

**DRAFT - City of Missoula Affordable Housing Program - DRAFT**  
February 19, 2008

**Purpose:** To ensure the existence of a supply of safe, desirable and affordable housing for persons employed in the Missoula area, persons who were employed in the Missoula area prior to retirement, the disabled, and other qualified persons of the Missoula area.

**Affordable:** The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income on housing (rent/mortgage, insurance, taxes, and utilities).

**Intended beneficiaries:** The affordable housing program will be designed to benefit

- Very low, low, moderate, and middle income families
- Local workers
- Senior citizens
- Disabled populations

**Income targets:** The program will develop housing targeted to meet the needs of the following household types:

- Very low income – zero to 30% of median income – 6% of households
- Low income – 30 to 50% of median income – 13.5% of households
- Moderate income – 50 to 80% of median income – 16.5% of households
- Middle income – 80% of median income to the income needed to purchase a median priced house in Missoula (currently 125% of median income) – 25% of households

**Jobs/Housing relationship:** Missoula will house at least 75% of its workforce within city limits.

**Production goals:** To keep up with demand and eliminate our affordable housing backlog within ten years, Missoula is committed to providing:

- 305 additional very low income homes annually
- 121 additional low income homes annually
- 75 additional moderate income homes annually
- 16 additional middle income homes annually

**Ownership/rental mix:** Missoula will develop affordable housing with a goal of making home ownership attainable for members of the community who desire to own a home.

**Location/Unit type:** Any affordable housing required of new development should be met within the geographic boundaries of the new development to the extent possible. Public affordable housing resources will focus on redevelopment to:

- Maintain and enhance existing neighborhoods;
- Promote jobs-housing balance;
- Discourage clustering of affordable housing and encourage full integration into a wide variety of Missoula's neighborhoods; and
- Reduce reliance on the automobile.

**Design and quality:** Affordable housing is civic architecture and reflects the values of the community. Design that fits its context and is constructed within budget is characteristic of good design.