

## Appendix C: Documentation of Public Meetings and Focus Groups

# Welcome to the First Public Hearing of the 2020-2024 Consolidated Plan for Housing and Community Development

Monday, March 23, 2020

11:00 a.m. - 12:00 p.m.

Helena, Montana

Sponsored by the Montana Departments of  
Commerce and Health and Human Services

*The Department of Commerce will make reasonable accommodations for persons with disabilities or who have a Limited English Proficiency and who wish to participate in this process or need an alternative accessible format of this. Presentation materials will be provided in advance of the meeting.*



# 2020-2024 Consolidated Plan Public Participation Process

The State of Montana, through the Departments of Commerce and Public Health and Human Services, is developing a five-year plan to guide policy and investment for housing, economic, and other community development. The five-year plan, also known as the “Consolidated Plan for Housing and Community Development” is required by the U.S. Department of Housing and Urban Development (HUD) to assess Montana’s needs and current conditions as well as to determine priorities and allocate HUD funding.



# 2020-2024 Consolidated Plan Public Participation Process

The perspectives and opinions shared by participants of this public hearing will inform the development of the Consolidated Plan. We hope that with your input, we can identify and address housing and community development needs across Montana.



# 2020-2024 Consolidated Plan Goals and Objectives

- The objectives of Montana's Consolidated Plan include:
  - Provide decent housing
  - Provide a suitable living environment
  - Expand economic opportunities for low- and moderate-income residents of the state
- The goals of Montana's Consolidated Plan are:
  - Goal 1 – Preserve and Construct Affordable Housing
  - Goal 2 – Plan for Communities
  - Goal 3 – Improve and Sustain Public Infrastructure
  - Goal 4 – Revitalize Local Economies
  - Goal 5 – Reduce Homelessness



# 2020-2024 Consolidated Plan Resources Year 1

- Community Development Block Grant (CDBG) **\$6,680,700**
- HOME Investment Partnerships Program (HOME) **\$3,134,369**
- Emergency Solutions Grant (ESG) **\$732,063**
- Housing Trust Fund (HTF) **\$3,000,000**



# 2020-2024 Consolidated Plan Planning Process

- Analyze quantitative and qualitative data regarding need
- Engage the public and agencies to get input about need
- Develop a strategy in response to identified needs



# 2020-2024 Consolidated Plan Documents

- Five-Year Consolidated Plan for Housing and Community Development (ConPlan)
- Annual Action Plan (AAP)
- Analysis of Impediments to Fair Housing Choice (AI)
- Consolidated Annual Performance and Evaluation Report (CAPER)



# 2020-2024 Consolidated Plan Components of the ConPlan

- Executive Summary (“ES”)
- The Process (“PR”)
- Needs Assessment (“NA”)
- Housing Market Analysis (“MA”)
- Strategic Plan (“SP”)
- Annual Action Plan (“AP”)



# 2020-2024 Consolidated Plan Document Review

- Available:
  - On Commerce’s website at [commerce.mt.gov/conplan/documents](https://commerce.mt.gov/conplan/documents)
  - Several depositories throughout the state (see website for list)
  - By request



# 2020-2024 Consolidated Plan

## Contact Information

**Commerce** 301 S Park Ave Helena, MT 59601  
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# 2020-2024 Consolidated Plan

## Contact Information

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# 2020-2024 Consolidated Plan Comments

Comments regarding the Draft 2020-2024 Consolidated Plan including the Year 1 Annual Action Plan and AI are now being accepted during this webinar.

When providing comment

- Please state and spell your name
- Please state the organization you represent (if applicable)

Written comments should be addressed to the address or email below and will be accepted until 5:00 p.m. on April 23, 2020

Montana Department of Commerce  
Community Development Division  
Attn: ConPlan  
PO Box 200523  
Helena, MT 59620-0523  
[DOCConPlan@mt.gov](mailto:DOCConPlan@mt.gov)



# First Public Hearing of 2020-2024 Consolidated Plan for Housing and Community Development Meeting Minutes

Location: Webinar

Date: March 23, 2020

Time: 11:00 a.m.

## **Janelle Egli, Montana Department of Commerce, Community Development (DOC CDD)**

- Explained the purpose of the public hearing
- Reviewed a brief Power Point presentation explaining:
  - What the consolidated plan is and the public participation process
  - Goals and Objectives and year one resources
  - Planning process, documents, and components of the ConPlan

## **Opened the Webinar to public comments:**

### **Mariah Rameriz, United Way of Helena**

- Does the current, I'm sure this goes without saying, but can you give us just a little bit of a picture of how this plan might be changing in light of the current crisis?
  - **Janelle Egli, DOC CDD** – I will not be responding to comments at this current time. What we will do is, we will take all the comments that are provided today, and we will draft a response collectively as a division and agency, jointly with the Department of Health and Human Services (DPHHS). Please know that we are going to respond to your comments as quickly as we can and thank you for providing them.
  - **Jennifer Olson, DOC CDD** – If I could interject, Janelle, I totally agree 100%. Mariah, I just wanted to also help clarify, this comment is to help us prepare for the next Consolidated Plan which is to help draft any changes that would be helpful for communities' use of the HUD Program funds that are within the Consolidated Plan. So, any thoughts that you have about what those potential changes are would be very helpful for us so that we can put those into the draft plan and so, later this year, around about June timeframe, we're going to be looking to send out our draft plan so that you will be able to see what we have identified as to the use of those funds. So right now, there is as Janelle said earlier, an open opportunity for comments to be received to help us plan and develop programs that will be responsive, not only to COVID 19, but also anything else the communities are dealing with. So, again, any comments that you have that will help us identify what those programmatic changes may need to be is more than welcome and very encouraged.
- Beautiful! This is my first round with Consolidated Plan and so I'm still kind of learning. I originally thought it was going to be my boss on here, so you guys get me instead, so thanks for being patient. I can certainly comment on some of those things that we are seeing right now if that's useful. We have been working alongside Good Samaritan Ministries to bring about a more consistent check in between non-profits and service providers in the Helena area during this

time and what we are seeing over and over again is this intense strain on systems that were already strained. The need for assistance has gone up, we keep getting comments that we have heard over and over again that the unemployment website is crashing, with the rules about social distancing, it's difficult to provide services in the ways that we have previously; group settings and group facilities are now struggling to figure out how to serve people which is of course is making it extremely challenging, not in any means ignore the fact that we've got huge swaths of people that we can't even serve right now who are out in encampments, who have lost jobs due to this crisis, families who don't know how to search for assistance in different realms, so the COVID situation really has changed the landscape on something that was already very challenging. Service providers are struggling to even get their basic needs filled at the moment, so as we are talking about Consolidated Plan going forward, I think the landscape has to be around a rebuilding and a recognition of where things were right before this happened because the systems were, as I already mentioned, already strained, were already lacking in things like case management and resource coordination. So, as we move forward trying to have a clear communication about what is available, what housing is available, what resources can be used, is there an expansion of or a leniency with requirements for things like vouchers? How, at the moment, we are dealing with a bunch of people who are at risk of losing their housing because their landlords are demanding rent despite the loss of jobs, so how does that play into this question? How does that shape where we are going to go because our systems, especially from HUD funding for voucher programs, I foresee us having an influx of applications and an influx of outreach for those services; and how do we work with the landlords too because they've got to be able to make ends meet for themselves as well, so I think that's really going to shape how things go from here. And thank you for being patient with me, I'm historically good at rambling, but I'm under the weather myself and I always ramble more when I'm under the weather so thank you for being patient with me.

#### **Heather McMillin, Homeward**

- I will testify in a moment to what I would traditionally testify in a normal environment, but at this point the things that I would add because I do appreciate the previous comments, is that for us at Homeward, we are trying to retool our financial education and our homebuyer education, specifically financial because we are being flooded with questions around the unknown and when the federal rules come out or whatever is approved comes out, we are trying to adapt our education components to be able to reach as many people as we can and serve, and while webinars and zoom and all of those pieces are helpful, we have discussed this morning about doing/recording live Facebook posts for educational components of facts that we see and resources that we see as they come out. This will be different than our traditional financial fitness 10 hour, HUD approved process, and so related to this consolidated plan or the testimony here, hoping, I'm assuming, we are not seeing a lot of HUD guidance right now and I'm assuming you are all not as well, but that we will track how we are reaching people and meeting the requirements in different ways than traditional and that you help us with that flexibility to still deliver services in an environment that we are working within, so we will hope that we can continue to talk more in the future and again follow up with things that we may know in June, if there is again additional testimony allowed for the consolidated plan. I think that the funding sources are critical to organizations trying to provide these good services as

previously stated. I do think that from a consolidated standpoint that we need to make sure that we are using the funds to develop homes people can afford from low/very low up to moderate, people are struggling across the board in all our communities and so that is always going to be important. Spending those funds on projects that are long term/sustainable both physically from a sustainability standpoint and operational stability are important. One thing that we are paying close attention to are trying to come up with rent concessions if needed, again, depending on how things roll out over the next few weeks, few months, over the next year, are there ways to not upset the entire project or upset the applecart so to speak from a financial/operational stability standpoint, going to our tax-credit investors and tapping operational reserves which we would not normally do if there are special conditions to allow for that; just knowing that you all may need to consider helping the landlords in this situation of deed restricted, affordable homes along the way that might be something that comes out. Lots of this is trying to use our crystal ball to project what is going to happen, there will always be a need, the past needs are going to be compounded by this, so flexibility in the programs and creativity to try to navigate the rules and applying and getting things to the individuals as they need them. I am certain that we will continue to need accessible housing, that will always be important, so both universal design, accessible design, doing more than the base minimum for housing. Another key component are the services coordination that was spoke to at the previous testimony that we are hoping that our state's housing agency and our state, I would probably say this wrong and I know everybody is on the webinar, but the mental health/physical health, all of those programmatic connections to our residents are important and so I think permanent supportive housing and trying to connect the lowest income to the right services in the right way as they are doing in Helena, we are working on that in Missoula, so I think those are priorities with trying to connect resources and services and helping us connect those dots the right way are important. I'm sure there are a few more things that we will submit in writing, but I just wanted to give the overall from Homeward's view and standpoint at this point, so thank you.

