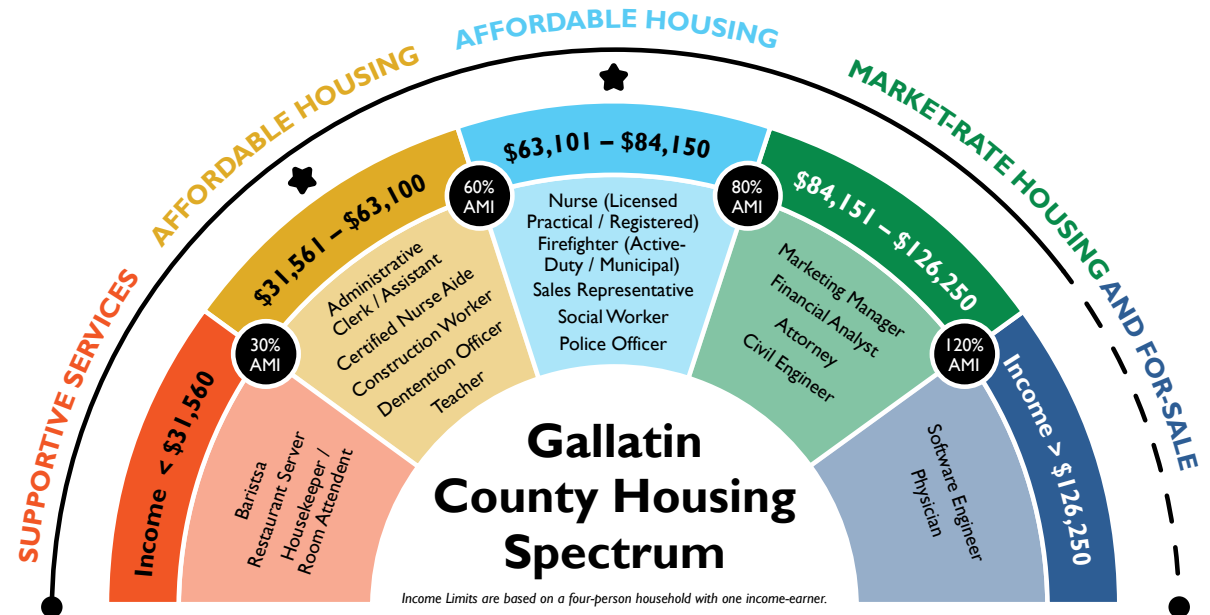


Housing Affordability Drop-In Workshop

AMI and the Housing Spectrum

The following Housing Spectrum for Gallatin County was made to provide context as you navigate the Model Zoning Code for Affordable Housing workshop. Gallatin County aims to support and encourage housing that is affordable, which is between 30% - 80% AMI. Occupations are shared that fall within these AMI brackets in Gallatin County for some context about who might be able to find more accessible housing as a result of this plan. For reference, a table displaying the 2023 HUD Area Median Income (AMI) thresholds for various household sizes in Gallatin County is included to the right.

Then, as you place your votes with the “Pom Pom Housing Poll,” make a tally in the table below for how many of each housing type you select. You will use this for the mapping activity that comes next!

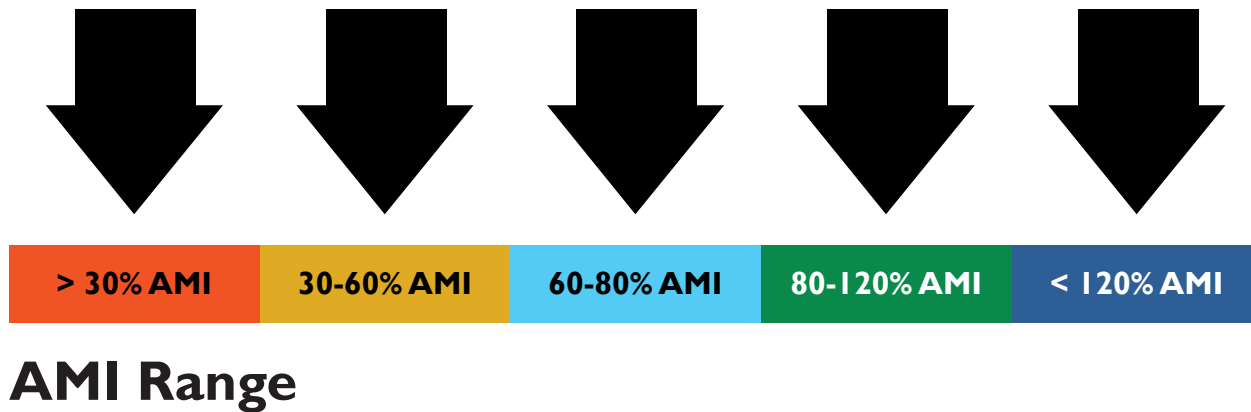


% AMI	1-Person Household	2-Person Household	3-Person Household	4-Person Household
100%	\$73,700	\$84,200	\$94,700	\$105,200

Tiny Homes	Small Single-Family	Large Single-Family	Accessory Dwelling Units	Duplex	Triplex / Townhomes	Fourplex	Five / Sixplex	Cottage Housing	Mixed-Use	Small Apartments	Multi-Family Apartments

Tiny Homes

Accessible to most AMI groups, as tiny homes are one of the most affordable types of housing at market-rate.

