

# Gardiner Area Housing Action Plan



Preservation, Enhancement and Revitalization

## Guiding Principles

*The stakeholder's group discussed broadly defined principals of affordable housing and why it is important to the Gardiner Community as a guide to the planning process.*

Residents deserve safe, stable, affordable and accessible homes within a reasonable proximity to school, work and essential services.

Future economic growth and prosperity depends upon having an adequate supply of homes and rental units available to residents of various incomes and household sizes.

The solutions to providing affordable housing should involve diverse approaches and mechanisms – there is no one solution.

Availability of housing for residents of all income levels is essential for attracting and retaining employers, employees and citizens essential to our community's prosperity and maintaining a sense of community.

## Background

In June 2014, the Greater Gardiner Community Council hosted a meeting to discuss the area's affordable housing challenges. In August, a working group was formed with community representatives. In partnership with Park County Extension and HRDC, the working group conducted a series of meetings and two community surveys to gather information. The results of the group's findings can be found in the Affordable Housing Needs Assessment. From the findings of the Needs Assessment, the group developed this Housing Action Plan.

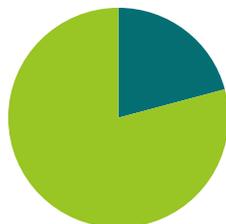
159.1%

Percent change in the number of vacant units in Gardiner used for vacation, recreation or occasional use from 2000-2010

\$313,266

Median price of homes sold in Gardiner in 2014

A household needs an income of **\$61,844** to purchase a home at that price.



21% of Gardiner households cannot afford their current mortgage/rental payment. Groups most likely to overpay for housing are those earning less than \$20,000 per year and those earning between \$50,000 and \$74,999 per year.

274 community members responded to the community survey. 58% of respondents had experienced difficulty renting a home in Gardiner due to availability of units. 38% had experienced difficulty purchasing a home due to high prices. Nearly half of respondents (48%) hoped to purchase a home in Gardiner in the next five years. 67 households responding (24%) currently live outside of Gardiner but would live in town if housing were available and affordable.

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## Housing Plan Recommendations – Next Steps

The Housing Plan’s recommendations focus on three key strategies to meet the community’s affordable housing goals. Strategy one outlines methods to increase and preserve the supply of affordable housing, while strategies two and three address long-term strategies for building partnerships, organizational and community capacity. The production targets of strategy one are outlined in the table below.

### Strategy 1: Increase and preserve the supply of affordable housing.

Action Items	Goals	Potential Funding Sources/Partners	Timeframe
Identify land appropriate for new development of rentals and ownership units in affordable and market-rate sectors.	Subsidized rental: Identify site(s) for 8-12 subsidized rental units	Low Income Housing Tax Credits (LIHTC), Community Development Block Grant (CDBG), HOME, Rural Development (RD)	Secure land by July 2016 to meet 2016 LIHTC deadline.
	Subsidized homeownership: Identify site(s) for 5-7 income restricted homes for purchase	CDBG, HOME, RD	As soon as possible
	Market-rate rental: Identify site(s) for 15-18 year-round rentals	Private	Dependent on market availability
	Market-rate homeownership: Identify site(s) for 5-7 homes for purchase	Private	Dependent on market availability
	Seasonal rental housing: Identify site(s) for 15-20 seasonal employees	Private	Dependent on market availability
Build subsidized rental units targeted to year-round households earning less than \$32,000/year using LIHTC and other subsidies	Build 8-12 units	LIHTC, CDBG, HOME, RD	Pre-development Spring 2016, LIHTC application Fall 2016, begin construction Summer 2017. If any task cannot be completed on time, add one year.
Build affordable, income-restricted for-sale units targeted to households earning less than \$60,000/year using Community Land trust model	Build 5-7 units	CDBG, HOME, RD, Private funding sources	Program development Winter 2015-16; secure land as soon as possible. Begin construction of 1-3 units upon alignment of land, funding and eligible applicants.

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## Strategy 1, continued

Action Items	Goals	Potential Funding Sources/Partners	Timeframe
Help low and moderate-income families purchase homes via pre-purchase counseling, homebuyer's education and down-payment assistance	Assist 10 homebuyers over a 3-year period to purchase homes	HRDC's Road to Home pre-purchase counseling, homebuyer's education and down-payment assistance; local lenders, realtors	Now and ongoing
	Encourage coordination among HRDC, local lenders and realtors	HRDC, lenders, realtors	Now and ongoing
Utilize weatherization and energy assistance programs to improve efficiency of existing units	15 households per year utilize Low Income Energy Assistance program (LIEAP) and apply for Weatherization	Northwestern Energy, HRDC	Now and ongoing

**Strategy two** addresses long-term approaches to increase the community's ability to provide affordable housing. Action items include adoption of guidelines for use of resort tax funds, ongoing partnerships between non-profits, employers, and developers to meet seasonal and year-round needs, and creation of a standing housing working group. It is recommended that implementation of these action items commence immediately.