**Travis Hoffman, Summit Independent Living**

- I just wanted to add to some stuff that Heather just mentioned. There is a need for some accessible housing and I know there is a need in Missoula so I can imagine there is a need elsewhere across the state, many of the subsidized apartment buildings that do exist now were built long ago, a lot of them lack even basic accessibility features like door handles and whatnot, but I think another important aspect of providing accessible housing is education of property managers and landlords around fair housing laws. What we see is sometimes they aren't aware of how to process reasonable accommodation requests, different things like that and especially when there is a tenant with mental illness or some type of behavioral issues, if somebody has a bad day or an episode or something like that, they are quick to be evicted instead of working through what they need to work through and working with the landlord to ensure that they can maintain their housing. So I think education of landlords, tenants and property managers, needs to be a big part of providing accessible housing because not all of accessibility comes in terms of physical accessibility.

**Pam Bean, Montana Fair Housing**

- I wanted to follow up on some of the comments folks have made and appreciate very much Travis’ points. Right before everything closed down, we were making rounds with property managers and the landlords association specifically on accommodations and modifications, and one of the issues I really agree with Travis in regards to is not only the physical access, there are several other types of disabilities that accommodations can work for and waylay evictions or foreclosures and we are hoping education will be something that the consolidated plan continues to support and target in regards to the design and construction when folks say that they are unaware of construction of units in an accessible manner as per the Fair Housing Act and 504. We send letters every month to developers and owners about those requirements when they get permits for covered multifamily dwellings, so when they say they are unaware and they are constructing four or more units, that is not true; they are getting that information. The problem I think more lies with what is really affordable for folks with some of the physical/accessible needs, the affordable housing that’s going up I don’t see as really affordable to a large number of folks and I wish nationally, let alone in the State of Montana, we could come up with pots of funding beyond these tax credit units because they really are a barrier for affordability for a huge group of consumers. We also hope that continued support comes out in the consolidated plan to reach housing providers and consumers about discrimination against all protected groups and beyond. Our largest number of complaints relate to folks with disabilities in Montana for a number of reasons, but there are also many more protected classes that I think focus should I think begin to turn to as well especially coming on the heels of COVID-19 I think a lot of folks are going to be experiencing discrimination that was not so overt in the past. Thanks.

**Janelle Egli, DOC CDD**

Read a question into the record submitted in the chat:

*Are there any more documents on the website, in relation to providing comment for the Consolidated Plan?*

- We do have a survey open through the end of the month that folks can participate in if they haven’t already done so. We don’t have any published documents for the Consolidated Plan yet. As we indicated earlier, the input that we gather during this webinar will help us draft our Consolidated Plan documents. So really, we don’t have anything published for review as of yet. A publication of the Consolidated Plan will happen in June and we will provide notification when that is published. Upon publication, we will have a three-day comment period and we will solicit comments from the public so that we can further fine-tune our Consolidated Plan and address other issues that might come up down the road. So, if you haven’t subscribed to our email list, I encourage you to do so. As soon as we have documents published or have notifications we send out regarding the Consolidated Plan process, we will send those out via GovDelivery. You can subscribe to our listserv by going to the Department’s website, [comdev.mt.gov](http://comdev.mt.gov), you will be able to subscribe to our listserv; and if you need any help doing so, please feel free to give us a phone call or shoot us an email.

**Mariah Rameriz, United Way of Helena**

- Is there a chance for a second opportunity for call in comments at some point, only because I know that, just from people talking with people this morning, that there were a lot of folks who

thought this was cancelled this morning and chose not to participate because of that; or would you prefer everything comes in in a written format?

- **Jennifer Olson, DOC CDD** - I appreciate the comment, Mariah, we will definitely take that under consideration and see if we can't open up another hearing opportunity or webinar opportunity. In the interim, definitely please do submit any written comments to us. Again, this is all for the development of the plan, so any ideas, thoughts, or suggestions you have will definitely be helpful not only to Commerce but also to DPHHS as we all work to develop and improve the response of the HUD programs that we administer here at the state level. So we will definitely communicate back out and I believe Janelle will, she's already said it once before, and I guess I'll ask here to say it one more time, but you can submit your comments as well to DOC CONPLAN email and we can make sure to respond but then also feel free to send us an email as well to say...hey, add me to the listserv so I get all of the Consolidated Plan emails and communications. But I do appreciate everybody joining us this morning especially with the significant changes of all of our working environments last week. Does that answer your question Mariah?
- It does. Thank you for being patient with me, I'm operating under a little bit of a feverish back/forth on my brain, so thank you. I screen shot the information on how to get stuff in to folks so that's great, I'll just pass that along to folks who might want to add their comment.

#### **Janelle Egli, DOC CDD**

- In response to Jennifer's request, I will reiterate, we will be accepting written comments through April 23<sup>rd</sup>, 5:00 close of business. You can address those comments to the Montana Department of Commerce, Community Development Division, Attn ConPlan, PO Box 200523, Helena, MT 59620 or to our email address which is DOC CONPLAN@MT.GOV.

#### **Heather McMilin, Homeward**

- I'm going to quickly say I recognize this is the consolidated plan hearing and the need to keep up with what our old timelines were and continue to be required meeting that, I would hope that we could possibly have a call outside the consolidated plan and in the coming weeks as federal plans come out and what people are hearing being able to talk to you about flexibility with drawing funds for certain programs and getting those programs administered and outside the formal testimony and more of a what's HUD saying and how are things adapting, so thank you.

#### **Janelle Egli, DOC CDD**

- Thank you to everyone who participated in this webinar, we really appreciate you joining us; there's a lot of priorities out there right now and we are very thankful that we have an engaged public who is willing to give us input on the Consolidated Plan and the work that we are doing. So, thank you very much for joining us and we look forward to your continued engagement as we go through the process and submitting to HUD our final Consolidated Plan.

# Welcome to the State of Montana's Public Hearing of the HUD "Mega Waiver," Amendments to Montana's 2015–2019 Consolidated Plan and Annual Action Plans, and Development of Montana's 2020–2024 Consolidated Plan

**Tuesday, April 14, 2020**

**11:00 a.m. - 12:00 p.m.**

**Webinar**

Sponsored by the Montana Departments of  
Commerce and Public Health and Human Services

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# Hearing Objectives

- Outline components of the HUD Mega Waiver
- Identify amendments to the 2015–2019 ConPlan and 2015, 2016, 2017, 2018, and 2019 Annual Action Plans
- Discuss efforts to develop the 2020–2024 ConPlan and 2020 Annual Action Plan

**Provide an overview of the HUD formula grants, both existing and new resources, and discuss their use in response to COVID-19 impacts**



# Consolidated Plan

## What is it?

The State of Montana's 5-year plan to guide policy and investment for housing, economic, and other community development. It is required by the U.S. Department of Housing and Urban Development (HUD) to assess Montana's needs and current conditions as well as to determine priorities and allocate HUD formula grant funding.



# HUD Mega Waiver

HUD announced availability of a “Mega Waiver,” which provides flexibility for certain regulatory requirements associated with several Community Planning and Development (CPD) grant programs to prevent the spread of COVID-19 and facilitate assistance to eligible communities and households economically impacted by COVID-19. On April 8, 2020, Commerce and DPHHS requested use of the Mega Waiver, specifically notifying HUD of their intention to

- Waive certain **Consolidated Plan** requirements for CPD formula programs, which include:
  - Community Development Block Grant (CDBG),
  - CDBG CARES **\*\*NEW\*\***,
  - HOME Investment Partnerships Program (HOME),
  - Housing Trust Fund (HTF),
  - Emergency Solutions Grant (ESG); and
  - ESG CARES **\*\*NEW\*\***
- Utilize program-specific waivers for the following CPD programs:
  - **Emergency Solutions Grant (ESG)**
  - **Housing Opportunities for Persons with AIDS (HOPWA)**



# HUD Mega Waiver - ESG

## Emergency Solutions Grant (ESG)

- Requester:
  - State of Montana – Department of Public Health and Human Services
  - Sara Loewen, Bureau Chief, Intergovernmental Human Services
  - [sloewen@mt.gov](mailto:sloewen@mt.gov) 406.447.4265 (o) 406.475.1234 (cell)
- Declared Disaster Area: Montana, statewide
- Date of Anticipated First Use: 4/15/2020
- List of waiver flexibilities:
  - 1) ESG Program - HMIS Lead Activities
  - 2) ESG Program - Re-evaluations for Homelessness Prevention Assistance
  - 3) ESG Program - Housing Stability Case Management
  - 4) ESG Program - Restriction of Rental Assistance to Units with Rent at or Below FMR



# HUD Mega Waiver - HOPWA

## Housing Opportunities for Persons With AIDS (HOPWA)

- Requester Name:
  - State of Montana – Department of Public Health and Human Services
  - Sara Loewen, Bureau Chief, Intergovernmental Human Services
  - [sloewen@mt.gov](mailto:sloewen@mt.gov) 406.447.4265 (o) 406.475-1234 (cell)
- Declared Disaster Area: Montana statewide, North Dakota statewide, and South Dakota statewide
- Date of Anticipated First Use: 4/15/2020
- List of waiver flexibilities:
  - 1) HOPWA Program – Self-Certification of Income and Credible Information on HIV Status
  - 2) HOPWA Program – FMR Rent Standard
  - 3) HOPWA Program – Property Standards for TBRA
  - 4) HOPWA Program – Space and Security



# HUD Mega Waiver - ConPlan

## Consolidated Plan (ConPlan)

- Requester Name:
  - State of Montana – Department of Commerce
  - Jennifer Olson, Administrator, Community Development Division
  - [jeolson@mt.gov](mailto:jeolson@mt.gov) 406.841.2773 (o) 406.431-4504 (cell)
- Declared Disaster Area: Montana statewide
- Date of Anticipated First Use: 4/10/2020
- List of waiver flexibilities:
  - 1) Citizen Participation Reasonable Notice and Opportunity to Comment - Montana's Citizen Participation Plan updated to allow the 15-day notice requirement for hearings to be waived when ConPlan activities are in response to an urgent need like COVID-19. **When using the waiver, the State will provide reasonable notice and may use virtual/social media rather than display advertisements.**
  - 2) Citizen Participation Public Comment Period - Montana's Citizen Participation Plan updated to allow the 30-day public comment period requirement for ConPlan document review to be waived when ConPlan activities are in response to an urgent need like COVID-19. **When using the waiver, the State will provide a 5-day public comment period.**
  - 3) 2020–2024 ConPlan and 2020 Annual Action Plan Submission - **Use of this waiver will allow the State to submit its 2020–2024 ConPlan and 2020 Annual Action Plan August 16, 2021, rather than August 16, 2020.**



# 2015–2019 ConPlan and Annual Action Plans Amendments

The State is amending its 2015–2019 ConPlan and associated Annual Action Plans for years 2015, 2016, 2017, 2018, and 2019.