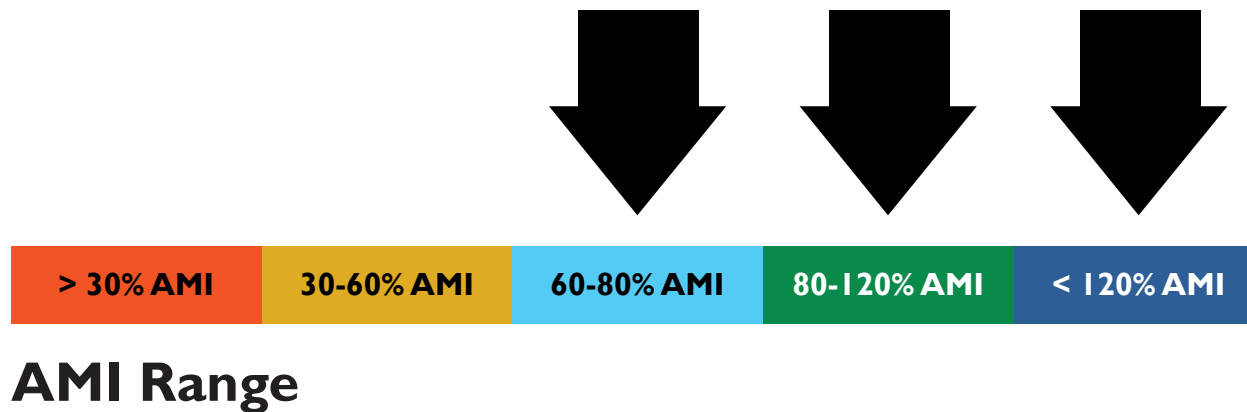


Envision Gallatin



Small Single-Family

Most accessible to **60% AMI** and above at market-rate.

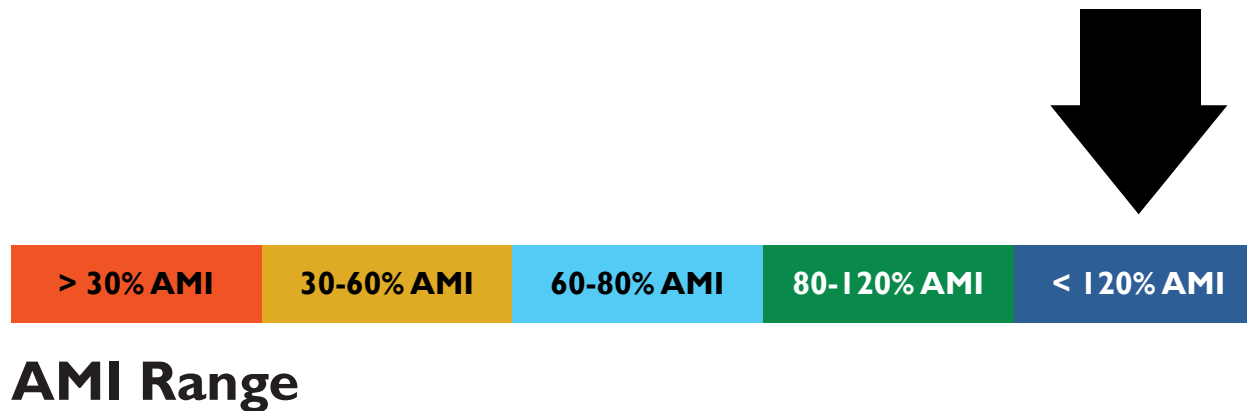


Envision Gallatin



Large Single-Family

Most accessible to **120% AMI** and above at market-rate.



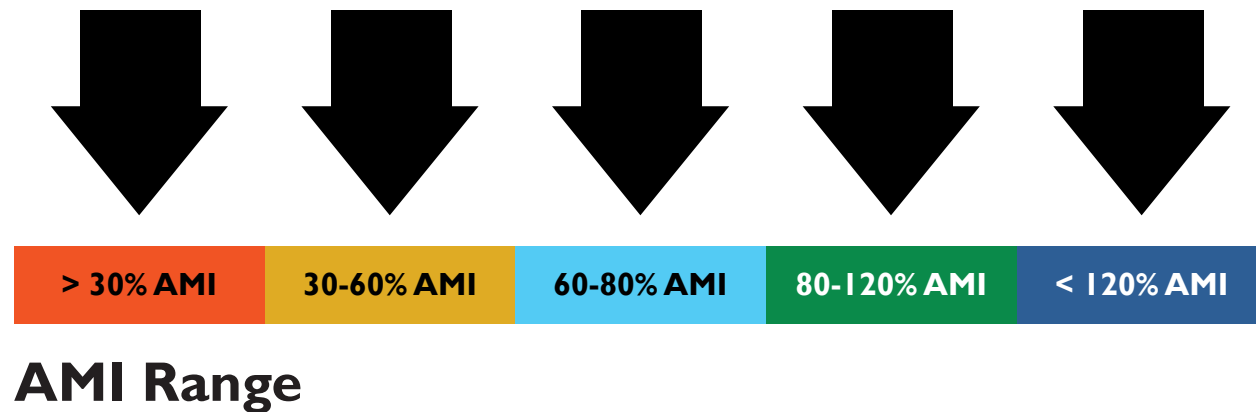
Envision Gallatin



Accessory Dwelling Units

Can be accessible to most **AMI** groups and can be more affordable, often as a rental from the primary homeowner.

