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2015-2020 CONSOLIDATED PLAN
Public Meeting for the Development of the
Consolidated Plan

SPONSORED BY MONTANA DEPARTMENT OF
COMMERCE

IN SUPPORT OF MONTANA'S
FIVE-YEAR CONSOLIDATED PLAN

TRANSCRIPT OF PROCEEDINGS

Robert Gaudin, Facilitator

Guesthouse Inn
Winchester Room
Kalispell, Montana

Tuesday, July 15, 2014
2:04 P.M.

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1 PROCEEDINGS ~ TUESDAY, JULY 15, 2014

2 MR. GAUDIN: Well, good
3 afternoon, everyone. My name is Rob Gaudin.
4 I'm the Director of Research and Planning with
5 the consulting organization that the Montana
6 Department of Commerce has hired to help them
7 in preparing their Consolidated Plan.

8 And this is the second of two public
9 input meetings. We did another one in Miles
10 City a couple months ago, so we're nearing the
11 conclusion of kind of the data-gathering and
12 public-input component.

13 Just kind of by way of background, I
14 started helping out the Commerce 28 years ago
15 doing some work, and we've worked with them on
16 and off for all of the 28 years, the entire
17 time that my company's been in operation.

18 I'm also a graduate of Hamilton High
19 School and University of Montana in Missoula,
20 so there you go, just a home boy.

21 But over these years, you know, my
22 company has done this kind of service for
23 other organizations and other states around
24 the U.S. We're now located in Portland,
25 Oregon, but we keep, you know, a strong sense

1 of commitment to what we want to do here,
2 meaning serve your community's needs.

3 This is a planning process, it comes
4 up every five years, and there's some certain
5 things we need to do. Now, it was 20 years
6 ago that HUD consolidated some formula grant
7 programs into a single planning process with a
8 singular, you know, application process,
9 singular timing, and so on, for what was then
10 called the Shelter Grant, but it's really
11 Solutions today, as well as HOME and CDBG.

12 In exchange for getting funds from
13 HUD for these programs, you need to prepare
14 some kind of a idea about what you're gonna
15 do, how you prioritize your needs, where
16 you're gonna spend the money, what kind of
17 objectives you're trying to attain, what kind
18 of things and benefits you're trying to
19 distribute throughout the entire state.

20 Now, there's a couple other things,
21 more specifically how you will do it in that
22 first year, the Annual Action Plan, and as
23 well there's another compliance that -- and
24 it's called the Analysis of Impediments to
25 Fair Housing Choice. Now, that's another

1 fairly significant piece of research, we're
2 gonna cover that tomorrow morning. But today,
3 this afternoon, it's really about the
4 Consolidated Plan.

5 Now, I know this might look, for
6 those of you who can see here in the room,
7 that this is like a formal thing. It's really
8 not, it's informal. If you have a question,
9 please interrupt me. If you have a
10 clarification, you know, you can throw things
11 at me if that makes you feel good, that's
12 fine, you know, it's all right. But
13 certainly, this is your opportunity to kind of
14 think about what's -- the data is saying,
15 maybe what we forgot, what we've overlooked,
16 what more might we be doing. You know, this
17 is really, you know, your opportunity.

18 You know, our intent is to identify
19 our housing and community development needs.
20 We want to prioritize or rank those, how are
21 we gonna handle that, get some strategy
22 developed to what we're gonna do to address
23 those needs and then, additionally, how we're
24 gonna spend our money, right? That's really
25 kind of what it comes down to.

1 Specifically in the Annual Action
2 Plan there's certain things that need to be
3 done. Of course, there are some guidance, if
4 you will. If we have, like, national
5 objectives, we need to provide decent housing
6 within this entire context, provide a suitable
7 living environment, whether that's
8 infrastructure, community facilities, and so
9 on, as well as expand economic opportunities
10 for citizens who qualify for these programs.

11 You know, we have to measure our
12 outcomes, you know, after that Annual Action
13 Plan. We got to get feedback, report back to
14 HUD, you know, what kinds of things -- how did
15 we enhance communities, you know, what -- who
16 benefitted from those programs, you know, how
17 many units -- housing units we may have added,
18 kind of using these kind of words,
19 sustainability, availability and
20 affordability, really giving HUD an idea of
21 how we do this.

22 You know, over the 20 years that
23 we've been preparing these, you know, the kind
24 of the templates and the instructions have
25 evolved, and now we have had kind of a new

1 game plan online thing. It's not very well
2 designed, but we'll work through that and get
3 this uploaded to HUD.

4 You know, the kind of money that
5 we're taking about, it's been more in the
6 past, but it's still, you know, roughly nine
7 and-a-half million bucks for Commerce to
8 figure out how to allocate, whether that's
9 HOME or CDBG or what have you. So there's
10 some resources there, to talk about some
11 resources there to actually, you know, who's
12 competing or what is competing for these
13 resource. Fundamentally, that's why we're
14 trying to kind of step back every five years
15 and take a look and see, Well, what does the
16 data tell us?

17 Well, data, you know, for our
18 planning purposes comes across a couple
19 different ways. We have numbers, you know, we
20 measure relationships, we do predictions, kind
21 of measure. We also try to get a sense of how
22 people feel, right? These are my priorities.
23 You know, they might not be everybody's, but
24 mine are important, too.

25 So there's quantitative, the

1 measurement part, and the qualitative, the
2 feelings and opinions part. And we can kind
3 of pour these things into a big bucket and
4 stir it around, but we still want input.
5 Again, that comes back to what this session is
6 about today, what it's gonna be about, your
7 input.

8 Other people and other agencies have
9 been involved throughout this planning
10 process. And the idea is to distill from both
11 these types of data and people's perceptions,
12 you know, what are the strategies that we can
13 do. You know, how do we approach all this.
14 So we're gonna rank people's feelings, you
15 know, maybe in some order. We're gonna
16 measure relationships.

17 What we're gonna wind up with is some
18 assessment of our needs, housing and community
19 development needs, housing and homeless, and
20 economic development, and community
21 development, and a variety of other things,
22 and develop some five-year strategy to go
23 after and solve our problems.

24 We have to do the Annual Action Plan
25 that lays out our first steps. We do this AI

1 piece, which we'll talk about tomorrow, and
2 then in the end we're reporting back to HUD;
3 how did we do with our goals in the five-year,
4 how did we do with that one-year Annual Action
5 Plan, and what we hope to do perhaps if we
6 need to make changes about our future.

7 Now, I want to emphasize again that
8 if you have a question or a concern, you know,
9 just speak up 'cause it's really, you know,
10 about you guys. I can talk for four or five
11 hours at a time, you know, I can tell you
12 stories, you know, when I was a little boy and
13 stuff like that. But if you want to stay on
14 task here, we can probably, you know, make
15 sure we get across what it is that you would
16 like to address.