Amendments serve the following purposes:

- Allowing for the use of CDBG CARES and ESG CARES funds made available through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which was signed by President Trump March 27, 2020. (See [2015–2019 ConPlan and 2019 AAP](#))
- Expanding the use of CDBG funds for not only the National Objective of Low- and Moderate-Income Benefit, but also for the National Objectives of (1) Urgent Need and (2) Slums and Blight. (See [2015–2019 ConPlan and all AAPs](#))
- Updating the Citizen Participation Plan per the Mega Waiver to reflect allowed flexibilities in the ConPlan public participation process. (See [2015–2019 ConPlan](#))



# 2015–2019 ConPlan and Annual Action Plans Amendments

## 2019 Action Plan Amendment

### Anticipated Resources

- **\$7,006,042** in allocated CDBG funding
  - \$1,000,000 for Urgent Needs plus \$600,000 program income for a total of \$1,600,000
    - \$700,000 to Urgent Need activities that support economic development activities responding to COVID-19 needs
    - \$300,000 to Urgent Need activities that reduce homelessness through activities responding to COVID-19 needs
  - \$1,100,000 for Housing Development
  - \$300,000 for Housing Stabilization
  - \$1,300,000 for Public Facilities
  - \$1,788,226 for Economic Development
  - Other funds for Administration and Planning
- **\$3,925,296** in allocated CDBG CARES funding to support the following activities with no less than 70% of funds used to meet the Low- and Moderate-Income National Objective and according to pending federal register notices
  - Housing and Homelessness
  - Public and Community Facilities
  - Economic Development
  - Urgent Need
  - Administrative costs, as applicable
- **\$2,524,355** in allocated ESG CARES funding (see following slides for more information)



# ESG Funding Allocation

**2,524,355** in allocated ESG CARES funding

- Funding is provided to nine Human Resource Development Council (HRDC) agencies across the state.
- Funds are allocated based on the average of the Population and the Poverty Population as determined by the 2014-2018 American Community Survey (ACS) data for the counties served by each agency.
- Two of the nine HRDCs currently assist with providing services for the Eastern Montana counties.



# ESG Funding Allocation

## Eligible Expenses:

- Homeless prevention
- Rapid Rehousing
- Shelter Maintenance and Operations
- Street Outreach

DPHHS does not select the specific local projects to be funded by these funds. Instead, the HRDCs that are allocated these formula-based funding work with their communities to determine need. Use of the Homeless Management Information System (HMIS) database is a requirement.



# ESG Funding Allocation

## HRDCs and the Counties Served:

- District IV HRDC - Hill, Liberty, and Blaine
- Opportunities Inc (District V HRDC) - Cascade, Chouteau, Teton, Pondera, Toole and Glacier
- District 6 HRDC – Fergus, Golden, Valley, Judith, Basin, Musselshell, Petroleum, and Wheatland *\*District 6 HRDC will also serve Eastern Montana counties of District 2: Dawson, Garfield, McCone, Prairie, Richland, and Wibaux*
- District VII HRDC - Big Horn, Carbon Stillwater, Sweet Grass, and Yellowstone *\*District VII HRDC will also serve Eastern Montana counties of District 3: Carter, Custer, Fallon, P. River, Rosebud, and Treasure*
- Rocky Mountain Development Council (District VIII HRDC - Lewis and Clark, Broadwater, and Jefferson
- District IX HRDC - Gallatin, Park and Meagher
- Community Action Partnership of Northwest Montana (District X HRDC) - Flathead, Lake, Lincoln, and Sanders
- District XI HRC - Mineral, Missoula, and Ravalli
- Action Inc (District XII HRDC) - Beaverhead, Deer Lodge, Granite, Madison, Powell and Silver Bow
- The agency serving District I counties - Daniels, Phillips, Roosevelt, Sheridan, Valley – have not yet been determined



# HOPWA-C Funding Allocation

Although it is not a part of HUD formula grant funding and thus the ConPlan, it is worth noting that the CARES Act also awarded the State's competitive HOPWA program (HOPWA-C) two one-time disbursements of special funds of \$159,460 and \$165,263. The Mega Waiver applies to these special funds as well.



# 2020–2024 Consolidated Plan Development

## 2020–2024 Consolidated Plan and 2020 Action Plan Development

### Anticipated Resources

- **\$6,680,700** in allocated CDBG funding to support the following activities with no less than 70% of the funds used to meet the Low- and Moderate-Income National Objective
  - Housing and Homelessness
  - Public and Community Facilities
  - Economic Development
  - Urgent Need
  - Administrative and planning costs
- **\$3,134,369** in allocated HOME funding to support housing activities and administrative costs
- **\$3,000,000** in allocated HTF funding to support housing activities and administrative costs
- **\$732,063** in allocated ESG funding to support program activities

Development of the 2020–2024 ConPlan and 2020 Annual Action Plan  
will continue through August 16, 2021



# Public Participation Process

The perspectives and opinions shared by participants of this public hearing will inform updates to the 2015-2019 ConPlan and the development of the 2020-2024 ConPlan. We hope that with your input, we can identify and address housing and community development needs, especially those resulting from COVID-19, across Montana.

The State's public participation process for ConPlan activities is outlined in a Citizen Participation Plan that, as noted previously, has been updated. See the 2015-2019 ConPlan, Appendix A.



# Document Review

- Available:
  - Mega Waiver documents: [commerce.mt.gov/conplan](https://commerce.mt.gov/conplan)
  - 2015–2019 and 2020–2024 Consolidated Plan documents: [commerce.mt.gov/conplan/documents](https://commerce.mt.gov/conplan/documents)
  - By request (contact info provided next slide)

**Please contact Commerce if you require accommodations to review documents.**



# Contact Information

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Website:	<a href="http://comdev.mt.gov">comdev.mt.gov</a>



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Bureau Chief: Sara Loewen

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Fax: 406-447-4287

Website: [www.dphhs.mt.gov](http://www.dphhs.mt.gov)



# Comments

Comments regarding the Mega Waiver and amendments to and development of ConPlan documents are now being accepted during this webinar.

When providing comment

- Please state and spell your name
- Please state the organization you represent (if applicable)

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The 5-day public comment period began on April 10, 2020, and Commerce will accept comments until 5:00 p.m. on **April 15, 2020**. Due to the previously announced public comment period that began on March 29, 2020, Commerce will respond to comments submitted through **April 28, 2020**, regarding the 2015–2019 ConPlan and Annual Action Plan amendments but will implement changes allowed under the Mega Waiver beginning April 16, 2020.

Written comments should be addressed to the address or email below.

Montana Department of Commerce  
Community Development Division  
Attn: ConPlan  
PO Box 200523  
Helena, MT 59620-0523  
[DOCConPlan@mt.gov](mailto:DOCConPlan@mt.gov)



## Public Hearing HUD Mega Waiver Public Comments and Agency Responses

Location: Webinar  
Date: April 14, 2020  
Time: 11:00 a.m.

Sharon Haugen, City of Helena

- **I understand there's an initial \$1.6, some to be used for economic development other to support homelessness. When will the guidelines or will there be any guidelines in terms of how those funds can be used and what will be the application process?**
  - Jennifer Olson, Montana Department of Commerce – Explained the reduced public comment period for the Consolidated Plan is related to the recently released HUD directive that further impacts the availability of CARES funding. Further that guidelines will be announced soon after the federal register notice becomes available, but at this time HUD has not provided a specific timeframe when the federal register notice will be released. Commerce is waiting to release guidelines and funding after the federal register notice is announced to ensure the CARES funding is awarded in a manner consistent with federal guidance.
- **Is there something we can be doing to help you with those efforts?**
  - Jennifer Olson, Montana Department of Commerce – Explained what information/ comments local governments and other stakeholders could provide specific to funding and how those public comments would be utilized. Commerce welcomes local/community comments on CARES needs in their area. Provided the email address comments could be submitted to.
- **Thank you, Jennifer, and thank you guys for all your effort.**

Shyla Patera, North Central Independent Living Services (NCILS)

- **We are really happy to see a lot of the CARES stimulus funds moving forward for people with disabilities, particularly work with vouchers and other things that will help the disability community. We hope that applicants moving forward on those CARES funds will look at accessibility and more vouchers for, mainstream vouchers, for people with disabilities and we at NCILS believe that we sorely need administrative help with housing navigation, especially during this time of COVID-19. We hope that somehow normal times begin again, but working remotely for property managers and landlords, we hope to see people having access to PPE, masks and other materials as needed. We hope that housing is included in pandemic planning from now on. For the normal ConPlan, we really hope that you encourage visit-ability and universal design in all future housing developments and CDBG developments because a connected community works well. I will be submitting further comments by email. Thank you for your time.**

The Montana Department of Commerce gives preference to applications that benefit extremely low-income, homeless, disabled, elderly, and other disadvantaged individuals and families. Commerce strongly encourages applicants, to the maximum extent possible, to include the

three basic visitability features that increase access to friends and family for individuals with disabilities (a zero-step entrance, doors with 32 inches of clear passage space, and a wheelchair-accessible half bathroom on the main floor). Whether a project serves disabled persons and meets visitability and universal design requirements is considered during application ranking, which is Commerce's process for prioritizing and funding projects.

Ann McCauley, Lewis & Clark County

- **Can you talk a little bit more about the process for working with our local HRDCs for the ESG funds that were made available to them? Repeat of question: Curious about a best practice or best process to work with our local HRDCs with respect to the ESG funding and how to go about that.**
  - Juliana Crowley, Montana Department of Public Health and Human Services – Are you currently involved with a local coordinated entry and coordinated effort?
- **Yes**
  - Juliana Crowley, Montana Department of Public Health and Human Services – HRDCs should be currently working in coordination with the agencies that they typically work with, but I can get you more information if you would like me to.