Can also add additional housing for family members or friends to live in.

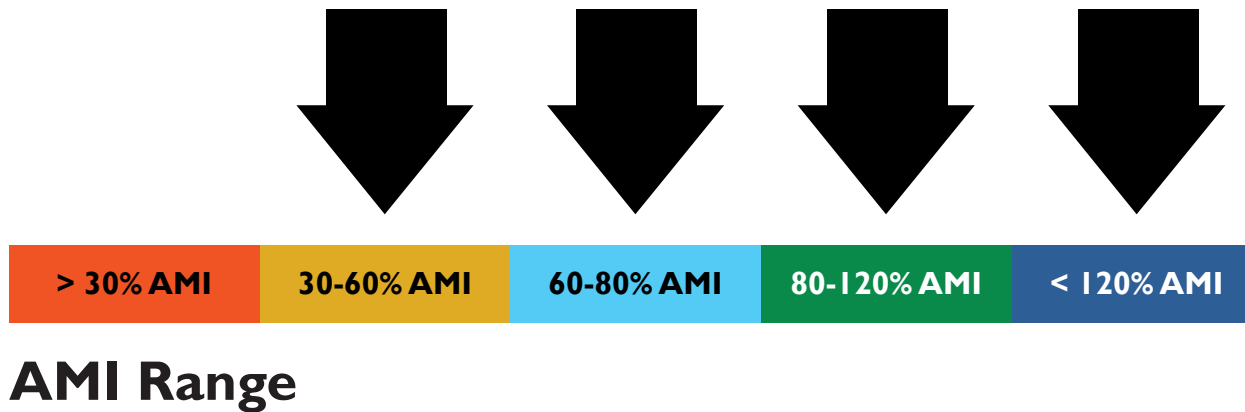


Envision Gallatin



Duplex

Most accessible for 30% AMI and above for rentals and 60% and above for ownership.

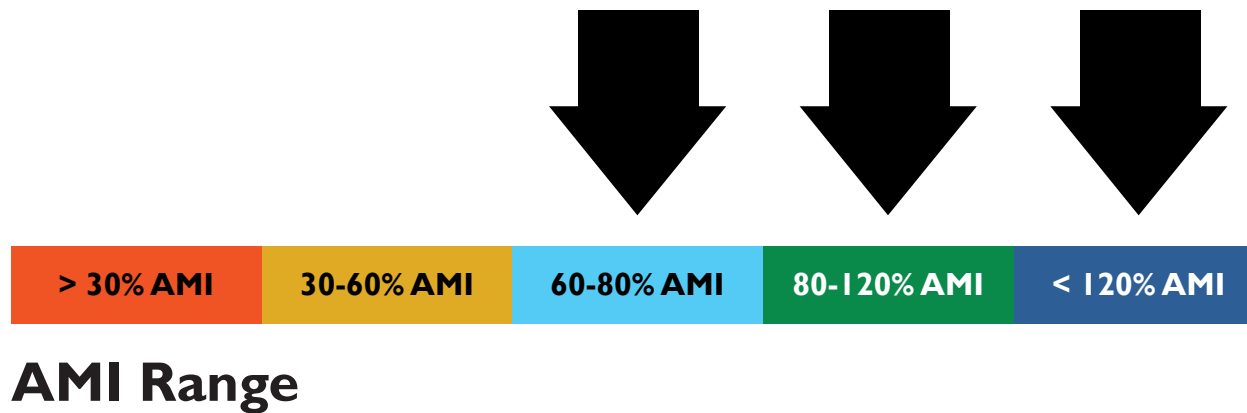


Envision Gallatin



Triplex / Townhouses

Most affordable for **60% AMI** and above at market-rate.

