

STATE AND LOCAL FISCAL RECOVERY AFFORDABLE HOUSING GAP FINANCING EVALUATION REPORT



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TABLE OF CONTENTS

Executive Summary	4
Key Findings	4
SLFRF Funding Enabled Critical Housing Production.....	4
Resident Satisfaction High but Uneven.....	4
Residents Experience Stronger Housing Stability	4
Affordable Housing Needs Remain Significant.....	5
Recommendations	5
Introduction	6
Background	6
Housing Stress	6
COVID-19 Public Health Emergency and Housing Stress	6
Affordable Housing.....	7
Project Description	7
Evaluation Design	9
Evaluation Questions	9
Process Evaluation Questions	9
Outcome Evaluation Questions.....	9
Methods	9
Data Analysis	10
Limitations	11
Results	12
Project Overview and Housing Characteristics	12
Quick snapshot of key findings.....	12
Portfolio Scope and Geographic Distribution	12
Unit Production and Rent Structure.....	13
Resident Demographics	14
Quick snapshot of key findings.....	14
Resident Satisfaction and Housing Experience	15
Quick snapshot of key findings.....	15
Perceived Quality, Design, and Sense of Home	16
Safety and Security.....	17
Property Management & Responsiveness.....	17
Accessibility and Accommodation	17
Shared Spaces, Cleanliness, and Infrastructure	18
Community Cohesion & Resident Dynamics.....	19
Resident Stability, Economic Security, and Well-Being	20
Quick snapshot of key findings.....	20
Housing Stability.....	21

Financial Stability and Affordability	22
Employment Stability and Work Capacity.....	23
Physical and Mental Health.....	25
Constraints and the Benefits Cliff.....	26
Affordable Housing Needs Remain Significant.....	26
Conclusion: Strong Evidence for Program Impact.....	27
<i>Recommendations</i>	28
Strengthen Safety Infrastructure	28
Recommended actions.....	28
Maintain Clean, Safe, and Functional Shared Spaces	28
Recommended actions.....	28
Advance Accessibility and Daily Usability	28
Standardize Property Management Practices	29
Establish a Dedicated Resident Services and Resource Navigation Model.....	29
Reduce Benefits Cliff Barriers to Economic Mobility	30
Build Financial Resilience to Protect Long-Term Resident Stability	30
<i>References</i>	32
<i>Appendix A: Tables of Quantitative Key Findings</i>	35
<i>Appendix B: Tables of Qualitative Key Findings.....</i>	40
<i>Appendix C: Interview and Focus Group Guides.....</i>	53
<i>Appendix D: Resident Survey.....</i>	59

List of Tables/ Figures

Table 1. Qualitative Data Collection Plan	10
Table 2. SLRF-Funded Projects	13
Table 3. Housing Unit Production	13
Table 4. Housing Rent Structure	14
Table 5. Resident Demographics per Project	14
Figure 1. Housing Satisfaction	16
Figure 2. Housing Safety	17
Figure 3. Housing Stability	21
Figure 4. Housing Affordability	22
Figure 5. Employment Stability and Work Capacity	24
Figure 6. Physical and Mental Health	25

EXECUTIVE SUMMARY

The State and Local Fiscal Recovery Funds (SLFRF), authorized through the American Rescue Plan Act, provided Montana with essential gap financing to complete affordable housing developments disrupted by COVID-19–related cost escalation, supply chain issues, and labor shortages. The funds were intended to be used to mitigate economic impacts and make investments in long-term growth and opportunity, determined by local community needs (U.S. Department of the Treasury, n.d.). Of the \$906 million allocated to the state, \$15 million supported 11 affordable housing projects across eight counties. These investments enabled the completion of 746 affordable units—including 623 newly constructed, 123 rehabilitated, 30 Permanent Supportive Housing (PSH) units, and 54 disability-equipped units.

This evaluation examined the characteristics of SLFRF-funded developments and the outcomes of residents living in these homes. A mixed-methods design included administrative data, resident surveys (N=60), ten resident focus groups (N=58), and interviews with Department of Commerce staff, property managers, and developers (N=15).

Key Findings

SLFRF Funding Enabled Critical Housing Production

SLFRF funds were essential to keeping all 11 projects financially viable in the face of pandemic-related cost escalation. Developments varied in design—new construction, rehabilitation, and adaptive reuse—and expanded affordable housing opportunities in both rural and urban communities.

Resident Satisfaction High but Uneven

Residents report strong overall satisfaction with their housing, with 75% satisfied and 83% willing to recommend their housing project. Most residents (68%) view their current housing as an improvement over previous living situations and particularly value amenities, building quality, and supportive on-site management. At the same time, experiences vary across sites, with safety perceptions, maintenance responsiveness, and accessibility features shaping day-to-day housing experience.

Residents Experience Stronger Housing Stability

Residents reported high levels of stability: 96% do not plan to move, and 59% are not worried about losing their housing. Many described their homes as a major turning point, providing safety, privacy, and relief from previously unstable or unsafe living situations.

Affordability Improves Financial Security

SLFRF-funded units reduced cost burdens for many residents.

- 33% reported increased ability to pay housing expenses.
- 45% found monthly housing costs easy to manage.

Savings allowed residents to redirect income toward transportation, food, and medical needs. In some cases, reduced cost burden enabled residents to save for long-term goals, including homeownership.

Employment Stability Strengthened

Among residents participating in the labor force, 71% are employed, and 85% report stable or improved employment since moving in. Residents described stable housing, reliable utilities, and accessible building features as important supports for maintaining work.

Health and Well-being Improve

Residents reported meaningful improvements in stress, well-being, and overall health.

- 63% rated their mental health as good to excellent; 39% reported improvement.
- 50% rated their physical health as good to excellent; 30% reported improvement. Proximity to community and medical resources, secure building access, and private living space contributed to these gains.

Affordable Housing Needs Remain Significant

While SLFRF investments made a substantial difference for the households served, stakeholders emphasized that demand for affordable housing across Montana far exceeds available supply. SLFRF-funded developments were described as meaningful but insufficient to address statewide housing shortages intensified by the pandemic.

Recommendations

1. **Strengthen Safety Infrastructure**
Enhance lighting, add security cameras, and conduct resident-informed safety assessments.
2. **Maintain Clean, Safe and Functional Shared Space**
Increase custodial staffing, formalize maintenance schedules, and prioritize preventive upkeep.
3. **Advance Accessibility and Daily Usability**
Improve bathroom safety features, ensure elevator reliability, and maintain accessible parking and pathways.
4. **Standardize Property Management Practices**
Adopt consistent communication standards, host regular resident check-ins, and strengthen transparent response protocols.
5. **Establish Dedicated Resident Services and Resource Navigation Model**
Provide resource navigation, benefits counseling, employment support, and proactive assistance during income or life transitions.
6. **Reduce Benefits Cliff Barriers**
Phase in rent adjustments and explore policy solutions that avoid penalizing residents for modest income gains.

INTRODUCTION

Background

Housing Stress

The literature provides evidence that experiencing housing stress increases the *risk* of health and mental health challenges. However, the literature is mixed regarding *improvement* in health and mental health from housing interventions. Housing stress, including unstable housing, housing insecurity, and houselessness have been shown to be associated with poor health outcomes, including negative impacts to physical and mental health (Anderson et al., 2021; Bailey, 2020; Enterprise, 2014; Hanssman et al., 2022; Health Research & Educational Trust, 2017). “Public health research provides the strongest evidence, showing clear links between specific housing hazards—such as lead-based paint or pest infestations—and corresponding illnesses and injuries (Mueller & Tighe, 2007). These findings suggest that stable housing may improve health. However, a systematic review concluded that there is limited evidence that interventions promoting housing affordability and stability are associated with improved health outcomes (Chen et al., 2022). The review noted that most studies focused on household-level interventions, with the strongest evidence supporting eviction moratoriums in preventing COVID-19 mortality. This suggests that household-level interventions may reduce houselessness or instability but have not been shown conclusively to be associated with health benefits (Chen et al., 2022).

Evidence shows that interventions like *permanent supportive housing*—which combines long-term housing assistance with supportive services—and *Housing First* approaches, which provide immediate, unconditional housing to people experiencing homelessness, reliably improve housing stability. However, research finds mixed results for other outcomes, including physical and mental health, quality of life, income, and employment (Aubry et al., 2020; Baxter et al., 2019; Onapa, et al., 2022; Rog, 2014), and show increased risk of food insecurity (Bowen et al., 2019; Brothers et al., 2020).

COVID-19 Public Health Emergency and Housing Stress

Housing stress and houselessness were public health concerns in Montana before the COVID-19 public health emergency and were only exacerbated by the event. In 2020, there were 39 affordable housing units for every 100 households that would qualify for affordable housing and 3,600 individuals who were unhoused (Bridge, 2020). Beyond the shortage of available housing, the 2020 public health emergency intensified pressures by driving up housing costs and contributing to widespread business closures and unemployment (Bridge, 2020). These impacts were layered onto a long-standing trend in which household incomes have lagged behind rising housing costs since the 1990s (Jensen, 2018).

Additionally, housing stress and houselessness have economic impacts that extend into medical, school, criminal justice, and other community institution costs (Bridge, 2020). An estimated ten percent of people experiencing houselessness generate more than \$50,000 per year in costs to public systems (Bridge, 2020). Research also shows that many Montanans living in poverty spend over 30 percent of their income on housing (Jensen, 2018). Housing affordability assessments typically include expenses such as rent or

mortgage payments, insurance, taxes, repairs, and maintenance; when these combined costs exceed 30 percent of a household's income, the housing is generally considered unaffordable (Goldman, 2018; Mansour et al., 2022). Unaffordable housing has been shown to be directly and indirectly associated with housing security, ability to pay for food, transportation, and medical care (Mansour et al., 2022). Lower-income households are disproportionately affected; as many as 83 percent of households earning under \$20,000 annually spend at least 30 percent of their income on housing costs (Mehidipanah, 2023). These inequities were further intensified during the COVID-19 pandemic (Mehidipanah, 2023). Additionally, a nationally representative survey demonstrated that health decreased, and mental distress increased during the COVID-19 pandemic regardless of housing status, adding to disparities already seen in housing stability (Bushman & Mehdipanah, 2022).

Affordable Housing

Investing in affordable housing helps provide low-income families with stability and access to essential resources such as food, healthcare, and transportation that might otherwise be out of reach (Lubell et al., 2007; Taylor, 2018). Research shows that housing instability and homelessness negatively affect health, while stable housing can moderately improve several health outcomes, including lowering COVID-19 morbidity and mortality (Chen et al., 2022; Chetty et al., 2015; Enterprise, 2014; Gale, 2018; Sanbonmatsu et al., 2011; Taylor, 2018; Whitman et al., 2022). Specifically, housing factors shown to be associated with health are stability, affordability, safety and quality, and environmental factors (D'Alessandro & Appolloni, 2020; Sims et al., 2020). Thus, housing is a social determinant of health (SDOH), but it has also been shown to affect other SDOHs, such as education and income (Brennan et al., 2014; Chetty et al., 2015).

Montana has supported housing affordability through several programs. As of 2020, the state had roughly 23,000 affordable housing units subsidized through mechanisms such as the Low-Income Housing Tax Credit (LIHTC), local and Tribal housing authorities, HUD's HOME program, project-based Section 8, the USDA 515 Direct Loan program, and the Multifamily Coal Trust Homes program (Bridge, 2020). The majority of these units are funded through LIHTC, which provides either 4 percent non-competitive or 9 percent competitive tax credits to developers, who then sell the credits to investors to generate construction capital (Bridge, 2020; Goldman, 2018).

