

HOUSING SOLUTIONS

PEER LEARNING TOOLKIT & GUIDE

A resource guide for participants to help community members be active participants in housing solutions.

The Tri-State Housing Solutions Roundtable started taking shape within Peer Learning Network discussions in Idaho, Montana and Wyoming. Leaders in these discussions recognized they share common issues related to workforce housing availability, housing attainability for low and middle income residents, rising homelessness and the need to ensure development is community oriented.

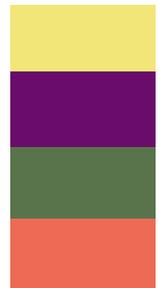
CONTENTS

Definitions, acronyms, terms & types, assistance. nat'l resources

Idaho Resources

Montana Resources

Wyoming Resources



WECAN KEY PARTNERS

University of Idaho | Idaho Housing & Finance Association | University of Wyoming | Harbinger Consultancy | Idaho Rural Partnership | Wyoming Business Council | Montana Economic Developers Association (MEDA) | Montana State University | Montana Housing

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Key Definitions | Acronyms

This list is not meant to be exhaustive, rather a primer to the most common definitions and terms you may come across

Key Definitions

- **Adaptive Reuse.** Converting nonresidential properties to residential or mixed use.
- **Affordability.** Housing costs within 30% of HHI
- **Cost Burdened.** Housing costs exceed 30% of Household Income.
- **Community Land Trust.** Land is held in trust and used for development for long-term lease or ownership of individual individual units.
- **Extremely Cost Burdened.** Housing costs exceed 50% of Household Income
- **Extremely Low-Income.** Income below \$13,700/yr
- **Fair Housing Act.** Federal law prohibiting housing discrimination based on protected classes
- **Foregone Spending.** Spending lost to a local economy and tax base due to cost burden
- **Housing Choice.** The right to live where we choose and can afford under the Fair Housing Act.
- **Inclusionary Zoning.** Incentives for developers to build affordable housing or contribute in-lieu fees.
- **Living wage.** Wage required for a full-time worker to afford stable, local housing below 30% of HHI.
- **Low Income.** Income below \$36,435/yr
- **Median Family Income.** \$47780/yr. per US Census.
- **Mixed-Use.** Development that creates a mix of residential, retail and other purposes
- **Protected class.** Category by which people qualify for special protection under the Fair Housing Act, including race, color, national origin, religion, familial status, gender, or disability.
- **Section 3.** Requires hiring underrepresented populations when using federal funds
- **Subsidy.** Input/support that offsets the price of a good or service. Housing supports subsidize local employer wages and and consumer prices
- **Very Low Income.** Income below \$22,785/yr
- **Visitability.** Single-family housing that meets basic access standards, such as a zero-step entry

Acronyms

- **ADU.** Accessory Dwelling Unit
- **AMI.** Area Median Income
- **A.R.U.T. Index.** Combined Access, Rent, Utility & Transportation costs.
- **CDBG.** Community Development Block Grant
- **CDC,** Community Development Corporation
- **CDFI.** Community Development Financial Institution
- **CHDO.** Community Housing Development Organization
- **CRA.** Community Reinvestment Act
- **ESG.** Emergency Solutions Grant
- **ELI.** Extremely Low Income
- **FHEO.** Fair Housing Equal Opportunity
- **FMR.** Fair Market Rent
- **HCV.** Housing Choice Voucher
- **HHI.** Household Income
- **HOME.** HOME Investment Partnership Program.
- **HTA Index.** Housing Transportation Affordability Index
- **HUD.** Housing & Urban Development
- **LIHTC.** Low-Income Housing Tax Credit (aka, Section 42)
- **MFI.** Median Family Income
- **ROC.** Resident-Owned Community
- **SHOP.** Self-Help Homeownership Opportunities Program
- **TIF.** Tax-Increment Financing
- **USDA RD.** U.S. Department of Agriculture: Rural Development

Housing Terms & Types | Housing Assistance

This list is not meant to be exhaustive, rather a primer to the most common definitions and terms you may come across