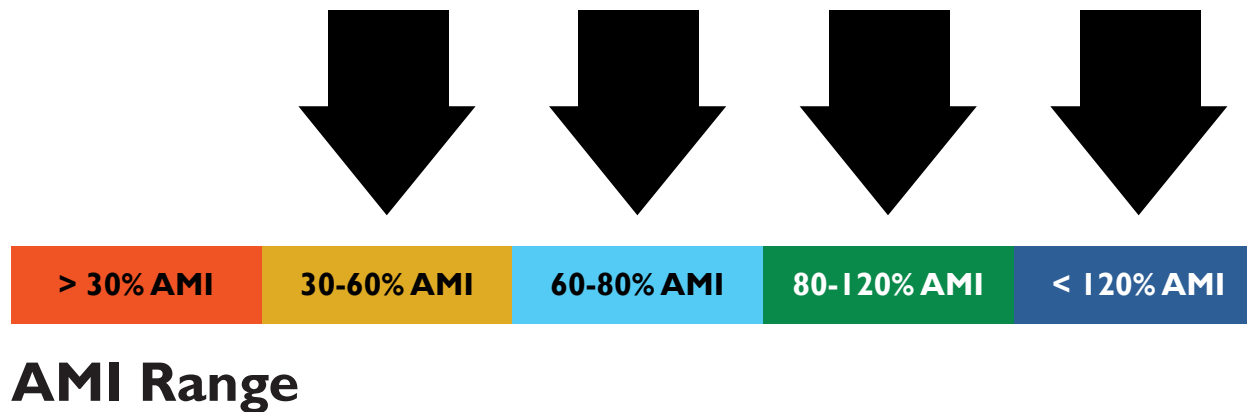


Envision Gallatin



Fourplex

Most accessible for **30% AMI** and above for rental and **60% AMI** for ownership.

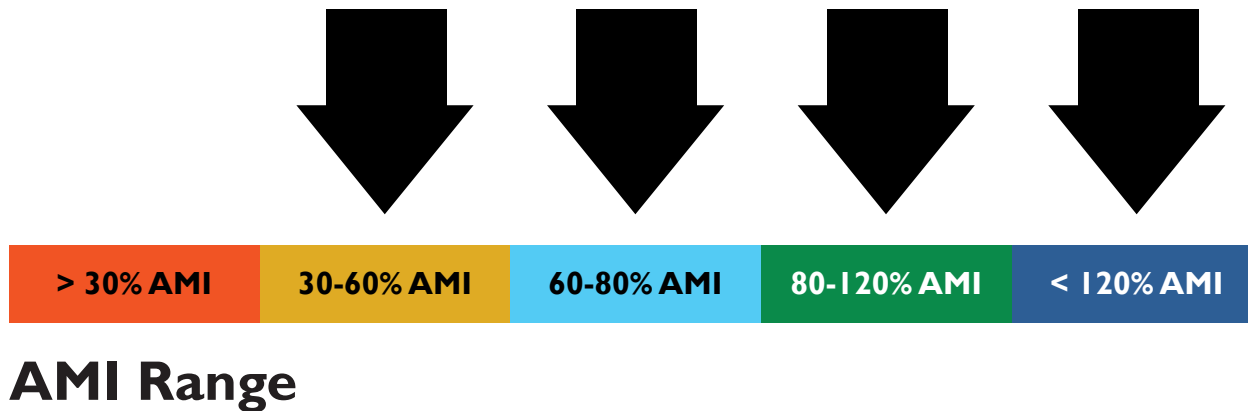


Envision Gallatin



Five / Sixplex

Most accessible for 30% AMI and above for rental and 60% AMI for ownership.

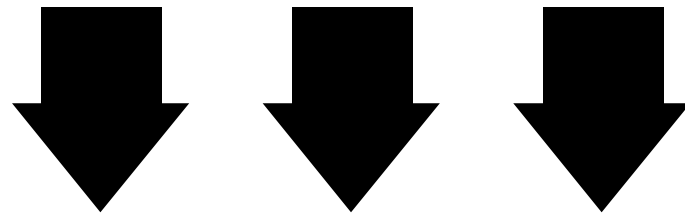


Envision Gallatin



Cottage Housing

Most affordable for **60% AMI** and above at market-rate. Cottage housing units are usually in a cluster with a shared open space for residents, often to build a stronger sense of community.



AMI Range

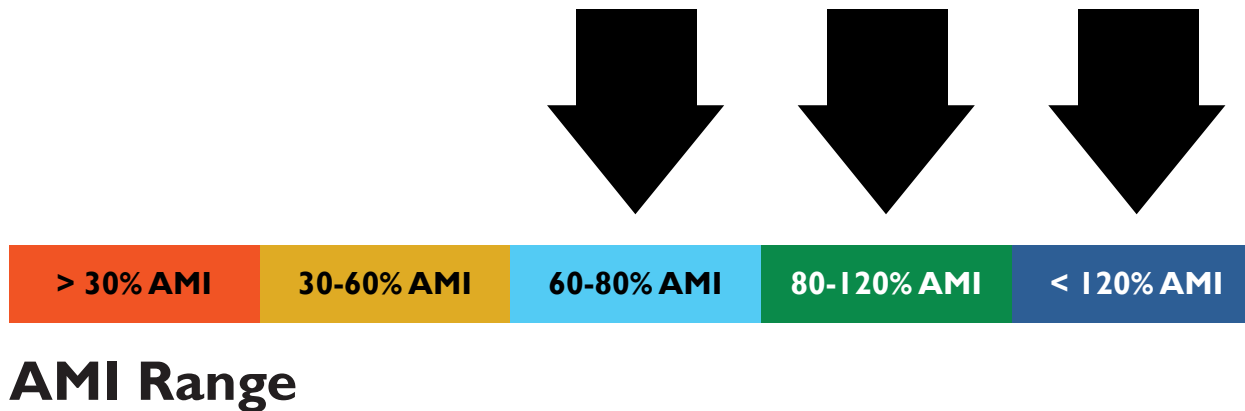


Envision Gallatin



Mixed-Use

Most affordable for **60% AMI** and above, depending on the area. Mixed-use areas provide housing above storefronts and often make amenities more accessible.