Mariah Ramirez, Director of Community Impact / United Way Helena

- **I lead the coordinated entry system here in Helena as well, as well as the discussion of COVID response sheltering communications through the Elkhorn Co-ad the community organizations active in disaster. We work very closely with the RMDC. We are typically the hub for getting ESG funding out our RMDC through our RMDC as its own here for Rocky Mountain Development Council works with Good Samaritan Ministries as the executor of a lot of the ESG funding; this will change a little bit so I am curious about some of that conversation as well, the one that Ann just mentioned. I also wanted to offer for public comment that one of our goals in the creation of our shelter plan for the COVID response is that, as individuals and families are housed in COVID-specific shelter arrangements that when the crisis piece is starting to subside and folks are getting ready to transition out of shelter care, that these funds are likely going to be one of our major recourses in discharging people into homes instead of back into homelessness. So, I just want to say thank you for all of your work, we'll look for recourses as they come out and I will also be submitting commentary before tomorrow so that feedback and a little bit more detail around that is included. I would say as we move forward as a state that can be such an opportunity that we have in the midst of this crisis is to alleviate some of the experiences of our neighbors who are living in extreme poverty and in homelessness is to transition folks into housing instead of back into poverty and housing instability. I would love for that to be a part of the statewide approach and I know that that's something we are working diligently on creating a plan for here in Helena as well. Thank you so much.**

Janelle Egli, Montana Department of Commerce – Repeated the URL for the location the PowerPoint slides for the webinar could be found and the Consolidated Plan documents as well.

# CDBG Economic Development Focus Group

Sponsored by the Montana  
Departments of Commerce and  
Health and Human Services in  
Support of Montana's Five-Year  
Consolidated Plan



# CDBG Economic Development

Montana's CDBG ED program helps expand economic opportunities, principally for low- and moderate-income Montanans.

- What the CDBG ED program can fund is constrained by: National Objectives, Eligible Activities, and Consolidated Plan.

## Examples of Eligible Activities:

- Loans for businesses
- Business incubators
- Microenterprise assistance activities
- Job readiness, skills training, and job replacement programs
- Façade improvement programs



# 2020-2024 Consolidated Plan Public Participation Process

The State of Montana, through the Departments of Commerce and Public Health and Human Services, is developing a five-year plan to guide policy and investment for housing, economic, and other community development. The five-year plan, also known as the “Consolidated Plan for Housing and Community Development” is required by the U.S. Department of Housing and Urban Development (HUD) to assess Montana’s needs and current conditions as well as to determine priorities and allocate HUD funding.

<https://commerce.mt.gov/conplan/documents>



# 2020-2024 Consolidated Plan Public Participation Process

The perspectives and opinions shared by participants of this focus group will inform the development of the Consolidated Plan. We hope that with your input, we can identify and address economic development needs across Montana.



# 2020-2024 Consolidated Plan

## Goal 4 - Revitalize Local Economies

- The objectives of Montana's Consolidated Plan include:
  - Provide decent housing
  - Provide a suitable living environment
  - Expand economic opportunities for low- and moderate-income residents of the state
  
- The goals of Montana's Consolidated Plan are:
  - Goal 1 – Preserve and Construct Affordable Housing
  - Goal 2 – Plan for Communities
  - Goal 3 – Improve and Sustain Public Infrastructure
  - Goal 4 – Revitalize Local Economies
  - Goal 5 – Reduce Homelessness
  
- This focus group discussion will focus on the **expansion of economic opportunities** and the **revitalization of local economies**. To gauge the progress towards accomplishing this objective and meeting this goal, the following will be assessed:
  - Jobs created and retained
  - Businesses assisted
  - Façade treatment provided / business buildings rehabilitated
  - Brownfield acres remediated



# 2020-2024 Consolidated Plan **Opportunities and Challenges**

1. What are economic development priorities in your community and/or region?
2. What are the challenges to achieving these priorities?
3. Where do you see gaps in funding/programs in the economic development space in Montana?
4. Where do you see gaps in funding/programs to economically recover from the COVID-19 pandemic?



# 2020-2024 Consolidated Plan Strategies and Solutions

5. What have been effective economic development strategies in your community and/or region?
6. What are strategies for creating or retaining jobs for low- and moderate-income Montanans?
7. What are strategies for revitalizing downtown commercial districts?
8. What are strategies for promoting economic resilience and diversification in the state?



# 2020-2024 Consolidated Plan Program Administration

9. What types of projects should CDBG ED undertake in the next five years?
10. What is working and what is not working with the CDBG ED program?

***Any other questions, comments, or concerns?***



# Economic Development Focus Group Meeting Minutes

Location: Webinar

Date: November 19, 2020

Start Time: 10:30 a.m.

**Attendees:** Dina Meneely (Executive Director Malta Opportunities), Brianne Downey (Project Manager with Butte-Silver Bow URA), Thom MacLean (Big Sky Economic Development in Billings), Toni Schneider (Cushing Terrel's Billings Office, Board of MEDA, and Board of Downtown Billings Association), Stephen Walter (Loan Officer Montana West Economic Development), Steve Simonson (Economic Development Director Beartooth Development), Julie Emmons (Southeastern Montana Development Corporation), Sharon Haugen (Director, City of Helena Community Development), Jennifer Olson (Division Administrator, Community Development Division), Tash Wisemiller (Program Manager, Community Development Division), Keegan Hall (Program Specialist, Community Development Division), Taylor Crowl (Program Specialist, Community Development Division), and Mackenzie Espeland (Program Specialist, Community Development Division).

## **SLIDE 1: Intro (Tash)**

Consolidated Plan is our action document on how to use CDBG funds across the state of MT. 30,000-foot view of program

Chance to provide input and needs across the state in the needs of economic development.

Meeting is being recorded

Introduction of all attendees

## **SLIDE 2: CDBG-ED (Taylor)**

Overview ED program

Tate of MT gets allocation each year 4 programs. ED, CF, PF, Housing, Planning

Granted to Counties Cities and Towns, and then sub granted to individual business or ED for projects. Entitlements communities receive their own funding, so we don't fund projects in those communities.

Some flexibility constrained by federal guidelines. National Objectives, 3 of them LMI, Slum Blight, Urgent Need.

Constrained by eligible activities: listed in section 105A

Constrained by consolidated as we can only pursue projects that are reflected in the plan. Need to reflect ED needs in Montana. Annual Action Plan to reflect projects that we would like to pursue.

Examples provided in slide.

### **SLIDE 3: Consolidated Plan Overview (Taylor)**

Public Participation Process

5-year plan overview. Required by HUD, planning documents can be found at link provided. List out all planning documents.

### **SLIDE 4: Consolidated Plan Overview (Taylor)**

Opinions and perspectives comments of focus group will go into consolidated plan needs assessment. Including MEDA reports. Help inform strategic plan and annual action plan. We have had other focus groups related to other CDBG funding. Other opportunities for public comment. Will have more formalized public comment period later.

### **SLIDE 5: Consolidated Plan Overview (Taylor)**

Must balance variety of goals and objectives.

Overview of slide.

Happy to schedule time to go over specific program admin questions.

### **SLIDE 6: Opportunities and Challenges (Keegan)**

#### **1. What are economic development priorities in your community and/or region?**

*These discussion questions all merged together – comments captured below.*

#### **2. Where do you see gaps in funding/programs in the economic development space in Montana?**

*These discussion questions all merged together – comments captured below.*

#### **3. Where do you see gaps in funding/programs to economically recover from the COVID-19 pandemic?**

Steve Simonson: Seeing disparity between wages and affordable housing. Broadband keeps coming up. Need connectivity with rural or underserved areas. Need for more online marketing for small business on main street. Need look at diversifying local economy to create jobs They have wind farms developing in region but no training program in Montanan to fit that need. Closest is in CO, why can't we do that in MT.

Toni Schneider: Covers a lot of it. Wages and affordable housing, childcare, difficulties with wages mt is paying, influx of people coming in that come from higher income states. Purchasing

homes and driving real estate prices higher. Younger kids and reg workers having difficulty affording homes. Childcare is whole other issue.

Dina Meneely: North Central MT, smaller pop growth and decline. Ability to attract and retain jobs. Primarily agriculture. Trying to find adjacent jobs to attract families to the area so they don't have the continual drain of resources going out of community.

Julie Emmons: Entrepreneurial, new businesses starting up. Younger generation coming in and beginning to take over businesses that were there. One of the driving forces in their area. Challenges broadband, some areas have no broadband, poor cell phone coverage in that area.

Sharon Haugen: Developing a workforce, low unemployment rate and businesses from fast food to technical firms are having a hard time attracting people. Workforce Housing. Covid has taught some businesses that workers can work from home. Encourage ability for remote work. People like to move to Helena, and MT recreational activities. Need a more productive Downtown. Diversifying economy for Helena and attracting workforce. Need an in-house revitalization person to work for commerce and work with MBAC. URD's not generating money to pay for that. Ability to do infrastructure, water sewer, basic water hard for funding. Local governance abilities to finance things the way they are assessment general funds will be tweaked. How do you fund things like widespread internet? More and more people weren't to work from home. Shared office space coworking space. How do you fund those? Operating costs. More funds for redeveloping properties to find a better use. Vacant Stores larger like ShopKo and Macys. What kinds of funding to encourage businesses to create carrots to see kind of mix they want? Additional funding sources to meet that challenge. With pandemic where is local government going to be? Challenges for people paying local, state, property taxes. Masks no masks, not the question. Resources for local businesses to operating minimally to get to end of tunnel can still open back up. Concern going to lose a lot of businesses over next year as they won't be able to recover.

Stephen Walter: Lot of conversations around skilled labor, which is lacking. Need CNC or skilled labor. Work with college to see what they can do to have opportunities in Kalispell.

Steve Simonsen: Missing trades, apprenticeship programs and how to be more functional and streamlined.

Thom MacLean: Business retention, talent retraction. Retraining accelerated by COVID-19 is automation so helping people find new avenues to make a living. Liaison between education and businesses to develop workforce they need. Having a place people want to live. How to make communities places people want to stay in and move to.