Project Description

The U.S. Department of Treasury, authorized by the American Rescue Plan Act, issued State and Local Fiscal Recovery Funds (SLFRF) to state, territorial, local, and Tribal governments to support recovery from the COVID-19 public health emergency (U.S. Department of the Treasury, n.d.). The funds were intended to be used to mitigate economic impacts and make investments in long-term growth and opportunity, determined by local community needs (U.S. Department of the Treasury, n.d.). Of the \$906,418,527 SLFRF funds issued to the state of Montana, \$15 million was directed to the Department of Commerce's Housing Program to ensure that affordable housing projects that were "in the development pipeline," and had already received federal funding or Housing Credit allocations, would be able to be successfully completed (Montana Department of Commerce [DOC], n.d.). The Montana funds

were intended to provide critical “gap financing” for projects experiencing significant development cost increases due to COVID-19 related worker shortages, supply chain disruptions, and price escalations in building materials (Montana DOC, 2021). To align with SLFRF fund requirements, Montana chose housing projects aimed at providing affordable homes to Montana’s lower wage workforce, seniors, and persons with disabilities – populations that experienced disproportionate hardships during the COVID-19 public health emergency (Montana DOC, 2021).

The evaluation examines both the characteristics of the housing portfolio supported through SLFRF and the outcomes experienced by residents living in those developments.

EVALUATION DESIGN

Evaluation Questions

The evaluation questions are designed to determine how the SLFRF funds were distributed, what those investments produced, and how they affected residents and communities. They align with the program's logic-model outputs and outcomes, as well as the Learning Agenda's overarching learning questions.

Process Evaluation Questions

1. What do the housing projects look like?
2. What does the makeup of the residents look like?

Outcome Evaluation Questions

3. What are resident satisfactions/dissatisfactions with their housing project?
4. What are resident economic outcomes?
5. What are resident housing, employment, health, and well-being outcomes?
6. What are the impacts of the SLFRF funds? [OBJ]

Methods

To answer the evaluation questions, both quantitative and qualitative methods were utilized, including the assessment of existing and publicly available data, as well as newly developed surveys, interviews, and focus groups. Data were collected during 2024 and 2025 during the fair-weather months of 2024 and 2025, dependent on weather and scheduling availability of the housing projects and interviewees. Thus, the study design is cross-sectional. This allowed the evaluation to efficiently collect data from different stakeholders and assess broad evaluation questions; however, individuals will not be tracked over time, limiting the ability to correlate individual outcomes to the program.

There are four subsamples within this evaluation plan: DOC staff, housing project developers/owners, property managers, and residents. Table 1 lists the method and respondents per subsample. Interviews were conducted with DOC (n = 2), Developers (n= 5), and Property Managers (n=8). A total of nine focus groups and one interview took place with Residents. Where relevant, de-identified quotes are included in the report to illustrate themes. Interviews and focus groups were conducted in-person onsite or via Zoom, and program participants received a \$25 gift card to thank them for their time spent participating.

A semi-structured interview guide and focus group questions (Appendix C) were developed utilizing the research evaluation goals and measures to elicit participants' experiences and perspectives on the project's impact on economic, health, and housing outcomes. Interviews and focus groups were professionally transcribed using a transcription service and analyzed in MAX Qualitative Data Analysis (MAXQDA), a professional qualitative data analysis software. Two researchers coded these data using a Qualitative Description methodological approach. This methodology involves an iterative inductive and deductive process, using pre-defined themes to code findings, in addition to allowing for new themes to emerge from the data.

A total of 148 unique themes were identified and coded a total of 2,468 times. Focus group and interview transcriptions were imported into MAXQDA as they became available to the evaluation team (April-September 2024). The researchers met regularly throughout the coding process to discuss emergent codes and themes and added to the coding scheme if all parties agreed on the themes' representation in the data. Though assessing interrater reliability was not possible due to the varied transcriptions between coders, this iterative coding process ensured high code validity.

Qualitative interviews and focus groups were conducted between October 2024 and September 2025 and were open to residents of Montana housing projects funded through SLFRF.

Table 1. Qualitative Data Collection Plan

Subsample	Method	Purpose	Number
DOC Staff	Interviews	To understand the Department of Commerce's perspective on project implementation, administration, and overall impacts.	N= 2
Housing Project Developers/Owners	Interviews	To gather insights on project development, financing, and perceived impacts of the housing projects.	N=5
Property Managers	Interviews	To understand day-to-day operations and the impacts of the housing projects on residents and property management.	N=8
Residents	Focus Groups	To learn about residents' experiences living in the housing developments and perceived impacts on housing stability and well-being.	10 Groups; N=58
	Resident Surveys		N=60

Data Analysis

This evaluation utilized both quantitative and qualitative data. Quantitative data were analyzed using descriptive statistics, with measures reported as counts, percentages, means, medians, and rates, as appropriate. Indicators were assessed collectively and, where relevant, by housing project. Data collected annually were analyzed by year, and results are presented both separately and in aggregate. In addition, because housing projects vary by type, a sub-analysis was conducted for each housing type, with particular focus on Permanent Supportive Housing (PSH).

Qualitative data from focus groups and interviews were electronically transcribed and analyzed using thematic analysis. Given the distinct characteristics of PSH compared to other low-income housing types, PSH unit data were analyzed and reported separately. However, qualitative analysis also identified themes that emerged across all housing types.

Limitations

This evaluation is designed to include a full sample of Department of Commerce (DOC) staff, housing project developers/owners, and property managers, as participation is required as part of SLFRF funding. However, resident participation in focus groups and surveys is voluntary. As a result, findings from residents may reflect the perspectives of those who chose to participate and may not represent the experiences of all residents within the developments.

Additionally, qualitative findings rely on self-reported perceptions of project impacts, which may be influenced by individual experiences or recall bias. These limitations should be considered when interpreting the results.

Due to differing data-retention requirements between the U.S. Department of Treasury and Tribal data-sovereignty-based policies, the project was unable to complete interviews and focus groups with housing sites on Tribal Reservations. Consequently, those experiences are not included in this evaluation.

RESULTS

This section presents the findings from interviews, focus groups, and resident surveys conducted as part of the evaluation. Consistent with the narrative approach used in the Key Findings section, results are organized thematically to reflect cross-cutting insights across stakeholder groups, rather than reported separately by respondent type. Where relevant, distinctions between perspectives (e.g., DOC staff, developers/owners, property managers, and residents) are noted to highlight areas of alignment or difference. Together, these findings illustrate how SLFRF gap financing supported project completion, influenced implementation, and affected housing stability and resident experience across developments.

Project Overview and Housing Characteristics

Quick snapshot of key findings

- SLFRF gap financing supported the completion of 11 affordable housing developments facing financial gaps during COVID-19 cost escalation.
- Projects span eight counties and include new construction, rehabilitation, and adaptive re-use.
- A total of 746 units were supported, including 623 newly constructed units and 123 rehabilitated units.
- The portfolio includes 30 Permanent Supportive Housing (PSH) units and 54 disability-equipped units.
- Developments vary in size and structure, including both single-site and scattered-site models.
- Buildings include secure access, elevators, parking garages, community rooms, and other on-site amenities.
- Developers navigated increased construction costs, supply chain disruptions, labor shortages, and complex funding requirements to bring projects to completion.

Portfolio Scope and Geographic Distribution

Eleven affordable housing projects received SLFRF funding. A list of the projects, their location, construction type, target population, number of sites, and the amount of SLFRF funds received is detailed in Table 2. The funded housing projects cover eight counties across Montana and are a combination of new construction (“new”), acquired housing properties that were rehabilitated (“acquisition/rehabilitation”), and acquired non-housing property converted into a housing project (“adaptive re-use”). One project offers “senior” (age 55 and older) only housing, while all other projects are open to anyone who qualifies for affordable housing (referred to as “family” housing). The definition of affordable housing varies from project to project based on the requirements of the type of funding that supported the project, but it is generally defined as residents paying no more than 30 percent of their income for housing costs (U.S. Department of Housing and Urban Development, 2011). Additionally, one project offers Permanent Supportive Housing (“PSH”) units. There are three

“scattered site” projects, where multiple housing locations are part of a funded project, and eight funded projects comprised of a single location. Thus, a total of 17 individual site locations are part of the 11 funded housing projects.

Table 2. SLRF-Funded Projects.

County	Project Name	Construction Type	Target Population	Number of Sites	Funding Received
Big Horn	ANHA #1	Acquisition/ Rehabilitation	Family	Scattered - 4	\$1,580,483
Flathead	Alpenglow	New	Family	Single	\$280,000
Hill	Highland Manor	Acquisition/ Rehabilitation	Family	Single	\$859,517
Lake	Meadowlark Vista	New	Family	Single	\$210,000
Missoula	Trinity	New	Family & PSH	Scattered - 3	\$2,000,000
Missoula	Villagio	New	Family	Single	\$2,000,000
Park	Bluebunch Flats	Adaptive Re-use	Family	Single	\$520,000
Yellowstone	Jackson Ct	New	Family	Single	\$2,000,000
Yellowstone	Laurel Depot	New	Family	Single	\$2,000,000
Yellowstone	MRM	New & Adaptive Re-use	Family	Single	\$2,000,000
Yellowstone & Carbon	Spruce Grove	Acquisition/ Rehabilitation	Senior	Scattered - 2	\$1,550,000

Unit Production and Rent Structure

While Table 2 describes the geographic distribution and structure of each funded project, the portfolio-level totals illustrate the overall scope of housing supported through SLFRF funds. The following table summarizes unit production and specialized unit types across all projects.

Table 3. Housing Unit Production

Unit Category	Total Units
New units constructed	623
Existing units rehabilitated	123
Total units supported	746
Permanent Supportive Housing (PSH) units	30
Disability-equipped units	54

Monthly rents vary across projects and unit types. The following table summarizes the observed rent range by bedroom size across the SLFRF-supported portfolio. These figures reflect differences in project location, funding structure, and unit configuration.

Table 4. Housing Rent Structure

Bedroom Type	Lowest Monthly Rent	Highest Monthly Rent
Studio (0 BR)	\$500	\$1,069
1 Bedroom	\$250	\$1,116
2 Bedroom	\$280	\$1,466
3 Bedroom	\$575	\$1,399
4 Bedroom	\$630	\$707

Resident Demographics

Quick snapshot of key findings

- Residents include seniors, individuals with disabilities, families, and working-age adults.
- Many residents rely on fixed incomes, including Social Security, disability benefits, or other public assistance.
- Residents come from varied socioeconomic backgrounds but share common experiences of limited income or housing precarity.

Understanding who lives in SLFRF-supported housing provides important context for interpreting findings related to stability, satisfaction, and economic security. Across properties, all residents meet low-income eligibility requirements. Median household incomes range from \$11,045 to \$30,984.83 annually. The proportion of family households varies substantially by property, from 6.25 percent to 81.7%, while senior representation ranges from 3.3 percent to 88.7% depending on project designation. This variation in household composition and age distribution underscores differences in resident needs across developments. Table 5 describes the resident demographics per project.

