

2020

Annual Affordable Workforce Housing Update June 30, 2020



Trailview Subdivision





Riverview Meadows



Trailview

LEGACY HOMES PROGRAM

In the twelve months since the Whitefish Legacy Homes Program (LHP) went into effect, both city staff and developers have worked on its implementation. City staff established a separate Legacy Homes webpage under Planning & Building with all current information and applicable documents. Developers have been working on implementing these new requirements into their projects. It has been a slower year for new residential development, as a number of residential developments were approved prior to the effective date of the LHP. While those projects are being built out, staff expects to see an uptick in new residential development in the coming years. The demand is based on the rising cost of residential homes, diminished supply of available land and the volume of calls our office receives from members of the public looking for places to build.

The LHP is to provide housing for the Whitefish workforce making 60-120% of Area Median Income (AMI), as defined by the US Department of Housing and Urban Development (HUD) for Flathead County. The program identifies an AMI between 60-80% for rentals and 80-120% for ownership. The AMI numbers are updated annually by HUD.

Legacy Home Program Project

In the first 12 months of the LHP, the City Council approved the following project:

- **Kyle Project:** 1515 Hwy 93 W, 52 Total Units, 10.4 Legacy Homes Required. The project was approved with a condition to pay a Fee in Lieu of providing units. This fee will be due at the time of building permit.

2021 Work Program

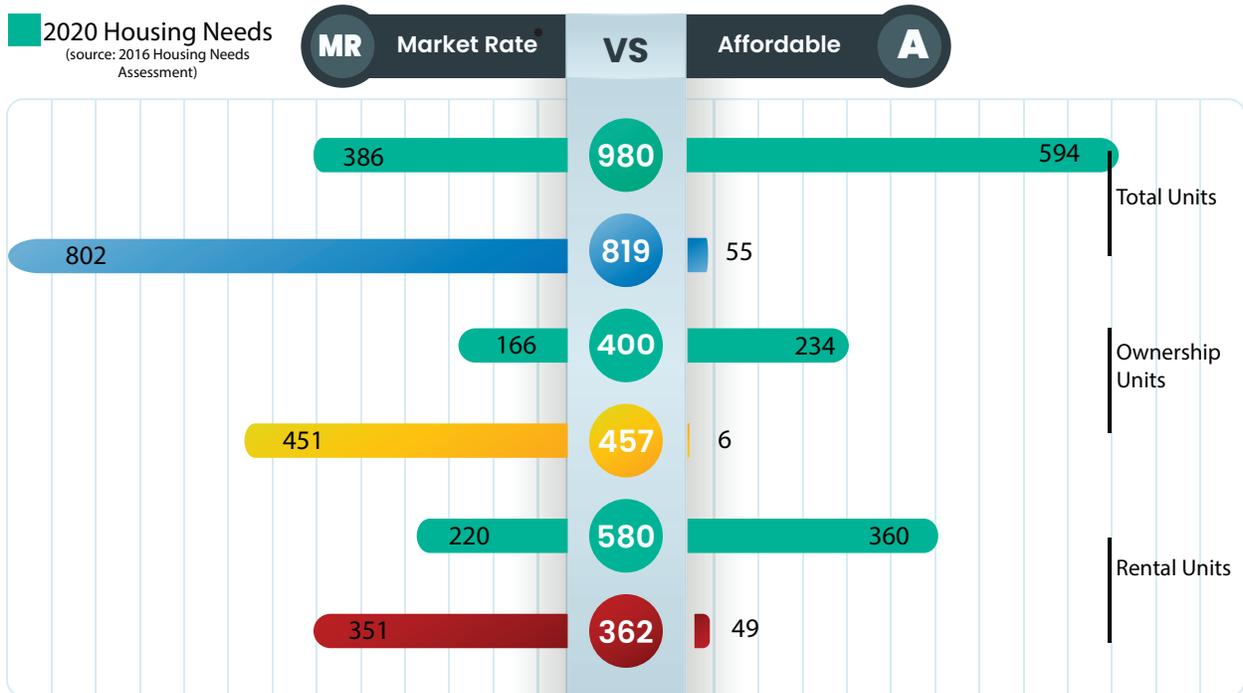
During Fiscal Year 2021, staff and the Steering Committee will continue to implement the Whitefish Strategic Housing Plan including:

- **Accessory Dwelling Units** - recommend policy changes for this to be viable affordable housing
- **Annexation Policy** - recommend policy changes to ensure future annexations reflect existing housing mix with 75-80% of homes for local residences
- **Housing Needs Assessment Update** with 2020 Census Information
- **Legacy Homes Program Updates**, as needed
- **Tier 2 Implementation** of the 2017 Strategic Housing Plan

- Total Built
- Ownership
- Rentals

Housing Needs v Construction

Ownership and Rental
2016 - June 2020



•Some of the units in the market category may be affordable but are not deed restricted; therefore, subject to the market.