17 You know, in this system, the needs
18 assessment has several buckets. You know,
19 housing is one, homelessness is another. You
20 know, community development is a very large
21 one under CDBG. But it's also economic
22 development and infrastructure and a variety
23 of other things that -- non-housing special
24 needs populations.

25 Throughout this entire process, you

1 know, we're gonna document every -- even
2 what's going on right now is being recorded,
3 as you noted when we started out. And we'll
4 make a summary of that, goes in the plan, and
5 there's various other pieces that feed into
6 this.

7 And we've had some focus groups both
8 in Helena and in eastern Montana. And those,
9 you have to kind of solicit input from expert
10 stakeholders, if you will, about specific
11 things. And we're still, you know, trying to
12 pull this all together.

13 But this is, if you will, kind of a
14 concluding chapter of the public-input
15 component. There will be a public review
16 after we get the documents out. And that's
17 another, you know, process, another at least
18 30 days.

19 But I do want to kind of introduce
20 kind of some of the information that we're
21 working with for this. You know, what is our
22 situation today. I mean, Montana's a huge
23 state, and there's things that are going
24 really great and things that aren't going
25 quite as well as we'd like it to, so it's a

1 real mix.

2 And I don't have a presentation
3 designed to talk about specific geographic
4 areas today, but most of the state in its, you
5 know, entirety. But even though, I will touch
6 upon some of the key demographic trends. If
7 you don't like what you're seeing, you know, I
8 want to hear about it. You know, the key
9 economic influences, how are these things
10 influencing decisions, particularly as it
11 might right relate to, say, housing choices or
12 what we might do in terms of allocating our
13 public resources to those types of things.

14 And we are currently implementing a
15 Housing and Community Development Survey, and
16 hopefully more folks can participate in that.
17 We have a couple, 250 approximately,
18 preliminary findings I'll be sharing with that
19 review today. So with that, kind of a
20 long-winded introduction --

21 MS. COPE: Everybody says you're
22 fading in and out 'cause you're moving your
23 head back and forth. So that should help,
24 okay?

25 MR. GAUDIN: All right.

1 MS. COPE: Is that -- can you get
2 over that wire okay?

3 MR. GAUDIN: Yeah. Oh, I'm fine.

4 MS. COPE: Thank you, Rob.

5 MR. GAUDIN: Well, I apologize if
6 I'm fading in and out. It really isn't the
7 equipment, it really is just me. I'll try to
8 stand still a little bit more so.

9 You know, what's really great, you
10 know, Montana is growing rather well in the
11 last few years. Just -- you know it's nice,
12 strong. Really, what HUD wants to sometimes
13 take a look at is how this population breaks
14 down. You know, who is growing, you know,
15 where are they growing, what's going on.
16 So -- is this out of focus for you guys?

17 MS. COPE: Must have bumped
18 something 'cause I thought we had it. There
19 you go, thank you.

20 MR. GAUDIN: And that's a little
21 better?

22 MS. COPE: Uh-huh.

23 MR. GAUDIN: Now, those are
24 numbers, not splotches on a piece of paper.
25 But the idea is, statewide, you know, we've

1 grown almost 10 percent over this decade. I
2 don't have the 2013 data, but we've continued
3 to grow well since the 2010 census.

4 But what this is saying is who's
5 growing. You know, whites are growing the
6 slowest. And even though we have a
7 smattering, a small number of minorities, they
8 are all growing more quickly. You know,
9 Hispanics are growing, you know, 58 percent
10 over the decade, that's good. There's not
11 many.

12 You know, we're still -- you know,
13 it's under 30,000. But at the same time, this
14 community is growing quickly. And the kind of
15 cultural and ethnic diversity of some of our
16 more -- units of local government are also
17 reflecting these changes. When we begin to
18 walk through some of the data we'll see how
19 some things are emerging.

20 You know, the things that do persist,
21 though, here I've taken just kind of
22 concentrations of American Indian populations.
23 Now, these darker colors, the very dark blue,
24 there's something in almost all the analysis
25 that I've done -- here I'm fading, I can tell.

1 We have something like the jurisdiction
2 average percent, you know, that's roughly 6
3 percent of the population. If it's greater
4 than 16 percentage points, that's a
5 disproportionate share, it's an
6 over-concentration.

7 Of course, in the Tribal lands we're
8 gonna see an over-concentration. But what we
9 do see is outside that these concentrations
10 are expanding in neighboring communities.

11 Now, so what is causing this
12 migration, if you will, this type of thing?
13 If we were to look at Hispanics, it's a much
14 smaller population, we only have one
15 geographic area where there's a higher
16 concentration. That's West Yellowstone census
17 tract, where it's just a little bit above the
18 10 percentage points above jurisdiction
19 average. So we do have kind of the emerging
20 over-concentration there.

21 So some things, again, maybe we have
22 a localized needs that will be those -- if you
23 will, those factors that will help identify
24 and color some of the types of needs.

25 If we look at how our population age

1 groups have changed over time, what we see is
2 a couple of them have actually declined,
3 interestingly enough. The kind of 5 to 19,
4 you know, in the 35 to 54 age groups are
5 shrinking.

6 But what is remarkable is the older
7 citizens are growing rapidly. You know,
8 63 percent for the group, 55 to 64, that's a
9 phenomenal rate of growth. Sure, they're
10 smaller than some of the other groups. But
11 when you think about 10 years from now, you
12 know, the emerging demands placed on public
13 facilities, the types of housing that people
14 are going to require that have additional
15 likelihood to have additional services is
16 gonna expand proportionately. See, even those
17 65 and older jumped 21 percent.

18 But if we just look at that group in
19 particular, the elderly groups, we see some
20 significant changes. When we're up here,
21 those 85 years and older, you know, they're
22 growing at 30 percent. Sure, it's a smaller
23 group, but it's significantly greater than
24 it's been in -- well, forever.

25 So what we're gonna have is more

1 incidences of limitations with activities of
2 daily living. Two or more can be considered a
3 little bit of a problem. So the demands for
4 maybe single-level and additional services --
5 you know, whether that's people who arrive to
6 provide services or whether the resident lives
7 in a facility that may have services -- these
8 kinds of things will increase in their kind of
9 demand. So how are we gonna plan for that is
10 something that we want to think about. These
11 are all considerations we need to take.

12 You know, five years is the length of
13 this plan, through 2020. So within that
14 period we'll see significant growth in these
15 populations.

16 Another thing that is a little bit
17 problematic, many other jurisdictions that
18 we've studied, what we're seeing is kind of an
19 echo in large households that are all of a
20 sudden growing.

21 Now, right here not so much. I mean,
22 they're growing quickly, not as quickly as
23 elsewhere. There's still one-person and
24 two-persons households are increasing rapidly,
25 but there is a small rebound beginning to

1 occur for households at six or seven or more
2 people.