Table 5. Resident Demographics per Project

County	Project Name	% Families	% Seniors	Median Household Income
Big Horn	ANHA #1	35.5%	54.8%	\$21,575
Flathead	Alpenglow	42.1%	28.0%	\$27,020
Hill	Highland Manor	46.9%	15.6%	\$14,136
Lake	Meadowlark Vista	62.5%	20.8%	\$24,586
Missoula	Trinity	45.5%	14.4%	\$24,744

Missoula	Villagio	71.0%	6.0%	\$28,800
Park	Bluebunch Flats	38.2%	35.3%	\$25,760
Yellowstone	Jackson Ct	47.4%	21.1%	\$17,752
Yellowstone	Laurel Depot	58.3%	25.0%	\$30,985
Yellowstone	MRM	Not reported	Not reported	Not reported
Yellowstone & Carbon	Spruce Grove	12.9%	88.7%	\$17,285

Resident Satisfaction and Housing Experience

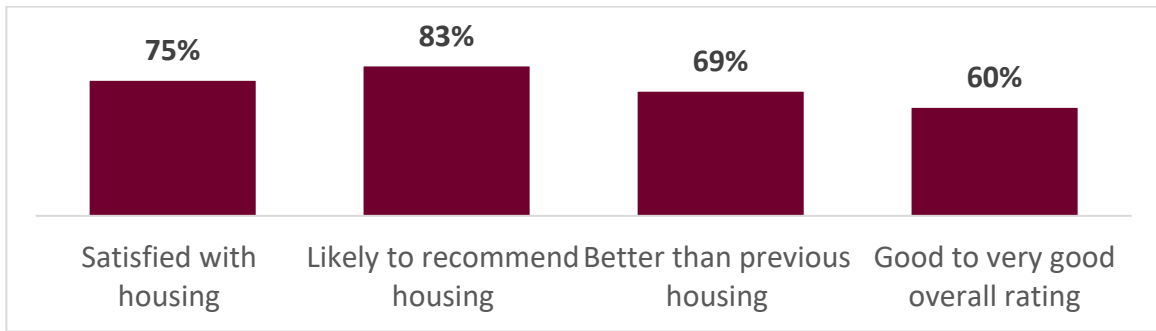
Quick snapshot of key findings

- 75% of residents report satisfaction with their housing; 83% would recommend their housing project.
- 68% describe their current housing as better than their previous living situation.
- Satisfaction is highest for available amenities (81%) and on-site management (80%).
- Residents value building quality, secure access, and private living space.
- Safety perceptions vary, with concerns focused on exterior lighting, shared spaces, and security features.
- Maintenance responsiveness, custodial services, and communication practices shape day-to-day experience.
- Accessibility features are valued but inconsistently experienced across sites.
- Community dynamics vary, with some residents describing strong peer support and others reporting challenges in shared living environments.

“Well, it’s been an awesome change for me from where I came from... I was being harassed. And it’s improved my health and, mental and physical health, a lot.”

Survey findings indicate strong overall satisfaction with SLFRF-supported housing projects, though experiences vary across specific aspects of housing. Seventy-five percent of residents reported being satisfied with their housing, and 83% indicated they would recommend their housing project to others. Additionally, 68% described their current housing as better than their previous living situation. Satisfaction was highest for available amenities (81%) and on-site management (80%). However, ratings were more moderate in other areas, with 60% of residents rating their housing as good to very good and 60% reporting satisfaction with housing safety.

Figure 1. Housing Satisfaction



(N=59,60,60,60)

These findings suggest that residents broadly value their housing and the opportunities it provides, while also identifying operational and environmental factors that shape day-to-day experience.

Perceived Quality, Design, and Sense of Home

Residents frequently highlighted building quality and design features as important aspects of their housing experience. In the survey, 81% of residents reported satisfaction with available amenities, while 60% rated their housing overall as good to very good. Residents described valuing features such as secure building access, elevators, parking garages, and quiet units.

*“I can go in my apartment and it's like my own home.
This is my space.”*

Clean, private, and quiet living environments foster a sense of autonomy and home, particularly among residents who are used to living with multiple people and who have never had their own space. Overwhelmingly, residents enjoy the high-quality buildings and thoughtful designs, which enhance their dignity, pride, and sense of home. Features like on-site community rooms, spacious living areas in units, and outdoor recreational areas (dog area, walking paths) were consistently listed as benefits. The locations of the projects, particularly the urban projects, are viewed as beneficial because of their proximity to resources; namely, health resources were consistently named as the most important resource, followed by community resources like parks, playgrounds, and churches. However, variation in overall ratings suggests that experience is inconsistent across sites, particularly where maintenance or accessibility concerns were raised.

Safety and Security

Safety was one area where resident ratings were more moderate. In the survey, 60% of residents reported being satisfied with housing safety, compared to 81% satisfaction with amenities and 80% satisfaction with on-site management. Qualitative findings help explain this pattern. Some residents described feeling secure in buildings with controlled access, with one resident stating, *“It’s a secure building. I love my apartment.”* At the same time, residents across sites raised concerns about exterior lighting, theft, and the absence of security cameras. One resident stated, *“Just needs the light outside, security cameras because when it gets darker earlier.”* These findings indicate that perceptions of safety vary, and resident concerns were often focused on shared or exterior spaces.



Figure 2. Sixty percent of residents were satisfied with housing safety. (N=60)

Property Management & Responsiveness

Survey findings indicate that 80% of residents reported satisfaction with on-site management. This places management among the higher-rated aspects of the housing experience. Qualitative findings, however, reflect a more varied picture.

Some residents described positive experiences with management, particularly when requests were addressed in a timely and respectful manner. One resident noted, *“Absolutely, absolutely safe by making things, if it’s wrong, they’re on it, they fix it. And you know what? That in itself gives you this sense of security.”* Others described management as responsive to accommodation requests and maintenance needs.

At the same time, residents across multiple sites raised concerns related to communication and follow-through. One resident stated, *“But there is a systemic problem here with the communication, with the lack of quick follow-through on certain things.”* Concerns included delayed repairs, lack of on-site presence at some properties, and confusion about chain of command.

Perceptions of property management were mixed. Residents cited strong and consistent communication, a genuine sense of being cared for, and responsiveness to issues as benefits of property management. Criticism of current property management included turnover, lack of communication, and lack of follow-up to requests or concerns.

Accessibility and Accommodation

Accessibility concerns emerged across multiple sites and were raised by residents with mobility limitations and other disabilities. Across projects, approximately 30% of residents are seniors, though the proportion varies widely by site. This demographic composition shapes the importance of accessible design features and reliable infrastructure.

Residents praised features such as elevators and accessible parking garages. One resident shared, *“Having a garage and elevators are not common... I think that’s a huge thing that this place offers.”* These features were described as particularly important during winter conditions and for attending medical appointments.

At the same time, residents identified unmet needs within units and common areas. One resident described difficulty using the bathtub, stating, *“For me to crawl in and out of a tub is actually pretty dangerous.”* Others raised concerns about elevator capacity and reliability in larger buildings. While accessible design features are present and valued in some sites, accessibility is not experienced consistently across all properties.

“And there’s two elevators don’t accommodate how many people are, especially the handicapped at home. I mean, they got me way down on the end of the hall and I can’t use the stairs.”

Health and well-being appeared insufficiently addressed in locations where accessibility features were missing, such as absent grab bars, uneven bathtub surfaces, narrow areas for wheelchair maneuvering, and hazardous exterior conditions.

Shared Spaces, Cleanliness, and Infrastructure

Concerns about shared spaces and building infrastructure were raised across multiple sites and shaped residents’ day-to-day experience. While many residents described their individual units positively, dissatisfaction often centered on common areas.

Residents frequently cited insufficient custodial services. One resident described cleaning as *“a complaint driven system here,”* adding, *“We need to have funding for custodial team.”* Others linked cleanliness in stairwells and shared areas to stress and frustration.

And so the bottom line is when we’re talking about affordable housing and these big complexes, funding needs to be there for proper janitorial services. Do not make your maintenance man have to pick up the slack on that. It’s just not realistic clean.”

Maintenance delays were also noted. A resident shared, *“I’ve had a faucet in my bathroom leaking for two years now.”* Elevator reliability was described as especially important in larger buildings and for residents with mobility limitations.

Residents’ environmental concerns included issues such as pest infestations, unclean dumpster areas, dust, and poor indoor air quality, as well as the challenge of living in housing

located near railroad tracks. These findings indicate that the condition and upkeep of shared spaces play a significant role in overall housing experience.

Community Cohesion & Resident Dynamics

Residents described varied experiences related to community and neighbor interactions. For some, housing fostered a strong sense of connection and informal support among neighbors, particularly in senior housing settings. One resident shared, *“We look out for each other... if we don’t see movement, then we want to check on them and make sure they’re okay.”* These accounts reflect peer awareness and informal monitoring within certain buildings.

A sense of community was reported as contributing to residents’ happiness and health at housing sites. Some residents described a strong sense of looking out for one another within their housing community, while others expressed a desire for deeper connection and a stronger sense of community among neighbors. Community cohesion was often linked to physical design features such as community rooms, shared outdoor spaces, walking paths, and pet areas. Community is further enhanced by responsive and present property management who check in on their residents.

At the same time, not all residents experienced community in the same way. Some residents described tension related to noise, supervision of children, and shared space use. One resident stated, *“The kids are the main problem where the adults are not supervising the children and they are just running wild.”* Others referenced challenges associated with communal living, including sensitivity to noise and anxiety. Mental health made communal living difficult for some residents.

Mixed-population developments, for example where families with children share space with older adults or residents managing mental health conditions, created friction that warrants attention in future planning. Noise levels, common area use, and differing expectations for shared spaces were consistent points of tension. These dynamics do not suggest that mixed-population housing is inadvisable, but they do indicate that intentional design features, clear community norms, and responsive property management are important supports for community cohesion in mixed-use settings.

Resident Stability, Economic Security, and Well-Being

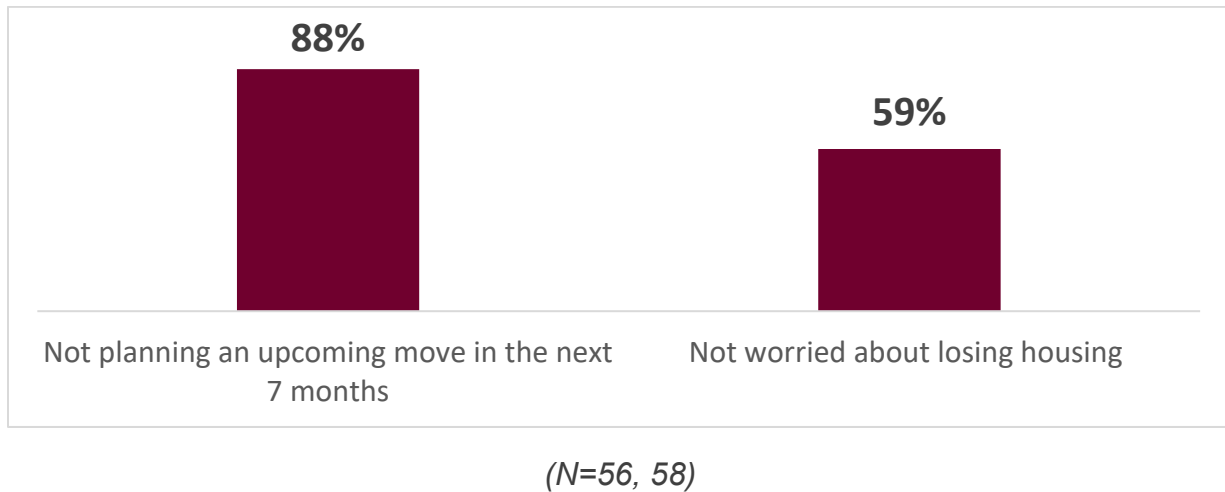
Quick snapshot of key findings

- 96% of residents are not planning to move; 59% are not worried about losing their housing.
- 33% report increased ability to pay housing expenses; 45% report ease paying monthly housing costs.
- Residents report increased ability to spend on transportation, food, and health care.
- 71% of residents in the labor force report being employed; 85% report stable or improved employment.
- Many residents describe reduced stress and improved mental health associated with stable housing.
- Financial stability remains influenced by fixed incomes, medical expenses, and public benefit thresholds.
- Some residents report concern about rent increases or loss of benefits associated with increased earnings.
- Developers and property managers expressed a shared sense of fulfillment providing housing for people who otherwise would be houseless.
- Residents, property managers, and developers agreed that affordable housing needs in Montana are not yet fully met.

