

# HTF Public Comment

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### GMD Development

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Hello, GMD Development has developed and renovated over 800 affordable apartments in Montana over the past decade. Below are suggestions to facilitate more affordable housing in the state:

- 1) **Access to Greater Subordinate Financing**. The tax-exempt bond program is far underutilized in Montana. Other states we work in are oversubscribed by interested affordable developers. Developers are able to utilize a small fraction of this critical resource as projects are often infeasible due to a relatively small fraction of the overall project cost. A state housing tax credit or addition subordinate financing would unlock millions of private dollars and create hundreds of new housing units.
- 2) **Permit Timing Issues**. We find that nearly every city in MT is short staff needed to process permits which for 125 unit project can take up to 1 year. This adds significant cost to a project as that holding period cost must be paid in some way and is passed along ultimately to the tenants. This also includes permitting by DEQ which has resulted in many months delay in the start of projects. Suggestion to eliminate DEQ purview in cities with competent engineering staff. DEQ is also short staffed and this would reduce their workload.
- 3) **Skilled Workforce**. In many areas we have been unable to find even a single, local subcontractor to bid on job and have forced us to bring in subcontractors from far away places like Kentucky or Minnesota. Many tell us that they are advertising for positions, but not getting any applicants. Suggest Montana focus on programs to begin trade education in high schools to provide a skilled, and actually very well-paid job.