



## Town of Eureka

### Growth Policy Steering Committee Meeting **Minutes**

**Date/Time:** 11-5-19 @ 4:00 pm  
**Location:** Eureka Town Hall

#### **Agenda Items:**

##### **1. Recap last meeting**

- a. Review the minutes – **Census shouldn't be counting Tourists or Canadians with second homes.**

##### **2. Discussion**

- a. Population – Identify Growth rate for Growth Policy

- i. Review growth rates based on 2010-2017 Eureka Population numbers – **Presented that Low growth is approximately 0.49% annual, 2010 to 2017 approx. 0.8%.**
  - i. **Committee perception is there is an upward trend in new construction and possibly second homes. According to the Montana Building Industry Association (MBIA) showed Single Family Housing Starts for Lincoln County as the following (Eureka is not listed separately):**
    - o 2013 – 139 homes
    - o 2014 – 121 homes
    - o 2015 – 126 homes
    - o 2016 – 107 homes
    - o 2017 – 133 homes
    - o 2018 – 121 homes
  - ii. **Committee members as if there a way to look at assessed value of property in Lincoln County to see how that may compare to the population counts reviewed last month.**
  - iii. **Committee member noted that they know of an example of second homeowners that have purchased property/home for when they visit the area and not all second homes are extravagant or above the normal housing available in the area.**
  - iv. **Several members noted that they know of several folks that bought to retire here**

v. Toby presented single family housing starts for Lincoln County *(Summarized above)*

b. Housing

- i. Review data – Census data regarding number of housing units 2010-2017, Housing characteristics, types of units, Household demographics, Housing units per income range, Housing per monthly costs, Monthly costs as a percentage of income, etc.
  - i. Presented trend of occupied housing fairly level from 2010 to 2017 *(2017 clipped off view)*
  - ii. Discussed that most homes are largely single family. It was noted that the 1960 decade high likely based on dam.
  - iii. Approximately 80% of units are detached single family (454 units per census.gov data). Followed by 7% (41 units) of 3-4 unit apartments. General comment that the number of apartments seemed high.
  - iv. Verify definition of nonfamily household. *A non-family householder is a person maintaining a household while living alone or with non-relatives only.*
  - v. It was asked how is the nursing home counted? *Per Census.gov definitions, a housing unit is a house, an apartment, a group of rooms, or a single room occupied or intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants do not live and eat with other persons in the structure and which have direct access from the outside of the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible. If the information cannot be obtained, the criteria are applied to the previous occupants. Tents and boats are excluded if vacant, used for business, or used for extra sleeping space or vacations. Vacant seasonal/migratory mobile homes are included in the count of vacant seasonal/migratory housing units. Living quarters of the following types are excluded from the housing unit inventory: Dormitories, bunkhouses, and barracks; quarters in predominantly transient hotels, motels, and the like, except those occupied by persons who consider the hotel their usual place of residence; quarters in institutions, general hospitals, and military installations except those occupied by staff members or resident employees who have separate living arrangements.*
  - vi. It was noted that a large percentage of households (42%) lives alone. It was commented that Kasanka apartments probably contributes to a portion of those numbers.
  - vii. Looked at housing units per income range. Data identified, occupied, owner-occupied, and renter occupied for each range. As expected, general trend is that if you make

- more money likely to own your own home. On the income range of less than \$5,000, all 32 units were Owner Occupied, this was assumed to be mobile units.
- viii. Looked at the number of housing units per monthly cost (occupied, owner occupied, renter occupied). A similar trend was apparent to the housing units per income in that the higher monthly cost bracket had a higher owner occupied rather than renter occupied. Verify that the monthly cost isn't the same as the income numbers. *Data will be adjusted accordingly when considering the housing section of the growth policy.*
  - ix. Committee noted that rent in Eureka is pretty high and there is a perceived lack of rentals. Paper doesn't typically have them. Daniel's rentals fill pretty quickly.
  - x. Reviewed housing cost presented as a percentage of income. From a housing perspective, housing costs greater than 30% of income is indicative of an affordable housing issue.
  - xi. It was noted that Real estate tax is based on the improvements on the ground.
  - xii. Talked that the growth policy plan will be revisited under major "events."
  - xiii. Robin asked about commutes, is Eureka a bedroom community for Whitefish and the Flathead. *Review of census data shows that the average commute time is less than 15 minutes, about 10% have a commute in excess of 60 minutes, and 1.7% with a commute in excess of 90 minutes.*
  - xiv. Discussions about housing and workforce was discussed. It was mentioned that in the past one company looking at Eureka for a home based wanted base workforce to be located here and required almost 100 people.
  - xv. Committee member noted that there 24 units in Kasanka Court (\$700-800/mo for apartment)
- ii. Identify Housing trends/successes/Issues for Growth Policy
- i. A large percent of the population pays more than 30% of their income on housing.
  - ii. Low priced rentals are hard to come by/easy to fill but can have frequent turnover.
  - iii. Affordable apartment housing could be used. Challenge with payment in low income rentals and deters development.
  - iv. Cost of development relative to "Town standards" is low meaning the current Town rules don't add financial burden to development.
  - v. Quality housing with low cost a challenge

- vi. Several committee members indicated they would like to avoid the growth policy recommending having zoning and building permits etc. with eventual plan as the burden it places on the Town. Several members indicated there have been issues with no standards such as houses being constructed on/over property lines.
- vii. Generally, people favored fewer regulations than more given the size of the community, but acknowledged that some regulations/ordinances make sense.
- viii. An example Ordinance states that the homeowner installs the street sidewalk for example. The Town has a sidewalk replacement program (\$2,000 put in there by the Town) that shares the cost of replacing sidewalks with the landowner.
- ix. A challenge is Eureka doesn't have the jobs or people to pay the rent that leads to people building additional housing.
- x. People are seeing a lot of remodels in town, largely based on old/aging homes. Lot of homes in west avenue have been improved.
- xi. There are some options for homeowners to get money to help improve homes etc.
- xii. There is not a large amount of undeveloped property in Town limits. With sewer going into the Midvale area, there is the potential for some land development there.

### **3. Wrap Up**

- a. **Next meeting – Tuesday, December 2<sup>nd</sup> @ 4 pm**