



## **Steering Committee Meeting Agenda**

Wednesday, December 13, 2023 | 4:00 pm - 5:30 pm  
HRDC, District IX Livingston Office, 121 S 2nd Second Street

- 4:00 - 4:15 p.m.     **Housekeeping & Review of November Meeting**
- 4:15 - 4:50 p.m.     **Discussion & Decision: Ideas to support implementation of employer-assisted housing partnership program**
- 4:50 - 4:25 p.m.     **Discussion & Decision: Ideas to support zoning reform in the City of Livingston**
- 4:25 - 4:30 p.m.     **Closing & Next Steps**

### **Ground Rules**

#### **Respect Each Other**

Listening is important  
One person speaks at a time (no interrupting)

#### **Respect the Group**

Make your points succinctly  
Everyone has a right to talk

#### **It's OK to Disagree – Agreeably**

Challenge ideas, not people  
No “zingers” or cheap shots  
Disagreement is an opportunity to learn

#### **Keep the Conversation Constructive**

Speak from your experience  
Explain your reasoning  
Keep an open mind

## Consider the following questions:

- **What are the anticipated impacts/outcomes of this idea?**
  - Is this idea critical to the successful implementation of this tool in year 1?
- **What does it look like to implement this idea** (e.g., outreach & education, technical assistance, real estate acquisition, construction, etc.)?
- **Who needs to be involved for this to be successful?**
  - How might you contribute to the implementation of this tool or idea?
- **What questions do we need to answer to implement this idea well?**
  - Do we need to collect more information? Where would it come from?
- **Are there similar/connected ideas that would enhance implementation of this idea?**
- **How difficult would this be for the Park County Housing Coalition to implement?**
  - Is this idea “low-hanging fruit” (i.e., relatively easy to implement?)
- **Is there any overlap between “low-hanging fruit” and ideas that are high priority for implementation in year 1?**
- **What’s missing from this list of ideas?**

# Engaging community members on ADUs

## General engagement

- Host a community education workshop on ADUs
- Property management / “how to be a landlord” workshop
- Engage and educate local banks to ensure they will count income from ADUs when underwriting a mortgage.
- Cultivate a network of renters interested in living in ADUs
- Spread the word on ADU policies

## Engagement around regulations

- There should be clear regulation of allowed structures
- Clarity on rental restrictions (none yet)
- Clarify design standards, timelines, and code to avoid junk yard appearance.

## Engagement that offers case studies/Examples

- Showcase great examples of existing ADUs, including their designs and costs
- Share success stories from other states

## Advocacy

- a. Consider lobbying for state-level incentives

## Barriers

- Address the lack of a construction labor force / labor shortage
- Lack of available land for construction
- Lack of capital / costs
- Impacted people are not a part of the discussion
- Infrastructure capacity / density impacts
- HOA covenants
- NIMBYs

## Questions

- Are manufactured/prefab homes allowed?
- Are all local banks following FHA’s lead in terms of counting income from ADUs when underwriting a mortgage?
- How do we make construction costs more predictable for homeowners?

# Engaging community members on EAHPs

## Values

- Ensure EAH partnerships create benefits for all local employees, not just middle-income workers. Make sure to include the community's lowest-earning workers.
- Have a clear idea of employee needs
- Look for opportunities to build new homes and preserve existing homes that are affordable to local workers.

## General engagement

- Cultivate community/developer relations
- Engage all types of employers and employees, including Albertsons.

## Specific ways to engage

- **More education for local HR departments**, including the possibility of adding pre-tax housing benefits or stipends for employees, employer-matched savings accounts, and financial education classes for employees.
- **PCHC should engage with employers and developers early to help them design a project** that meets the needs of their employees, reflects community values, and will result in good decisions on growth and expansion in/around Livingston and Park County. Come prepared with:
  - priority areas to develop (e.g., with water and sewer capacity, eligible for special funding sources like URA grants, etc.);
  - List of funding opportunities and potential partners
  - Economic absorption studies to guide decision making on the right number and type (homes to own vs. homes to rent) of homes;
  - An understanding of the housing components of applicable plans, policies, and regulations.
- Consider developing homes as part of a land trust and/or developing communities comprised of smaller homes.
- **Evaluate/Survey employer assets**, e.g., land, friends or partner organizations that could fundraise, etc.
  - Consider assets vs. expense. Ask whether any of these assets can become a revenue stream?
- **Research how successful EAH partnership projects came together and collect lessons learned**, including funding opportunities and partners.

