



Steering Committee Meeting Agenda

Wednesday, March 27, 2024 | 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 the February meeting**
- 4:15 - 4:40 p.m. **Initial discussion of public participation in PCHC SC meetings**
- 4:40 - 5:10 p.m. **Review 2022 subcommittee work on a housing impact fund**
- 5:10 - 5:20 p.m. **Updates on the April 11th ADU financing seminar**
- 5:20 - 5:30 p.m. **Closing and 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

Steering Committee Contact

First Name: Gloria


Message: I think your survey statistics are lacking. I have lived in Park County for 42 years. I am an intelligent, well-informed person who was very active in the '80s, '90s, and early 2000s in the community. In the last 20 years, I haven't bothered to fill out surveys or participate because no one is, nor indeed has, asked those of us that are lower income and struggling for basic needs of housing, utilities, and food what constitutes our "real" world. I own a home I built, make less than \$20,000 per year including Social Security, and will likely have to sell within the next two years and leave Montana for a more affordable location. Thankfully, I don't want, or need to be wined and dined. If I haven't bothered to offer input, you can bet there are many, many others who have not. While well-meaning, I have researched the committees, staff, and board members and see that they are loaded with middle to upper, upper (duplicate intended) income people who don't go to the places where they will hear low-income opinions. They don't bother to ask people on the street or in non-gourmet bars and restaurants how their lives are affected. And many of us just stay home and do the best we can. Funding repeated studies is the oh-so-convenient expenditure, supports an existing hypothesis, and does nothing to aid the situation that exists, and has existed for many years in Park County. It merely satisfies the well-heeled committee and community conscience, but really lends nothing tangible for those that are low income and need help yesterday. Sincerely, Gloria Thiede

Last Name: Thiede

Email: eyeswestmt@gmail.com

IAP2 Spectrum of Public Participation

IAP2's Spectrum of Public Participation was designed to assist with the selection of the level of participation that defines the public's role in any public participation process. The Spectrum is used internationally, and it is found in public participation plans around the world.



	INFORM	CONSULT	INVOLVE	COLLABORATE	EMPOWER
PUBLIC PARTICIPATION GOAL	To provide the public with balanced and objective information to assist them in understanding the problem, alternatives, opportunities and/or solutions.	To obtain public feedback on analysis, alternatives and/or decisions.	To work directly with the public throughout the process to ensure that public concerns and aspirations are consistently understood and considered.	To partner with the public in each aspect of the decision including the development of alternatives and the identification of the preferred solution.	To place final decision making in the hands of the public.
PROMISE TO THE PUBLIC	We will keep you informed.	We will keep you informed, listen to and acknowledge concerns and aspirations, and provide feedback on how public input influenced the decision.	We will work with you to ensure that your concerns and aspirations are directly reflected in the alternatives developed and provide feedback on how public input influenced the decision.	We will look to you for advice and innovation in formulating solutions and incorporate your advice and recommendations into the decisions to the maximum extent possible.	We will implement what you decide.

Options for Public Attendance and/or Participation in Park County Housing Coalition Steering Committee Meetings

Guiding Questions

What are your top 3 goals in opening up our steering committee meetings?

- 1.
- 2.
- 3.

What are your top 3 concerns about opening up our steering committee meetings?

- 1.
- 2.
- 3.

Should members of the public be allowed to attend/participate virtually? Why or why not?

Are our ground rules necessary and sufficient to allow for productive public participation? Potential additional guidelines include:

1. Prohibit public comments that are frivolous, repetitive, and/or harassing;
2. Interrupt, warn, or terminate a participant's statement when the statement is too lengthy, abusive, off-topic, obscene, or irrelevant;
3. Permit audio or video recordings, if the person operating the recording has contacted the Superintendent prior to the Board meeting concerning placement of the recording equipment and provided the recording process does not distract members of the Board or of the audience and does not disrupt the meeting;
4. Request any individual to leave the meeting when the person does not observe the meeting ground rules or is disruptive to the conduct of the meeting;
5. Call for a recess or an adjournment to another time when the lack of public decorum so interferes with the orderly conduct of the meeting as to warrant such action.

Who should administer steering committee's public participation rules of conduct / ground rules?

Options for Public Attendance and/or Participation in
Park County Housing Coalition Steering Committee Meetings

	Type of Participation	Opportunities	Challenges
0	We do not allow members of the public to attend or participate in steering committee meetings.		
1	Members of the public may attend/observe meetings, but may not offer comments or questions, or participate in discussions.		
2	Members of the public may attend/observe meetings and may submit questions and comments concerning items on that meeting's agenda x days in advance of the meeting.		
3	Members of the public may attend/observe meetings. Members of the public may schedule a comment or presentation if they contact the program manager x number of weeks in advance of the meeting and request to be put on the upcoming agenda.		
4	Members of the public may attend/observe meetings. The program manager reserves a certain amount of time on every agenda for public comment. This portion of the meeting may be extended by vote of the committee.		
5	Members of the public may attend/observe all meetings. The program manager reserves a certain amount of time for public comment <i>on specific agenda items</i> (e.g., those that require a decision from the board).		