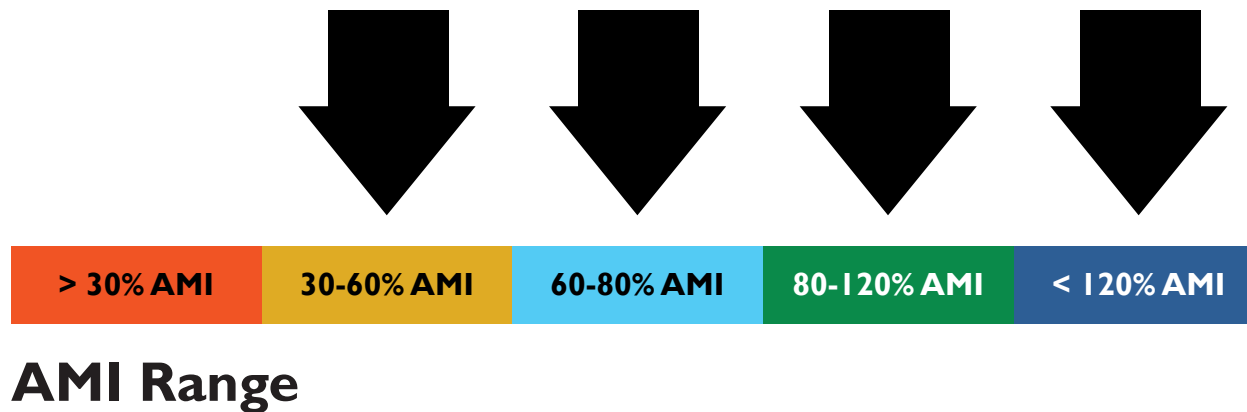


Envision Gallatin



Small Apartments

Most affordable for 30% AMI and above at market-rate.

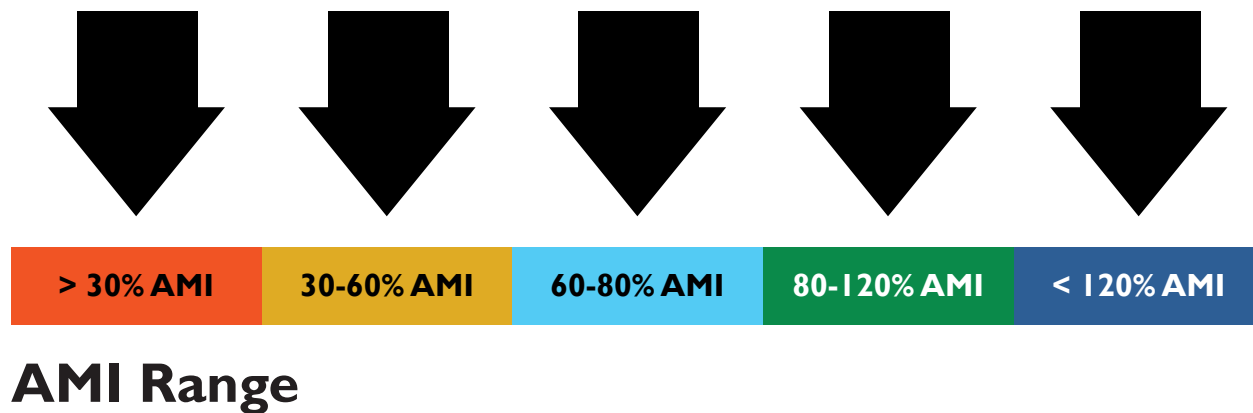


Envision Gallatin



Multi-Family Apartments

Most affordable for less than 30% AMI and above at market-rate.



Envision Gallatin



Spot the Difference: Residential Edition!



TELL US WHAT YOU THINK!

How do these “new units” fit into the area? What could be improved?

Spot the Difference: Mixed-Use Edition!



TELL US WHAT YOU THINK!

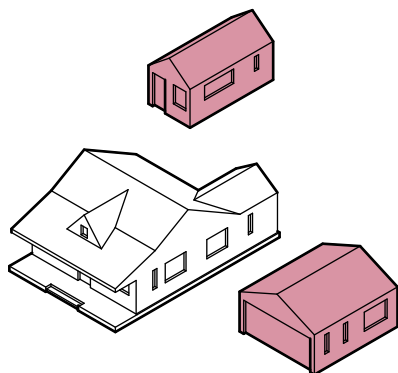
How do these “new units” fit into the area? What could be improved?

