



Steering Committee Meeting Agenda

Wednesday, November 29, 2023 | 4:30 pm - 5:30 pm
HRDC, District IX Livingston Office, 121 S 2nd Second Street

- 4:30 - 4:45 p.m. **Review of Oct. Meeting & Housekeeping**
- 4:45 - 5:30 p.m. **Debrief of Nov. 14 Meeting, Including Review and Discussion of Ideas to Support Implementation of 3 Priority HAP Tools**

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?

Wednesday, November 29, 2023
MEETING MINUTES
Park County Housing Coalition Steering Committee

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

In-Person: Jamie I., Carrie H, Grant, Hannah W., Becky M., Sam R. Virtual: Kris S.

Staff: Katherine D., Lila F., Barb O.

Regrets: Tawnya R-M, Geoff A.

Welcome Back

- **Review of October meeting**
 - Review of HAP tools, part 2:
 1. Density bonuses
 2. Land banking
 3. Accessory dwelling units
 - We agreed to utilize ground rules (last session's consensus-building tip) and decided to keep meetings closed for a few months so everyone can get settled.
 - You agreed to three areas of focus for 2024. We will be discussing these shortly.
- **Housekeeping**
 - We have a meeting scheduled for December 27, 2023. KD, Barb, & Lila will not be available. **Reschedule to: Wednesday, Dec 13th**
 - We have a lot to do and I'm concerned we don't have enough time in which to do it. **Committee agreed to longer (90 min) meetings. Decision to meet from 4:00 - 5:30, starting 12/13**
 1. Hannah has a potential conflict. She will get back to Katherine.
 - Jamie: Is a virtual option now available for meetings?
 1. Katherine: Our calendar invitations include a Google meet link that may be used if necessary, although I prefer in person.
- **Purpose of today's meeting**
 - Clarify and prioritize ideas generated during the Nov. 14th meeting.
 1. We are a group with limited capacity, but a community with astonishing capacity (and a lot of passion).
 2. We reached a lot of new folks with our Nov. 14 event. 48 of the 66 people who signed in on the day of the event are not on the PCHC's email list.
 3. Implementation has to do with marshaling existing resources and making sure the people who will be instrumental in implementation understand the plan.
 - **Consensus-building tip:** Make sure that those who have the power to "block" an effort are engaged early and kept informed throughout the process. Grant concurs this IS a good idea!

Debrief of Nov 14 Event, Part 1

- Review of ideas generated in small groups during the Nov 14 event. People in attendance had hard copies to work from; Kris received the content digitally; starting just with the ADU page
- Consider the following questions:
 - Is this "low-hanging fruit" / how difficult would this be to implement?
 - What seems absolutely necessary?
 - Any overlap?

- What are the anticipated impacts/outcomes?
 - What does the work look like to implement this idea (e.g., outreach & ed, technical assistance, real estate acquisition, construction, etc.)?
 1. Who needs to be involved for this to be successful?
 2. What questions do we need to answer to implement this idea well?
 3. Are there similar/connected ideas that would enhance implementation?
 - How might you contribute to the implementation of this tool?
 - What's missing?
- A couple SC members thought hosting education workshops—on ADUs, on how to be a landlord, on how to be a renter—would be low-hanging fruit opportunities.
 - Jamie points out that workshops need to be well executed and questions how easy it is to host. Katherine concurs.
 - Jaime adds that resources already exist on some of these topics (e.g., those needing resources for being landlords can join the Montana Landlord Association).
 - Lila wonders if workshops are a high priority.
 - Katherine notes that disseminating/connecting people to existing resources is a low-hanging fruit.
 - Grant wonders if this workshop is a bit premature?
- Grant proposes starting with engagement around regulations? Jaime concurs.
 - Carrie agrees that Gardiner folks might also be interested in this content.
 - Katherine and Jaime clarify that materials would be different for those in the County (e.g., update septic permits, electrical inspections, etc.) and vary depending on location.
- Becky brings up the importance of engagement about new FHA mortgage guidelines; 75% of her loans are currently FHA. She encourages engagement with and education of local lenders, appraisers (who need rent comparables), realtors, and developers, who might want to include ADUs when building homes.
 - She notes that there are no lending products to finance two manufactured/mobile homes on the same property.
- Lila reminds the group that it is not enough to increase the supply of ADUs, we should focus on ensuring that they are rented long-term to those who need them. Funding is necessary to support this goal.
 - Jaime notes that his rental property houses people seasonally during the winter months and switches to nightly rentals during the summer.
 - Katherine adds that other kinds of support can also be part of a package to incentivize the construction of ADUs, such as pro bono legal support or access to pre-screened renters. She asks the group whether they think there is an appetite in the community to fundraise to support the creation of ADUs.
 1. Nods from the group.
 2. Look at ADU inquiries, pre-dev meetings, and applications with the City of Livingston to gauge level of interest.
 - Katherine and Lila note that what they are looking for is the right combination of incentives to “tip the scales” of folks who want to build an ADU toward renting their properties long term.
 - The group wonders how much money is being offered in other places with ADU incentive programs.

1. Kris notes that Summit County will reimburse up to \$60,000 of the cost of constructing new ADUs, as part of their ADU assistance program. Laughter from the group about that amount.
 2. Katherine notes that financial incentives should be carefully calibrated, because ADUs are improvements that homeowners make to their private property that will increase their property value.
- The group returned to the idea of workshops, specifically, those that include:
 - An ADU tour (e.g., showcasing good examples), with beverages
 - Information about navigating permitting / regulatory requirements
 - Information about the range of expenses involved with creating an ADU (construction cost + water/utility hook-up + etc.).
 1. Jaime noted that engaging local contractors, builders, and architects would be very important in this.
 2. Katherine noted that we could contact home owners who are currently building ADUs for information.
 - Are there ways to make the experience, including costs, more predictable.
 - Opportunities for the PCHC to gather information from those interested in developing ADUs about what would help them deed restrict these new homes for long-term rentals (e.g. funding, property management support, etc.).
 - 1.
 - Barb shares CF Ashea's comments via text when she had to skip the 11/14 event: "I've been hearing horror stories again trying to rent out our little space. That and running into loads of issues with dark backgrounds, etc. I thought this place would get snapped up immediately! No such luck."
 1. Grant notes that folks he knows are less interested in renting a basement ADU and would be more interested in renting a freestanding structure.
 - Katherine recaps the priorities she heard:
 - 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.
 - Undertaking targeted education and engagement around FHA loan financing options with: local lenders, appraisers, realtors, and contractors and builders.
 - 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.
 - Hosting an interactive ADU tour & workshop for those interested in contributing to the long-term rental market.

Discussion of extending the meeting for another half hour:

- Not an option for today, however, some thoughts on moving forward between now and the next meeting:
 - Set up a Doodle poll so people can meet in small groups for 30 minutes
 - Becky offered to set up Katherine with info about the current lending environment

NEXT STEPS FOR KATHERINE:

- Share Missoula Redevelopment Agency funding sources at next SC meeting
- Revise calendar to reflect the new December meeting date: 12/13, 4:00 - 5:30
- Create a Google Drive for resources and articles and invite SC members to add content.
- Send Doodle poll for small-group discussions