HOUSING POLICY FRAMEWORK

I.
Create and
preserve dedicated
affordable housing
units

II.
Align housing
supply with market
and neighborhood
housing conditions

III.
Help households
access and afford
private-market
homes

IV.
Protect against
displacement and
poor housing
conditions

Complementary policies in other domains (e.g., health, education, environment)



Local Housing Solutions

To enhance local affordability. To foster inclusive communities.

<https://www.localhousingsolutions.org/>

**HOUSING STRATEGY SHOULD BE
COMPREHENSIVE, BALANCED, & EQUITABLE**

Working plan December 2022

HOUSING IMPACT FUND: Community Housing Fund, Home in Park County

Mission/purpose: To provide stable returns for long-term investments to fund housing solutions. The fund will offer low-interest financing to encourage for-profit and nonprofit developers, investors, and local governments to partner with community housing providers to preserve and expand housing solutions in Park County.

Initial target amount: \$3 million

Strategy: three buckets to ensure balance and efficient distribution of funds split 30/30/40 or \$900,000, \$900,000 \$1,200,000

Community Rentals 30% Programs and pilots with an innovation focus <ul style="list-style-type: none">• ADUs (loan)• Lease Local program (grant)	Community ownership 30% Investments in expanding opportunities for residents to purchase homes <ul style="list-style-type: none">• Community land trust development/subsidy (loan or grant)• Down payment assistance (loan)	Developer & operations gaps/incentives 40% <ul style="list-style-type: none">• Low-Income Housing Tax Credit (LIHTC) development gaps• Land banking opportunities for future housing• <i>Grants for emergency housing and shelter (grant)</i>
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Administrative costs: perhaps 5-6%

Geographic radius: Park County, with focus on current population centers

Targets: focus on rental AMI of X and ownership AMI of X

Impact: use the [spreadsheet](#) to estimate when goals are defined

Format as: This fund is anticipated to create and preserve x units of housing. Fund dollars are expected to be leveraged x:x, attracting \$xx in dollars from other sources.

Size of awards: awards are not to exceed X amount; exceptions may be made by the advisory board.

Priority investments: scoring matrix to include community values including geographic representation in line with population center, an efficient location to community amenities, opportunity for aging population

EXAMPLE OF IMPACT FUND ADVISORY BOARD

The fund administration will operate in guidance with a local fund advisory board. The advisory board will be comprised of loan pool investors and/or community members. Each investor with \$250k or more invested in the fund will hold a seat on the board. The board will meet bi-annually to review deployment and impacts. Other stakeholders may be invited to attend meetings for education and discussion.

EXAMPLE OF ROLE OF THE ADVISORY BOARD

High level fund parameters and targets have been set up front to meet community needs. The advisory board will have the ability to adjust maximum loan dollars per project and per unit and will oversee and approve any changes to the fund management performance and returns. The advisory board will not define specific products or more detailed underwriting standards. These will be defined by the fund manager.

Advisory board members may also be called on to provide local market perspective for underwriting and provide suggestions for market needs that could be addressed using available Impact Fund dollars.

EXAMPLE OF NEIGHBORWORK MONTANA FUND MANAGEMENT

NeighborWorks Montana will be responsible for all fund management and administration. This includes loan product development, policies and procedures, marketing, receipt of applications, underwriting, originating, and servicing. NeighborWorks Montana is a statewide Community Development Financial Institution whose mission is to strengthen communities by providing education and financing that gives every Montanan the opportunity to live in a home where they can thrive.

NWMT will charge origination of 1.00% of total loan amount for all loan types. In addition, NWMT will manage the fund for a 1.50% net rate of return. NWMT may request changes to fees and rates through approval of the fund advisory board.

Unless otherwise defined specifically for this fund, NWMT will follow all internal NWMT organizational policies and procedures including financial management and loan reserves.