3 Now, back in the '30s or in the '20s,
4 when homes were built with six or seven
5 bedrooms this was, you know, a great thing,
6 but it's starting to come back a little bit.
7 And I do believe this is, in part, due to the
8 immigration of various racial and ethnic
9 minorities.

10 And so we have significant stress or
11 demand for larger housing in areas where we
12 have also increases in racial, ethnic
13 minorities, chiefly in this particular case
14 probably Hispanics. But that's something I
15 also see that is likely to be emerging.

16 MS. COPE: And Rob, do you think
17 that that has anything to do with, like, folks
18 losing their home and having to go live with
19 family members? Did you look at that
20 specifically with the housing bust and boom?

21 MR. GAUDIN: I do think there are
22 some short-term issues, you know, whether the
23 economy caused people to lose jobs and double
24 up and -- but the longer term trend does seem
25 to indicate that larger households -- the

1 number of larger households is gonna increase
2 after that problem works itself through.

3 MS. COPE: I see. Thank you.

4 MR. GAUDIN: So we do see some
5 fairly substantive growth in the population.
6 You know, we have some overall shrinking
7 persons per household, but that segment of
8 large households is increasing, as well as
9 those whom are elderly.

10 You know, in terms of our economy,
11 this is labor force. Labor force is a measure
12 of people that are either looking for work or
13 they're working. And here we have the total,
14 people either looking or working, as a red
15 line and those who are working as a green
16 line. And the difference between these two is
17 the unemployed persons.

18 You know, we had a significant hit a
19 couple years ago, we're on the recovery, we
20 haven't recovered in its entirety yet. But
21 the idea is that people are returning to work
22 and the unemployment rate is falling rather
23 significantly. Here we see Montana's, you
24 know, back down below 6 percent, so that's
25 great.

1 There's another way to define
2 employment, however. Bureau of Labor
3 Statistics is a little bit narrow. It does
4 not include agricultural workers or the
5 self-employed and things like that, which is a
6 very large part of our economy.

7 So the Bureau of Economic Analysis
8 releases a count of jobs. And the way it
9 turned down was significantly less than total
10 number of people. But as you see, we've also
11 turned a corner and that is returning. So
12 that's -- this is some 40-some-odd years.

13 You see here in the '70s and the
14 early '80s are little blips. The one we had
15 most recently was fairly substantial. You
16 know, loss of jobs and now they're returning.

17 What I like about BEA data, however,
18 is it also has attached to these employment,
19 these jobs, the earnings, you know, how much
20 people got paid at these jobs. They say it's
21 from administrative records, which is a fancy
22 way to say IRS. But the information about
23 these jobs is reported on how much people are
24 making.

25 Now, this is just dollars per job is

1 what we have. And this is the state versus
2 the nation, and I mean it's a massive
3 difference between the two. 10,000, 11,000
4 some years' difference. I mean, we are
5 narrowing that difference now, and that's a
6 good thing, but it's nothing like it was back
7 around 1972, before that early '70 recession
8 where we were really pretty close. So -- but
9 we are working our way back.

10 But, you know, what's --
11 characterizes, you know, you guys is somewhat
12 different, is that this is per job. If you're
13 working more than one job, which Montana has a
14 higher incidence of people working more than
15 one job, working multiple jobs, you begin to
16 add in maybe some wealth effects, you know,
17 dividends, interest, rents and other types of
18 income under income source, then you divide it
19 by population and you get per capita income.
20 And that really does include all the earnings
21 from multiple job holders.

22 And what we see is significant
23 convergence with the nation. There was a time
24 where we were really lower, but it's not
25 nearly as bad as wages.

1 So while it would be great if we
2 could bring our average up to the national
3 average, you know, our total earnings, divided
4 by our -- so total income divided by people
5 who are quite a bit closer. So again, what we
6 are seeing is our recovery is under way, we
7 are, you know, back on track.

8 What I was pleased to see when I
9 looked at this data here, many areas across
10 the country between 2000 and 2012 poverty
11 rates just went crazy high, significant
12 difference, you know, 8 percentage points, 10
13 percentage points higher. In some cases here,
14 we're a fraction of a percent. You know, what
15 is this, 3/10, 2/10 of a percentage higher.

16 Sure, there's a few more people in
17 poverty, but the rate of growth of the
18 population, the recovery, things are, you
19 know, improving. So that's a good thing.

20 But getting back to this notion about
21 the distribution of people by race or
22 ethnicity and the distribution of poverty,
23 what kind of thing do we see? Well, we see
24 the distribution of poverty concentrated in
25 areas similar to where we had Tribal lands

1 significantly. This is through 2012.

2 The ACS stands for American Community
3 Survey. This is census tract data. They do a
4 small, small survey every year, the annual
5 American Community Survey. And then they
6 average it over five years to kind of
7 magically, a little wand over your top hat,
8 tah-dah, and they can come up with a census
9 tract data. Now, they're estimates and they
10 don't change much from year to year, but
11 they're the best we have.

12 And we do see -- even in eastern
13 Montana there's some pockets of poverty. Now,
14 these are probably -- as the five-year average
15 rolls through, some of those will disappear
16 with the Bakken oil fields exploration
17 occurring so strongly now.

18 But in the northwestern part of the
19 state and the certain embedded poverty there,
20 there's other questions. But we do have some
21 significant concentrations around the state,
22 and those aren't changing greatly.

23 Overall, the economy, we do see some,
24 you know, strength returning. You know, there
25 are areas of the state that are developing

1 rapidly. We still have kind of persistent
2 lower wage rates in many of the other areas of
3 the state.

4 So the question begins to be as to
5 how these things -- our demographic trends,
6 which portend growth, and our wages and our
7 earnings and our jobs, which portend, you
8 know, some additional growth -- how are those
9 things affecting our choices related to
10 housing.

11 Now, this particular chart shows us
12 the total housing units increased 17 percent.
13 Remember, roughly 9.9 and 28 percent growth in
14 population. Household formation, that's equal
15 to occupied housing, and it's 14 percent here,
16 still indicates persons per household
17 declining.

18 But the meat here is the fact that
19 we've produced more housing units than
20 household formation demands. 17 percent
21 versus a growth of 14 percent in those
22 households which were occupied.

23 You know, we had a decline in
24 homeownership a little bit. 69 to 68 percent
25 of people moving around occurred because of

1 some challenges we faced related to
2 homeownership in our homeownership markets.

3 I'm especially concerned, however,
4 about the vacant housing units; you know, what
5 does that comprise. Vacant housing units have
6 several different pieces. Some of them are
7 for rent. Yea, they went up 10 percent. Some
8 of them are for sale, they went up a little
9 bit, you know, almost 7 percent.

10 Where I am concerned is the roughly
11 33 percent of other vacant that's presented on
12 this table. Those are housing units that are
13 not for sale, not for rent, not available to
14 the marketplace. So we've had a shift away
15 from these.