## Fundraising ideas:

- Consider developing a local funding pool employers can contribute to.
- Leverage funds from non-profit partner or "friends" groups to fundraise for entities like local schools (e.g., Gardiner's North Yellowstone Education Foundation)
- Consider creating opportunities for planned giving of assets like land and homes.

## Engaging community members on EAHPs (Cont.)

### Barriers:

- Complex approach that is often conflated with the company town. Education will be needed.
- Wages: starting wages and year-round, full-time wages
- Workforce could benefit from financial education - maybe consider incentives for participation?

### Concerns & Questions:

- IRS codes for employers to add matching funds to housing down payment?
  - i. Are these funds taxable?
  - ii. Is there a tax saving or employer deduction?
- Repairs for property taxes?
- How to develop projects that comply with fair housing laws but target local workers?

# Engaging community members on Zoning Reform

## Values

- Create opportunities for safe conversations re: opinions on zoning.

## Advocacy

- Participate in public meetings and offer support for zoning (allows density and affordability; not everybody at the table agreed that density and affordability in Livingston is a good thing)
- Show the Commission that the community wants zoning reform prioritized and pushed forward.
- Work with the consultant the city of Livingston has hired to ensure the new zoning is married to the growth policy; group felt they had input into that process more so than they have had for the zoning efforts
- Form a citizens group to meet separately to educate others and advocate for density and other pro-affordable housing policies. This group could have meetings with the consultant hired to look at zoning, be able to meet with City officials, and request information related to what zoning changes/proposals are on the table so they can offer input.

## Specific engagement ideas:

- Online conversations
- Walking tours
- An FAQ or “mythbusters” document available online
- trained “zoning ambassadors,”
- creating visuals using story maps,
- utilize state resources,
- conduct opinion polls to gauge feelings about and knowledge of zoning
- Utilize existing publications to spread information, such as the Park County Community Journal
- Push the Livingston Enterprise to allow a recurring guest column that updates the public on the zoning process and opportunities to get involved.

## Specific zoning concerns:

- Host inter-group meetings & informational presentations on how zoning impacts emergency response
- Find solutions to flood issues, e.g., not allowing building too close to the river or by participating in a political way to get a levee built

## Engaging community members on Zoning Reform (Cont.)

### Barriers

- Information on the zoning process is often technical and hard to digest.
- Opportunity for community engagement around FEMA remapping the area and potentially increasing the coverage of the flood plains. Make sure officials in charge of zoning process understand where development may be cheaper due to continued lack of required flood insurance.
- Segments of the community who do not support density; affordable housing "NIMBYs"
- General community resistance to growth
- The infrastructure (sewer specifically mentioned) may not be able to handle the additional density allowed by new zoning.

### Questions

- How can community members learn more about zoning? For example: How does zoning help with economic development?
- Where is this tool working well? And what are the lessons learned if it is not?
- How are my property rights protected if/when zoning changes?
- How does zoning impact emergency response?
- How do zoning changes happen? How can those decisions be appealed? Who decides? When and where? Can we change the process?
- How do zoning variances happen?
- How does zoning get us where we want to go as a community?
- How do we incorporate all of this content into what is happening at the City/County government?

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## Park County Housing Coalition Steering Committee

4:00 pm - 5:30 pm | HRDC, District IX Livingston Office, 121 S 2nd Second Street

In-Person: Jamie I., Carrie H, Becky M., Sara R., Kris S., Tawnya R-M, Geoff A., Grant G. (arrived at 4:30)

Staff: Katherine D., Barb O.

Regrets: Hannah W., Lila F

### Welcome Back

#### ○ Review of November meeting.

- We agreed to increase meeting length by 30 minutes, for a total of 90 minutes, and tentatively agreed to start the meetings at 4 p.m.
  1. Hannah might have a conflict if we keep our meetings on the same day and start at 4 p.m. Any updates on that, Hananah?
- Creation of “reading room” for the steering committee
  1. Rules: email me the article/report/study in question. Include 1-2 sentences why you think it would be important to share with the group or a discussion question.
- Had a lovely conversation with a project manager at the Missoula Redevelopment Agency.
  1. The short answer to Kris’ question about funding is that it comes exclusively from their taxation districts, *and* they have a lot of partners that bring additional funding to projects.
  2. They also consider themselves a partner in land banking. They acquire land, which is then held by the City of Missoula.
  3. Grant. Putting a pin in this topic to discuss
- We reviewed ideas generated by participants in the November 14 event and prioritized some of them for implementation:
  1. Develop educational/information materials that will help homeowners understand and navigate regulations and permitting. Materials will be suitable for those in the City of Livingston, those in Gardiner, and those in other parts of Park County.
  2. Undertake targeted education and engagement around FHA loan financing options with: local lenders, appraisers, realtors, and contractors and builders.
  3. Develop a package to incentivize homeowners to deed restrict their ADUs, including funding, example deed restrictions, rental facilitation, and other ideas/priorities generated by those considering this option. This should be based on successes in other places where similar programs/packages have been developed.
  4. Host an interactive ADU tour & workshop for those interested in contributing to the long-term rental market. Event should include beverages and showcase examples of ADUs and their costs.