Housing Terms and Types

- **Accessory Dwelling Unit/ADU.** Attached or detached self-contained dwelling separate from primary residence
- **Affordable.** Housing costs within 30% of HHI
- **Assisted Living.** Common term for housing with supportive services for seniors and/or people with disabilities
- **Detached bedroom.** Sleeping area separate from main residence; no plumbing
- **Emergency Shelter.** Short-term shelter for unhoused individuals and families, or those fleeing domestic violence
- **Housing First.** Low-barrier housing model to reduce social/individual costs of chronic homelessness and facilitate stability/wellness
- **Market-rate.** No financial assistance
- **Missing Middle or Neighborhood-Friendly.** Modest density (4- to 12-unit) development
- **Redlining.** Public policy of restricting neighborhood occupancy by race, See ['Segregated by Design'](#) for more information
- **Resident-Owned Community (ROC).** Often refers to manufactured home communities
- **Single Room Occupancy (SRO)** - Efficiency units with shared bathroom or kitchen
- **Special Needs Housing.** Affordable or no-cost housing for people with special medical needs or who are unhoused or enrolled in self-sufficiency programs. May include emergency shelters, [Housing First](#), halfway houses, transitional units, and group homes
- **Subsidized or Sliding-scale.** Rent based on a percentage of total HHI
- **Supportive Housing.** Housing that includes wrap-around supportive services
- **Transitional Housing.** Short-term 'bridge' to more stable rental housing

Housing Assistance

Housing Choice Voucher (HCV, Section 8)

- Vouchers for eligible tenants. Households pay 30% of income in rent.
- Pros: Portable voucher lets tenant select housing. Assistance tied to tenant.
- Cons: Long wait times
- Best for: Fixed incomes (SSI, Disability) or incomes at or below 30% of AMI.

Sliding-Scale/Section 8 'Project-Based'

- Also called 'subsidized housing,' these apartment complexes reserve some units for very low-income households.
- Pros: No voucher required
- Cons: Apartments only. Assistance tied to unit. Wait lists vary by location.
- Best for: Those on current Section 8 waiting list/income eligible.

Affordable Rental Housing: HOME, Low-Income Housing Tax Credit (Section 42)

- Rents for some units are fixed and affordable to households at 30%, 50%, or 60% of AMI. Mixed-income units.
- Pros: More available units, newer mixed-income complexes. Accepts HCVs.
- Cons: Apartments only; fixed rents not affordable to everyone.
- Best for: Working households with incomes < \$20/hr for full-time work.

Local Housing Solutions is another resource that focuses on the basics of attainable housing. Includes a series of "Housing 101" videos.



National Resources

Housing and Urban Development (HUD). **HOME** Investment Partnership. HUD's housing block grant program. Low-interest loans or grants for deed-restricted multifamily, single-family, and land trusts; **CDBG** Community Development Block Grant funds are used by local government to support infrastructure, economic and community development and in some cases, housing.

U.S. Department of Treasury. **Low-Income Housing Tax Credits (LIHTC)** are allocated to developers who sell them to investors to fund deed-restricted affordable multifamily development; with a percentage of units affordable to households with incomes between 30% and 80% of AMI. **Opportunity Zones**. Tax incentive created to spur investment in economically distressed census tracts; reduces or defers capital gains taxes for investors.

USDA Rural Development. USDA supports affordable multifamily rental housing in rural areas by financing projects geared for low-income, elderly and disabled individuals and families as well as domestic farm laborers. Western Region: Becki Meyer, MFHFODWest@usda.gov

U.S. Interior. **Historic Tax Credits** are used to preserve historic, income-producing buildings deemed "certified historic structures" by the Secretary of the Interior. **Historic Preservation Easements** Conservation easements permanently restrict demolition or exterior changes to a structure 'inconsistent with its historic character' in exchange for a tax credit.

National Shared Housing Resource Center A network of non-profits across the country that support development of homesharing programs.

Strong Towns: Unleash the Swarm Reviving Small-scale development in America's Cities, October 2021. A guide for small developers and the missing middle in localized developers.

Ivory Innovations is an applied academic institution at the University of Utah's David Eccles School of Business dedicated to catalyzing high impact innovations in housing affordability. Ivory Innovations seeks to promote the most compelling ideas in housing affordability by working across sectors, providing monetary awards for groundbreaking innovations and leveraging its network and resources.

Housing Innovation The Housing Innovation Collaborative ["HICo"] is the non-profit housing-focused R+D platform showcasing and piloting new design, finance, & policy solutions to address the housing affordability crisis, from Los Angeles to the world.