Because I can tell you moving here saved my life honestly, because it helped. It was low income where I could afford to get food and medicines and stuff. I met a lot of wonderful people here. I have a lot of good friends.”

Beyond satisfaction with housing quality and management, residents described broader changes related to stability in their lives. Survey findings point to housing continuity, financial management, employment participation, and self-reported health as key indicators of this stability. The following section examines these domains, integrating quantitative measures with resident perspectives to describe how housing intersects with economic security and well-being, as well as the constraints that remain.

Figure 3. Housing Stability



Housing Stability

Survey findings indicate high levels of housing continuity among residents. Ninety-six percent of residents reported that they are not planning an upcoming move, and 59% reported that they are not worried about losing their housing. These indicators suggest a high degree of current housing stability.

Qualitative findings reinforce this pattern. Residents described relief from prior instability and uncertainty about where they would live. Others described having their “own place” as a significant change from previous living situations.

“Again, it’s such a stabilizing force that they say time and again, Rather than living with my aunt on her couch or my mom’s spare bedroom or whatever, I now have my own place and it really enables me to spend my time not worrying about survival, not worrying about stability, and if I’m going to be here next month, but now I can focus on my goals and my priorities.”

Housing through SLFRF provided residents who would otherwise be unhoused or who experienced poor-quality housing with a safe and affordable home. Though SLFRF developments were considered highly impactful for those housed as a result, Developers, Property Managers, and Department of Commerce participants alike described an outstanding need for large-scale affordable housing in Montana.

While not all residents reported feeling full housing security, the majority described their current housing situation as stable compared to prior experiences.

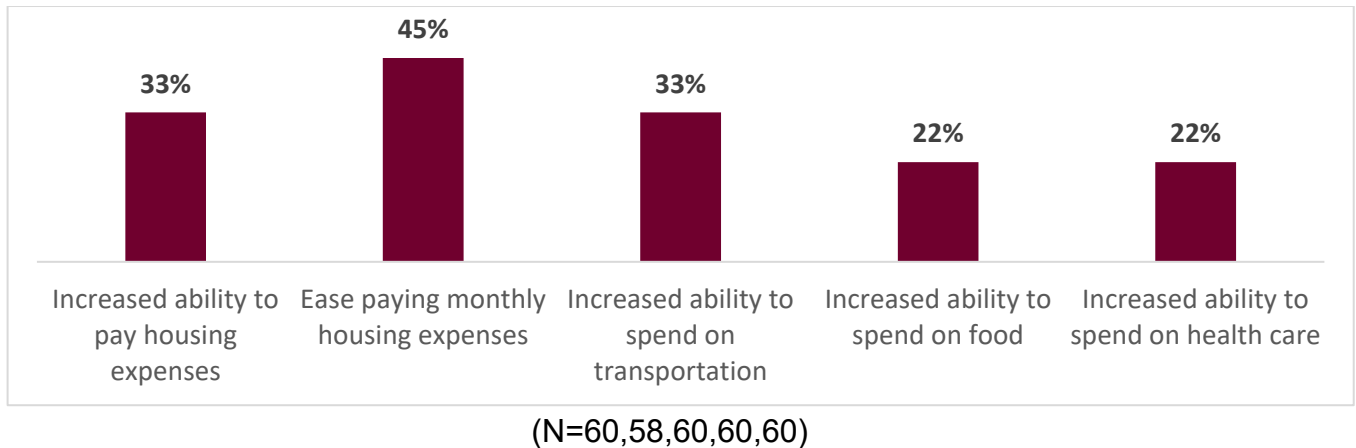
Stakeholders across roles described housing as a critical first step toward broader life stabilization. For residents who had previously experienced homelessness, securing stable housing was seen as the foundation that made employment, improved health, and greater community participation possible — outcomes that residents themselves described throughout this evaluation. As one stakeholder reflected:

“This has been a great addition to Montana — affordable housing that is actively working with people experiencing homelessness to get them off the streets, into housing, and into jobs, and just improving their lives overall.”

Financial Stability and Affordability

Survey findings indicate measurable shifts in residents’ financial experiences after moving into housing. Thirty-three percent of residents reported an increased ability to pay housing expenses, and 45% reported ease in paying their monthly housing costs. Residents also reported increased ability to spend on other necessities, including transportation (33%), food (22%), and health care (22%).

Figure 4. Housing Affordability



“... We have a nice apartment so the fact that that's a major thing that we don't have to stress about. And it's affordable. Before we moved in here, we were paying \$800 a month in rent and at that time I was only receiving, I think it was \$987 a month. So 90% of my funds went to the rent.”

Qualitative findings provide additional context for these indicators. Residents frequently described their housing as more affordable than prior living situations, particularly due to lower rent or reduced utility costs. One resident stated, *“It was low income where I could afford to get food and medicines and stuff.”* Others described being able to redirect income toward groceries, medical care, or savings.

Overall, residents described an increased ability to pay housing expenses compared to former living situations and expenses. Residents frequently described their housing as exceedingly affordable, particularly in comparison to prior housing or housing at large in their area. The biggest source of housing-related savings appears to be utilities, though several residents note the downside of reduced food stamps due to reduced expenses from not having to pay utilities. At some sites, residents obtained higher paying work due to stable living, making their housing even more affordable due to their increased income.

“I have actually had one couple that was successfully able to save for a down payment and move out and buy a home.”

For some residents, affordable housing served not only as a source of immediate stability but as a launching pad for longer-term economic mobility. The example above illustrates how reduced housing cost burden when combined with stable employment and financial discipline can create the conditions for residents to transition out of subsidized housing entirely and into homeownership, representing one of the most meaningful outcomes of the program.

At the same time, some residents described ongoing financial constraints. Individuals on fixed incomes noted limited flexibility, and several referenced reductions in food assistance tied to lower utility costs.

Residents described feeling proud to pay their bills now that they can afford them, and expressed that being able to take care of themselves restored a sense of dignity and humanity. The most demanding expenses for residents are food and medicine/other healthcare. Residents describe their money going towards medical bills and groceries after paying rent, with some residents stating they have little to no money left over afterwards. On the other hand, residents without medical bills describe savings to spend on other needs.

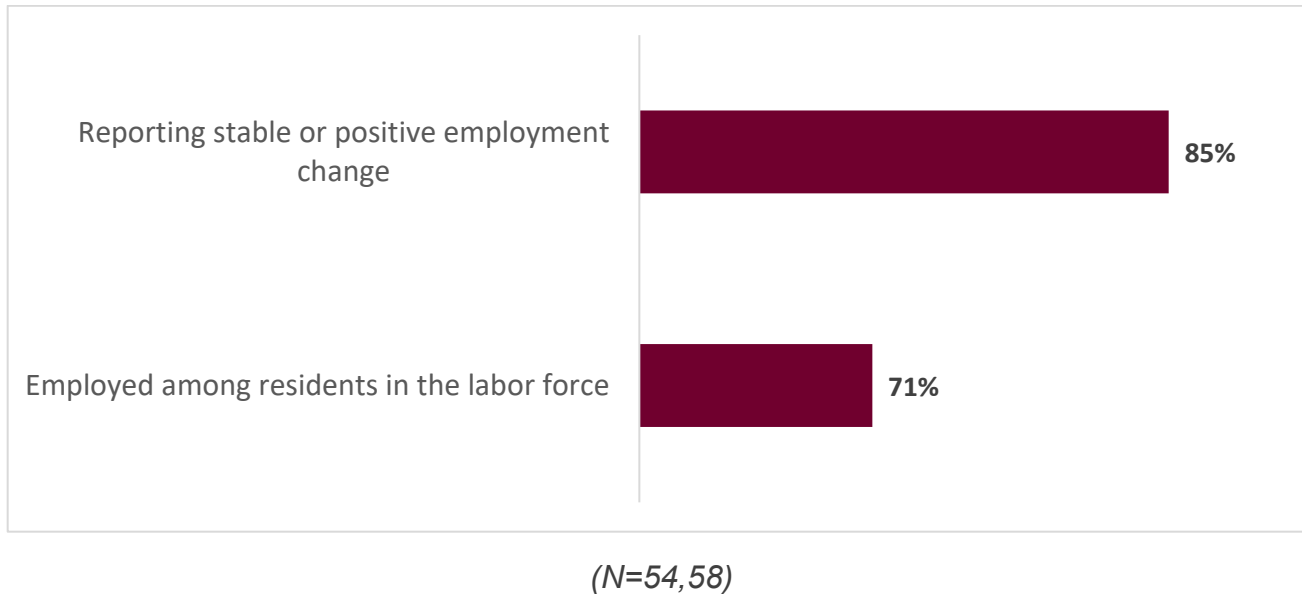
These findings suggest that while many residents reported improved affordability, financial stability remains shaped by income levels and public benefit structures.

Employment Stability and Work Capacity

Among residents participating in the labor force, 71% reported being employed. Additionally, 85% of residents reported either stable employment or a positive change in employment since moving into housing. These findings suggest that most residents who are seeking work report stable or improved employment conditions.

It is important to note that these employment figures reflect only residents who are participating in the civilian labor force. A substantial portion of residents, particularly at senior-designated sites, are retired and are not seeking employment. For these residents, employment is not a relevant indicator of housing impact; housing stability affects their well-being, health, and financial security through other pathways. Interpreting aggregate employment data without this demographic context may understate the stability the program has provided to older residents.

Figure 5. Employment Stability and Work Capacity



Qualitative findings provide additional context. Some residents described stable housing as supporting their ability to maintain employment, particularly when working remotely or managing a disability. One resident shared, *“I actually have my ability to work has improved working here. I work remote from home most of the time... I do feel like it has improved.”* Others noted that everyday logistics such as laundry access, transportation proximity, and building design influenced their daily routines.

Housing stability interacts with physical health, mental health, and social dynamics. These factors were seen to influence residents’ willingness or ability to seek work, further enhancing their stability. Housing stability interacted with mental health, anxiety, and social dynamics (pet anxiety, noise sensitivity), influencing willingness or ability to seek work. Everyday logistics (laundry, showers, weather, transportation) were salient enablers or barriers to employment, highlighting how housing design and locality shape work readiness.