Housing Types: a cheat-sheet

Low-Medium Density

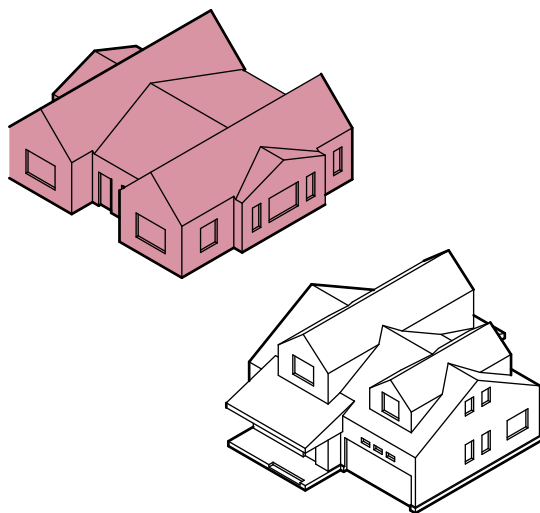
Accessory Dwelling Unit (ADU)

# of Units	2
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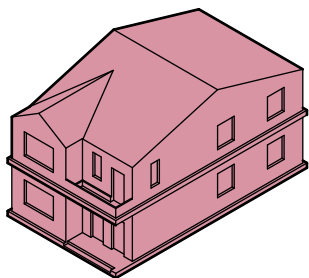
Duplex

# of Units	2
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Duplex Stacked

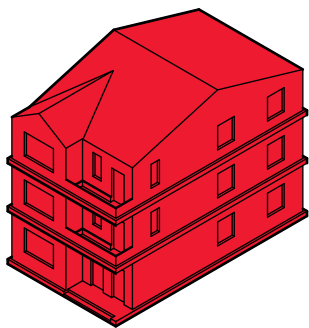
# of Units	2
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Medium Density

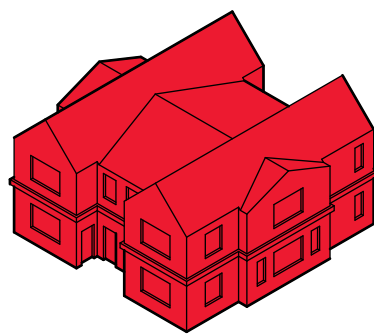
Triplex / Stacked Flat

# of Units	3
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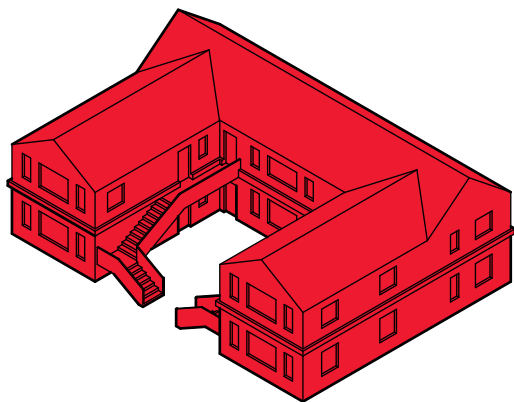
Fourplex

# of Units	4
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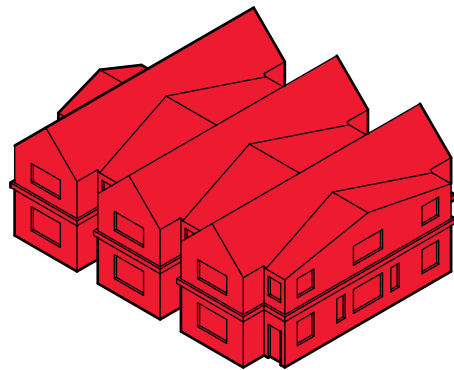
Courtyard

# of Units	4
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Three Townhouses

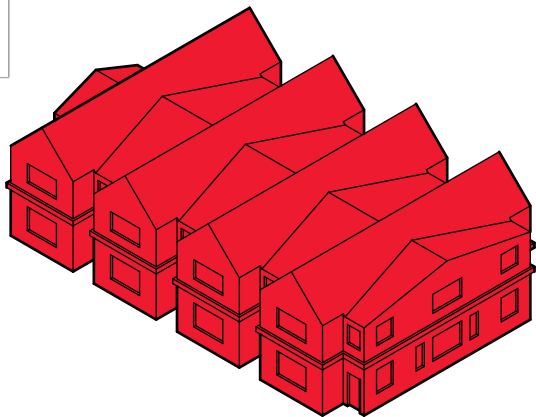
# of Units	3
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Housing Types: a cheat-sheet

Four Townhouses

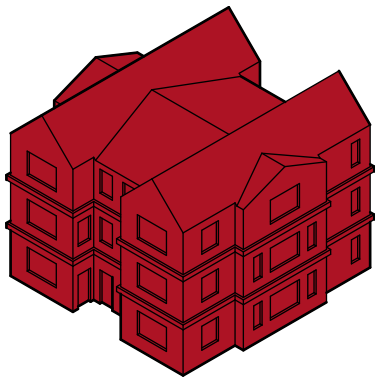
# of Units	4
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High Density