**Strategy three** advises the community to evaluate regulatory initiatives regarding land use and availability, including citizen-initiated zoning, incorporation, and use of the Townsite Act to procure land for development. These recommendations will require a concerted, long-term effort by community members combined with outside expertise.

## Comments from the Community Housing Survey:

*"There is not enough housing for the employees working in the area. It is very frustrating to watch friends and family from elsewhere purchasing homes, knowing you cannot afford what the Gardiner area has. This is a big factor in deciding whether to stay in the area or move so that you can have a place to settle down in and plan for the future."*



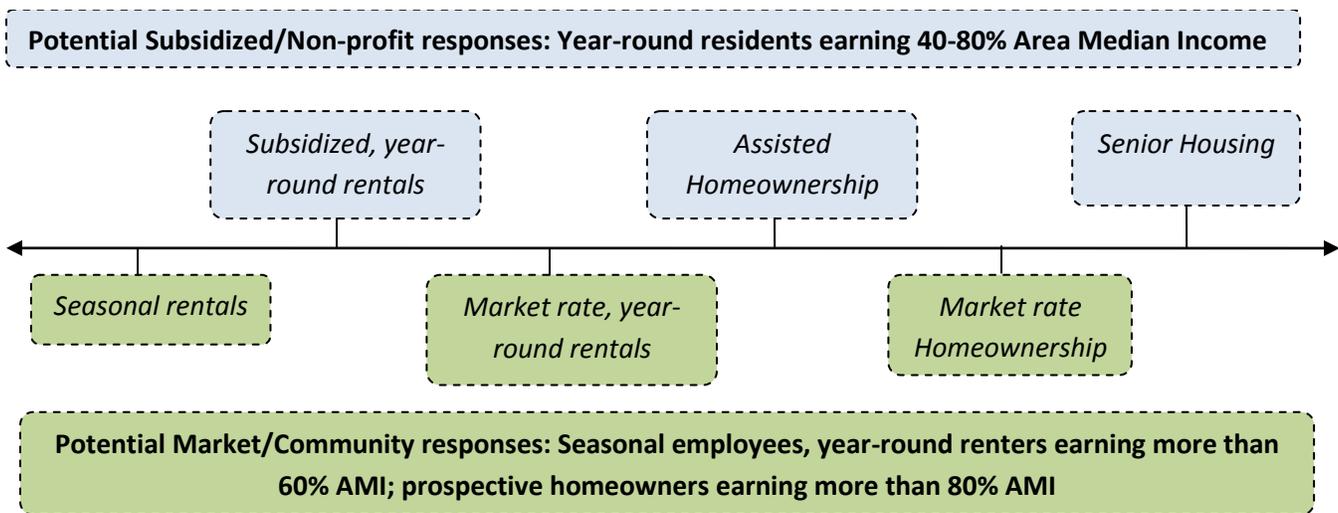
*"In order to keep permanent employees for any length of time, having the ability to purchase a home would help the length of time they stay. Our turnover rate is very high due to the inability to purchase a reasonably priced home in Gardiner. Long term employees create a consistency in management styles and that is a concern here in Gardiner."*

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**What do we mean when we say affordable housing?** Affordable housing is technically defined as housing that can be purchased or rented for less than 30% of the occupant's gross income. However, affordability is a function of costs and income; a home that is affordable to one household may not be affordable to another. Thus, the Housing Plan focuses on providing affordable housing for people earning a range of incomes and playing a wide variety of roles in our community. Some of these needs can be addressed with help from the federal and state funding sources discussed in detail in the Housing Plan. However, others will need to be addressed via the private market and community at large. The figure below demonstrates a continuum of housing needs and potential responses.



The Greater Gardiner Community Council wishes to thank the community members who had a role in creating this plan. The Housing Action Plan was created in partnership with the Greater Gardiner Community Council, Park County Extension and HRDC IX. To view the Needs Assessment and full plan, please visit us online at [gardinermt.org](http://gardinermt.org).