16 When these kind of housing units are
17 out there, if they're located within close
18 proximity to one another, there's a blighting
19 influence in a small community, you know, what
20 are we gonna do about that. You know, certain
21 areas of the state are losing population.
22 What happens when these housing units become
23 empty?

24 You know, there are elements that
25 people can move in and kind of pretend like

1 they live there. If they don't, it's not a
2 good thing. So this is kind of, What can we
3 do, right?

4 I'm hanging all those post-it-notes,
5 if you will, on the wall. Here we have this
6 and here we have that. These are all issues.
7 Now, how do we prioritize those. This is not
8 necessarily for me to say today. But I do
9 want to present this kind of information to
10 you.

11 What people still want when they look
12 at housing, single-family units. You know,
13 the dwelling types, they didn't collect this
14 piece of data in the 2010 census like they
15 didn't income, so we're using, again, the
16 American Community Survey.

17 A significant increase in, you know,
18 single-family, something along the lines of
19 70,000 units, so there we built all this
20 stuff. Wow.

21 You know, this year we were actually
22 able to do a little data mining on assessor
23 information to kind of take a look at what our
24 housing stock looks like. It's kind of a lot
25 of complicated stuff, but I would like to kind

1 of present one little piece of that.

2 This table is some information from
3 the Montana Department of Revenue. This
4 column on the far left talks about the grade.
5 Now, that's the workmanship and quality of
6 materials used when the building was first
7 constructed. Right? It was cheap stuff, poor
8 stuff, and so it goes down here to, you know,
9 extraordinary, it was gold pulls everywhere.

10 And then this -- right today there's
11 been some changes in the way this is handled
12 over the last five years. But there's a
13 variable called CDU -- condition, desirability
14 and usefulness -- which is an indicator, kind
15 of a composite indicator, of the current
16 physical state of the property. Right? The
17 current physical state.

18 Now, if we look up here in the upper
19 left you can take a look at the housing units
20 that were built with cruddy stuff and shoddy
21 workmanship who are also worn out. That's
22 it -- I hope you can see that, it's a little
23 bit white in the background there.

24 Those things are teardowns, right,
25 that's kind of what we need to do. That's

1 that information. There's 21,500 teardowns
2 using this analysis.

3 Okay. Now, that's a lot of housing
4 units. What was unfortunate and we couldn't
5 get exactly the physical condition, but this
6 kind of blended CDU variable, for those houses
7 that were built with great stuff, great
8 workmanship and great materials but are in a
9 little bit not very good condition, those
10 would represent rehab opportunities.

11 Now, what this tells me is, we really
12 have less than a hundred rehab opportunities
13 in this database, so our real work is not so
14 much rehab but teardown. Now, this is
15 residential, okay, this is not commercial
16 apartment buildings. So that's another set of
17 tables, and I won't belabor you with that.

18 But look right here at these two
19 numbers that are just outlined in red. That's
20 38 percent of the housing stock that's just
21 average good to average good. You know,
22 average good, it's fine, but over the long run
23 it's gonna take more to keep it maintained
24 and, you know, there's long-term issues
25 associated with that.

1 But the illustration here is that we
2 have some understanding about who's got
3 housing that needs to be torn down. Does that
4 correspond with areas where there are -- the
5 infrastructure is already in place, can we
6 just use that same sewer, can we use the
7 power, can we use that to essentially
8 redevelop it. So these present opportunities
9 for redevelopment. You know, I haven't
10 answered that question where those are, but...
11 We do have that opportunity.

12 Getting back to our production, I had
13 mentioned that we had built a lot, like even
14 the ACS and the census said we had 70,000
15 single-family units added to our stock, we
16 produced more than household formation told us
17 were needed.

18 This the total number of permits.
19 Now, there's a problem with it. These are
20 permit-issuing agencies, so there's a lot of
21 data that you had to kind of take
22 illustrations from, you can't quantified quite
23 right.

24 The best was electrical permits, but
25 they -- building codes has changed the way in

1 which they administer electrical permits, and
2 they can't figure out how many they issue
3 anymore. They'll send you to their website
4 and I can look up a permit, but I can't say
5 how many are in, you know, Flathead County, if
6 I can look up each contractor.

7 Oh, I went back and forth with this
8 person for months and we got to a table, it's
9 is special run from something he tabulated for
10 one year, 2013.

11 It's not like the old stuff. I had
12 stuff in my records back in 1980, so I'm
13 missing like 10 years of data. And they're
14 still, Well, we're figuring out how we managed
15 to lose that.

16 So what we have is permits, which is
17 not everyone issues a permit, but it's a
18 construction permit. But what this does tell
19 us is that when we built like crazy until the
20 collapse, the red bars represent like
21 apartment buildings and duplexes and
22 triplexes, and the green is single-family.

23 Well, it tanked off. But notice, as
24 the other data has illustrated, we have a
25 recovery occurring. Now, the 2013 permits are

1 not in yet, but that red indicates there's a
2 big bump in multifamily. This definition
3 includes two- and three- and four-plex units.
4 So we have a recurring issue.

5 The problem with this data, you can't
6 buy it because it costs over \$200,000 to build
7 it, and that's without the lot. That's what
8 this red thing is. Notice over here, it's
9 almost \$225,000 for construction of an average
10 single-family home without buying the lot.
11 You still have to put in the infrastructure
12 and the water and sewer and so on.

13 Okay. So I went to the Montana
14 building industry association and said, Okay,
15 maybe you guys can tell me something. What
16 about building starts? Well, there's
17 imperfections in that accounting data, too,
18 but at least it's all starts. You know, we
19 don't have prices. But this also tells me
20 that we're on a massive recovery right now.

21 This 2013 data, this is great. It's
22 back up to, you know, getting towards 4,000.
23 But look where this -- 7,000 at its peak.
24 Okay? We know that we built too many then.
25 Are we somehow reaching a happy medium, are we

1 in equilibrium? I don't know. Prices are
2 going to keep that depressed a little bit.

3 So the question really -- we don't
4 have good information about what types of
5 housing is best to be building. This is a
6 market reflection.

7 If we're gonna allocate resources to
8 help people in affordable housing, what do we
9 need to do? Just kind of simple data here,
10 median cost for rental and homeowner. This is
11 the 2000 census count. The one in six sample
12 collected that stuff and 2012 ACS, you know,
13 single-family, the median doubled, rental
14 prices aren't up nearly anywhere as high.

15 But when you drill down in to take a
16 look at what your cost burden is, remember
17 where our wage rates have been? Cost burden
18 represents those people who spend 30 to
19 50 percent of their income on housing. Severe
20 cost burden are those that spend more than
21 50 percent of their income on housing.

22 Look at the difference between 2000
23 and 2012. In all cases the number -- the
24 share of people paying went up significantly,
25 especially for renters. You know, one-fifth

1 of all renters are cost burden. And another
2 19 percent, almost 40 percent of renters, are
3 cost burden. Means tremendous problems.