Toni Schneider: Make sure we have support within middle school, high school recognition that college may not be right path for kids. Accelerate programs that kids have abilities and parents that they can make very good wage in those type of trade jobs. Remote workers are being attracted, paychecks are coming out of TX, CA, NY. How is MT going to be able to benefit when state taxes are going back to other states? Using our infrastructure.

Steve Simonsen: Remote workers contributing in property taxes and buying goods and services.

Brianne Downey: Lot of available sq. footage in Butte, to be able to market that and rethink those spaces. Business retention is very important for Butte/Silver Bow

Steve Simonson: Opportunity Zones (OZ), any traction in Butte? No interest in this area. CO provided OZ fund for rural parts of the fund. MT has not done that yet. A lot of the funds being set up and MT is not seeing benefit of that. Crow Agency not seeing traction in that area. State could help with creating an OZ funds to be used in state. Missoula adds local incentives for OZ funds. Why couldn't state add incentives like that?

Brianne Downey: Did acquire location in Butte and smaller OZ funds for residential projects. They do have at least 4 projects in the works OZ driving. Praxis. They created OZ prospectus for Butte to help attract investment. Made sure people knew there was a stack to draw from.

Sharon Haugen: Challenge in Helena to see capital to put together OZ zone and have the vision. No expertise or savvy enough to take advantage of OZ zone. Want help state OZ funds.

Toni Schneider: Understanding and education of OZ zones needed. Lot of misinformation on OZ for different communities that have them would be beneficial.

Keegan Hall: OZ come back to moving to challenges.

#### **4. What are the challenges to achieving these priorities?**

Steve Simonson: Problems department of labor and apprenticeships and finding mentors for those programs. Two-year program is a barrier to rural area. Can they have Dept of Labor streamline process?

Toni Schneider: Would this be a tax break if offering mentors?

Steve Simonson: Not a lot of thought given. Running into union barrier. Barrier 1:1 mentoring requirement, can more apprentices be watched by more mentors. Bottleneck at mentorship piece willing students. Can't find trained plumbers, carpenters, electrician, related to affordable housing projects. Infrastructure, childcare, and staffing are also issues.

### **SLIDE 7: Strategies and Solutions (Mackenzie)**

#### **5. What have been effective economic development strategies in your community and/or region?**

Steve Simonson: Communication is key to engage community and development leaders; leaders are curious how they can resolve issues and we should think through answer.

Sharon Haugen: With regards to affordable housing, Helena just set up an affordable housing trust fund. This will be a good tool down the road. Missoula also did something similar. Commission passed an apprentice program, whereby if projects are past a certain threshold, then must tap into an apprenticeship program – not very successful yet because projects are not at that threshold.

Toni Schneider: In Billings, Big Sky Economic Development started Rock 31, which is an entrepreneurship and mentorship program. They have had great success with the program, and it would be great to see it across the state. Making sure that local economic development folks are sharing those success stories. In addition, important to have funding for these programs. Sharon mentioned TIF funding, which is important. We need to make sure that TIF funding is approved every two years in the legislature. It helps with new business growth, downtown revitalization.

Steve Simonson: When I worked in Colorado, communities were able to waive hookup fees which made building homes more affordable. It is also helpful to have land that the community owns and have that develop affordable housing and first-time homebuyers. We are seeing things like this pop up across the state, for example in Red Lodge. We need an increase in funds for workforce housing.

Jennifer Olson: Mentioned that she was going to stay silent to let the group discuss.

**6. What are strategies for creating or retaining jobs for low- and moderate-income Montanans?**

Dina Meneely: We were a recipient for a CDBG ED grant, we are in the LMI areas. We were able to tackle a bigger project than we were able to do ourselves – grant programs were key. When we are looking at creating those jobs or retaining those jobs, we need to understand what industries are coming in and communicate about the availability of funding resources through economic development organizations.

Steve Simonson: Growing entrepreneurship is an important strategy. It helps with resiliency and diversification. Sometimes it is as simple as education about soft skills, that is something that employers are looking for and is sometimes lacking in LMI workforce.

Sharon Haugen: Mentioned that training in Middle and High School is important. We can start working with people from families that are LMI and bring out skills. It is also important to make sure that we are shifting the narrative on the value and profit in

**7. What are strategies for revitalizing downtown commercial districts?**

Brianne Downey: It is important to have partnerships with local business owners and main street organizations and the public. Public-private partnerships are key.

Toni Schneider: Keeping intact and growing funding for historic preservation projects. I am thinking about Butte in particular, but we need to make sure that we are retaining the historic properties there. It is also true in other communities across Montana.

Sharon Haugen: We recently updated our zoning to encourage mixed use. We wanted to encourage redevelopment of properties. We think this will help us a lot. Finding adaptive reuse for some of our existing buildings is critical. TIF is also important, along with Opportunity Zones. We need to figure out how to help our downtown businesses, especially retail.

Steve Simonson: I am surprised by how many of our Main Street businesses do not have online marketing and this is something we could strengthen. We need to be working with these downtown businesses. We need to pursue things in vacant buildings – like pop up retail. We need to be flexible with downtown parking, allowing for outdoor dining. This might include working with regulatory agencies to figure out if there is flexibility. Working with Made in Montana is also important. Mixed use downtown with housing above the retail shops is something we are not taking advantage of in Montana but helps revitalize the downtown core. It is important to activate these upper floors.

Dina Meneely: In Malta, we find that it is important to mix brick and mortar and online retail.

#### **8. What are strategies for promoting economic resilience and diversification in the state?**

Steve Simonson: Communities that have tech enterprises are resilient; those are opportunities that are beginning to be realized. As we diversify away from extractive industry, turning to technology sector will be important.

Toni Schneider: We must make sure that the economic development groups are funded during the next session. It is important to pull together as a team across the state.

Steve Simonson: Along those lines, we are hearing about reorganization within the Department of Commerce. If it is not broke, does it need fixing? But I agree, we need to adequately fund economic development organizations.

#### **SLIDE 8: Program Administration (Taylor)**

#### **9. What types of projects should CDBG ED undertake in the next five years?**

How can we fold all the needs we have discussed with CDBG-ED?

Steve Simonson: CRDC's ed job creation and tying broadband together with that. A more direct link to second or tertiary jobs being created. Moving with ED partners in Commerce more closely. Critical need learning, telemedicine, broadband system across the state.

Toni Schneider: strong broadband team working but support of that coalition is imperative.

Steve Simonson: Stillwater Mine, 1800 employees 2 counties. Mining presence. How can we put local purveyors and suppliers into that mining chain? 30-35 years help. Replace what they are purchasing out of state with things made in Montana (manufacturing).

Tash Wisemiller: Mixed use development, workforce development, pop-up retail, historic architecture. CDBG-ED undertake that we haven't in the past and address these areas of importance?

Steve Simonson: Commerce should partner with reimagining rural and MSU Extension. Strengthen those partnerships.

Toni Schneider: Budget constrains thought processes and ability to move things forward. Building coalition that transcend top level of folks, grab the new entrepreneurs and young high

school student who wants to be a carpenter and hear their voices. What their challenges are and what those needs are. Coalitions help build programs at that level. We are a diverse state with diverse needs. Its an issue.

#### **10. What is working and what is not working with the CDBG ED program?**

Sharon Haugen: They hear that there is too much red tape. That's part of an education issue that they could be benefited by doing anyway such as a business plan. Government = red tape.

Dina Meneely: Struggled with program, lot of players that complicated it. Arduous but not bad it takes time and being patient. People don't want to wait. But understanding and appreciating timelines, once right partners and connections in place on board lot of paperwork struggle. Process wasn't too overwhelming.

Tash Wisemiller: Subsidiary question: In the context of #10 How are needs not being met through our current application?

Sharon Haugen: Sometimes a struggle is matching the program to the goal. Need to think outside of the box or be creative. Lack of experience at local level. Strategy that works somehow that they could relay to local governments how other people think outside the box? Working with Montana Association of Counties and league and reach out to communities to be part of the conversation with Montana Economic Development Association and others. Don't reinvent the box but what's inside.

Toni Schneider: Tell the stories of success to encourage more applicants. From the local perspective. Build your stores and have them complete from how it went to challenge to outcome that would help people understand that there is red tape, but you take it one step at a time and you have a good outcome.

#### **Additional Comments/Questions**

Tash Wisemiller: Thanks, and we appreciate their expertise.

Taylor Crowl: Hope for future projects and thanks for everyone.

Jennifer Olson: Share the sentiments that as we launch the Consolidated Plan their viewpoints are equally important to us. Comments or concerns send to us in the future. Governor did announce an additional \$75,000,000 for Business Stabilization to help businesses across the state. CDBG-ED app is open, and we do have funds available and we would love to see used across the state. Thank you from Director and Deputy Director. Time here has been extraordinarily valued and appreciated.

# Welcome to the Homelessness Focus Group

Sponsored by the Montana  
Departments of Commerce and  
Health and Human Services in  
Support of Montana's Five-Year  
Consolidated Plan



# 2020-2024 Consolidated Plan Public Participation Process

The State of Montana, through the Departments of Commerce and Public Health and Human Services, is developing a five-year plan to guide policy and investment for housing, economic, and other community development. The five-year plan, also known as the “Consolidated Plan for Housing and Community Development” is required by the U.S. Department of Housing and Urban Development (HUD) to assess Montana’s needs and current conditions as well as to determine priorities and allocate HUD funding.



# 2020-2024 Consolidated Plan Public Participation Process

The perspectives and opinions shared by participants of this focus group will inform the development of the Consolidated Plan. We hope that with your input, we can identify and address housing and community development needs across Montana.