Launch timeline - tentative
Opportunity for investing - pitch and return

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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

Present: Jamie Isaly, Becky Miller, Hannah Wologo, Carrie Holder, Geoff Anderson, Grant Gager, Sam Ricketts
Virtual: Kris Smith
Staff: Katherine Daly, Lila Fleishman, Barb Oldershaw
Regrets: Tawnya Rupe-Mraz

1. Welcome Back (15 min)

- **Attendance:** Kris S. on Google Meet, Tawnya sends regrets
- **Review of February meeting** (5 minutes)
 - Hannah led a discussion of materials we sent out about housing and health equity
 - Priority emerged from the conversation:
 - The group identified a connection between the condition of a home, its cost, and continuity for residents. The example the committee came up with centers around a home that is in poor physical condition. After the home is renovated, it costs much more to rent, purchase, and/or own, which in turn has the potential to displace the current resident/s.
 - After making these connections, the steering committee expressed interest in supporting opportunities for housing preservation by helping people maintain their home's condition (e.g., code updates, energy retrofits, etc.).
 - Funding sources for this type of work do exist (e.g., USDA Rural Development loans and grants, CDBG grants, and the Montana Weatherization Program) and new programs and incentives are being brought online as part of the Inflation Reduction Act.
 - The steering committee could consider structuring our community investment fund to provide additional funds for this purpose.
- **Short updates** (5 minutes)
 - Six presentations since our last meeting and one Enterprise article. Generally very positive feedback. A number of people had no idea the Coalition existed.
 - Got clarity from City Commission and Grant on how PCHC will participate in
 - Got some employers in downtown Livingston interested in the EAHP program: Neptune's, Tru North, The Kitchen Shop.
 - LBID offered to help celebrate local "housing heroes" who are participating in PCHC programming (e.g., ADU pilot) by offering discounts, swag, and designing and make stickers and yard signs
 - Comment submitted by Gloria Theide
 - Takeaways from this letter?
 - a. Kris - this is a common problem in growing communities - the challenges identified by the people who feel "left behind" - ie, this is a broader economic shift
 - b. Barb - In PCCF's 2023 We Will Park County community survey, we heard from many residents in situations similar to Gloria: have lived in Park County for a long time, set income, feeling crunched by current costs of living - i.e., How do we structure our services to be responsive to these needs?

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- c. Becky points out that there is a program that reduces property taxes for seniors on a limited / fixed income
 - d. Katherine concurs that we already know there are 15% of residents who are making less than \$25,000/year. She also points out there is a misunderstanding in this letter. The writer refers to a survey; PCHC did not conduct a new survey.
 - e. Jamie: in Katherine's response, do we want to be sure and emphasize that we are indeed trying to be responsive to a range of income levels in Park County?
 - f. Lila points out that HRDC provides support to seniors as their core programming, but concedes that the publicly stated purposes of the Housing Coalition may not be clearly addressing this need
 - g. Katherine points out that an explicit goal of the ADU program is to support seniors who want to age in place
 - h. Carrie expresses a desire for pamphlets describing all of these things, allowing for easy service navigation.
 - i. Katherine also points out that communication is a separate task from program implementation, and we are trying to balance both
 - i. Becky & Jamie volunteered to read the draft of Katherine's response and respond tomorrow
2. **Initial Discussion on Public Participation (25 min) - 4:30**
- Did everyone have a chance to respond to the guiding questions?
 - Mostly
 - **Top three goals.**
 - Now, let's look at the IAP2 spectrum of public participation.
 - Grant: Be aware that there is a difference between authentic engagement and merely paying lip service
 - Katherine: Yes, and the difference between meaningful engagement and lip service is keeping the promise you make to the public about how their feedback is going to be used, according to the levels specified here.
 - Opportunities/Goals/Positive Outcomes associated with more community engagement.
 - Improve public awareness/ informing people toward the goal of fewer letters from people who feel unseen and disempowered
 - Sam: Inform decision-making
 - Carrie: Expanding the pie/ lots of work to do and others can help
 - Jamie & Hannah talk about how we can have more engagement with people who have more diverse lived experience
 - Grant wonders how we can adjust our work in ways that improve buy-in?
 - Geoff clarifies this is an opportunity to sharpen our focus
 - honoring different viewpoints
 - Kris: increasing our transparency
 - Maintaining priorities that align with community needs and values
 - Discussion about how additional public engagement would look.