4 Now, in the Consolidated Plan we need
5 to fill out some information that describes
6 for us what our unmet housing needs are. That
7 represents those households that have a cost
8 burden or a severe cost burden, who are
9 overcrowded or severely overcrowded, or don't
10 have complete plumbing or kitchen facilities.
11 Now, those latter ones are smaller than they
12 used to be, but cost burden is really kind of
13 the big one now.

14 And this is separated by type of
15 family. What we're seeing is, our current
16 unmet housing need is 120,000 households.
17 They're having some kind of a housing problem,
18 one of these which I just described, that's
19 the unmet.

20 Now, our programs are designed for
21 these first three groups here. That's roughly
22 90,000, 90,575. That's what it is today.
23 Actually, it's -- according to the 2006, 2010
24 CHAS [phonetic], a couple years old.

25 What we did was then go and do our

1 forecast. We have a prediction of housing
2 demands for the end of the planning period,
3 2020. And here it is, we separated it by this
4 kind of income groupings and, you know,
5 renters or homeowners and what have you. We
6 get some prediction. You know, we go from
7 roughly 409,000 -- remember, that was the
8 number of occupied households. Now it's the
9 number of housing units that are demanded.
10 Those two are always in perfect equilibrium.
11 But we go from 409 to 450,000, so we're adding
12 roughly 41,000 households over this 10-year
13 period.

14 When we look at this prediction,
15 remember, the green line here is households
16 that's growing more sharply 'cause persons per
17 household is declining, so it's growing faster
18 than population.

19 But remember, not everybody is, like,
20 enjoying in the great economic windfalls from
21 eastern Montana development. You know, there
22 are others that are not sharing or trying to
23 get there and they're still living in their
24 cars.

25 Somebody, I forget where from,

1 e-mailed me a little article who's -- they
2 interviewed this family living in I forget
3 which town in eastern Montana. They've moved
4 from Oklahoma 'cause it was the only place
5 they could get a job, they're making more than
6 200,000 a year, and they can't find a house.
7 There's nothing. So they're living out of
8 their car on 200,000 a year. I'm like, What?
9 But -- see, that's how I wind up talking too
10 much, going off on a little story.

11 This here tells us what our unmet
12 need is. We use the forecast of those
13 households that are 80 percent or less of
14 median family income plus our base -- here
15 we're at 107,000. I mean, this is -- I don't
16 know how we can get there from here. But this
17 is what we're looking at.

18 Maybe we can talk to our political
19 leaders about different instruments that we
20 can tap into to kind of help us with this.
21 Certainly we need some creative solutions.

22 Is anyone -- am I just speaking to
23 the choir here? That's really what it seems
24 like, but...

25 I do want to note, I've had some

1 challenges pulling together homeless
2 populations. That little story about the
3 folks who are homeless but working and making
4 great money. That's not this group.

5 But we got this information from HUD,
6 you know, some other places, to try to
7 assemble what homelessness has been doing in
8 the state of Montana over the last eight or
9 nine years.

10 Okay. It jumps from 1,200 to 1,600
11 in this period right here. Is this the result
12 of the economy, is this a result in the change
13 in the way of counting homeless? The answer
14 is yes and yes. But we do have a little
15 bigger problem, and it stabilized in roughly
16 the 1,800.

17 When we look at kind of some of the
18 subpopulations, you know, the unsheltered here
19 has higher incidences of people with chronic
20 problems and severe mental illness. These are
21 populations that have significant need for
22 services in addition to shelter. This persons
23 not otherwise classified was our way to get
24 the total to come back together. So we still
25 have this -- this is the 2013 count, put in

1 time count.

2 We tried to also add up where these
3 folks were geographically throughout the
4 state. The numbers don't add up quite right.
5 Be that as it may -- here, I have a little
6 statement that kind of qualifies that a little
7 bit.

8 But I mean I'm surprised -- you know,
9 here you guys are at 300. You know, I mean
10 Butte's small. Billings, you're up there with
11 Billings? Wait a minute. So that's kind of
12 surprising how that plays out.

13 We've talked about housing needs, and
14 the consolidated plan springs a lot from the
15 Cranston-Gonzales National Affordable Housing
16 Act of 1980. When the consolidated plan came
17 into being in the Clinton Administration, kind
18 of backed legislation from 1990, drove the
19 requirements for the consolidated plan, and
20 that's why it's kind of a lot about housing.
21 But that's not to say that it's not about
22 other things also.

23 And in order to kind of look into --
24 the legislation requires certain things be
25 counted. The unmet housing need, that's a

1 legislative piece for the government. But to
2 consolidate some of the plan also wants to
3 take a look at the other pieces.

4 What we've been doing is Housing and
5 Community Development Survey, right? This is
6 such a long name, you know. You remember this
7 part here, *research dot net slash s* and then
8 *2014 Montana Housing and Community Development*
9 *Survey*, you'll be able to go there and answer
10 it if you haven't already.

11 Just -- you know, it's been going on
12 for a little while. If you haven't heard
13 about it, please take it to church, get all
14 your, you know, folks at church to fill it out
15 or anybody else on your neighborhood, please.
16 You know, we just urge participation.

17 And it's -- about anybody can
18 participate. It's great. You know, it's an
19 online thing, I can download the database and
20 analyze it and, you know, it continues to
21 grow. And I've tabulated these last week, so
22 I'm sure it's a little bit more than that.

23 But one of the first questions is
24 just to ask people the familiarity or their
25 use of some of these programs, and 55 haven't

1 used but a bunch have, and some don't
2 understand. But I'm still glad that they've
3 participated.

4 But what I do want to do is kind of
5 walk through how people have ranked needs.
6 Now, these are -- in the old days with a
7 consolidated plan you needed to rank your need
8 by no need, low, medium, or high need.

9 Basically, that means when it's no
10 need you are absolutely not gonna fund it. If
11 it's low, Well, nah, probably not. Maybe, but
12 probably not. Medium would be, Yeah, we're
13 gonna try to.

14 That would be something I would do on
15 my computer software. But I'm currently
16 without one for that exact reason. Somebody
17 knocked over their glass, but it was empty.

18 But -- oh, darn. Oh, yes. In these
19 housing needs, the new Consolidated Plan, you
20 can only put high and nothing else. So it's
21 like the -- it's online ID@SU [phonetic]. But
22 high need and nothing else.

23 Well, what happens is, if you have
24 any kind of flexibility, you know, that takes
25 away all your flexibility. So we're figuring

1 out a path around that. But our survey, we
2 did it the old-school way; no need, low,
3 medium, or high.

4 So we're gonna start with housing
5 needs. And I've ranked these things --
6 there's a couple charts, you know, that span a
7 couple slides. And what I did with these is,
8 just for these variety of housing activities,
9 I ranked them by frequency of high need.