# 2020-2024 Consolidated Plan

## Goal 5 – Reduce Homelessness

- The objectives of Montana’s Consolidated Plan include:
  - Provide decent housing
  - Provide a suitable living environment
  - Expand economic opportunities for low- and moderate-income residents of the state
- The goals of Montana’s Consolidated Plan are:
  - Goal 1 – Preserve and Construct Affordable Housing
  - Goal 2 – Plan for Communities
  - Goal 3 – Improve and Sustain Public Infrastructure
  - Goal 4 – Revitalize Local Economies
  - Goal 5 – Reduce Homelessness
- This focus group discussion will focus on **providing decent housing** and **reducing homelessness**. To gauge the progress towards accomplishing this objective and meeting this goal, the following will be assessed:
  - Households provided tenant-based rental assistance/rapid rehousing
  - Persons provided overnight shelter
  - Beds added to provide overnight/emergency shelter/add transitional housing
  - Persons assisted in the prevention of homelessness
  - Housing units added for homeless households



# 2020-2024 Consolidated Plan

## Goal 5 Questions – **Needs**

1. What are our greatest needs?
2. What are our most difficult barriers?
3. What can we do about these barriers and constraints?
4. Are there other concerns?



# 2020-2024 Consolidated Plan

## Goal 5 Questions – **Possible Solutions**

5. What activities should we undertake in the next five years?
6. How can we influence local public policy?
7. Other Concerns?



## ESG Roundtable Meeting Minutes

Location: Webinar  
Date: March 31, 2020  
Start Time: 9:03 a.m.

### **Julianna Crowley, Montana Department of Health and Human Services (DPHHS)**

Explained the purpose of the ESG roundtable with respect to the development of the 5-year Consolidated Plan. Reviewed a brief PowerPoint presentation explaining the Consolidated Plan and the public participation process. Explained that the focus group would be covering Goal 5 of the Consolidated Plan which is reducing homelessness.

### **Goal 5 Questions – Needs**

#### **Traci McArthur, Action Inc.**

- We felt that the greatest need, of course, is affordable housing, but also the need for case management for supportive services and funding for that.

#### **Sean O’Neill, Community Action Partnership in Northwest Montana**

- We are very similar to that. We need more housing stock and then on top of that, more affordable housing just so that we can layer the different economic levels of housing a little bit better. We obviously could use more funding to help with homeless prevention and even rapid rehousing. And then, obviously we could use some more local government support possibly a better economy that’s not so service and tourist service based, but I don’t see that going away any time soon.

#### **Jenna Huey, HRDC 9 Bozeman**

- We are pretty much in the same boat as I think closest with Kalispell as far as the tourism industry and those pieces. Our greatest needs are case management services, permanent supportive housing, and tax credit rentals since those typically tend to be the ones that work the most with both Section 8 and ESG FMR Standards. Permanent supportive housing especially is important to help people continue to maintain housing. In the past few years, we have had a few people come back in through who were in rapid rehousing and are now requesting assistance in homeless prevention so that in addition to traditional case management services would help as well. I would say those are our greatest needs.

#### **Helena, Good Samaritan**

- Our greatest needs right now are definitely affordable housing. We are also having a huge problem with the landlords accepting vouchers and their unwillingness to even want to attempt to try it. Another problem we are coming up against, a lot of, are emergency funds for hotel stays, when the shelter kicks people out then they usually come here to us. And the state

hospital, they drop a lot of people off, that has been a huge issue for us as well and getting them somewhere safe and staying on their medication with the services around.

#### **Carilla French, HRDC 4**

- What I would like to add that no one else has mentioned is, in the rural part of the state, and I think I can include HRDC 4, the Lewistown HRDC, and Action for Eastern Montana, in over half the state we don't have any homeless shelters, per se. We don't have warming centers, we don't have a way to get people out of the cold and I think the biggest and most difficult barrier is just that homelessness in our area is not visible; it's overcrowding and people couch surfing and people being in environments that are not safe and since the public doesn't see that, it's difficult to get them to acknowledge that we even have a problem. So, I guess the big thing is educating those in our area, doing advocacy with Legislature to let them know what our barriers and concerns are, and what can we do to change policy or get funds. Because we are so rural, we don't receive in that whole area, any COC funding, and even though we are supposed to have the statewide intake process for addressing homelessness, over half the state isn't really included in that. So, it's just an ongoing problem, I think that everybody's aware of it and there's not really anything being done to address that so we're constantly having to try to figure out a way to get people to other parts of state to try to assist with their housing issues even though in other areas they don't have the capacity to assist or take in the folks that we have in our areas that are expressing or experiencing homelessness. That's just my two cents and I know I sound like a broken record because I bring this up all the time, but it's a serious concern and I don't think we can keep pushing it under the rug and trying to hide it and ignore it, it doesn't fix the issue in any way.
  - **Juliana Crowley, DPHHS** - So is there anything you purpose to help highlight the issue?
- You know, it's the same request that everybody makes, funding. How do we get any funding to actually provide shelters and provide effective and meaningful services to those individuals that are homeless in extremely rural areas of Montana?

#### **Shari Eslinger, HRDC 9 Bozeman**

- Comment directed to Carilla with HRDC 4 - We did just pilot a Livingston shelter (warming center) model, a warming center model, so just for the season and so that's maybe not as rural as some of the other areas, but, still population less than 10,000 and I can send you over what data we've collected and those costs associated so at least you'd have maybe a skeleton of what you could have conversations about and educate the people that you need to educate with it. What that cost would be and what you think the demand is to maybe pilot one, if that would be helpful?
  - **Carilla French, HRDC 4** - I think that would be helpful and I appreciate that offer, Shari.
- I am just finishing up that reporting today and I will send you a copy.
  - **Juliana Crowley, DPHHS** - Awesome, well maybe some of the funding we get through the CARES Act, depending how much it is, fingers crossed, could help pay for some of that.

#### **Jenna Huey, HRDC 9 Bozeman**

- We talked primarily about the lack of housing stock and finite resources and I would think tangibly one of the biggest barriers is definitely that FMR Limit. I know this is also like a broken

record piece from going around the horn, if there is a way to request a waiver or apply for a waiver to the FMR limit, I think that would be a very tangible solution or to go into #3, what we can do about that barrier. Other pieces include finite resources and not being able to provide the full breadth of assistance that we would like to as far as our housing counseling and time limited contact. I think that just is more of a general need for additional case management services, but something that might be more tangible as a consolidated plan or request from this group, could be addressing that FMR limit.

- **Juliana Crowley, DPHHS** - I actually sent in a question to our HUD rep of how a state could go about doing that and I haven't gotten any information yet, but I'll share what I get when I get it. I imagine it will be quite a lengthy process of gathering information and testimonials and data, and I'm sure it would involve lawyers. I don't know if it has to be done county by county, but as soon as I get the process and the information on how to adjust FMRs, I will share that with everyone and we will have to talk about what that would look like.

#### **Traci McArthur, Action Inc.**

- Our barriers – the need for supportive services after we have our folks housed because right now our team of three are having to do that. So for some of the landlords, Steve is our wonderful housing navigator and we couldn't do this without him, but he's sometimes having to tell the landlord if you'll house these people, which are some of our hardest to house, that I would basically be at your beck and call, you can call me at night, weekends, whatever you need; so, he is having to run out on the weekends. Needing that case management for supportive services after housing but also a barrier is not having permanent supportive housing units because some of these folks that we are housing can't function sometimes alone. We are finding that we are having to do a lot of that after-hours case management. But also too, I think, a barrier is finding a place for those who have been, not allowed at the shelter or if the shelter is full and these people not having any family or friends we can divert to, what do we do in the meantime while we are waiting to find housing.

#### **Sean O'Neill, Community Action Partnership**

- Very similar barriers to the previous two – affordable housing, housing stock, Vrbo, Airbnb rentals taking over everything so rentals are very temporary and rentals won't meet the program requirements, FMR, income restrictions for homeless prevention is a huge, huge barrier, not so much inspection standards for ESG but COC definitely running into a lot of places that aren't passing some of those. And as far as our local governments, we keep running into issues of this kind of agenda of not wanting to build or help with shelters and stuff like that locally; build new housing that's lower income because they don't necessarily, I think, want that image; so, trying to get that tourist vibe going. Permanent supportive housing as far as reducing homelessness, we could use more funding for that, more landlords that would work with us, more supportive services, we are running into issues of not being able to transition into Section 8 with some of the folks because of not wanting to do any more paper work. Running into, kind of, issues with moving on or progressing through that program.

**Juliana Crowley, DPHHS**

So, you discussed your barriers and I think most of you also covered what can we do about the barriers and constraints, and it sounds like there's a lot of support for more funding which I think could help in a lot of different areas. And also, a permanent supportive housing/affordable housing, etc. Anything additional to what we can do about barriers and constraints? – no comments from the group provided.

**Penny Beard, HRDC 7 Billings**

- Other concerns are the mental health and substance abuse issues that we see, it really impacts our client's ability to be self-sufficient and successfully housed. And the issue with that is housing first, a lot of them do not have the income they need to get into the housing, three times the amount of the rent, so if the rent is \$800 they want \$2,400 income and some of them live on SSI/SSDI - \$740/month, so that's kind of a big concern around here. We've actually talked about changing our rent assistance maybe to medium term, up to six months, to have a longer time to have housing stabilization. I don't think it's been approved or anything, but we have talked about that.

**Traci McArthur, Action Inc.**

- What we're seeing a lot here in Butte is the growing need for assisted living in group homes for some of our homeless individuals that are being discharged from the hospitals, whether it's our local ER or the hospital here and also the state hospital which is 40 miles away. We're getting a lot of phone calls from the hospital with these folks and they're wanting to discharge them into homelessness and we're trying to scramble where to place these folks. Our local hospital contacts us, but the state hospital does not...Montana State Hospital for the mental health.

**Steve Fournier, Action Inc.**

- They get dropped off with five days' worth of medications, a doctor's appointment two or three weeks in advance, and good luck to you...

**Helena, Good Samaritan**

- Good Samaritan has contacted the State Mental Hospital and we're trying to work something out so that we do get phone calls and we worked out with PureView to get their medication to continue, but we're having a big issue with that as well.

**Traci McArthur, Action Inc.**

- They do call sometimes, but there is sometimes disconnect in getting them into services at Western Montana Mental Health. There is a lack of the mental health services here and one of the individuals that I did work with, I spent I can't tell you how many hours trying to get him his medications and get appointments at Western Montana Mental Health. This was two months ago, and this individual is still homeless, and he was to have access to the 189 funds, but lack of communication in getting into Western Montana Mental Health is a huge barrier.