Beyond individual employment outcomes, housing investments generated broader economic ripple effects in local communities. Developers described observing increased employment in local economies as a direct result of the housing projects, including construction jobs during development and ongoing positions in property management, maintenance, and resident services. In rural areas, these economic contributions were particularly significant given the limited local labor markets. Data from the Department of Commerce indicate that across the

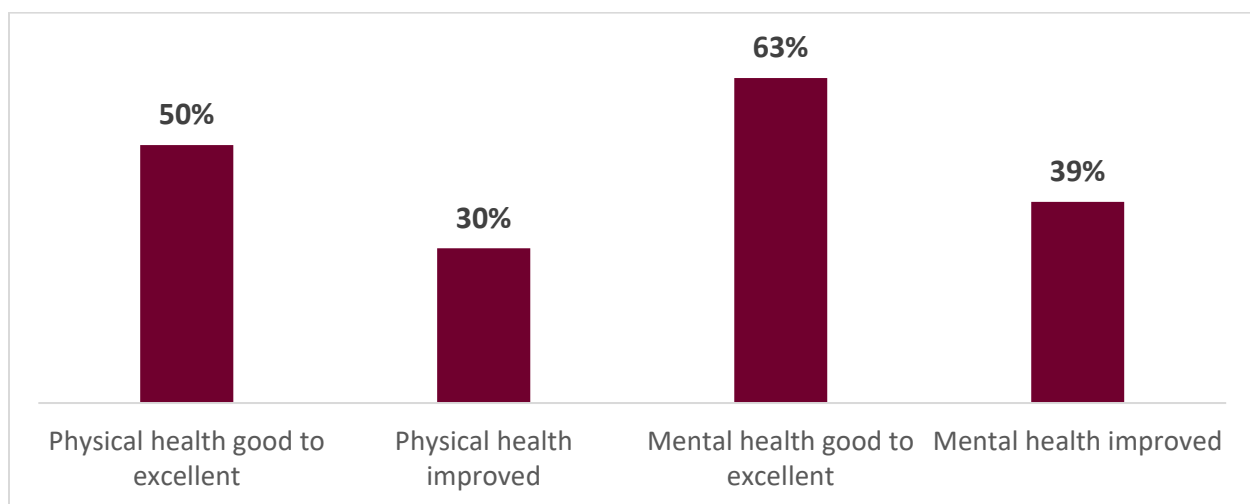
funded projects, approximately 2,481 jobs were created as a result of these investments, spanning construction, property management, and maintenance roles.

At the same time, some residents expressed concern about the potential impact of income increases on rent or benefit eligibility. This is discussed in more detail in *Constrains and the Benefits Cliff* below.

Physical and Mental Health

Residents reported a range of physical and mental health outcomes. In the survey, 50% of residents rated their physical health as good to excellent, and 30% reported that their physical health had improved since moving into housing. For mental health, 63% rated their mental health as good to excellent, and 39% reported improvement.

Figure 6. Physical and Mental Health



(N=60,60,60,39)

Qualitative findings provide context for these indicators. Several residents described reduced stress and improved daily functioning associated with having stable housing. One resident shared, “*I don’t feel stressed. I feel good.*” Others described improvements in both physical and mental health compared to prior housing situations.

Resident health and well-being are impacted by resource proximity, sense of stability in the home, and sense of community. Residents near medical and general community resources reported overall well-being and high daily functioning. Stability in one’s home is influenced by affordable, safe, and thoughtfully designed housing. Residents described reduced stress, less anxiety, and better physical health because of stable housing.

At the same time, some residents reported ongoing health challenges related to disability, aging, or chronic conditions. These findings indicate that while many residents reported positive or stable health status, experiences vary and are influenced by individual health circumstances.

Constraints and the Benefits Cliff

While many residents described increased stability, qualitative findings highlight ongoing financial constraints and concerns related to public benefit structures. Several residents expressed hesitation about increasing work hours or income due to potential rent increases or loss of benefits.

One resident stated, *“If I go work, how's it going to benefit me? Because they're going to raise my rent, they're going to take my food stamps away.”* Another shared, *“If you make anything more... you're going to be penalized for doing that because they charge you more rent.”*

Residents on fixed incomes also described limited flexibility due to medical expenses and essential costs. These findings indicate that for some residents, economic stability remains conditional and shaped by external systems, including rent calculations and public assistance thresholds.

Across sites, residents expressed a desire to have their voices heard more systematically in both current operations and future development decisions. Residents described wanting structured opportunities to provide feedback, through surveys, advisory groups, or regular check-ins with management that would allow their lived experience to inform housing improvements. Stakeholders echoed this, noting that interviewing user groups before finalizing design decisions would yield better outcomes, particularly around accessibility, parking, and shared amenity design. Building resident voice into both operational feedback loops and planning processes represents a low-cost, high-impact strategy for improving housing quality over time.

Affordable Housing Needs Remain Significant

Across interviews, residents, property managers, and developers consistently emphasized that while SLFRF-supported projects made a meaningful difference, affordable housing needs in Montana remain substantial and unmet. Stakeholders widely described the developments as impactful at the project level, but insufficient to fully address broader market pressures and escalating costs following COVID-19.

As one developer shared:

“I don't think we met the housing need. I think it was we were drinking out of a fire hose, we made a difference. We might've moved the needle a little bit, but then I think the housing conditions simply got worse and worse after that with COVID. And so I still think there's a huge need in those communities...”

This perspective reflects a common theme: while the funded projects successfully increased access to affordable housing for specific households, stakeholders agreed that demand continues to outpace supply in many communities.

While stakeholders were clear that supply remains insufficient to meet demand, they also emphasized that the developments made a meaningful difference for the individuals they did reach — particularly those transitioning out of homelessness. For residents in the most precarious circumstances, access to stable, affordable housing represented a turning point, not just a housing outcome.

Conclusion: Strong Evidence for Program Impact

Taken together, the qualitative findings presented in Appendix B provide strong evidence that SLFRF-funded housing investments produced meaningful, multi-dimensional benefits for residents and communities across Montana. Residents consistently reported that stable, affordable housing transformed their daily lives, by reducing stress, improving physical and mental health, and restoring a sense of dignity and self-sufficiency that had been undermined by prior housing instability. Financial relief from reduced cost burdens enabled residents to direct income toward food, medicine, and transportation, with some achieving longer-term economic milestones such as homeownership. Housing stability also supported employment capacity and community participation, particularly for residents managing disabilities or chronic health conditions. Stakeholders across roles, including developers, property managers, and Department of Commerce staff, corroborated these resident-level outcomes, describing SLFRF gap financing as critical to project survival and affirming housing's role as a foundational first step toward broader life stabilization. While areas for improvement remain, including property management responsiveness, safety infrastructure, custodial services, and accessibility features, the weight of qualitative evidence affirms that these investments substantially advanced the program's goals of expanding affordable housing supply and improving resident well-being across the state.

RECOMMENDATIONS

Findings from this evaluation document meaningful progress: SLFRF investments increased affordable housing supply, improved financial stability for many residents, and supported measurable improvements in health and well-being. At the same time, the evaluation identified operational, accessibility, and systemic factors that continue to shape and, at times, limit the stability residents are able to achieve. The following recommendations are organized to address conditions within individual developments first, then the structural and financing factors that determine whether those gains can be sustained over time.

Strengthen Safety Infrastructure

Residents consistently raised concerns about lighting, security cameras, and safety in shared and exterior spaces. Safety ratings were more moderate than ratings for amenities and management. Visible, predictable safety measures are likely to strengthen overall confidence in the housing environment.

Recommended actions

- Install or expand security camera systems in common areas, parking areas, and exterior entry points.
- Improve exterior and stairwell lighting based on resident-informed safety audits.
- Conduct periodic safety walk-throughs with residents to identify high-concern areas.
- Establish clear reporting and response protocols for safety incidents.
- Increase visible on-site presence of property staff during evenings or high-traffic periods where feasible.

Maintain Clean, Safe, and Functional Shared Spaces

Residents value new construction and building quality. Dissatisfaction most often centered on shared space cleanliness, maintenance delays, and infrastructure reliability. Maintaining shared spaces protects both resident experience and long-term capital investment.

Recommended actions

- Increase proactive custodial staffing levels and move from complaint-driven to scheduled cleaning.
- Publicly post cleaning and maintenance schedules for transparency.
- Implement preventive maintenance tracking for elevators, plumbing, and high-use systems.
- Establish rapid-response protocols for pest, sanitation, or infrastructure concerns.
- Conduct periodic building condition reviews to identify maintenance issues early.

Advance Accessibility and Daily Usability

Residents across sites valued accessibility features and identified unmet needs in both units and common areas. These gaps disproportionately affected older adults, residents with

disabilities, and anyone relying on elevators, accessible parking, and exterior routes in winter conditions. Sustained attention to accessibility supports safety, independence, and long-term housing stability for a significant share of the resident population.

Recommended actions

- Conduct regular accessibility walk-throughs focused on daily usability in units and common areas.
- Evaluate bathroom configurations, including tub access and safety supports, particularly in units serving older adults and residents with mobility limitations.
- Prioritize elevator reliability and preventive maintenance in multi-story buildings.
- Ensure accessible parking, entryways, and routes remain unobstructed and well-lit.
- Engage residents with mobility limitations in structured feedback on accessibility concerns.

Standardize Property Management Practices

Property management experiences were described as uneven across sites. Consistency in communication and response practices is central to trust and stability. When management is unresponsive or communication breaks down, residents described reduced confidence in their housing security, an outcome that directly undermines the core purpose of the investment. Clear standards and accountability structures reduce this variability and reinforce resident stability.

Recommended actions

- Develop written service standards outlining response timelines and communication expectations.
- Establish regular office hours or resident check-in structures.
- Provide training in trauma-informed and community-centered engagement practices.
- Implement structured, anonymous feedback systems for residents.
- Incorporate resident feedback into periodic performance reviews and/or standing resident meetings to provide feedback and ask questions.

Establish a Dedicated Resident Services and Resource Navigation Model

Residents described a wide range of unmet needs — benefits navigation, workforce connections, financial planning, and support during life transitions — that fall outside the scope of property operations. In the absence of dedicated support, these needs often go unaddressed or fall to property managers who lack the training, time, or mandate to provide them. Creating a dedicated Resident Services function separates operational and supportive roles while directly addressing the stability gaps residents identified. These actions also complement the income-based adjustment supports described in the following recommendation.

Recommended actions

- Create a dedicated Resident Services Coordinator or Resource Navigator position.
- Define a clear scope that includes benefits planning, workforce connections, service referral, and transition planning.
- Integrate proactive check-ins during income changes, lease renewals, or life transitions.
- Formalize partnerships with workforce, behavioral health, and public service providers.

Reduce Benefits Cliff Barriers to Economic Mobility

Several residents described avoiding wage increases or additional work hours out of concern that doing so would trigger rent increases or loss of public benefits like SNAP or Medicaid. This fear, grounded in real experience with income-based adjustment structures, effectively penalizes residents for improving their economic situation and undermines one of the core goals of affordable housing: supporting pathways to greater self-sufficiency. Addressing these structural disincentives requires both property-level flexibility and coordination with state and local benefit systems.

Recommended actions

- Phase in rent increases over time rather than applying immediate adjustments.
- Allow small or short-term wage increases without triggering immediate rent recalculations.
- Explore graduated rent phase-in agreements that allow residents a defined window — such as 90 days — before income increases affect rent calculations.
- Review how rent formulas interact with SNAP, Medicaid, and other benefits to identify where abrupt changes occur.
- Work with state and local partners to explore policies that reduce sudden benefit loss.

Build Financial Resilience to Protect Long-Term Resident Stability

For residents, housing stability depends not just on building management but on whether developments remain financially viable as temporary funding winds down. The evaluation found that 41% of residents reported worrying about losing their housing — a concern directly tied to the long-term financial health of the developments in which they live. With SLFRF funds exhausted and rental assistance resources diminishing, projects face real operating risk. Proactive financial planning and diversified funding structures are essential to ensuring that the stability residents have gained is not reversed by funding gaps.