10 So construction of new rental
11 housing. Okay? Didn't we see the market
12 already responding to that? You know, didn't
13 we see that housing ownership declined a
14 little bit? Housing prices are elevating.
15 You know, under-riding that is... But look,
16 the next two, top three are all about rental.
17 Rental housing for low-income. Rental housing
18 rehab, right, that's rehab, that's commercial
19 building. I didn't present that slide for the
20 assessor. But it's about rental, right?

21 And that goes down here to homeowner
22 rehab. That's not the bottom of the list
23 because I couldn't fit all these on one slide.
24 Here we start off with high need again, 68,
25 and we just go down the list. We get down

1 here, homeownership in communities of color,
2 downtown housing, demolition, not so
3 interesting. Demolition, well, rehab, we
4 gotta demolish it and start over, but maybe, I
5 don't think just demolition.

6 The takeaway is the preferences point
7 towards rental housing. And it doesn't mean
8 that they point to rental housing everywhere,
9 but sentiment is very strong towards that.

10 Now, we also have housing activities,
11 something that might be done in support of
12 facilitating production of housing. These are
13 kind of complicated, too many words. I think
14 I have a three-slide break with this one. But
15 we're talking about infrastructure and making
16 the marketplace a little bit friendlier for
17 housing, sentiment's lower, but it's really
18 the top two, you know, trying to get people
19 more aware, make sure we have the
20 infrastructure in place.

21 You know, we get down here a little
22 farther, services, parks, I'm not sure that's
23 so important, as simply having something to
24 do. Over here, you know, 48, information
25 about housing, people simply want the housing,

1 not as important. And it continues to dribble
2 off down here. High needs and it's, you
3 know... Down below, you know, it's just needs
4 better access to technology. Well, yeah.
5 But, really, it's about rental housing
6 ultimately.

7 Now, I kind of ranked these in a
8 certain order by topic. So here's economic
9 development. Notice the housing, it's number
10 one at a hundred. The next two highest ones
11 are right here, retention of existing
12 businesses and higher paying jobs.

13 So those are the -- rental housing,
14 new construction are these two, the top three
15 strongest sentiments. It returns back to
16 housing for the -- you know, more rental
17 housing. But that's a very strong sentiment
18 in the '90s. It drops off rather quickly.
19 You know, you just read down the list, you
20 know, provision of job training, Yeah, but not
21 as much. Help entrepreneurs, Yeah, but not as
22 much.

23 We look at kind of where we wind up
24 with down here, the lowest sentiments, really
25 talking about strengthening trade partnerships

1 with foreign countries, you know, equity
2 partners, kind of creative things, sometimes
3 they work and sometimes they're kind of a
4 little bit of a hit and miss.

5 When we look at infrastructure, you
6 know, in some of these particular topics the
7 sentiment for these subjects is actually
8 slipping. Water systems, street and roads,
9 sewer systems is really kind of the top three
10 here.

11 Ladies, thank you for coming. They
12 apologized before, they had to leave early.

13 Human and public services needs, you
14 know, the sentiment begins to soften. It's
15 not as important to as many people as a high
16 need. You know, we have some issues with
17 chemical dependency and some services, but it
18 dribbles off rather quickly. Use centers,
19 there's some problems, probably not to the use
20 centers themselves are not as wanted, but the
21 ability to continue to fund them. CDBG is
22 about the capital infusion and how do we keep
23 them open. And I think that's partly what's
24 going on here.

25 We continue down the list, you know,

1 mitigation of various hazards, it's really
2 kind of off the radar. Very weak sentiment.
3 Special needs groups, again, this is more
4 about people's feelings. You know, what do
5 you think.

6 Persons with severe mental illness,
7 now this is housing with services, right, and
8 we see these things, veterans, frail, elderly
9 and so on, these top four in this group, give
10 us some sense of what people are feeling.

11 Special needs groups just for the
12 housing piece of it, really, permits, support
13 of housing, rapid rehousing, you know, within
14 the kind of the homelessness arena.

15 Public facility needs, you know,
16 we're kind of back to a little bit of weakness
17 in the sentiment, how people feel about
18 healthcare, child care, use centers kind of
19 reappear a little bit. But the high needs are
20 really quite weak compared to some of the
21 other categories.

22 Of course, I asked most just in a
23 general sense, Well, how do you think we ought
24 to allocate our resources anyway? You know,
25 what we see are kind of the two things that

1 had the strongest sentiment come out on top,
2 housing and economic development. This one
3 should really be parked up here above that,
4 but the CDBG is at only 15 percent anyway.

5 These are just advisory and not, you
6 know, what we're going to do. Again, this is
7 the survey link. You know, if you would like
8 to take it or you know someone who hasn't had
9 an opportunity to take a look at it, please
10 pass that along.

11 And really, again, it's a -- what
12 we're here to do besides, you know, listen to
13 me flap my lips, is really tell me what you
14 think, you know. Have I missed at something
15 here? Yes.

16 MS. COPE: Was somebody gonna say
17 something? If somebody is, what I'm gonna ask
18 you to do is come up by the phone and speak so
19 that the folks out on the conference call can
20 hear you.

21 JANE NOLAN: Can they talk, too?

22 MS. COPE: Yep, they can talk
23 too.

24 MR. GAUDIN: Yeah. Yeah, they
25 can talk too.

1 MS. COPE: But if anybody in this
2 room is gonna speak, would you guys do me a
3 favor and just go talk like into that
4 microphone there, you know, the speaker on the
5 phone. And I thank you for that.

6 JANE NOLAN: All right. I'll be
7 the guinea pig here.

8 MS. COPE: And will you please
9 give your name, because we do have someone
10 here transcribing the minutes for Rob. So,
11 thank you.

12 JANE NOLAN: Okay. My name is
13 Jane Nolan. I'm the chief financial
14 development officer at Community Action
15 Partnership Northwest Montana in Kalispell.
16 And so I really appreciate, Rob, what you've
17 done. This is really a good presentation.

18 A couple of things that I think that
19 were not brought up. Our agency administered
20 the HPRT grant during the era time frame,
21 which is Homeless Prevention and Rapid
22 Rehousing. And one of the things that HUD is
23 really emphasizing right now is rapid
24 rehousing. In other words, getting the folks
25 who are already homeless and finding them a

1 home.

2 But as you could see before in the
3 Emergency Solutions grant, that pot of money
4 is really small. But I think what we learned
5 from the HPRT grant is that homeless
6 prevention is at least as important and, in my
7 mind, more important than the rapid rehousing
8 because if you can keep people from becoming
9 homeless, they don't even become a statistic.

10 And sometimes all you need to do is
11 help people with a month, month and-a-half,
12 just a short-term thing, to get them over the
13 hump, and then they're back on their feet
14 again and they don't need assistance.

