

AFFORDABLE HOUSING

BUILDING A BETTER TOMORROW ONE FAMILY AT A TIME

Housing plays a critical role in protecting our health, safety, and well-being. To promote quality and affordable housing for all residents, Montana should:

- Invest in housing supports for youth aging out of foster care;
- Use Medicaid to cover supportive housing services for patients experiencing homelessness and high healthcare costs; and
- Enact a state Low Income Housing Tax Credit.



BIG SKY
Brighter Future

Charting the course for a better Montana.



HOW WE GOT HERE

Housing is a key determinant in whether or not Montanans have the resources to live healthy successful lives, and whether neighborhoods prosper or fall behind. The cost of housing is growing faster than wages across the state, and those living on very low incomes struggle the most. More than half of Montana households living at or near poverty have to spend most of their limited monthly budget just on rent, leaving little left for health care, groceries, or education.

Despite the already severe shortage and growing need for affordable housing, Montana invests very little of its state resources on rental assistance and affordable housing construction and preservation. Montanans with chronic health conditions, particularly mental health and substance use disorders, often experience frequent episodes of homelessness and present high health care service costs as a result. Young adults aging out of the foster care system are often cut off from the financial support they need to transition, and housing instability and homelessness follow. As many as one in three experience homelessness by age 26. A legacy of discrimination has resulted in a larger share of Black, Indigenous, and young adults of color growing up in foster care, and they are more likely to face racism when seeking housing, jobs, and educational support. LGBTQ+ youth are likewise overrepresented in the foster care system and the transition to adulthood is made all the more difficult when discriminatory practices lock them out of employment and finding a place to live.

“A safe and stable place to call home is the foundation from which education is gained, businesses are built, and families thrive.”

Kaia Peterson, Executive Director,
NeighborWorks Montana

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ON THE HORIZON

1

Invest in housing supports for youth aging out of foster care. Montana should extend housing and financial assistance for youth aging out of foster care, and access untapped federal assistance programs that assist young adults with finding and keeping safe housing, including the Foster Youth to Independence programs. Montana's local child protection advocates, nonprofits, and public housing agencies should work with housing developers and landlords to guarantee a certain percentage of their tenants are young people exiting foster care.

2

Utilize Medicaid to cover supportive housing for patients experiencing homelessness and high healthcare costs. Supportive housing provides a combination of housing and intensive coordinated services for people with complex health challenges. While Montana uses a variety of Medicaid waivers to provide targeted case management and services for individuals living with complex health conditions, these services do not provide full range of supports needed for those who are chronically homeless to stay housed. Channeling Medicaid funding toward supportive housing services, such as housing navigators, employment assistance, and behavioral health care, would greatly improve the health outcomes for this subset of individuals with high-cost medical needs.

3

Enact a state Low Income Housing Tax Credit. The federal Low Income Housing Tax Credit helps finance the production and preservation of rental housing that is affordable to families and seniors living on low incomes. However, the limited amount of tax credits Montana receives each year does not stretch nearly far enough to meet the need for more affordable, quality homes. Montana leaves millions of federal tax credit funds on the table because the state has no matching funds to leverage the federal housing credits. Like other states have done, Montana should establish a state-level housing tax credit to increase the number of affordable housing projects that receive funding.



ABOUT BIG SKY BRIGHTER FUTURE

Big Sky Brighter Future is charting a clear course to rebuild our state. This concrete plan for lawmakers has specific proposals to help families, workers, children, and communities, and creates a tax code that works for everyone. Montana cannot go back to the time when families faced barriers to build their best future. We can move our state forward and make it one where we can all live, work, and enjoy all Big Sky Country has to offer. There's a better Montana on the horizon, and this is how we get there.