Recommended actions

- Conduct post-stabilization financial reviews within the next 12–18 months to assess ongoing operating needs, identify funding gaps, and document cost efficiencies.
- Develop written contingency plans for periods when rental assistance is delayed or reduced, specifying how operating shortfalls will be managed without destabilizing residents or triggering evictions.

- Formalize partnerships with local intermediaries and organizations—such as NeighborWorks—to provide technical assistance, financial oversight, and access to supplemental funding streams.
- Pursue diversified funding streams — including HOME, HUD Continuum of Care, and behavioral health braided funding — to reduce reliance on any single source and strengthen long-term operational stability.
- Convene an annual cross-sector sustainability review with funders, housing operators, and community partners to coordinate resources, plan for future funding cycles, and identify opportunities for shared investment.

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APPENDIX A: TABLES OF QUANTITATIVE KEY FINDINGS

This appendix presents quantitative findings organized by evaluation question. Each table reports the goal or objective, the measure or indicator used, and the corresponding finding from the evaluation. Data are drawn from resident surveys, administrative records, and project documentation. Where data were not available in existing records, this is noted.

Evaluation Question 1: What do the housing projects look like?

Goal / Objective	Measure / Indicator	Findings
Increase affordable homes available to Montana’s lower-wage workforce, seniors, and persons with disabilities	# of affordable housing projects completed	11
Increase affordable homes available to Montana’s lower-wage workforce, seniors, and persons with disabilities	# of total low-income units supported	746 total (623 new + 123 rehabilitated)
Increase affordable homes available to Montana’s lower-wage workforce, seniors, and persons with disabilities	# of new senior units	Not separately reported; one project (Spruce Grove) designated senior-only (age 55+); seniors represent 3.3–88.7% across sites
Increase affordable homes available to Montana’s lower-wage workforce, seniors, and persons with disabilities	# of new disability-equipped units	54
Increase affordable homes available to Montana’s lower-wage workforce, seniors, and persons with disabilities	# of new PSH units	30
Increase affordable homes available to Montana’s lower-wage workforce, seniors, and persons with disabilities	# of existing units rehabilitated	123
Increase affordable homes available to Montana’s lower-wage workforce, seniors, and persons with disabilities	Rate of occupancy	Not reported in available data

Goal / Objective	Measure / Indicator	Findings
Describe completed housing projects	List of funding sources used to support project	SLFRF gap financing; Low-Income Housing Tax Credit (LIHTC — 4% and 9%); HUD HOME program; Project-based Section 8; USDA 515 Direct Loan; Multifamily Coal Trust Homes program; local and Tribal housing authority funds; private lender financing
Describe completed housing projects	Qualified Census Tract (QCT) status	Not reported in available data
Describe completed housing projects	Description of local area participation in project development process	Developers cited local partnerships as instrumental in navigating COVID-19 supply chain disruptions and labor shortages; local partners provided purchasing guidance and materials sourcing support
Describe completed housing projects	Rent compared to area median rent	Rents range from \$250–\$1,466/month depending on unit size and project; all units require residents to pay no more than 30% of income on housing costs
Describe completed housing projects	List of amenities available	Secure building access (fob/key entry); elevators; parking garages; community rooms; outdoor recreational areas (walking paths, dog areas, playgrounds); on-site management; accessible units and parking

Note: Unit counts from DOC administrative data and project records. Occupancy rate and QCT status were not reported in available documentation.

Evaluation Question 2: What does the makeup of the residents look like?

Goal / Objective	Measure / Indicator	Findings
Describe housing project residents	% families	Ranges from 6.25% to 81.7% across projects; varies substantially by project designation
Describe housing project residents	% employed	71% of residents participating in the civilian labor force (N=58, n=24 in labor force)
Describe housing project residents	Median income	Ranges from \$11,045 to \$30,984.83 annually across projects; all residents meet low-income eligibility requirements
Describe housing project residents	FPL (Federal Poverty Level)	Not reported directly; all residents meet low-income eligibility; many rely on fixed incomes including Social Security, disability benefits, or public assistance
Describe housing project residents	% low-income	100% of residents across all properties meet low-income eligibility requirements
Describe housing project residents	% senior	Ranges from 3.3% to 88.7% across projects; approximately 30% across the portfolio
Describe housing project residents	% persons with disabilities	Not separately reported at portfolio level; disability-equipped units represent 54 of 746 total units; residents with mobility limitations and disabilities are noted across multiple sites

Note: Resident demographics are drawn from Table 5 (Resident Demographics per Project) and survey data (N=58–60). FPL classification and disability prevalence were not separately reported at portfolio level.

Evaluation Question 3: What are resident satisfactions/dissatisfactions with their housing project?

Goal / Objective	Measure / Indicator	Findings
Resident satisfaction	% of residents satisfied with housing	75% (N=59)
Resident satisfaction	% of residents likely to recommend housing project	83% (N=60)
Resident satisfaction	% of residents rating housing as good to very good	60% (N=60)
Resident satisfaction	% of residents satisfied with on-site management	80% (N=59)
Resident satisfaction	% of residents satisfied with available amenities	81% (N=59)
Resident satisfaction	% of residents rating current experience better than previous	68% (N=60)
Resident satisfaction	% of residents satisfied with housing safety	60% (N=60)

Note: All figures from resident survey (N=58–60). Satisfaction was measured across multiple domains; findings reflect aggregate responses across all SLFRF-supported sites.

Evaluation Question 4: What are resident economic outcomes?

Goal / Objective	Measure / Indicator	Findings
Increased ability to pay housing expenses among residents	% of residents reporting increased ability to pay housing expenses since moving in	33% (N=60)
Increased ability to pay housing expenses among residents	% of residents reporting ease of ability to pay monthly housing expenses	45% (N=58)
Increased allowance for “other” spending among residents	% of residents reporting increased ability to spend money on transportation	33% (N=60)
Increased allowance for “other” spending among residents	% of residents reporting increased ability to spend money on food	22% (N=60)
Increased allowance for “other” spending among residents	% of residents reporting increased ability to spend money on health care	22% (N=60)

Note: Figures from resident survey (N=58–60). These measures reflect self-reported changes in financial experience since moving into SLFRF-supported housing.

Evaluation Question 5: What are resident housing, employment, health, and well-being outcomes?

Goal / Objective	Measure / Indicator	Findings
Residents stably housed	% of residents not worried about losing housing	59% (N=58)
Residents stably housed	% of residents not planning upcoming move	88% (N=56)
Improved resident employment outcomes	% of residents in civilian labor force who are employed	71% (N=58, n=24 in labor force)
Improved resident employment outcomes	% of residents reporting positive change in or stable employment since moving	85% (N=54)
Improved resident health outcomes	% of residents rating physical health as good to excellent	50% (N=60)
Improved resident health outcomes	% of residents rating physical health as better since moving	30% (N=60)
Improved resident health outcomes	% of residents rating mental health as good to excellent	63% (N=60)
Improved resident health outcomes	% of residents rating mental health as better since moving	39% (N=39)

Note: Employment figures reflect residents participating in the civilian labor force only (n=24 of N=58). Mental health improvement N=39 reflects those who completed this item. Physical and mental health ratings are self-reported.

Evaluation Question 6: What are the impacts of the SLFRF funds?

No separate quantitative measures were designed for EQ6 at the portfolio level. The impacts of SLFRF funds are reflected across EQ1–5 through unit production, resident outcomes, and satisfaction findings above, and are further explored through qualitative data.

APPENDIX B: TABLES OF QUALITATIVE KEY FINDINGS

This appendix presents qualitative key findings organized by evaluation question, consistent with the structure used in Appendix A for quantitative findings. Each table maps key themes from focus groups and interviews to the evaluation goal(s) they address and includes illustrative quotes from participants. Source codes identify participant group and focus group or interview number (e.g., RES_FG1 = resident focus group 1; DEV_02 = developer interview 2; PM_03 = property manager interview 3; DOC_01 = Department of Commerce interview 1).

Process Evaluation Questions

Evaluation Questions 1 and 2 ask about the characteristics of housing projects and the makeup of residents. These questions are primarily answered through quantitative administrative data presented in Appendix A and in the Project Overview section of the Results. Qualitative data did not generate distinct themes specific to these process questions beyond what is captured in the narrative.

Evaluation Question 3: What are resident satisfactions/dissatisfactions with their housing project?

Table B-1. Perceived Quality, Design, and Sense of Home		
Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
High-quality building and thoughtful design enhanced residents' dignity, pride, and sense of home.	Resident satisfaction	"The elevators and the parking garage is awesome. Also like it because we have fobs to get in. It's a secure building. I love my apartment, I love it. I'm up on the fifth floor. I hear nothing either side of me. I can go in my apartment and it's like my own home. This is my space. — RES_FG1"
Clean, private, and quiet living environments fostered a sense of autonomy and home, particularly for residents accustomed to shared living.	Resident satisfaction	"Well, the biggest impact for me is I get my own place, I don't own it, but it's my own place, it's not like living with someone that's always saying do this, do that. — RES_FG5"
Locations of housing in urban areas were beneficial for residents to access services by public	Resident satisfaction	"I find that I'm in a good location where everything is close by. — RES_FG8"

transportation or via walking.		
Amenities like storage space and accessibility features were highly valued by residents.	Resident satisfaction	“The vestibule, when you enter these apartments, there’s that little 5-by-5-foot area where you can hang a coat and maybe take off your shoes or something. I really treasure that, and I’m so grateful that they built that into this building. — RES_FG8”

Table B-2. Safety and Security

Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
Residents reported feeling secure in buildings with controlled access, but raised consistent concerns about exterior lighting, theft, and the absence of security cameras.	Resident satisfaction	“Just needs the light outside, security cameras because when it gets darker earlier. —RES_FG9”
Residents in both urban and rural sites requested security cameras to improve safety and deter theft.	Resident satisfaction	“I have suggested to management there was a real recent period of time where we did have a lot of crime going on, at least at building A. And I wasn’t feeling safe even having a locked building. So I have said, I think we need to have security officers just assigned to this complex doing the rounds, watching the video. —RES_FG1”

Table B-3. Property Management and Responsiveness

Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
Supportive and responsive management enhanced stability and sense of security for residents.	Resident satisfaction	“Absolutely, absolutely safe by making things, if it’s wrong, they’re on it, they fix it. And you know what? That in itself gives you this sense of security. As far as living in apartments, I have never felt as secure as I do now. — RES_FG4”
Residents described concerns with property management, including lack of follow-through, poor communication, issues with chain of command, and lack of on-site management.	Resident satisfaction	“But there is a systemic problem here with the communication, with the lack of quick follow-through on certain things, and I don’t know what is all happening there. —RES_FG1”
There is a need for consistent high-quality and transparent support from property managers, with clear rules and communication structures.	Resident satisfaction	“Consistency, published rules, communication, chain of command. These are all things business and government is not good at doing, and they got to get better. If not, they’re going to discourage development in Montana, and we desperately need housing. So rules up front. —DEV03”

Table B-4. Shared Spaces, Cleanliness, and Infrastructure

Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
Residents cited insufficient custodial and janitorial services in common areas, linking poor cleanliness to stress and declining mental health.	Resident satisfaction	“It’s like a complaint driven system here for cleaning. We need to have funding for custodial team. They’ve got two maintenance people for this whole complex who are required to maintain all of these units. — RES_FG1”

