



2019 City Council Candidate Questionnaire

The Missoula Organization of REALTORS® is the voice of the Missoula real estate industry. Our more than 700 members would like to know your thoughts on important issues that affect them. We thank you for completing the survey.

MOR has endorsed candidates in past elections and may do so in these elections. If we consider an endorsement in your race, we may ask you and your opponent(s) to each meet with us for candidate interviews. Endorsement decisions are made by the MOR Board of Directors.

Please return the questionnaire by **Friday, July 26** to Dwight Easton at deaston@missoularealestate.com.

BACKGROUND

Name: Mirtha Becerra

Office You Are Seeking: Missoula City Council-Ward 2

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CAMPAIGN ORGANIZATION

Treasurer's Name, Address and Phone Number:

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Will you accept PAC contributions? Possibly, depending on the PAC

ISSUES

- 1) Between 2014 and 2018 the median home price in the Missoula urban area increased 28.9% from \$225,000 to \$290,000. Over that same period, the median income for a four-person household in Missoula increased 8.6%, from \$64,800 to \$70,400; however, the affordability index declined from 122 to 93. As a result, homeownership is increasingly out of reach for many Missoula families. This rapid increase in home prices is primarily because of a shortage of homes in affordable price ranges. This shortage is

due in part to increasing costs of land, lot development, infrastructure, and building costs. The City of Missoula Office of Housing and Community Development recently presented a city housing policy. The policy outlines several private and public sector regulatory reform and development incentives. **As a member of the City Council which specific policy changes would you support?** I believe the Housing Policy has thoroughly examined the barriers to owning a home in Missoula and has presented a suite of tools that, if successfully implemented, can address the issue of affordable housing. The policy encourages a strong collaboration of private-public partnerships, promotes innovation and diversity to provide a wide range of housing options at different entry points. Proposed regulatory changes would amend our City code to include formal land use incentives for producing below-market rentals and homes intended for ownership. I would support adjusting our current Density Bonuses so that they can be applied to more zoning districts. An expedited review process for projects that create below-market housing is another proposed tool I would support. This would mean that a project that produces housing below market value would be prioritized for review over one that is for market value development. The parking requirement is another current regulation that can be re-examined to provide incentives for development of affordable housing, particularly in areas that are well-served by other modes of transportation. Encouraging TEDs in the urban core is another way to address the housing stock shortage. Retaining existing affordable homes is also something I support. The City can adopt a policy that addresses displacement of mobile home communities for City-funded projects, establish a mobile home assistance program, and work on the development of new preservation financing tools. This would be a collaborative effort between local CDFI's and local financial institutions.

- 2) Inclusionary zoning (IZ) is a controversial policy tool some local governments have used to try to increase the supply of affordable housing. Essentially, a jurisdiction changes its zoning to require that a certain percentage of housing units within a proposed development be offered at below market price for lower income consumers. In some cases, the developer may be granted a density bonus or other regulatory incentives in return. Proponents argue that market-based incentives are not effective in creating affordable housing units and cities must mandate IZ to increase stocks. Critics say that while IZ may create affordable housing units for a few, the cost of these affordable units is transferred to consumers of market rate housing. Consequently, in the eyes of its critics, IZ may not help or may even worsen the housing affordability issue it was designed to address. **What is your opinion of inclusionary zoning and is it an appropriate policy tool for addressing Missoula's lack of housing affordability?** I believe that, in order to have a successful Inclusionary Zoning policy, the right conditions must exist. In densely-populated areas where there is very little room to grow, governments have implemented IZ as a way to ensure that affordable housing is provided. Our most recent land use and zoning analysis continues to show that we have room to grow in our urban core and in many other parts of the community. In many cases, zoning allows for higher densities than currently exist. I believe we need to focus on incentivizing the development of more affordable housing by using the tools proposed by the housing policy, particularly where our current infrastructure can

support it. Many communities have been able to produce more housing units by allowing density bonuses than by strict inclusionary requirements alone. I think we need to continue to discuss the appropriateness and effectiveness of adding IZ to the tools we have addressed in our housing policy after we try to implement incentives first. I believe IZ is a piece of the puzzle but not the only or the complete solution.