Overall Construction and Population Trends

Since the 2016 Housing Needs Assessment (HNA), construction of residential units has continued at a rapid pace. During that timeframe, the City has added 457 single family residential units and 362 multi-family units. However, very few of these units are deed restricted and few could be considered affordable for the Whitefish workforce. Of the 457 single family ownership units, which includes townhouses, a mere six building permits for deed restricted single family homes were issued. Of the 362 multi-family rental units, a total of 49 units are income restricted either through a deed restriction (11 units) or through another program (38 LIHTC units at Alpenglow Apartments).

The 2016 HNA concluded the City would, by the end of 2020, need an additional 400 single family ownership units with 234 of these units priced affordably and 580 rentals with 360 of these priced affordably. As described in the HNA report, the 2020 housing needs were based on interviews with local businesses to address the current short-fall in housing and to keep up with future demand for a broad range of jobs with a variety of wages in our community.

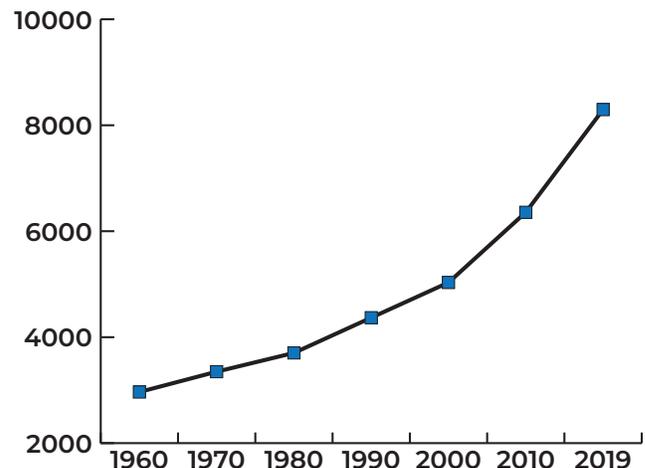
On the next page, all planned, approved, under construction and constructed affordable home

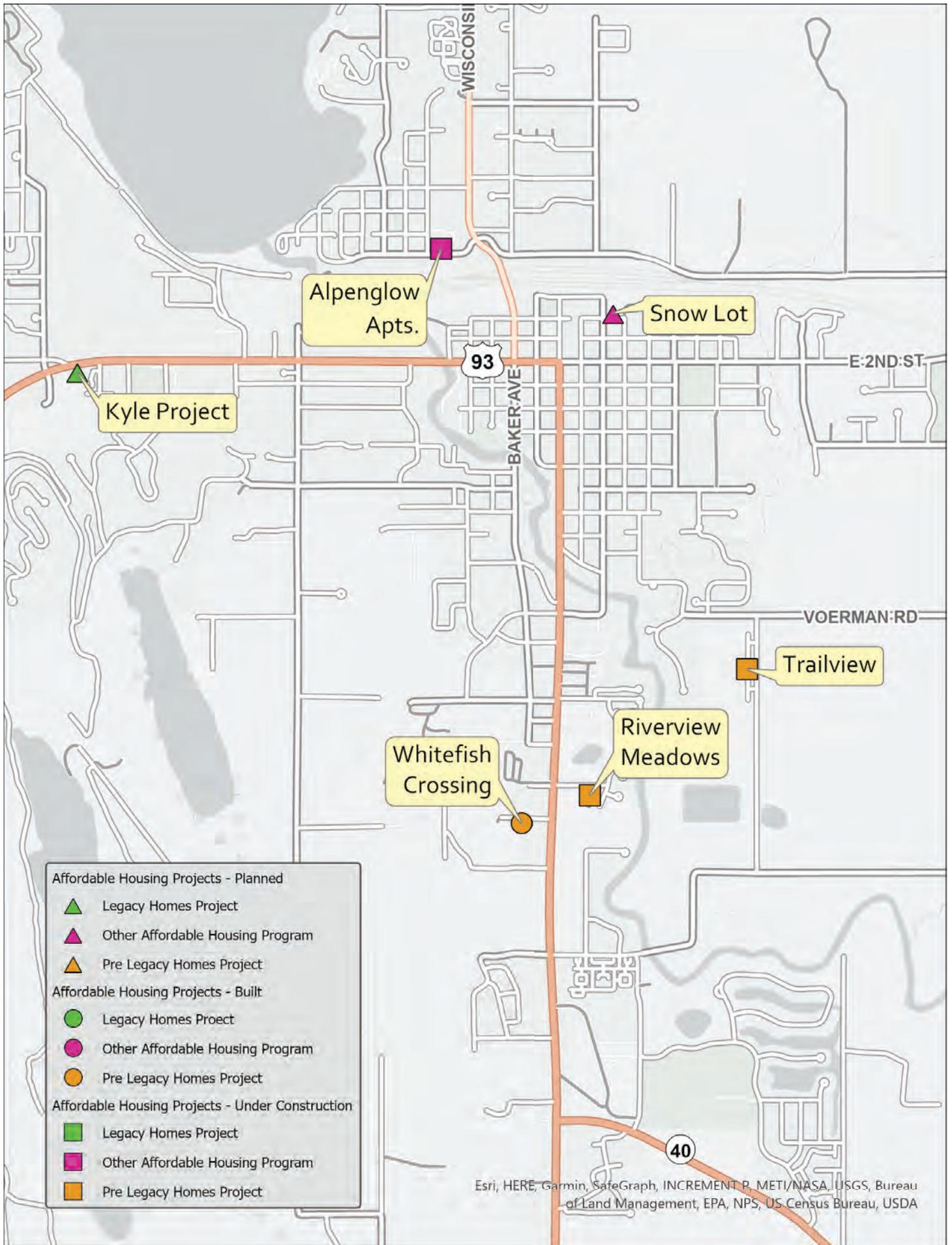
projects are identified. This includes projects before the adoption of the LHP but since the 2016 HNA.