Table B-4. Shared Spaces, Cleanliness, and Infrastructure

Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
High-traffic communal areas require dedicated custodial services, separate from maintenance staff.	Resident satisfaction; Improved resident health and well-being outcomes	“The bottom line is when we’re talking about affordable housing and these big complexes, funding needs to be there for proper janitorial services. Do not make your maintenance man have to pick up the slack on that. It’s just not realistic. — RES_FG1”
Delayed repairs on buildings and units (e.g., elevators, faucets, unit doors) were problematic for residents, particularly those with disabilities.	Resident satisfaction	“I’ve had a faucet in my bathroom leaking for two years now and I’ve been trying to address it for two years. Well now that you’re here, I get a phone call and they’d like to come fix it. Well great, but fix it. — RES_FG6”
Environmental concerns included pest infestations, dirty dumpster areas, dust, poor indoor air quality, and noise from nearby railroad tracks.	Resident satisfaction	“But the mice can come and spiders come in and out of there and you can hear the mice at night. — RES_FG2”

Table B-5. Community Cohesion, Resident Dynamics, and Insights for Future Developments

Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
A sense of community contributed to residents’ happiness and sense of security, particularly in senior housing settings.	Resident satisfaction	“In our area we look out for each other. We look out if the blinds aren’t pulled at a certain time or we don’t see movement, then we want to check on them. I think that’s the one thing I appreciate so much about our community here — the fact that everyone cares about everyone else. — RES_FG6”

Table B-5. Community Cohesion, Resident Dynamics, and Insights for Future Developments

Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
Community cohesion was linked to physical design features such as community rooms, shared outdoor spaces, walking paths, and pet areas.	Resident satisfaction	—
Tension related to noise, supervision of children, and shared space use was experienced across mixed-population sites.	Resident satisfaction	“It is just awful. And the kids, the kids are the main problem where the adults are not supervising the children and they are just running wild. — RES_FG1”
Mixed-population developments housing families with children and older adults created friction around noise levels, common area use, and differing expectations for shared spaces.	Resident satisfaction	“It’s hard for me because I suffer from anxiety, depression, PTSD... So any pounding... It’s like with the kids. That pounding in the morning startles me because I think someone’s coming through the door. —RES_FG8”
Eliciting feedback from residents and understanding their unique needs would improve housing quality and inform future development design.	Resident satisfaction; Impact on Social Determinants of Health	“A big thing that I think would be really important is interviewing your user groups before you go into your final stage of design, because you’ll hear a lot about parking, for example. The bare minimum percentage that code requires for accessible parking is not enough when you have a five-story complex with adaptable units. —Stakeholder”

Evaluation Question 4: What are resident economic outcomes?

Table B-6. Financial Stability, Affordability, and Economic Mobility		
Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
Housing affordability allowed residents to redirect income toward food, medicine, transportation, and healthcare.	Increased allowance for “other” spending among residents	“Because I can tell you moving here saved my life honestly, because it helped. It was low income where I could afford to get food and medicines and stuff. —RES_FG6”
Residents cited housing affordability as a major positive change, particularly when compared to prior cost burdens.	Increased ability to pay housing expenses among residents	“Before we moved in here, we were paying \$800 a month in rent and at that time I was only receiving, I think it was \$987 a month. So 90% of my funds went to the rent. — RES01_Interview”
Residents described feeling proud to pay their bills and expressed that financial stability restored a sense of dignity and self-sufficiency.	Increased ability to pay housing expenses among residents	—
Residents described financial concerns about rent increases if they obtain employment or experience income changes.	Increased ability to pay housing expenses among residents; Increased allowance for “other” spending among residents	“If I go work, how’s it going to benefit me? Because they’re going to raise my rent, they’re going to take my food stamps away... Where do I really win if I get a little part-time job? — RES_FG8”
Residents on fixed incomes described ongoing financial challenges, with most remaining income going toward medical bills and groceries after rent.	Increased ability to pay housing expenses among residents; Increased allowance for “other” spending among residents	“My husband and I, we’re disabled... most of what I have goes for gas and stuff to and from doctor’s appointments for him and I both. We used to have a luxury of having cable, but that’s gone because it’s walk to a doctor appointment or have cable. It’s a no-brainer. — RES_01”

Table B-6. Financial Stability, Affordability, and Economic Mobility		
Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
For some residents, stable affordable housing served as a stepping stone toward longer-term economic mobility, including homeownership.	Increased ability to pay housing expenses among residents	“I have actually had one couple that was successfully able to save for a down payment and move out and buy a home. — PM_03”
Stable housing allowed residents to contribute more broadly to the local economy as their cost burden decreased.	Positive economic impact	“Ideally they would be able to participate in the local economy in a broader way, whereas their income isn’t mostly going to one cost, housing — it’s being spread across the community in a whole bunch of different ways. — DEV_02”
Developers observed that housing projects generated significant local employment, including construction, property management, and service sector jobs.	Positive economic impact	“For these 15 projects, just shy of 2,500 jobs were created as a result of these investments — construction jobs, property management jobs, maintenance positions, developers. So these are all really important for those local economies. — DOC_01”

Evaluation Question 5: What are resident housing, employment, health, and well-being outcomes?

Table B-7. Housing Stability		
Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
Housing through SLFRF provided residents with safe, affordable homes who would otherwise be unhoused or in poor-quality housing.	Residents stably housed; Montana affordable housing needs met	“Again, it’s such a stabilizing force... Rather than living with my aunt on her couch or my mom’s spare bedroom or whatever, I now have my own place and it really enables me to spend my time not worrying about survival, not worrying about

Table B-7. Housing Stability		
Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
		stability... now I can focus on my goals and my priorities. —DEV01_Interview”
Housing stability provided relief from prior instability; residents described their own place as a transformative change.	Residents stably housed	—
Stakeholders across roles described housing as a critical first step toward broader life stabilization, enabling employment, improved health, and community participation.	Residents stably housed; Montana affordable housing needs met	“This has been a great addition to Montana — affordable housing that is actively working with people experiencing homelessness to get them off the streets, into housing, and into jobs, and just improving their lives overall. — DOC02_Interview”

Table B-8. Employment Stability and Work Capacity		
Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
Housing stability supported residents’ ability to maintain employment, particularly for those working remotely or managing a disability.	Residents stably housed; Positive economic impact	“I actually have my ability to work has improved working here. I work remote from home most of the time... I do feel like it has improved. And that could also take into account that when you’re not having to do the stairs all the time, you’re not having to put all that [energy] of somebody with a disability. — RES_FG1”

Table B-8. Employment Stability and Work Capacity

Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
Everyday logistics (laundry, showers, weather, transportation proximity) were salient enablers or barriers to employment, showing how housing design and locality shape work readiness.	Residents stably housed; Positive economic impact	—
Housing stability interacted with mental health, anxiety, and social dynamics (including pet anxiety and noise sensitivity), influencing residents' willingness or ability to seek or maintain work.	Residents stably housed	“And now, I don’t feel I can do that because I’m afraid to leave my dog too long because he does bark a lot now, and I’m worried about my neighbors... I’m just worried about leaving her. — RES_FG7”
Many residents are retired and not participating in the labor force; for these residents, employment is not a relevant indicator of housing impact.	Residents stably housed	“I’m retired but I also too, I’m self-employed — I can go do get jobs on the side if I need to. —RES_FG1”

Table B-9. Physical and Mental Health

Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
Residents described reduced stress, less anxiety, and better physical health attributable to stable housing.	Improved resident health and well-being outcomes	“I don’t feel stressed. I feel good. I’m getting old, but I know that I have friends here that I can call on if things happen... as far as stress or depression is concerned, it’s non-existent. — RES_FG6”

Table B-9. Physical and Mental Health

Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
Resident health and well-being were positively impacted by proximity to medical and community resources.	Improved resident health and well-being outcomes; Impact on Social Determinants of Health	“Well, it’s been an awesome change for me from where I came from... I was being harassed. And it’s improved my health and, mental and physical health, a lot. —RES_FG4”
Accessible design features (elevators, accessible parking, garage access) materially improved daily functioning and health for residents with mobility limitations.	Improved resident health and well-being outcomes	“Being able to go park my car in an accessible spot in the garage is a huge thing in winter for just improving things for me. And then also just having an elevator. Having a garage and elevators are not common. I think that’s a huge thing that this place offers. — RES_FG1”
Unmet accessibility needs — including unsafe tubs, inadequate grab bars, small spaces for wheelchair users, and exterior hazards — hindered health and increased stress for some residents.	Improved resident health and well-being outcomes	“The tub is so unlevel... for me to crawl in and out of a tub is actually pretty dangerous. But that’s what I do. — RES_FG5”
Community cohesion improved residents’ mental health and sense of security, particularly in senior housing settings.	Improved resident health and well-being outcomes; Impact on Social Determinants of Health	—
Residents cited an increased need for accessibility features including grab bars, accessible parking spaces, and wider pathways.	Improved resident health and well-being outcomes	“And there’s two elevators — don’t accommodate how many people are, especially the handicapped at home. I mean, they got me way down on the end of the hall and I can’t use the stairs. — RES_FG1”

Evaluation Question 6: What are the impacts of the SLFRF funds?

Table B-10. Affordable Housing Supply and Community Impact		
Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
Developers and property managers expressed a shared sense of fulfillment in providing housing for people who would otherwise be unhoused.	Montana affordable housing needs met	“So I think this has been a great addition to Montana where there is extra housing, it is affordable and really working with those homeless people to get them off the streets and into housing and getting jobs and just improving on their lives. — DOC02_Interview”
Residents, property managers, and developers agreed that while SLFRF-funded projects made a meaningful difference, affordable housing needs in Montana remain substantially unmet.	Montana affordable housing needs met	“I don’t think we met the housing need. I think it was we were drinking out of a fire hose, we made a difference. We might’ve moved the needle a little bit, but then I think the housing conditions simply got worse and worse after that with COVID. And so I still think there’s a huge need in those communities. — DEV04_Interview”
SLFRF gap financing was critical to project survival, bridging cost escalations during COVID-19 that threatened financial feasibility.	Montana affordable housing needs met; Positive economic impact	“All sites saw increased pricing because of COVID. All sites saw schedule delays because of COVID and schedule delays are equal to money cost overruns. — DEV04_Interview”
This project provided homes for people who may not have qualified for tax credit housing, removing barriers for residents who fall in the middle-income gap.	Montana affordable housing needs met; Positive economic impact	—

Table B-11. Implementation Challenges and Innovations

Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
<p>COVID-19 increased the cost of goods and services, impacting supply chains, labor availability, and construction timelines for all funded projects.</p>	<p>Residents stably housed; Montana affordable housing needs met</p>	<p>“With the onset of COVID... we saw dramatic increases in costs of both labor as well as materials. There were material shortages, which extended construction timelines, which then also had the effect of increasing costs due to extended periods of paying construction interest. — DEV_02”</p>
<p>Local partnerships were instrumental in navigating supply chain and labor issues during COVID-19, enabling strategic purchasing and quality control.</p>	<p>Montana affordable housing needs met; Positive economic impact</p>	<p>“During the pandemic, it was beneficial to have a local partnership. I believe that played a role in quality and meeting schedule and really providing a top-notch product. — DEV_01”</p>
<p>Locating construction labor in smaller, rural communities was challenging for some developments, leading to increased costs for travel and limited contractor availability.</p>	<p>Montana affordable housing needs met</p>	<p>“On all the smaller towns, it’s very difficult to find subcontractors that can do the work without having to travel... a lot of our subcontractors were from [other locations], which obviously increases the price. — DEV_04”</p>
<p>Adequate funding to cover the costs of major housing developments was an ongoing challenge for developers, requiring complex stacked financing from multiple sources.</p>	<p>Montana affordable housing needs met; Positive economic impact</p>	<p>“I think the most challenging thing about the projects are the funding stacks and getting to that finish line, obtaining what you need. I was looking at the waterfall on this one the other day, and I think there’s eight or nine different sources that made these projects happen. — DEV01”</p>

Table B-11. Implementation Challenges and Innovations

Key Finding	Evaluation Goal(s) Addressed	Illustrative Quote
Paperwork related to the Low-Income Housing Tax Credit (LIHTC) was a barrier to securing competent property managers, requiring expertise not locally available in some communities.	Montana affordable housing needs met	“Finding a competent property manager that can manage all the extravagant paperwork of that program — we had to find an outfit out of Boise, Idaho. Nobody locally that can do it. —Developer”

APPENDIX C: INTERVIEW AND FOCUS GROUP GUIDES

Focus Group Guide

Materials Needed:

- Digital recorder(s)
- Light Refreshments
- Incentives (\$25 gift cards)

Introduction

Introduce the Facilitator(s)

Introduce the Focus Group

Informed Consent: Mention again that focus group is being recording

Focus Group

Introductions

We are here to learn from you. There are no right or wrong answers, and we would like everyone to contribute their thoughts. Please talk one at a time and avoid having side conversations so that we can hear all your ideas. Please be honest and share your point of view, even if it is different from what others have said. We are not striving for consensus, just honest answers.