- 3) Physical and regulatory constraints on developable land including flood hazards, the Airport Influence Area, slopes greater than 25%, farmland of importance, public land, land under conservation easement, managed land, and developed land, leaves approximately 6% of land in and around the city that is suitable and capable for residential development. Providing over 60,000 jobs, Missoula is an employment anchor in western Montana, but a quarter of Missoula's workforce lives outside Missoula County. Having a large percentage of Missoula's workforce that commutes causes monetary and social costs. These costs include fuel and vehicle maintenance, road maintenance and replacement, congestion, pollution, long commute times, quality of life and community character, health and environmental concerns, and worker productivity. Further, it is estimated that the lost property tax from commuters who live outside of the county is approximately \$6.6 million per year. **As a member of the City Council, which specific policy changes, if any, would you support to increase development in Missoula?** I believe we need to continue to work towards a "focus inward" development pattern. We need to continue to explore ways to reduce the number of commuters by providing more diverse and affordable types of homes near where people work. We also need to expand and improve our shared commuting services (vanpooling, shared rides) so we can decrease single occupancy vehicle rides. I also believe that not everyone who works in Missoula would want to live in Missoula even if expanded housing options were available. There are many people who commute to Missoula for work who are looking for a specific type of home and a lifestyle that Missoula may not offer. The burden of commuting on the commuter, the City of Missoula (commuters use City/County roads yet they don't contribute to the general fund), air quality, and the environment is real and needs to be addressed. In my opinion, there is no single policy that will solve any one of the issues associated with the affordable housing or transportation challenges. Rather, it is the strategic combination of several of these tools that will help us in addressing and solving these issues.

- 4) Property taxes are the primary source of funding for Montana cities. The City of Missoula's property tax rate has steadily increased since the end of the recession and recently Missoulians have expressed surprise at increases in property tax assessment values by the Department of Revenue. Consider the balance between providing services and infrastructure and city taxpayers' ability to pay. **In your opinion, has the City of Missoula struck the right balance?** Overall yes, I believe the City works hard to provide high-quality services using its property tax revenue stream. In FY 2019, for every \$100,000 in market value of a home, City taxes were 30% of a homeowner's total bill and the remainder County and Missoula County Public Schools. The general fund is what

pays for all the services we receive. Fire and Police account for about 50% of the general fund. However, there is always room for improvement and I look forward to identifying areas where we can more efficiently spend taxpayer's dollars or slow tax increases if possible. However, a significant part of the tax issue relates to the antiquated tax structure the State uses. Until the tax structure is revised by the state, local jurisdictions will continue to rely heavily on property taxes to provide services to its residents.

- 5) City Council recently passed a resolution in support of Missoula County's federal BUILD grant application to help fund streets and infrastructure west of Reserve Street between Mullan and Broadway. Support for the resolution, at the committee level, was not unanimous and there was discussion regarding where development infrastructure should be targeted. **What is our opinion of the BUILD grant request and how much involvement do you believe the council should take in coordinating growth policy with the County?** It is in the best interest of the community for the jurisdictions to work together on addressing issues of growth and development in Missoula. That is reflected in the BUILD grant application. Much of the additional growth anticipated in Missoula will take place in areas that are currently in the County but adjacent to City limits. Forward-thinking planning will allow us to coordinate on this issue in order to grow in an orderly, timely manner and reduce negative impacts to the greater community. Not wanting growth in that area will not stop property owners from seeing the financial benefits of developing in that area now and in the future. So, having a land use and transportation infrastructure plan in place is a smart way to grow. The \$19 million dollar BUILD grant will complete over 3 miles of new collector and minor arterial roads, 3.7 miles of new trails, and 0.5 miles of stream restoration and flood control. This grant can generate hundreds of construction jobs and millions of dollars in private investment of commercial, industrial and residential development. This added residential development will no doubt help in addressing the shortage of housing stock and affordable housing issues we currently face. The BUILD grant can also help alleviate some of the congestion we already have in many areas along the North Reserve and Mullan Road corridors. Creating alternative routes that complete a gridded network of roads is a much-needed improvement for the entire community. Additionally, creating safe trails and extending transit service to areas that currently lack those services will greatly improve the quality of life of residents in that area and the community at large. Having a better-connected residential area will also reduce emergency response times and improve evacuation routes. If Missoula is awarded this grant, both jurisdictions would benefit from joint collaboration on the planning and envisioning for this area and working together to implement the BUILD grant projects.