**Helena, Good Samaritan**

- I just went through that exact same thing a month ago. And then they'll be doing fine because they've been on their medication, but when they stop taking their medications, their life just falls apart again and it's really hard to get it going again... it's bad.

**Traci McArthur, Action Inc.**

- And that's what we've seen with these individuals, they were fine when they were discharged but now with lack of medication and case management, we're doing what we can for them but... it's bad.

**Kendra Brown, Action Inc.**

- That's where the group home and the semi-assisted/supervised living might really be helpful here in Butte, we have a handful.

**Helena, Good Samaritan**

- That's what I was under the understanding that the Goal 189 was supposed to be helping them, but I haven't yet seen it happen. Have any of you?

**Traci McArthur, Action Inc.**

- No. But that's just what we were told that this individual had the 189 funds, if you guys could help him with the housing navigation part, we'll do that; and it's not happening, that's where the disconnect is and we're scrambling trying to get this person into services when it really should be on the case management at Western Montana Mental Health Services and we should be doing the housing part but we're doing it all.

**Helena, Good Samaritan**

- I ran into that exact same thing and the client got dropped and then he went into crisis mode again and it got bad.

**Unknown Female Speaker**

- Are there any other communities that have problems with the people getting released from the hospital or jail into homelessness that can't manage?

**Jenna Huey, HRDC 9 Bozeman**

- We work very closely with our crisis stabilization center, Hope House out of Western Montana Mental Health Bozeman, and when they have someone that either steps down from Warm Springs or maybe is released from jail and is in a mental health crisis and steps into Hope House, we get contacted pretty frequently from the case manager up there and often times we'll go up and do some in-reach to do assessment to see if they qualify for main entry, things like that, work on some housing navigation pieces. As far as from the jail, there is also a program in the jail that helps with that release planning. And with Goal 189 funds, I'm not sure how that's looking now either considering the lack of case management at the Gallatin Mental Health Center. When I was working there it was the case managers who coordinated that primarily with the State Hospital, so I haven't heard anything about it in at least two years.

**Traci McArthur, Action Inc.**

- We do have The Path care coordinators that are part of our coordinated entry team so they do see a lot of the folks up at our crisis home which is Hayes Morris, but there's even disconnect I think just at their main office and now they're laid off. Most of the Western Montana Mental Health office, because of COVID-19, are closed so that's going to be a concern coming up here

shortly as everybody knows peoples mental health increases in crisis situations, so we're concerned about that as well. We do work with our jails here; it's just we're seeing more folks with the hospitals.

#### **Sean O'Neill, Community Action Partnership**

- Just to piggy-back on some of the stuff that you guys were talking about already. I think ever since the budget cuts, the mental health piece has been completely lacking as far as what the real true need is for our folks the we have been serving. I know on our coordinated entry team we have both Sunburst Mental Health represented and Western Mental Health represented but since those budget cuts, it's been very difficult. Sunburst has like a special grant that funds the drop-in center there that they have like a dedicated case manager that handles all the 100+ people that come through there randomly throughout the week and so she's our coordinated entry rep for them; so that piece is actually pretty good. But it's still like "Oh, when I see them" kind of thing, nothing organized or coordinated. And then, we've actually seen almost a 50% failure rate for our permanent supportive folks with continuing their supportive services, mostly because just the housing we had to find has been so rural and the lack of transportation, they've just been completely cut off from any of their previous services, so that's a huge thing. Now, we do have a separately funded institutional release program that we piloted last year and kicked off again this year, and that one is pretty unique and cool, very flexible relative to any of the other programs I run because I think it's a Community Block Grant there. That one the only issues I'm having is the fact that I can't get into the jail, I have to kind of go through the public defender's office to get a social worker in there to connect with the clients that could be eligible for that program before they're being released so that we can actually be a little proactive. That is open actually to rehab or mental health facilities, people being released from there that were homeless and living in our community prior to their institutionalization. So, yeah, we're trying the mental health piece, I think. I know the police are just dropping off at our place called Pathways, which is our emergency mental health treatment, short-term, facility here. They haven't been able to really get folks through the emergency room into that facility that are suicidal or imminent risk to others and having some actual resistance and hesitancy from the mental health professionals and pathways actually denying folks, so police have actually told us that they're resorting to just dropping them off at the front door and making them deal with it right now and those would be my clients as well.

#### **Juliana Crowley, DPHHS**

Provided direction for the remainder of the webinar to combine questions 5 and 6 – thinking about the barriers and needs, what activities should we undertake in the next five years or what activities you think would be helpful in the next five years and how can we, we meaning all of us, influence local public policy? Whether it's the state, your agencies, how can local public policy be influenced?

#### **Goal 5 Questions – Possible Solutions**

#### **Alma Garcia, HRDC 4**

- This is something new that we've tried this year and it pairs up with some of the stuff that I keep hearing and we have a problem with it too here in Havre because it's such a small community.

One of the big issues we were having is landlords not wanting to rent or, as they see it, undertake this big task of renting to somebody that has previously been homeless and maybe doesn't have the life skills to maintain a rental. Something we tried this year is a rent well class and we go over topics like how to talk to your landlord if you have an issue with repair, what's the proper way of speaking to your landlord instead of just Facebook and for it to deteriorate after that where there's screaming matches and stuff like that. Then we even have like a cleaning schedule – day of the week, windows, dishes, stuff like that, we just go through a list. We also help with the interviewing and the application process for looking for that rental. I know there is a lot of classes like this out there already but what we did that really helped was take this class to the Landlord Association. I did that and it was kind of a hit/miss type of a thing, but it actually went really well because I think the conversation that we had with the landlords was, at least the point I was trying to bring up is we do have a lot of clients that do have issues and we are working with them and thank you for letting them stay here and renting to them, but this is some of the stuff I see on my end, so that kind of helped. Currently we received a grant from Walmart for the community, and that's a very small grant, but my hope is that every client that came in through the class, that they would be able to leave with a cleaning kit and a completed rental application so they can have that as a template to keep going from place to place or wherever they go. So that would be something different.

**Helena, Good Samaritan**

- Does everybody have problems with the landlords wanting to work with vouchers? What do you do in those scenarios?

**Sean O'Neill, Community Action Partnership**

- Yeah, I have plenty of issue with landlords the second I ask them to do extra paperwork, fill out a W9, but really I push that, You're really helping somebody out, and sweet talk them; I know Steve is probably better at it than I am. I do think that's one of those where you gotta foster that relationship without burning any bridges all at the same time. It's a juggle act but I do know that just having conversations with them regularly. I know we're doing landlord roundtable meetings once a year, at the very least, to try to get the frequent questions out there from the landlords and the folks that are working on getting people into housing. So, that's like the best way we've been able to foster it with folks that are a little hesitant but really, no one has too much issue until I'm like, here's this thing you gotta fill out and this thing you gotta fill out for my fiscal.

**Helena, Good Samaritan**

- Yeah, that was the other thing that the landlords didn't want here was all of the paperwork which it didn't really seem like that much to me. Then the Landlord Association, they are so against it in every way possible and not real nice about it here.

**Penny Beard, HRDC 7**

- We've had some of that happen here as well. A couple property management companies said that our people just didn't work out so they don't want to do it anymore and it took some real serious talking with them from my co-workers and myself to let them know that we know what the issues are and we're trying to get them to attend the certain classes, budget classes, maybe

to get payees to alleviate some of the issues they're having, but yeah, we do have that happen sometimes and it's really discouraging.

**Helena, Good Samaritan**

- I can't remember who brought up that they have the tiny houses, I don't know if it was Bozeman or Great Falls, possibly? For affordable housing. Last year. How's it going and is that something we can make statewide for the affordable housing?

**Juliana Crowley, DPHHS**

- I think Bozeman did a small house project. I believe District 9 in Bozeman had to hop off the call to get on to another conference call, but I'll ask them to share information.

**Sean O'Neill, Community Action Partnership**

- I do know that we tried to get a small or a tiny home neighborhood project going 2 or 3 years ago and we just met a lot of resistance from the county as far as zoning, getting the appropriate permits, they were really concerned about the sewage, how they would tie in, how it would be regulated as far as that goes. I do know that our area wasn't very keen on it and don't really feel like a tiny village is a cool thing like I do.

**Traci McArthur, Action Inc.**

- We need more funding for permanent supportive housing and funding for supportive services especially mental health and substance abuse, and influence by collaboration.

## Homelessness Focus Group Meeting Minutes

Location: Webinar  
Date: April 16, 2020  
Start Time: 10:35 a.m.

### **Julianna Crowley, Montana Department of Health and Human Services (DPHHS)**

Opened the meeting explaining the Consolidated Plan and the public participation process. Informed participants that the focus group was developed before COVID-19 and that facilitators appreciated that participants' responses might be heavily focused with the current pandemic situation. Invited participants to consider COVID-19 but also encouraged them to think about the state's needs post-pandemic, over the next five years, and in general terms. Also explained that the Consolidated Plan had five goals and that Goal 5 focused on reducing homelessness, which would be the focus of the group's discussion.

### **Goal 5 Questions - Needs**

#### **Jim McGrath, Missoula Housing Authority**

- I think our greatest need, overall, both locally and from what I can observe across the state, is for permanent housing solutions, particularly permanent supportive housing. So not only housing with supports, which can be in the form, for example, of project-based rental assistance from the Department of Commerce's Housing Choice Voucher Program but actually physical units. And so obviously, the resources the state can contribute toward through the various programs HOME, Housing Trust Fund, and so on can help construct new hard units is really going to help a lot. A lot of the barriers people face boil down to the lack of actual places for them to get access to, even with other barriers removed.

#### **Tess Besaw, Besaw Integrity Consulting**

- I agree with that, Jim. I think that the supportive housing piece is a huge piece that we are missing. Some other things that have come up in our community as needs is really how to get our landlords to approve our clients and giving them a safe and healthy environment to live in. We have landlords locally that have been refusing any participants that come through our program whether it's rapid rehousing, youth program, domestic violence, if they are coming through any program, we have landlords that are saying we're not taking your clients. The cost of housing here way exceeds those what we know now is our best workers in our community is our essential workers; they're not making enough money to be able to pay their rent and finding that affordable point when we're figuring 30% of their income, very few units meet that 30% threshold. Hard to house folks, so people with felony charges, bad credit or bad rental history, that's one area that I don't know who fixes that. But, you know, just getting our landlords onboard to trust us that, as a group, we are working with people we know they have barriers and we are working through those barriers. The other thing we have is a real lack of affordable, decent, safe housing, but also housing to house large families. So, for example, we had one

family come through coordinated entry, it's been a while ago, but I believe they had eight or nine children, and although those are probably the minority of people and family sizes, it does happen, and so having rental units to accommodate the family and their needs.