First, let's go around and introduce ourselves, using first names or nick names only.

Questions

General questions

1. How has housing at the project (state name of place/site/project) impacted you?
 - a. What has been the biggest change for you since moving into (state name of place/site/project) housing?
2. What resources are nearby? (transportation, schools, healthcare, food, playgrounds?)
3. What resources do you need OR what resources would you like nearby?

Description of resident satisfaction and dissatisfaction

1. What do you like about your housing?
2. What don't you like about your housing?
3. What resources/facilities/services do you like about your housing?
4. What resources/facilities/services do you wish you had?

Description of resident ability to pay housing expenses

1. What is your most costly expense/where do you spend most of your income?
2. Describe how much of your income goes towards housing expenses?

Description of resident ability to spend on "other" things

1. How has living here impacted your ability to spend money on non-housing expenses?

Description of resident perceptions of being stably housed

1. How secure do you feel in your housing? *Describe how you feel in your housing?
2. What makes you feel secure or insecure about your housing?

Description of resident employment outcomes

1. How has your housing impacted your work or ability to work?

Description of resident health outcomes

1. What have been the biggest changes in your health since moving in here (name of place)?
2. What are the biggest health barriers or challenges you face?

Description of resident well-being outcomes

1. How does your housing contribute to your sense of community?
2. How does your housing contribute to your overall well-being?
3. How does your housing contribute to your sense of safety?

Description of onsite management

1. What is it like interacting with the onsite property manager?
2. What do you like about your onsite property manager?
3. What don't you like about your onsite property manager?

Closing

Thank you for all the information you shared today, it has been very helpful.

Before you leave, please pickup your \$25 gift card. Please reach out to us with any questions.

[Give folks incentives].

Interview Guide – Property Manager

Informed Consent

We are asking you to participate in an interview for a research project called the “SLFRF Affordable Housing Gap Financing Project Evaluation.” The reason we are asking you for an interview is because you are the property manager of one of the housing developments this project is studying. We want to hear your opinions about the impacts of the housing project you work at.

The interview should take about 30 minutes.

You must be 18 or older to participate in this interview.

Participation is voluntary. You have the option to not respond to any questions that you choose.

Participation or nonparticipation will not impact your relationship with your housing development.

Responses will be kept confidential. Your answers will be grouped with others we are interviewing for this project.

For doing this interview you will receive a \$25 gift card.

If you have any questions about the research, please contact the Principal Investigator, Carrie Jo Riordan, via email at carriejo.riordan@umontana.edu. If you have any questions regarding your rights as a research subject, contact the UM Institutional Review Board (IRB) at (406) 243-6672.

After having heard this information, do you agree to participate in the interview?

[Confirm participant consent prior to beginning interview]

Interview

1. How many units are occupied in this building (ask specific to focus group site)?
2. What are some of the challenges and successes you've experienced managing this site?
3. What do people complain about/voice concerns about?
4. What do people praise/consistently call out as a positive?
5. In your opinion, how has this housing project impacted residents' health?
 - a. What changes have you noticed in residents' well-being?
6. In your opinion, how has this housing project impacted residents' employment?
7. In your opinion, how has this housing project impacted residents' economic situations?
8. What has been your experience with residents paying their rent? How common is it for residents to miss rent/pay late?
9. What do you think are the affordable housing needs in your community? Do you think this housing project has impacted that?

- a. Can you speak to the impact this housing development has had on available housing in the community?
10. How do folks find out about these types of housing developments?
- a. Have you noticed any patterns, since receiving the SLFRF funds, in this housing development's occupancy?

Closing

[Thank participant for interview] [Provide incentive or obtain information to send incentive]

Interview Guide – Owner/Developer

Informed Consent

We are asking you to participate in an interview for a research project called the “SLFRF Affordable Housing Gap Financing Project Evaluation.” The reason we are asking you for an interview is because you are the owner or developer of one of the housing developments this project is studying. We want to hear your opinions about the impacts of the housing projects.

The interview should take about 30 minutes.

You must be 18 or older to participate in this interview.

Participation is voluntary. You have the option to not respond to any questions that you choose.

Participation or nonparticipation will not impact your relationship with your housing development or the Department of Commerce.

Responses will be kept confidential. Your answers will be grouped with others we are interviewing for this project.

If you have any questions about the research, please contact the Principal Investigator, Carrie Jo Riordan, via email at carriejo.riordan@umontana.edu. If you have any questions regarding your rights as a research subject, contact the UM Institutional Review Board (IRB) at (406) 243-6672.

After having heard this information, do you agree to participate in the interview?

[Confirm participant consent prior to beginning interview]

Interview

1. What are some of the challenges and successes you've experienced as an owner or developer of this site?
2. Describe the community involvement process for this project.
3. What do people like or dislike about your housing project?
4. How has this housing project impacted residents' health?

5. How has this housing project impacted residents' employment?
6. How has this housing project impacted residents' economic situations?
7. What has been your experience with residents paying their rent? How common is it for residents to miss rent/pay late?
8. What do you think are the affordable housing needs in your community? How do you think this housing project has impacted that?
9. How do you think this housing development has impacted the local economy?
10. What are the biggest impacts from COVID you experienced with this project?
11. What would you do differently if you were to repeat this project?
12. How was the application process for this project? What was easy and what was challenging?
13. How was the communication with funders and various sites?

Closing

[Thank participant for interview]

DOC Interview Guide

Interview Guide – DOC Staff

Informed Consent

We are asking you to participate in an interview for a research project called the “SLFRF Affordable Housing Gap Financing Project Evaluation.” The reason we are asking you for an interview is because you are a staff member at the Department of Commerce, the administrator of the housing developments this project is studying. We want to hear your opinions about the impacts of the housing projects.

The interview should take about 30 minutes.

You must be 18 or older to participate in this interview.

Participation is voluntary. You have the option to not respond to any questions that you choose.

Participation or nonparticipation will not impact your relationship with the Department of Commerce or the University of Montana.

Responses will be kept confidential. Your answers will be grouped with others we are interviewing for this project.

If you have any questions about the research, please contact the Principal Investigator, Carrie Jo Riordan, via email at carriejo.riordan@umontana.edu. If you have any questions regarding your rights as a research subject, contact the UM Institutional Review Board (IRB) at (406) 243-6672.

After having heard this information, do you agree to participate in the interview?

[Confirm participant consent prior to beginning interview]

Interview

1. How do you think all these housing developments meet Montana's needs?
 - a. What is the state's affordable housing needs and how have these projects impacted that?
2. How have these projects been impacted by COVID?
3. How do you think these housing projects have aided COVID recovery?
4. How do you think these housing developments have impacted local and state economies?
5. *If this has been something they've observed* How has this housing project impacted people's health? Employment? Economic situations?
6. How was the application process for this project? What was easy and what was challenging?
7. How was the communication with funders and various sites?

Closing

[Thank participant for interview]

APPENDIX D: RESIDENT SURVEY

Housing Background

How long have you lived at Alpenglow?

- Less than 1 Month 1 to 6 Months 7 Months to 1 Year
 More than 1 Year but Less than 5 Years 5 or More Years

How long do you plan on staying at Alpenglow?

- Less than 1 Month 1 to 6 Months 7 Months to 1 Year
 More than 1 Year but Less than 5 Years 5 or More Years

How many people do you live with?

- 0 1 2 3 4 5 or More

Do you live with children?

- Yes No

Do you or any person who normally lives in your home have a physical disability?

- Yes No

Housing Satisfaction

How satisfied or dissatisfied are you with the following aspects of Alpenglow?

How satisfied or dissatisfied are you with:	Very Dissatisfied	Dissatisfied	Satisfied	Very Satisfied
Your home at Alpenglow, overall?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The available “amenities” (things like community spaces, provided utilities, laundry, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The on-site management?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The neighborhood where you live?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The safety at Alpenglow?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What was your housing/living situation before you moved to your current home?

- Houseless Owned Rented Social Housing Another Situation

Compared to before you moved to your current home, how would you rate your current housing experience?

- A Lot Worse A Little Worse Stayed the Same A Little Better A Lot Better

Employment

Which of these best describes your current employment situation?

- Employed Homemaker Retired Student Unable to Work Unemployed

Compared to your employment before you moved to your current home, how would you rate your current employment situation?

- A Lot Worse A Little Worse Stayed the Same A Little Better A Lot Better

Financial Well-Being

How easy or hard is it for you to currently pay monthly housing expenses/bills (rent and utilities)?

- Very Hard Hard Easy Very Easy

Compared to before you moved to your current home, how easy or hard is it to currently:

Compared to before you moved, how easy or hard is it to currently:	A Lot Harder	A Little Harder	Stayed the Same	A Little Easier	A Lot Easier
Pay monthly housing expenses/bills (rent and utilities)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spend money on transportation (bus, car, gas, etc.)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spend money on food?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spend money on health care (including medical expenses and insurance)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Health & Well-Being

In general, would you say your current health is:

- Poor Fair Good Very Good

Compared to before you moved to your current home, how would you rate your current health?

- A Lot Worse A Little Worse Stayed the Same A Little Better A Lot Better

In general, would you say your current mental health is:

- Poor Fair Good Very Good

Compared to before you moved to your current home, how would you rate your current mental health?

- A Lot Worse A Little Worse Stayed the Same A Little Better A Lot Better

Are you currently worried about any of the following?

Are you currently worried about any of the following?	Yes	No
Feeling safe where you live	<input type="checkbox"/>	<input type="checkbox"/>
Losing your housing	<input type="checkbox"/>	<input type="checkbox"/>
Losing your income	<input type="checkbox"/>	<input type="checkbox"/>
Family issues	<input type="checkbox"/>	<input type="checkbox"/>
Health conditions	<input type="checkbox"/>	<input type="checkbox"/>

Overall Rating

Overall, how would you rate Alpenglow?

- Poor Fair Good Very Good

How likely would you be to recommend Alpenglow to someone else?

- Not Likely Somewhat Likely Likely