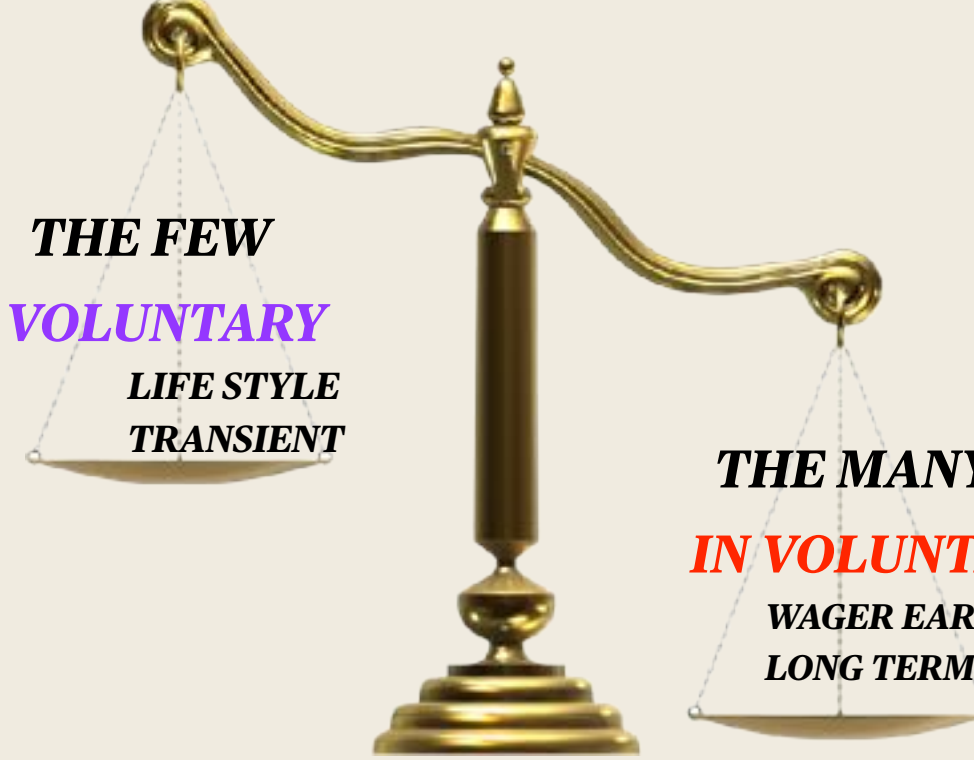
CHURCHES

- Free Meals
- Housing support

INDIVIDUALS



THE FEW
VOLUNTARY
LIFE STYLE
TRANSIENT



THE MANY
IN VOLUNTARY
WAGER EARNERS • SOCIAL SECURITY • BROKE
LONG TERM RESIDENTS • RESIDENTS

THE REST OF THE STORY

Strategies for Living

- Couch sharing
- A camping trailer or RV
 - Permanent spot in RV camp
 - Forest Service Campgrounds • Or other site
 - Private land
 - On the street
- A Tent
- A Car
- Office rent is cheaper
- Homespun shelter in the woods or under a bridge

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HOUSING IDEAS

FUND • CHANGE THE RULES • BUILD

- Fund current service providers to increase existing apartment purchases
 - City of Hamilton and Other Towns
 - Change the Zoning to allow rental of “mother in law” units
 - BUILD
 - FEMA trailers
 - Low-income housing - standard or manufactured
 - Affordable Community project
-



Austin



Community First! Village
A PLACE TO CALL HOME

Salt Lake City



3D Printed Houses



Solutions Around the World Drive Costs Down

- Privacy and the Commons
 - More population per sq ft
 - Small living spaces with large common areas
- Less costly building technologies
 - Cargo Container
 - 3D Printing

Low Cost Housing Principles

- *Fewer Square Feet per person*
 - Shared Household economics
 - Privacy and Community Commons
- *Lower building costs*
 - Low cost technologies
 - Structure from Cargo Containers
 - Structure and more from 3D Printing
 - No/Low Cost Quality
 - Design small spaces to seem big
 - Passive energy efficient
 - Let the Sunlight in
 - Quiet design
- Simplify building
 - Standardization of detail
 - Keep framing simple