Rural Housing Readiness Assessment from Iowa State University Extension, the RHRA is a tool that helps communities self-assess their housing needs and guides them in the decision-making process when addressing those needs.

2021 Western Places Conference session recording for Affordable Housing

Housing Assistance Council Research, information, training, technical assistance, lending, and rural policy

Rural Community Assistance Corporation RCAC is a 501(c)(3) nonprofit organization that provides training, technical and financial resources and advocacy so rural communities can achieve their goals and visions.

National Rural Housing Coalition NRHC works to focus policy makers on the needs of rural areas through direct advocacy and by coordinating a network of rural housing advocates around the nation.



Idaho Resources

Housing and Community Finance

Idaho Housing and Finance Association (IHFA)

In addition to individual assistance to renters, the homeless and home buyers, IHFA provides financing alternatives to affordable home developers. With branch offices in Coeur d'Alene, Lewiston, Idaho Falls and Twin Falls. Boise, ID | idahohousing.com

Idaho Commerce | Grant Resources

Community Development Block Grant (CDBG)
Idaho Gem Grant | Grant Resources
Rural Community Investment Fund (RCIF)
Boise, ID | commerce.idaho.gov/contact-us

NewWest Community Capital

New West (formerly Idaho-Nevada CDFI) provides financial assistance, including direct loans to organizations that provide community-building affordable housing. Boise, ID | newwestcapital.org

USDA Rural Development

Single Family Housing Programs give families and individuals the opportunity to buy, build, repair, or own safe and affordable homes located in rural areas. Boise, ID | rd.usda.gov/id

Idaho Community Reinvestment Corporation

ICRC offers permanent, long-term mortgage loans for newly constructed multifamily developments and acquisitions of multifamily developments that involve substantial rehabilitation. Boise, ID | [ICRC Fact Sheet](#) | Web site Pending

Also see **The Housing Company** in the next section.

Housing and Urban Development Idaho

Boise, ID | hud.gov/states/idaho

Development Partners

The Housing Company

This non-profit preserves Idaho's existing affordable housing stock, facilitates development of new housing in under-served areas, and provides property management for affordable properties. Boise, ID | thehousingcompany.org

NW Real Estate Capital Corporation

Provides property management and rehab of HUD/Section 8, Rural Development, and Tax Credit Housing. A non-profit located in Idaho but also serves **Montana, Wyoming, Alaska, Oregon, and Nevada** Boise, ID | nwrecc.org

Tomlinson & Associates

Real estate company focusing on quality multifamily housing communities. Boise, ID | tomlinsonassociates.com

General Information

Housing Toolbox for Western Policymakers

Find many links to resources for community level housing solutions. Boise, ID | [Toolbox](#)

Idaho Asset Building Network: Housing

Here find a 2021 Housing "Chartbook" with all kinds of data you'll need for decision making and grant proposals as well as an interactive housing affordability by county map. Boise, ID | idahoassetnetwork.org

LEAP Housing

Housing Trust | Resident-Owned Communities | Community Housing Development Organization (CHDO) Homeownership | Now serving the entire state of Idaho Boise, ID | leaphousing.org

Idaho Resources

NeighborWorks® Boise & Pocatello

A non-profit in the affordable housing business focusing on affordable housing near where occupants work.

Boise, ID | nwboise.org

Pocatello, ID | nwpoatello.org

Habitat for Humanity

Habitat for Humanity programs help build, renovate or preserve homes, and partner with others to broaden access to affordable housing.

Boise, ID | hfhboise.org

Hayden, ID | northidahohabitat.org

Idaho Falls, ID | idahofallshabitat.org

Moscow, ID | palousehabitat.org

Pocatello, ID | gatewayhabitat.org

Sandpoint, ID | iphfh.org

Twin Falls, ID | habitatmagicvalley.org

Tenant-Based Housing Assistance

City Housing Authorities

Boise, Idaho | bcacha.org

Pocatello, ID | HACPonline

Nampa, ID | nampahousing.com

Caldwell, ID | chaidaho.org

Community Action Partners

- Lewiston, ID | cap4action.org
(Benewah, Bonner, Boundary, Clearwater, Idaho, Kootenai, Latah, Lewis, Nez Perce, Shoshone)

- Caldwell, ID | metrocommunityservices.net
(Adams, Boise, Canyon, Gem, Payette, Valley, Washington)