15 But for some reason -- and I think
16 it's because you can't track those things --
17 HUD is interested very much in outcome. Well,
18 how do you track somebody who was at risk of
19 homelessness and is not at risk of
20 homelessness again? It's not a number that
21 can be tracked. So for some reason, they
22 don't want -- or that's not the emphasis
23 anymore, and I just totally disagree with that
24 after running that program.

25 And I'm a part of the continuum of

1 care group. And that's the other thing that
2 we've come up with, is that folks that are at
3 risk of homelessness, sometimes it's a
4 situational thing, sometimes it's a
5 generational thing.

6 But if you could put a little bit of
7 money into helping those folks and have some
8 really good results. And somebody who's
9 homeless, most of the time you have to put a
10 lot of money into that and a lot of effort.
11 And not that we shouldn't help people that are
12 homeless, but I think we also have to help the
13 others.

14 So that's my soapbox. So thank you.

15 MR. GAUDIN: Thank you. You
16 know, I'm out of -- my airbag is just
17 completely deflated now. Let me think of
18 something.

19 MS. COPE: I have something, Rob.

20 MR. GAUDIN: Yes, ma'am.

21 MS. COPE: So Steve Inman is on
22 the webinar, and he has this question. Is
23 there any data as to the age of our current
24 rental stock?

25 MR. GAUDIN: The answer to that

1 question is yes. The one slide I gave you on
2 the assessor data has all the vintages
3 associated with all of that housing stock.

4 Now, to what extent these residential
5 units, which include duplex, triplex
6 and four-plex, and I don't know precisely how
7 many of them are single-family homes or
8 rented, but I also know that the commercial
9 property used for residential purpose, another
10 database, has all the rental property, and we
11 also have vintages associated with that. So
12 that will be part of what's published with
13 this. I just didn't have that today.

14 MS. COPE: I also have a question
15 from Nancy Harte in Missoula. It was quite a
16 while ago, and I just didn't want to step in
17 and interrupt you.

18 But she asked, so I think it's way
19 back on your slides, are the dark blue areas
20 at the entitlement communities representing
21 high poverty, or is that just the boundary
22 line? Both are dark blue.

23 MR. GAUDIN: Those entitlement
24 communities are outlined in blue boundary. So
25 my apology for that discrepancy.

1 MS. COPE: Okay. Nancy, does
2 that answer that for you?

3 And if anybody else is on the call
4 and would like to just speak up, just unmute
5 your phone by hitting star two and ask your
6 question.

7 Oh, Nancy said no. That didn't
8 answer it, I guess.

9 MR. GAUDIN: Okay. Let me back
10 up to poverty.

11 MS. COPE: Sorry, Rob, but thank
12 you.

13 MR. GAUDIN: Yeah, you're
14 welcome.

15 MS. COPE: Down at the bottom, if
16 you hit that...

17 MR. GAUDIN: It should be showing
18 the entire screen.

19 MS. COPE: Normally I click this
20 little guy right there and this little guy
21 down -- no, this one over here, up here on the
22 gray right below -- there you go.

23 MR. GAUDIN: Very good. Thank
24 you. Those are -- for the three entitlements,
25 those are the boundaries of the entitlements.

1 They do not indicate the concentrations of
2 poverty, although they're more than one census
3 tract where the needs of the entitlement, so
4 it's not particularly clear when you're
5 looking at the entire state.

6 MS. COPE: And she says here,
7 since they are outlined in blue and the high
8 poverty is blue, how can we tell if it's high
9 poverty or just the boundary? So just...

10 MR. GAUDIN: I guess you can't
11 from this map. The Analysis of Impediments
12 excludes the entitlements. So tomorrow's maps
13 will have a white blotch there. So those will
14 be subtracted from the analysis. They are
15 included here, and we did not do a zoom-in on
16 the entitlements.

17 MS. COPE: And she says, okay,
18 thanks. Thank you.

19 MR. GAUDIN: Yeah. You sounded
20 like you have a question.

21 KATHARINE THOMPSON: Hi. My name
22 is Katharine Thompson. I'm with the City of
23 Kalispell Community and Economic Development.
24 I apologize, I did walk in a little bit late.
25 And so I'll ask first, is this an appropriate

1 forum for me to ask a couple of questions
2 about how the Department of Commerce may be
3 able to, through its interactions, help us to
4 get better data?

5 So specifically, I guess -- and it
6 comes to my mind every time I see anything
7 referencing census. It seems to me that in
8 rural areas we have a significant lag in
9 getting census data, and then that ACS survey,
10 in my personal view as someone who's tried to
11 use that data, is rather incomplete and
12 difficult to use.

13 And so, because I lack a forum where
14 I know I can communicate that, I thought I
15 might mention it here. I don't know if that's
16 to any avail. But I assume that I'm not the
17 only one who finds that to be something of a
18 struggle, to find really good data that's --
19 it's just not available the way it used to be
20 because of changes to the census, as far as
21 I'm aware.

22 MS. COPE: And I can't help you
23 personally. I'm Penny Cope, and I work in
24 Housing. But can I ask, like, you can e-mail
25 me and I'll put you in contact with the folks

1 in the Census and Economic Information Center
2 within Commerce, and they're like those census
3 mirrors. So I think they would know where to
4 get the data. They probably like it if I call
5 them that.

6 KATHARINE THOMPSON: And I may be
7 the only person.

8 MS. COPE: I know you're not.
9 Everybody's frustrated with the data.

10 KATHARINE THOMPSON: As someone
11 who works in red tape, it is just really
12 frustrating.

13 MS. COPE: Yes, it is.

14 KATHARINE THOMPSON: And across
15 the board in every type of grant that we try
16 to work on, wherever we need to document need
17 and document whom it is that we'll be serving
18 with the funds, it is incredibly difficult to
19 do. And two parts. One, the information not
20 being collected anymore and, second, because
21 of the lag, so...

22 MS. COPE: Yes. One, the
23 accuracy, it's really knowing how well it's
24 done or how big the sample is.

25 KATHARINE THOMPSON: Exactly.

1 MS. COPE: But I'm kind of in the
2 housing world. And so I kind of just deal
3 with them and find my data that way. But I'll
4 put you in touch with them.

5 KATHARINE THOMPSON: Okay. Thank
6 you very much.

7 MS. COPE: Yeah. You got it,
8 yeah.

9 KATHARINE THOMPSON: Then I think
10 I have a couple other things.

11 MS. COPE: You bet.

12 KATHARINE THOMPSON: So, to the
13 housing issue, as you're probably well aware,
14 Community Action Partnership was successful
15 in -- here in Northwest Montana and receiving
16 two Neighborhood Stabilization Program grants
17 that were -- actually, the City of Kalispell
18 was grantee and we've been -- had the
19 privilege of working with that organization
20 for some time.