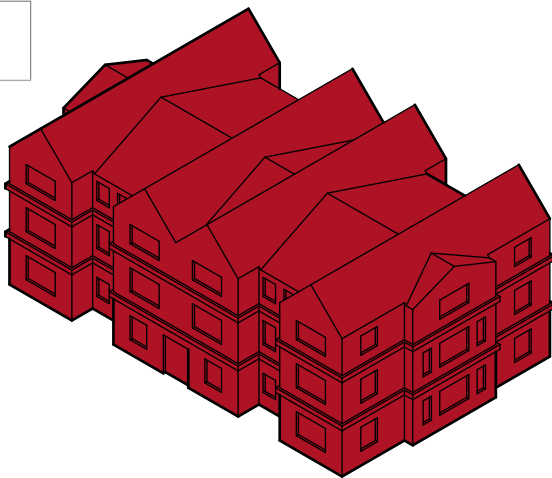
Sixplex

# of Units	4
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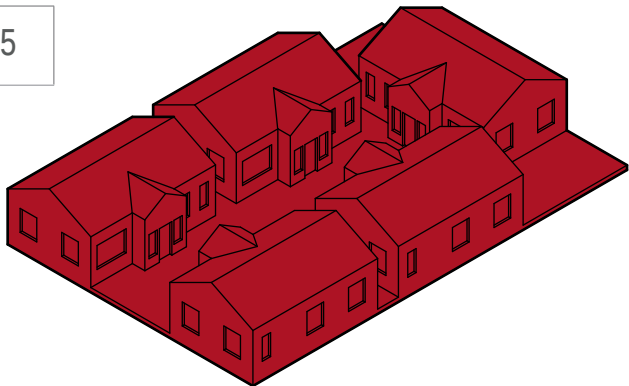
Apartment Building Small

# of Units	12
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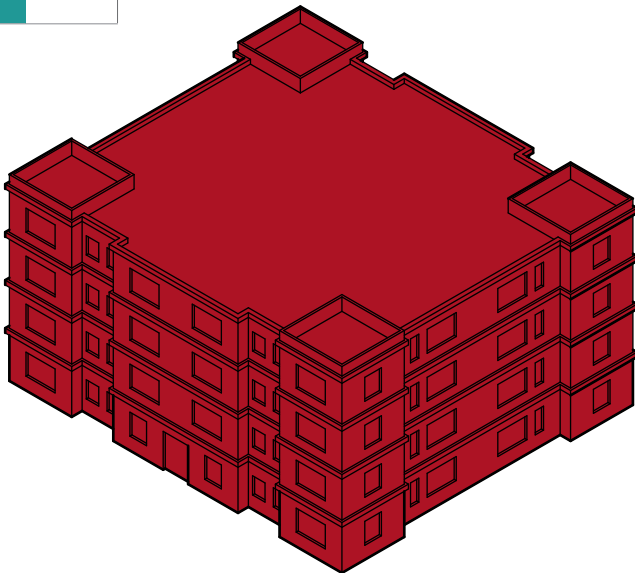
Cottage Court

# of Units	5
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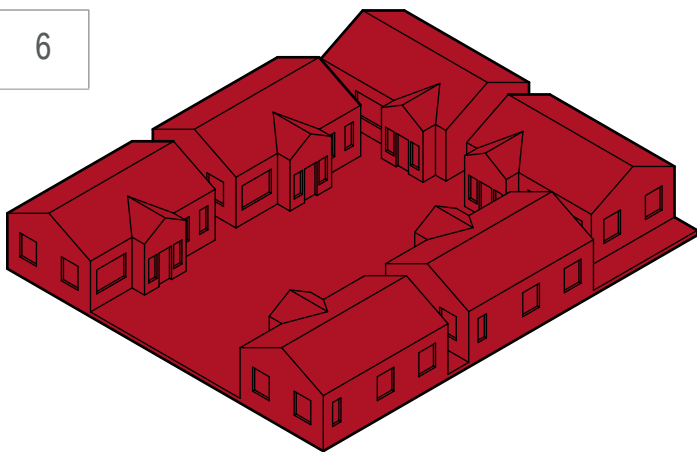
Apartment Building Large

