



State Legislative Candidate Questionnaire

The Missoula Organization of REALTORS® advocates for REALTORS® and consumers. Our members would like to know your thoughts on priority REALTOR® issues. We thank you for being specific in your responses.

ISSUES

Home prices in Missoula County have increased rapidly since the end of the economic downturn and incomes have not kept up. The median sales price of a home in 2019 was \$315,000, making it challenging for many Missoulian's to buy a home. The rapidly increasing price is due in part to a shortage of housing, particularly in more attainable price ranges. As a state legislator, you will evaluate policies that will impact housing and economic development in Missoula County.

Housing Development

State law broadly outlines the process by which local governments must review subdivisions of land. Subdivision is the primary vehicle for creating lots to be developed into homes for sale. Subdivision review policies attempt to balance communities' housing needs with protecting the environment, agriculture, wildlife habitat, public safety, and other interests. **What changes to Subdivision law do you support to encourage needed development of housing while balancing other community values?**

I will pass on answering this question as I am not yet knowledgeable enough regarding the topic of subdivision laws. I look forward to learning more.

Regulatory reform may be one strategy for promoting housing affordability through state law. **Are there non-regulatory strategies that the legislature should pursue, so please enumerate? If strategies require funding, where should it come from?**

I am not yet familiar enough with housing laws at the state level to give voice to how or why state legislation should help with this. I don't see how our state government could subsidize housing on a regular basis. Affordable housing change needs to be initiated at the citizen and city/county levels. I have been working with Common Good Missoula in getting the city to bring the Housing Trust Fund to fruition. This has been a great process to watch and perhaps could be done at a State level someday. Initially, I think we need to examine why home value is rising so fast and income is not. Do we actually have a housing shortage? Are people who move from out of state the main home purchasing force in our state? I would enjoy learning more about how regulatory reform might benefit housing affordability in MT.

Tax Law

State Law provides for tax increment financing (TIF) and urban renewal districts. TIF is used within urban renewal districts to combat blight and promote economic development. However, critics of TIF say that these urban renewal districts can be in place for many years, and TIF diverts property tax revenue away from schools and county governments. Supporters respond that TIF grows the property tax base and creates jobs, and that once the urban renewal districts sunset, the taxing jurisdictions have significantly more revenue than they would have otherwise had. **What changes to TIF statues would you recommend responding citizen complaints and improve the program?**

I have been through a crash course regarding TIF in the last two months, and so far, I only know the tip of iceberg regarding TIF. The benefits of TIF are obvious, however, I would like to see more TIF district funding go directly back into housing in those districts and less funding to business development. It seems free enterprise business have many funding sources, and some businesses are not intended to last a lifetime, while people attempting to find and afford a house deserve housing as a human right, along with city/county services and infrastructure.

Schools taxes can be adjusted through levies and schools do not directly receive TIF funds unless the school is part of the improvement project. In the long run, drawing more property owners to TIF area by having that area improved and more desirable, would provide more funding tax base for the schools.

I think it's important for citizens to know that living in a TIF district does not raise their property taxes, it just distributes the collected taxes differently. However, I understand a 15 year sunseting TIF may need bonds in order to continue. I also believe observing initial sunsets on most TIF's should be practiced more. Many of these issues are handled at a city level. However, the state TIF funding regulations could benefit from a better definition of "areas of blight" and purpose statements of impacting housing needs.

I am concerned that TIF monies can be used for "relocation of occupants" without any definition of where or why those occupants are being relocated. Is it forced or voluntary relocation? Will the TIF funds provide new housing for those relocated occupants? Are we displacing or creating homeless citizens through any TIF processes?

Property taxes are the primary revenue generator used to fund local government services. Recently increased mil levies multiplied by increasing property value assessments have left many homeowners asking for relief. **What are your thoughts on the current taxation structure for local government? What changes, if any, would you propose/support?**

I often hear from my city zoned constituents say their taxes are too high. In my home ownership years. I found the 2014 MSU report on Missoula's Property taxes to the Missoula Organization of REALTORS interesting. I was not surprised to find Missoula's property taxes were the highest in the state due to mill levies, I am unsure of current statistics. The low tax base for Missoula, and high per person spending by the city, also plays a role in the tax balance.

I believe the cities, counties and State of Montana would be able to hold property tax increases on residential homeowners temporarily steady if the State Legislature would re-initiate appropriately taxing large vacation properties and corporations operating in our state. Montana is unique in not having a sales tax that contributes to our tax base, however, specific resort town taxes such as in Whitefish seem fitting for our state while avoiding a general state wide sales tax.

The property tax base will have to increase over time, although it would be helpful if residential property tax base could be held somewhat steady for several years to allow for inflation and income to balance. This can only occur if property tax revenue is coming in from other sources such as those that were exempted in previous decades.

Economic Development

While the unemployment rate in Montana has been quite low for several years prior to the COVID pandemic, growth in wages has remained relatively stagnant compared to increases in housing costs. **As a state legislator, how would you propose to help grow and attract good paying jobs in Montana and specifically Missoula County?**

I believe growing a valued and well-paid workforce is ultimately the responsibility of every employer. However, we acknowledge not every employer is capable or willing to do so. When people can no longer find affordable housing, they are forced to move elsewhere and employers can't find a workforce. This was the case in Whitefish approximately 4 years ago. As a state legislator I believe Montana businesses have the capability to provide many jobs with a living wage.

Lately, I find the concept of minimum wage laughable. As Elizabeth Warren points out minimum wage is not even close a livable wage, let alone a home owning wage. Training up citizens through our state colleges and trade schools will help facilitate a better paid workforce. Keeping college and trade school education and debt affordable will help more people achieve home ownership.

Our State Department of Labor and Department of Justice needs to work with the Small Business Administration to track government PPP funding that was supposed to be invested in the workforce. I have seen much of the recent PPP funds go directly into company owner's pockets and very little to workforce. When this has been pointed out to DOJ and SBA they seem uninterested in pursuing any of it.

Fair Housing

The National Association of REALTORS include sexual orientation and gender identity anti-discrimination language in their code of ethics. Montana does not prohibit discrimination based on sexual orientation and /or gender identity. **As a state legislator would you support legislation to prohibit discrimination based on sexual orientation and /or gender identity?**

I absolutely support legislation to prohibit any housing discrimination based on sexual orientation and/or gender identity. I feel this should be a non-issue and I am saddened that it still is. I have been working with Common Good Missoula as they seek to further the city Housing Trust Fund and make sure there is marginalized representation on that oversight board in order to keep all forms of housing discrimination at bay. Housing is a human right, period.