21 In doing that, one thing that's come
22 to my attention is the value in being able to
23 serve households that are above 80 percent
24 AMI. So meaning that that group of folks from
25 80 to 120 percent, that's a significant issue

1 in our community. And so -- again, not quite
2 sure where that fits with the slides we saw
3 today.

4 But I would voice that as a concern
5 and an issue going forward, that to the extent
6 that those funds can be made available in the
7 future specific to that group, I think that
8 we'd go a long way toward preventing
9 homelessness when we can serve those folks,
10 but also in terms of stability for homeless
11 families. So I just wanted to mention that,
12 as I think it's an important point.

13 And I think that one of your last
14 slides, one of your later slides here today,
15 spoke to remediation, properties under
16 economic development for CDBG. And because of
17 the City of Kalispell, I do some work with
18 brownfields, I guess I would point out that I
19 think that there's a really important role
20 that CDBG could be playing in complementary
21 fashion to the existing brownfields funding
22 available at the federal level. That might
23 help with economic development, and even
24 perhaps in the area of housing as well. But I
25 think that it's sort of under-recognized as a

1 valuable use of those funds.

2 So I'll put that plug in.

3 MS. COPE: Excellent.

4 KATHARINE THOMPSON: Thank you.

5 MR. GAUDIN: Thank you. Your

6 point is well-taken about the 2010 census.

7 We -- after four decades, the census bureau

8 elected to only do what's required in the

9 Constitution, the head count house count.

10 As far as questions about how far you

11 go to work, or how much income you make, or

12 what type of house you live in, that was

13 scratched for the minimum requirement.

14 It was quickly realized by the many

15 people, like HUD, our whole organization of

16 system was set up on this information we've

17 been collecting for the last four decades.

18 So they created the ACS, and that's

19 good for only communities of 60,000 or more

20 when it's a one-year. Ah, well, they did it

21 for the three-year rolling average for

22 communities of 20,000, and they take it down

23 to block group. And if you're trying to get

24 block group stuff -- I've presented

25 since checked -- block groups, sometimes

1 there's no data. Beep, you're out of it. But
2 it is the best that is available, the
3 unfortunate part. You can do your own
4 collection, but that is so expensive.

5 KATHARINE THOMPSON: This is
6 Katharine Thompson again, with the City of
7 Kalispell. So if I may add to your point,
8 it's prohibitively expensive for small
9 communities. They simply do not have the
10 resources, and Kalispell is the seventh
11 largest city in the state of Montana. I will
12 tell you, we just don't have the resources to
13 do that. So -- I recognize that.

14 Again, this is not something where we
15 have any local control over that decision.
16 But I can only imagine that it will take many
17 voices to articulate this concern and,
18 hopefully, over time there might be some
19 changes. But it is a rather pervasive issue,
20 not just in, you know, housing and HUD but
21 just across the board.

22 It is a detriment to small
23 communities to try and access resources. And
24 so where you already have a detriment in a
25 small community for a number of years, we now

1 make that hurdle even higher and more
2 difficult for them to compete both regionally
3 and nationally for funding, again, across the
4 board in types of funding.

5 MR. GAUDIN: You are quite
6 correct.

7 MS. COPE: Thanks.

8 MR. GAUDIN: Any other comment?
9 Yes, ma'am.

10 JANE NOLAN: Hi, this is Jane
11 Nolan at Community Action Partnership again.
12 Just as we were talking, a couple of things
13 came to mind talking about HUD and Section 8
14 housing. I'm not sure that's covered under
15 the Consolidated Plan, it seems like it should
16 be since it's --

17 MR. GAUDIN: It is.

18 JANE NOLAN: Okay, great. One of
19 the things that we have found out is, over the
20 last couple of years the number of vouchers
21 has either been held constant or decreased.
22 And for the needs in all of our communities,
23 not just in Northwest Montana, it's huge. It
24 helps folks usually up to 50 percent of the
25 AMI and possibly maybe a little bit higher if

1 they have disabling conditions or something
2 like that.

3 But the reason I bring this up is, I
4 was at the front desk the other day listening
5 to a phone conversation. And a family called
6 up to check what position they were in on the
7 list. They were at 1,600 on the list. So
8 when people call up to find out about
9 Section 8, which we're constantly encouraging
10 them, because if you don't get on the list you
11 don't get served, think of how discouraging
12 that is to know that you're number
13 1,600-and-some-odd. And they're not at the
14 bottom of the list.

15 So these folks know that, in reality,
16 if they keep reapplying and keep their name on
17 the list, there's still probably a three- to
18 four, if not five-year, waiting period for
19 them to even to get to the top of the list.

20 So it's a program that is essential,
21 but it's not doing any good. I mean, there's
22 so many people that are out there. And that's
23 one of the tools, as well as permanent support
24 of housing which there are very, very few
25 units, that we can use in our Emergency

1 Solutions Grant to try and get people housed,
2 because most of the folks that are homeless
3 have very low income or are on a very fixed
4 income, so they're gonna need some kind of a
5 subsidy in order to be housed. Subsidies are
6 not available.

7 So again, what are we doing with
8 these folks? They're living on the street or
9 they're living in extremely substandard
10 housing, which you showed on your list. And
11 I'm guessing there's higher numbers than what
12 you showed on your list. I think that's a
13 small crack. When we see some of the trailers
14 that people are living in or the -- you know,
15 places that are 50, 60 years old and the
16 landlord lets them pay, you know, a reasonable
17 rent, but you wouldn't want your enemy to live
18 in those places. But they can't move 'cause
19 they have no place else to go. It's that or
20 their car.

21 MR. GAUDIN: Well, I do want to
22 thank you all for coming. For those of you
23 who also called in, thank you.

24 You know, if by chance there's
25 something else that you wish to talk to, or a

1 question you wanted to ask and forgot to ask
2 it, or think of something later, I think it
3 would be a great idea if you could forward
4 your request to Jennifer Olson -- soon as I
5 can get to that slide, she'd be the last one,
6 hopefully I won't go past it this time, like
7 last time.

8 MS. COPE: That's okay.

9 MR. GAUDIN: But you can forward
10 that to her, just telephone or e-mail address,
11 and she'll get together with myself and we'll
12 address those needs that you have or
13 incorporate those comments you have.

14 I want to thank you very much for
15 coming to share today, particularly the last
16 couple points was right on the money, and I
17 totally understand what you're saying. So
18 thank you very much for coming and
19 participating at today's session.

20 MS. COPE: Good. Thank you, Rob.

21 MR. GUADIN: Oh, you're very
22 welcome.

23 (Audience applause.)

24 MS. COPE: Thank you, Rob. Very
25 good data.

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MR. GAUDIN: Thanks.

MS. COPE: Really nice.

(Meeting concluded at 3:14 p.m.)

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I, NANCY J. SKURVID, Registered
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That the foregoing proceedings were
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 /s/ Nancy J. Skurvid
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