Katherine prepared a hand-out to capture the ideas from the last meeting and also to serve as a tool for the discussion we’ll be having later in today’s meeting. All of this will lead to a work plan that Katherine will share at our January meeting.



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### **Park County Housing Coalition Steering Committee**

- **This session's consensus-building tip:** Be prepared to shift plans according to group capacity and priorities. Katherine will be “modeling” this as we allow for additional discussion of these tools, rather than pressing forward to meet an arbitrary timeline. i.e.,: “process over product”!
- **Purpose of today's meeting**
  - Continue what we started at the last meeting, covering employer-assisted housing partnerships and zoning reform.
    - a. Don't worry, this is not the last chance you will have to review and comment on the development of these year 1 programs. I will be bringing a draft work plan to our January meeting.
    - b. Who wants to keep time? Becky Miller volunteered.

#### **Discussion of Employer-Assisted Housing Partnerships**

- Silent review and consideration of questions.
- Discussion begins at 4:20 p.m.
- Samantha R. from Sage Lodge: We spent \$6M on employee housing with 60 beds, and I now see that there are other things we could have done with that money! Current charge is \$600/month for a 4-bedroom cabin. Also have 8 yurts that are open seasonally, \$400/month (?). They built several hook-ups for RVs, but can only use 1 because otherwise it is considered a “trailer park.” Katherine asked about percentage use: 100% of offsite housing is being used. Note that some of those “beds” include the yurts, which are seasonal.
  - Note that this housing is especially valuable for employees who don't have vehicles. Currently only two have cars! Sage does provide grocery delivery, regular rides to Livingston, and monthly rides to Bozeman.
  - She also shared that when they shared a status report with their owner, he was more interested to hear the good news of supporting families & kiddoes, and not so concerned about how much they are spending on these projects!
  - They have roughly 150-160 total employees, split about half & half between year-round and seasonal.
- Katherine shared some examples of having savings accounts (for specific purposes) that get matched, by employer and/or the community.
  - This is in response to Becky reporting back that the Opportunity Bank branch president, Megan Watts, shared at a state-level Opportunity Bank meeting and got positive response / interest to this strategy!
  - Grant doubts that the federal tax code allows employers to set aside housing funds pre-tax.
- Tawnya wants to explore more about employer AND community assets that could be leveraged to provide housing opportunities.
  - Katherine explains that school districts throughout the county have talked with her about building housing on the land they already own.
  - Grant mentioned he had heard that local business owners had tried to get together to purchase the Ebert when it was on the market recently, but were outbid.
    - Should we consider hosting a convening of local business owners to see what they're up to and have an appetite for?

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- Tawnya offers their spaces for hosting a convening! This could be a social gathering, or perhaps a learning opportunity?
- Becky: We are at the 10 minute mark! (4:42 pm)
- KD: What about folks who aren't looking to purchase their own homes, but want reliable rentals? This is another instance of being mindful of the specific needs of our local workforce. References a few potential processes for capturing that info while be able to do that within the regular flow of their work day:
  - Carrie wonders about doing this as a survey? " I want whatever we do to reflect their ideas, not my ideas of what they might want!"
  - Samantha: Do people even know what they need? For example, if they say they don't want to purchase a house, perhaps that is because they need more financial education about the benefits of home ownership?
  - Question: If the survey came from the employer, would respondents be less likely to provide honest answers?
    - What about if PCHC administers the survey but the employer assists by sharing the link and allowing people to complete the survey on the clock?
- KD highlights the importance of aligning values and strategies. Including:
  - Having a clear idea of employee needs (suggested during Nov. 14 event)
  - Ensure partnerships benefit all local employees, not just middle income workers.
  - Geoff's: resources that are gathered here in Park County should stay in Park County.
- KD reviewed the highlights of what was discussed, during which she clarified which are front line priorities (e.g., surveying our local workers and employers, continuing to engage with local school districts, cultivating relationships and developing shared knowledge basis with local employers) versus the things that are "back line" tasks (e.g., preemptively creating programs) so we have the details at hand should those approaches be of interest (such as employee savings accounts).