- Idaho Falls, ID | eicap.org
(Bonneville, Butte, Clark, Custer, Fremont, Jefferson, Lemhi, Madison, Teton)

- Garden City, ID | eladacap.org
(Ada, Elmore, and Owyhee counties)

- Twin Falls, ID | sccap-id.org
(Blaine, Camas, Cassia, Gooding, Jerome, Twin Falls, Lincoln, Minidoka)

- Pocatello, ID | seicaa.org
(Bannock, Bear Lake, Bingham, Caribou, Franklin, Oneida, Power)

- Payette, ID | wicap.org
(Adams, Boise, Canyon, Gem, Payette, Valley, Washington)

COMMUNITYREVIEW.ORG

Community Council of Idaho (CCI)

(Southern Idaho) Also a CAP, CCI owns and operates five multi-family communities in southern Idaho to serve the needs of Migrant and Seasonal Farmworkers and their families.
Caldwell, ID | communitycouncilofidaho.org

Fair Housing and Accessibility

Idaho Fair Housing Forum

A clearinghouse of information related to fair housing.

Boise, ID | fairhousingforum.org

Idaho Access Project

IAP works to enhance physical access for people with disabilities.

Boise, ID | idahoaccessproject.org

Ramp Up Idaho

Raising awareness of the positive economic impact of accessible retail and housing infrastructure throughout Idaho.

Boise, ID | rampupidaho.org

State Independent Living Council (SILC)

A range of resources for people with disabilities.

Boise, ID | silc.idaho.gov

Living Independence Network Corporation

Resources and programs for people with disabilities.

Boise, ID | lincidaho.org

Disability Action Center Northwest

Removing barriers for people with disabilities.

Boise, ID | dacnw.org

Life, Inc

Empowering people with disabilities so they may achieve independent living.

Boise, ID | idlife.org



Montana Resources

Housing and Community Finance

Trust Montana

A statewide community land trust (CLT) working to build up a permanently affordable stock of agricultural properties, commercial spaces and quality homes for Montanans
Missoula, MT | trustmontana.org

Neighborworks Montana

Housing education and counseling, lending to individual homebuyers and affordable housing developers, and supporting Resident Owned Communities (e.g., mobile home parks)
Great Falls, MT | nwmt.org

Neighborworks Great Falls

Support for renters, home buyers, homeowners, rehabilitating blighted properties, spiffing things up through community engagement.
Great Falls, MT | nwgf.org

Homeward

Building safe, healthy homes that people can afford across Montana. Also education and financial skill building for renters and homebuyers.
Missoula, MT | homeward.org

Bitter Root RC&D

Through its Bitterroot Collective Impact program, the Bitter Root RC&D Council is providing organizational support to the Bitterroot Task Force on Homelessness and Housing in an effort to end homelessness and alleviate housing insecurity in Ravalli County.
Hamilton, MT | bitterrootrcd.org

Headwaters RC&D

Homebuyer education classes
Butte, MT | headwatersrcd.org

Great Northern Development Corporation

A certified regional development corporation providing a range of community development services including home buyer education and counseling and housing build/rehab projects. (Valley, Daniels, Sheridan, Roosevelt, Garfield, and McCone. counties)
Wolf Point, MT | gndc.org

Snowy Mountain Development Corp.

Gap financing for real estate developments.
Lewistown, MT
snowymountaindevelopment.com

USDA-Rural Development

Single Family Housing Programs give families and individuals the opportunity to buy, build, repair, or own safe and affordable homes located in rural areas.
Bozeman, MT | usda.gov/mt

Northwest Montana Community Land Trust

Providing permanently affordable homeownership opportunities for low- and moderate-income families in the Flathead Valley & NW Montana.
Kalispell, MT | nwmtclt.org

Montana Fair Housing

Dedicated to addressing housing discrimination.
Butte, MT | montanafairhousing.org

HomeFront

Helping people find affordable housing within the Billings city limits.
Billings, MT | homefrontpartners.org

Montana Housing

A Montana Department of Commerce Hub for all things related to housing.
Helena, MT | housing.mt.gov/

Montana Resources

Tenant-Based Housing Assistance

Rental Assistance, weatherization, home repair

Housing Authorities

- Helena, MT | hhamt.org

Broadwater, Jefferson and Lewis and Clark counties.

- Pablo, MT | skha.org

Flathead Reservation.

- Lame Deer, MT | nwmt.org

Northern Cheyenne Tribal Families.