# of Units	16
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Cottage Courtyard

# of Units	6
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	#	Strategy	Description	Target Populations	Housing Types	Connection to Gallatin County's 2024 Housing Strategy	Objectives
	1	Increase Densities and Allowable Housing Types	This strategy involves changing zoning regulations to allow for more housing units per area and a wider variety of housing types (e.g., apartments, townhouses, duplexes) in areas with infrastructure that were previously limited to single-family homes or large lots.	All income levels	- Multi-family - Single family - Rental - Homeownership	Recommends zoning reform to allow a range of unit types by-right in Urban and Rural Growth Areas, and removing barriers to small/affordable housing types	- Increased variety of affordable units in areas with infrastructure - Infill development - Mixed-use, walkable neighborhoods
	2	Density Bonuses	This strategy encourages affordable units by allowing developers to build more housing units than normally permitted if they include affordable units or contribute to an affordable housing fund. Requiring affordable units outright is prohibited by state law.	<80% AMI	- Multi-family - Rental - Homeownership	Proposes a voluntary inclusionary housing ordinance tied to density bonuses, inspired by Whitefish and Bozeman examples. May include establishing a housing fund.	- Mixed-income communities - Increase in affordable housing options
	3	Reduce Development Costs for Affordable Housing	This strategy focuses on lowering the costs associated with building affordable housing for developers and homeowners through measures like reducing fees where possible and flexible standards for projects that include affordable housing.	60% AMI or below - Low-income households at risk of displacement - Essential services workforce, families, and seniors	- Single family - Multi-family - Rentals - Homeownership	Supports reducing development costs by incentivizing ADUs, expanding zoning allowances to support feasibility of affordable units. May include establishing a housing fund.	- Increase in affordable housing options and diversity of units - Anti-displacement measure that promotes mixed-income communities - Supports a variety of affordable housing units near jobs, services, and existing or planned transit
	4	Reduce Permitting Requirements for Affordable Housing	This aims to streamline the process of obtaining permits for affordable housing projects, reducing redundant steps, delays, and bureaucratic hurdles.	All income levels	- Multi-family - Rental - Homeownership	Emphasizes streamlining and standardizing zoning code to where possible to reduce developer uncertainty and cost resulting from things like redundant steps.	- Reduce development costs for affordable housing - Reduce barriers to building affordable unit types
	5	Ensuring Manufactured Housing is Permitted Across Zoning Districts	This includes revising zoning standards to ensure they allow for manufactured homes where site-built homes are allowed.	<80% AMI	- Manufactured housing - Homeownership	Manufactured housing are required to be treated as similar to site built homes, but some standards still act as barriers. Modern manufactured homes are increasingly indistinguishable from site-built homes.	- Increase in variety of affordable units allowing for ownership - Reduce barriers to affordable housing options throughout all zones
	6	Community Land Trusts	CLTs are non-profit organizations that own land and lease it to homeowners, ensuring long-term affordability as the goal of the nonprofit is to maintain affordable housing.	<80% AMI - Low-income households at risk of displacement - Essential services workforce, families, and seniors	- Homeownership - Rental - Single family - Multi-family	References the Hidden Creek project, which uses a community land trust model, and generally promotes land stewardship models that preserve affordability over time.	- Wealth building and housing stability for low-income homeowners - Establish community control over land - Address the home purchase affordability gap for low-income households
	7	Encourage Public-Private Partnerships	This involves collaboration between government entities and private developers to finance and build affordable housing. The partnership can be a way to achieve financing while also ensuring the development is in the best interest of a community.	<80% AMI - Low-income households at risk of displacement - Essential services workforce, families, and seniors	- Single family - Multi-family - Rental - Homeownership	Recommends partnerships with private entities for land banking, ADU programs, and other creative collaborations to result in the construction of affordable units.	- Impacted communities benefit from economic growth - Community-driven development - Help people and places achieve balanced growth
	9	Aging in Place	Strategies to help low-income residents stay in their homes long-term without risk of being displaced. This could include programs to help subsidize home accessibility improvement costs for seniors who want to stay in their homes, and some zoning standards related to universal design.	<80% AMI - Low-income households at risk of displacement - Essential services workforce, families, and seniors	- Single family - Multi-family - Rental - Homeownership	Proposes reviewing zoning standards for universal design and aging in place, especially in growth areas in addition to programs to fund home repair/modification for existing homeowners to prevent displacement. The latter may include establishing a housing fund.	- Avoid displacement of seniors and existing residents generally - Encourage unit types that support the needs of aging adults and offer an option for ownership.

Strategies and Solutions to Increase Affordable Housing
Gallatin County Model Zoning Code for Affordable Housing | June 2025



Which of these Strategies do You Support?

Please indicate with a dot sticker whether you support, do not support, or are neutral about each of the following strategies to increase the availability of affordable housing.

	#	Strategy	Description	Support	Neutral / Unsure	Do Not Support
	1	Increase Densities and Allowable Housing Types	This strategy involves changing zoning regulations to allow for more housing units per area and a wider variety of housing types (e.g., apartments, townhouses, duplexes) in areas with infrastructure that were previously limited to single-family homes			
	2	Density Bonuses	This strategy encourages affordable units by allowing developers to build more housing units than normally permitted if they include affordable units or contribute to an affordable housing fund. Requiring affordable units outright is prohibited by state law.			
	3	Reduce Development Costs for Affordable Housing	This strategy focuses on lowering the costs associated with building affordable housing for developers and homeowners through measures like reducing fees where possible and flexible standards for projects that include affordable housing.			
	4	Reduce Permitting Requirements for Affordable Housing	This aims to streamline the process of obtaining permits for affordable housing projects, reducing redundant steps, delays, and bureaucratic hurdles.			
	5	Ensuring Manufactured Housing is Permitted Across Zoning Districts	This includes revising zoning standards to ensure they allow for manufactured homes where site-built homes are allowed.			
	6	Community Land Trusts	CLTs are non-profit organizations that own land and lease it to homeowners, ensuring long-term affordability as the goal of the nonprofit is to maintain affordable housing.			
	7	Encourage Public-Private Partnerships	This involves collaboration between government entities and private developers to finance and build affordable housing. The partnership can be a way to achieve financing while also ensuring the development is in the best interest of a community.			
	9	Aging in Place	Strategies to help low-income residents stay in their homes long- term without risk of being displaced. This could include programs to help subsidize home accessibility improvement costs for seniors who want to stay in their homes, and some zoning standards related to universal design.			