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- Jamie has some thoughts on how we can potentially have folks more involved, and thus move closer to collaboration. Notes that even with just us, it is easy for us to run behind on our schedule.
- Becky: Does this involvement mean within the Steering Committee meetings? Or can we provide other opportunities, so we can continue to be focused on work tasks within these meetings? Note also the opportunity for us to talk freely within this meeting, and also strategize next steps. Can we inform people of what we're doing in the meetings, without making the meetings open to the public?
- **Montana Open Meeting Laws - began at 4:48**
 - We have not yet invoiced the City of Livingston for any of the money they allocated for the coalition from their budget.
 - Once we start receiving those funds, we may be bound by Montana Open Meeting Laws, which require:
 - *Each agency shall develop procedures for permitting and encouraging the public to participate in agency decisions that are of significant interest to the public.*
 - a. This provision gives us leeway to dictate the amount of time people have for public comment and the procedures governing that comment period.
 - *The procedures must ensure adequate notice and assist public participation before a final agency action is taken that is of significant interest to the public.*
 - a. I can post our meeting packets on the website prior to each meeting.
 - *The agenda for a meeting, as defined in 2-3-202, must include an item allowing public comment on any public matter that is not on the agenda of the meeting and that is within the jurisdiction of the agency conducting the meeting.*
 - a. We can decide the length of this period.
 - *However, the agency may not take action on any matter discussed unless specific notice of that matter is included on an agenda and public comment has been allowed on that matter.*
 - a. Discussion as to whether our work as a Steering Committee is a "governing body" and/or whether are we "taking action."
 - Public comment received at a meeting must be incorporated into the official minutes of the meeting, as provided in 2-3-212.
 - Lila points out that even if we're not required to have full participation in all meetings, we still want to be transparent in our work and allow for opportunities for citizen input / public statements on our work. References that this is a stated goal of HRDC.
 - Some additional discussion as to whether the next step might be to revise our role, i.e. so we are more of an Advisory Committee.
 - Lila wants to balance a commitment to openness and transparency with appreciating that we are volunteers and they don't want this to be an onerous process.
 - Barb: We might need a different meeting location if we are inviting more people to participate. We could potentially meet at PCCF office.

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- **We will discuss top top 3 concerns, ground rules, and other aspects of meeting design that can address these concerns at the next meeting.**
 - Are our existing ground rules sufficient?
 - How about some of the additional proposed guidelines or other guidelines?
- 3. **Review 2022 Subcommittee Work on Housing Impact Fund (30 min) - 5:02**
 - Review Local Housing Solutions Housing Policy Framework
 - Did everyone have a chance to read through the impact fund document?
 - Lila talked through the main features of this work. Note there is still no commitment of funds. Has been exploring how we could potentially collaborate with Park Local, which already has a revolving loan fund for businesses.
 - Kris raises the question of whether the fund should be held by a Community Development Financial Institution, so that they could be eligible for more/different pots of money.
 - Lila points out that NeighborWorks is a CDFI and we can continue to talk about this.
 - Katherine reiterates this is just a taste of a much longer topic that we will address in more detail at a future time!
 - Grant says that Boise was setting up a housing investment fund, not sure how that ended
 - Lila mentions there are a lot of great examples if folks want to do more research
 - Take-away overview: This becomes a pot of money (\$3M?) that can assist individuals in locating housing solutions.
 - Katherine asks us to re-read the housing impact fund document produced by the 2022 subcommittee and see how these suggestions impact what we've already been discussing. Goal is to do a basic reflection exercise before our next meeting.
 - Does this include funding to address the housing condition-related needs the steering committee identified in the February session?
 - What pillar of the housing policy framework might that kind of support fall under?
 - How does what has been proposed align with the other pillars?
- 4. **Update on April 11 ADU Financing Seminar (10 min) - 5:20**
 - We have a date, time, and location: Thursday, April 11, 11:30 - 12:30 at the Shane Center Ballroom
 - Barb, could you please make that payment to the Shane, since you have access to our event funds?
 - We have a sign up form, which will go live on parkcountyhousing.com this coming Monday, April 1st.
 - City of Livingston advertised the event in their newsletter
 - I will send an email to PCHC subscribers
 - Can you please forward those emails along to your networks?
 - Food:
 - Barb, can you please coordinate that, since you have access to our event funds and did that for our last event?
 - Event Recording: We still need a way to record the event.
 - Ideas?
 - We are not going for CE credits this time around.
 - We have a framework for the financing information that compares FHA, Fannie, Freddie, USDA, and VA policies related to:

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- Loan purpose and type (e.g., new construction, renovation, purchase, cash-out refi, etc.)
- ADU size
- Relationship to primary dwelling unit
- Components of an ADU (e.g., kitchen, bath, sleeping area)
- ADU construction
- Consideration of rental income
- Appraisals
- We have a full panel: Becky Miller (lending), Brooke Weimer (realty), Chris Rodi (appraisals), Mark Pesa (title), Wyeth Windham and Cody Wood (Building)
 - Any questions you would like the panel to answer?
- Note that Steering Committee members can use the signup form to capture questions for the panelists!
- I need some volunteers. Who will be there to help with set up/take down?
 - Jamie, Becky, Geoff, Lila, Barb, Sam

5. Closing & Next Steps

- I hope to see some of you at the April 11th ADU financing workshop
- Next meeting is Wednesday, April 24, 2024
- We will make a decision regarding open meetings and continue talking about the CIF

Meeting adjourns at 5:34 p.m.