#### **Discussion of Zoning Reform** (4:58 start, 35 minute duration)

- Silent review and consideration of questions
- 5:00 - Discussion
- Grant: Should we consider the phrase "land use" rather than "zoning" since that is such a red flag term for people?
  - KD acknowledges that zoning can elicit strong, negative, reflexive reactions. Also, the Housing Action Plan refers to "zoning reform" and there's a risk that rebranding that tool could make people think we're trying to mask or hide what we're doing.
  - Carrie wonders if this is a component of the education process that we need to pursue? i.e.,: WHAT is zoning at its core? "Land use"!
- Kris asks for an overview of zoning in the county.
  - KD shares a map and a brief overview of "Part 1" and "Part 2" zoning, with the caveat that whether the zoning is Part 1 or 2 doesn't really matter to the layman.
  - Map shows that most zoning is along the Hwy 89 corridor south of Livingston, with large sections of land in the Shields with no zoning. KD clarifies that these areas still have some regulations to follow (septic permit, electrical) - along with subdivision regulations - but have few reviews other than that.
- Jamie re: the Bridger Canyon & the Bridger Pass zoning districts. Formed 20 years ago, when companies wanted to come in and do test drilling. Note that they couldn't just stop it, but they were able to make it so difficult that the companies stopped trying.

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- Katherine notes that these two districts abut each other but each have very different regulations. Shares more details about the efforts & benefits of citizen initiated zoning. If we encouraged this approach, does the county have capacity to field the resultant questions?
- Geoff highlights the differences between the Livingston appetite for zoning versus the county appetite, especially given the amount of income that the homeowners in the valley are getting from their vacation rental units.
- KD mentions the MT Local Government Center out of MSU would be helpful for communities who might want to incorporate.
  - Tawnya mentions the conversations that have happened in Gardiner on this topic.
- Kris: Headwaters has been reluctant to wade in on the topic of zoning, might get involved in land use questions because of their emphasis on mitigating hazards, ie: fire & flooding. They have found that talking about hazards can be a good way to begin the conversation!
- Grant describes conversations he has had that reflect people actually do seem to be interested in zoning, even though they are so opposed to the word “zoning.”
- Barb shared her example of a neighborhood conversation at Pine Creek Lodge, wherein neighbors expressed frustration that they were so close to a music venue; but isn't that kind of separation between residential use and commercial use exactly what zoning would accomplish?
- Carrie asks if we could gather more clear, specific outcomes of what zoning impact accomplishes.
  - KD shares examples from Gallatin County that illustrate outcomes that the community prefers versus those folks feel missed the mark: e.g., Bridger Canyon versus Four Corners.
    - Can we offer tours to these locations? (As a way for people to visualize the impacts of various policies.)
- Grant mentions that there is also a need for more education about annexation into Livingston, as there is a lot of confusion about that.
  - City of Livingston commissioned a report that surveys how well the existing zoning policies correlate with the city's growth policy. This was completed by Great West (?) in November, and in January they anticipate putting out an RFP. This will go to the City Commission for review next Tuesday. FYI, the city is combining the Zoning Commission and the Planning Board, and is accepting applications through early January. Note that everyone has to live in the jurisdiction, thus no longer will have a representative from the County Planning Board to participate in this body.
- KD reiterates the key topics:
  - We can help clarify who decides what?
  - Telling the story of Livingston's history of planning (i.e., What are the positive, tangible outcomes of zoning on Livingston's built environment?!)
  - Education: zoning versus subdivision regulations versus HOA regulations, etc. suitable for City of Livingston and County
  - A guide to Livingston's new consolidated Planning/Zoning Board.
- Grant points out an example of the HOA in the Wineglass, which has essentially zoned that area, and he has found that people are very much in support of the HOA policies.
  - Kris references concerns about enforcement at the HOA level. Note that the current County code enforcement person is very much currently a complaint-driven process.
  - Katherine cautions that citizen initiated zoning resulting from individual subdivisions can result in an arbitrary patchwork like the one that exists in Gallatin County. It creates confusion for members of the public and is an administrative nightmare for staff.