Population Trends

The most recent estimated population from the State of Montana Department of Commerce for Whitefish, July 1, 2019, is 8,295, which is a 3% annual increase since the 2010 Census. Data for the 2020 Census is still in progress. Generally, the Census helps to bring estimates into better alignment with actual full-time residents.

Whitefish Population Growth





- Affordable Housing Projects - Planned**
- ▲ Legacy Homes Project
 - ▲ Other Affordable Housing Program
 - ▲ Pre Legacy Homes Project
- Affordable Housing Projects - Built**
- Legacy Homes Project
 - Other Affordable Housing Program
 - Pre Legacy Homes Project
- Affordable Housing Projects - Under Construction**
- Legacy Homes Project
 - Other Affordable Housing Program
 - Pre Legacy Homes Project

Esri, HERE, Garmin, SafeGraph, INCREMENT P, METI/NASA, USGS, Bureau of Land Management, EPA, NPS, US Census Bureau, USDA

OTHER AFFORDABLE HOUSING INITIATIVES

Alpenglow Apartments

The Alpenglow Apartments are a Low Income Housing Tax Credit (LIHTC) project set to open Fall 2020. Homeward, the developer of the project, was awarded a Low Income Housing Tax Credit from the Montana Board of Housing in November 2018 for this project. The award of \$6.7 million will provide rental housing for Whitefish residents with an Area Median Income of 60% or less. Whitefish was one of nineteen applications and only five projects were awarded across the state of Montana. Securing a LIHTC project was a Tier One strategy from the 2017 Strategic Housing Plan.



Alpenglow Apartments

The Alpenglow Apartments have 38 rental units in three buildings along with a playground. There is an additional parcel to the northeast of the project for a future phase of up to 14 rental units.

Tamarack Property Management Company is the property manager for the project. They have launched a webpage for prospective renters: <https://alpenglow.tamarackpm.com/> Applications for perspective renters are under review with an anticipated move-in date of mid-to late November 2020.



Snow Lot

The Snow Lot, located on the north side of Railway Street between Columbia and Somers Avenues, was identified as a Tier One project in the Strategic Housing Plan as a workforce rental and/or ownership project. Since that time, the City has initiated a number of steps in order to bring this project to fruition:

- Amended the 2015 Downtown Master Plan to Remove a Parking Designation.
- Rezoned the Property to WR-4 (High-Density Residential District).
- Amended the Tax Increment Financing District boundaries to include this lot.
- Hosted a Neighborhood Design Charrette over two-days with 40 neighbors participating to establish a neighborhood sensitive project. Out of the charrette process a mixture of 22 rentals and 12 townhouse ownership units was identified.
- Pivoted to 100% ownership project with a maximum of 24 townhouses, based on financial feasibility.

- Donated the land to the Whitefish Housing Authority (WHA) and entered into a development agreement between the City and WHA to develop up to 24 townhouse ownership units.

Currently, the WHA is in the process of developing a Request for Proposal to hire a construction cost estimator/manager in order to assist the WHA through the development process.



2018 Neighborhood Design Charrette