

## Brittany Palmer Presentation Notes- 1/21/25

Notes taken by Keith Miller, all mistakes or omissions are my responsibility alone.

- She leads NMCDC (North Missoula Community Development Corporation), which has existed since 1996.
- NMCDC began as the Northside Neighborhood Association and grew into Missoula's community land trust organization, which has developed or partnered to develop over 84 permanently affordable homes for purchase. Started with In the early days, the NMCDC assisted people in getting into homeownership by offering a down payment assistance program, but the appreciation when the original buyer moved out was entirely captured by the homeowner, instead of allowing for long-term affordability, so they moved into the Land Trust Model.
- A CLT (Community Land Trust) usually starts with an organization like NMCDC buying or receiving donated land . They then act as developer or partner with a developer if it's a ground-up development, to build homes, invest subsidy (typically from government grants) to lower the price of the home, and sell the homes to income restricted buyers. The buyers purchase the improvement and the NMCDC continues to own the land underneath. This arrangement is governed by a ground lease agreement that caps the maximum resale price at 1.5% appreciation. CLT homeowners gain a limited share of market appreciation and the subsidy passed onto the next buyer.
- NMCDC currently has 84 homes in Trust, including community land trust homes, traditional single family rental homes, and limited equity housing co-op homes. They also contract with the City to steward deed-restricted homes, which involves running the income-qualification process for new buyers, maintaining an interest list of qualified buyers, facilitating sales, and ensuring homeowner compliance.
- Working with NWMT (NeighborWorks Montana), NMCDC has also built a new-to-Montana housing model - the limited equity housing co-op. They organize residents of multifamily buildings to buy their homes as a co-op entity and the NMCDC purchases the land underneath. In this model, the residents own a share in the co-op business that owns the homes and the NMCDC keeps the homes permanently affordable through maintaining ownership of the land.
- Missoula residents earning up to 220% of the area median income still can't afford a market rate home in Missoula. The NMCDC believes that we need to increase housing supply in Missoula to better serve those earning above the area median income, so that precious subsidy dollars can be invested in households who really need it. To organize support for the City's zoning code reform efforts, she helped organize the founding of Pro Housing Missoula.
- Barron Peper began presenting at this point, he is part of Pro Housing Missoula. He bought a single family home, and used his skills as an architect to improve it, putting in a lot of sweat equity.
- He stressed that zoning is the underlying rules of all housing and development.
- Pro Housing started two years ago, and wrote a vision letter after researching cities across the country to see what is unlocking more housing.

- Supporters included community members, builders, local GCs, and other local organizations.
- Some of the key levers include reducing setbacks, lower parking requirements, allowing more units per lot.
- Pro-Housing members attended the YIMBYTOWN conference in Austin recently, it was great.
- The new ADU maximum size is 1,200 sq ft.
- Pro Housing is pushing for liberalized neighborhood commercial, so there are more coffee shops, restaurants, and other commercial businesses in neighborhoods.
- The Draft Land Use Plan has now passed, and it's pretty good! What lies ahead is the crucial step, the actual writing of the new code.
- Around April, the draft code will be released. City staff are the ones writing it, the Council will vote on it. ProHousing Missoula is focused on making sure that bold reforms are written into the code, particularly around parking and setbacks.
- If you have a story of code blocking units, share it with Pro Housing Missoula.
- Chris Chitty, owner of Hone Architects and General Contracting, spoke next.
- He's been in Missoula since 2007.
- Zoning doesn't break down along typical political lines.
- Large developers have a big advantage because they actually understand and can navigate the system, which is complicated.
- Pro Housing is working to level the playing field.
- There is a Free Cycle event on February 13th, which will feature information on code reform, a record-only DJ, valentines-making, and more. Hope you can make it!