Community Action Partnerships

- Kalispell, MT | capnm.net

Flathead, Lake, Sanders and Lincoln counties.

- Great Falls MT | oppincchanginglives.org

Cascade, Chouteau, Glacier, Pondera, Teton, and Toole counties.

- Butte, MT | butteassistanceprograms.org

Beaverhead, Deer Lodge, Granite, Madison, Powell and Silver Bow counties.

- Glendive MT | aemt.org

Carter, Custer, Daniels, Dawson, Fallon, Garfield, McCone, Phillips, Powder River, Prairie, Richland, Roosevelt, Rosebud, Sheridan, Treasure, Valley, and Wibaux counties.

Human Resource Development Councils

- Billings MT | hrdc7.org

Big Horn, Carbon, Stillwater, Sweet Grass, and Yellowstone counties (except that portion lying within 10 miles of the City of Billings).

- Bozeman MT | thehrdc.org

Gallatin, Meagher, and Park counties.

- Lewistown, MT | hrdc6.org

Fergus, Golden Valley, Judith Basin, Musselshell, Petroleum, and Wheatland counties.

- Superior, MT | humanresourcecouncil.org

Mineral, Missoula and Ravalli counties.

- Missoula, MT | humanresourcecouncil.org

Mineral, Missoula and Ravalli counties.

- Helena, MT | rmdc.net

Lewis & Clark, Broadwater & Jefferson counties.

- Butte, MT | hrc12.org

Beaverhead, Deer Lodge, Granite, Madison, Powell and Silver Bow counties.

- Havre, MT | hrdc4.org

Liberty, Blaine and Hill counties.

The Home Center

HRDC housing assistance resources.

Billings, MT | thehomecenter.org

Housing and Urban Development Monana

Helena, MT hud.gov/states/montana

MULTI-STATE RESOURCES

The Pacific Companies

A group of firms dedicated to excellence in multifamily housing and charter school facilities across the West

Eagle, ID | tpchousing.com

Northwest Integrity Housing

Non-profit affordable housing developers working across the West.

Boise, ID | nwintegrityhousing.com

MoFi Community Capital

Provides mortgage-related assistance to homebuyers, lenders and realtors and consulting on affordable housing solutions across the Northern Rockies.

Boise, ID | mofi.org

Housing Diversity for Community & Economic Stability is a great housing solutions primer.

Wyoming Resources

Wyoming Business Council Housing Toolkit: Housing is where jobs sleep. Wyoming state agency and statewide stakeholders and resources. It includes the following:

Attainable housing

Guides communities through the cause and effect of attainable housing. Resources that address challenges for adequate housing in relation to economic development and job creation in communities.

Financial Tools

Resources such as HUD's Good Neighbor Next Door and their Making Home Affordable, Wyoming's Community Development and their Housing Network, as well as USDA's Rural Development that provides economic and technical assistance.

Resources

Explores available resources, links to Wyoming Community Development Authority (WCDA) which actively administers programs for financing of affordable multi-family housing, and demographics for Self-Sufficiency Standard

Qualified Housing Market Studies

Identifies housing needs through community input and involvement and provides multiple links to assist in the determination of outcomes.

Success Stories

View how historic downtown buildings have been renovated as creative, inspiring living spaces. Learn how this immersion in the community and businesses supports the vitality of Sheridan.

wyomingbusiness.org/commtoolbox

Breaking the Code, Wyoming Zoning Toolkit: Zoning code audit with step-by-step instructions and how to recommend policy changes.

Community of Guernsey Tackling Housing YouTube video: See how this community came together to address their affordable housing shortage.

Laramie Thrive Housing Study short video, Thrive is a partnership between builders, city officials, and community members. Creation of a housing strategy is described. This strategy is contained within the City of Laramie Community and Economic Development 10 year plan.

Recommendations include:

- Expanding Housing Quality and Quantity
- Maintain open community communications to identify barriers to development
- Encourage partnerships for development
- Identify housing diversity building opportunities
- Connect to financing authorities for mixed-use, expansion, and enhancement of properties
- Create an ecosystem for collective purchasing, support training, and coordinating developers with partners

The report also includes Building Great Futures, a success story about teaching teens construction trade skills to rehab vacant homes in Cleveland, Ohio.

Housing and Urban Development Wyoming
Casper, WY | hud.gov/states/wyoming

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