**Cassidy Kipp, Community Action Partnership in Northwest Montana**

- We have a very similar observation as well in terms of needing, of course, the safe and secure studio spaces or units that Jim spoke of with the supportive services in place, but then we also have that need for like a three bedroom maintainable unit or a four bedroom maintainable unit, that's certainly a barrier that we run into. But I would say that our greatest need when you boil it all down, is all about a lack of inventory that is something that is maintainable for the people that we serve and something that meets the habitability and the housing quality standards that we would feel good about getting people lined up with; there's simply just a lack of units in the area that we serve.

**Traci McArthur, Action Inc.**

- We also believe that permanent supportive housing is one of the greatest needs, but also supportive services post housing as well. Great need for case management for supportive services not only before housing but also after housing.

**Margie from Butte**

- Just to punctuate what Traci just said and what Jim McGrath said about permanent supportive housing, I think using a housing first model where we are working very hard to get people into permanent housing as quickly as possible, out of shelters and that environment and into their own housing but for so many of them we know that it's going to require a permanent subsidy and a permanent set of support services in order for them to maintain that housing and so as a fuse community where we are focused very much on the model of housing is healthcare, we are very much aware that the need for mental health services and case management services through mental health centers is critical to people maintaining their permanent supportive housing as well as housing case management and I know there is work being done on a state-wide level to create permanent funding streams for that, but I can tell you in Butte we desperately need both more permanent supportive housing units and we definitely need funding streams to support case management for those folks that eventually do get into their permanent supportive housing.

**Unknown Female Speaker**

- Cheers to that because those supportive services are really a critical piece with it and that's something in our community we're facing a lot of barriers and gaps with and that's really, it's the community connections that help make those housing placements successful.

**Jenna Huey, HRDC 9 Bozeman**

- I would just echo everything that everyone is talking about specifically with permanent supportive housing and those supportive services for folks who maybe don't need it for that extensive length of time but really just to have that mindful transition into permanent housing longer than what's currently allowable with our contracts particularly I think also with homeless

prevention to provide on-going support in not just resolving the immediate need but to help maintain and sustain the housing afterwards. Permanent supportive housing or other supportive services in general I think are kind of that missing gap across all the continuum of different housing services

**Michael O'Neil, Helena Housing Authority**

- I would just agree with everything that has been said so far. I would just, again, the permanent supportive housing need is probably the greatest and that's for a variety of populations. I think, we frequently think of it as just solely individuals; I think there is a need for intensive support services for persons with disabilities as well as families with challenging needs. To provide ongoing supports that are permanent in the housing assistance that's also permanent in a variety of means. I think some of our biggest barriers that has already been touched on is the supply of housing that's available to these populations even with assistance and so I think we have to get creative in being able to mass releasing and use project-based vouchers in ways so that we can get more supply, particularly for those who are homeless or unstably housed or with a very low income individuals and families in our communities. I think the time is right for greater collaboration and coordination. I think there has been some great strides working between the Department of Public Health and Human Services and the Department of Commerce on trying things like the Medicaid Crosswalk and developing methods that we can have real, intensive permanent supportive housing services, perhaps funded by Medicaid. We need to look at ways we can provide priorities in our funding programs for the development of housing so that we are getting a set-aside for these folks who are homeless in the HOME program in CDBG funding, in the low-income housing tax credit program, that they receive a priority to be able to have access to some units in every project that is approved, going forward. I think we've been slow to state those preferences as strongly as other states have and I think there's a number of models where we can adopt preferences that would help build that supply. I think all the effort that we're seeing in local communities are making a difference. Missoula is always doing interesting work, cooperation with local government and local non-profits. I think we're seeing things in Helena, a donation of land, possibilities of innovative planning that will incorporate the needs of very low income folks and folks who are struggling with homelessness into access to land that may be available. But also things that impact the whole supply of housing, things like relaxing density requirements in terms of your zoning rules and opening up for greater heights in things which addresses one of the biggest challenges to all housing in Montana currently, and that's the cost of land. And so, the more we can develop the general supply of affordable housing and then target those resources, some of those resources to the needs to the homeless and unstably housed and the very low income individuals in our community, particularly those with disabling conditions and families that have significant challenges, we'll be better off.

**Margie from Butte**

- Michael, I appreciate what you're saying about the preferences. I don't think we have understood the power of the willingness to set a priority around a particular model and understood the impact that it can have when we have the will to make that happen and so, you know, understanding that having a preference isn't necessarily discriminatory but really

addressing a very high need that can solve a number of problems if we do that and save money elsewhere. Having preferences for creating a supply of housing for the population and understanding that it's really putting the resources into the very best and most effective thing is something that statewide we really need to get behind and support so that the agencies, the state agencies, have the confidence that they'll have the support across the state for that kind of a preference.

**Mariah Ramirez, United Way Helena**

- I'd also like to say that this COVID crisis has awakened, from me, a realization that there is an intense and deep-seated lack of support in some of our local governments for the homeless. I don't like that term, but for the folks experiencing homelessness, we have tried and tried and tried, and have come up empty on so many efforts that have attempted to create safety and attempted to create a holistic approach to this crisis for folks who are experiencing homelessness and due to the phenomenon in which our local governments are, different branches of it, are saying well, that's not my problem, well, that's not my problem. The issues have largely been pawned onto non-profit and its service providers, which I know isn't the same in every part of Montana, I know that there are some communities with really great structures in their local governments to support folks, but we saw this dance before COVID of trying to abdicate responsibility in some ways for those experiencing homelessness within the local government, and now, at least from my perspective of working on the sheltering issue of the COVID response, has been disheartening. That on its own, whether it means a statewide effort or local efforts, there has to be a representation of all citizens in the way that our governments work. We cannot keep going and shambling through this effort in which local government continues to push the biggest burden of caring for its citizens onto non-profits. So as we look for the Consolidated Plan, I would love to see efforts that make it easier and simpler to create support systems that are connected to local government so that when and if disasters like these continue to hit, that we have much better support systems for folks who are the most vulnerable.

**Carilla French, HRDC 4 Havre**

- I realize that the needs in our rural areas are very different from the needs in our more populous areas, I just want to make sure that it gets included that in over half the state, or in roughly half the state, the areas served by Action for Eastern Montana, District 6 HRDC in Lewistown, and myself in HRDC 4, is that we pretty much entirely lack services of any kind for individuals experiencing homelessness. We don't have shelters, we don't have access to mental health, we lack permanent supportive housing, we lack everything that everybody talked about and all of the worries that they have, so I think it's important that we don't ignore that need in the rural areas and even on the tribal reservations, too, where we really struggle to meet the needs of individuals who are homeless and a big barrier I think is because our homeless population isn't seen. We experience homeless more through overcrowding and couch surfing or living in vehicles or campers and so I just think it's important that we address that much of the state, we do not have any services, really, at all to address homelessness.

### **Jim Morton, Human Resource Council**

- We serve Missoula, Mineral, and Ravalli counties. Just to add to what Carilla was saying, our coalition in Ravalli County was addressing those who are experiencing homelessness, but we found using that term or that word kind of got people angry at us because if they're doubled up and staying with friends, they don't see themselves as experiencing homelessness, they see themselves as being cared for and being part of a larger community, so just keep that in mind that there are those who are experiencing a lot of the trauma, but they don't see themselves as experiencing homelessness, they see themselves as being surrounded by people that care about them and it's a different way to approach how you provide services. If you really are listening to people, you have to understand how they view their own situation and use terms that are more inclusive.
  - **Carilla French, HRDC 4** – Jim, we do have some of that here but we also have a large population where they're not in safe places, so I realize that that can go both ways.

### **Penny Beard, HRDC 7**

- I was just going to say that we have a huge influx of people that are getting out of the hospitals; they've moved to Billings, for either cancer treatments or heart surgery, and I get calls pretty regularly about they need to release a patient and the patient has to have someplace to go to recover and in a lot of cases they've actually moved everything up here in their car because they know it's going to be more long-term; and they can get assistance for a motel for a night or two, but they think it's just going to be real easy because we just have these little apartments and it doesn't always work that way. So that's a pretty serious need for the Billings community.

### **Traci McArthur, Action Inc.**

- We also had that down as one of our needs and barriers, was the growing need for assisted living and group homes for individuals that are being discharged from the hospital because we are having an influx of calls too as well as people needing to be discharged from the hospital with nowhere to go. They're not able to take care of themselves and they don't have any family or friends; there's no diversion and we don't know what to do with these folks.

### **Christa Weathers, Open Aid Alliance Missoula**

- [Comments typed in chat box on Webinar and read in by Julianna Crowley] I'm having audio issues this morning! I just want to add the specific need for low barrier housing for people experiencing active substance use and mental health challenges. We do not have housing units that meet the needs of this population. We have funding to house them, but struggle keeping them housed.

### **Margie from Butte**

- I feel like I would be remiss if I didn't say that currently there is a barrier around mental health services and this may change, as the state works on these issues. Two years ago, when the targeted case management funds were cut at the state level, we lost case management through our mental health centers. And some of you were on another call earlier where we talked about that during this COVID crisis that we also have had our path and peer support teams laid off and

the crisis home is also closed, so we're really in a situation with a huge void in our mental health services, that is so critical to this population.

#### **Unknown Female Speaker**

- I think that that void coupled with some of that follow up that Jenna spoke of earlier, just in terms of continuing after you get out of that acute crisis mode with like your homeless prevention, some of the limitations that we have coupled with just the loss of the targeted case management and the really limited services. I know in Sanders County and Lincoln County we really struggle to get people connected, but those are the places where we have people who are in permanent supportive housing because there are rental units that work for them so we get stuck in these spots of trying to plug in these gaps but I think that all of those pieces are really critical.

#### **Juliana Crowley, DPHHS**

Asked if there were any other concerns and, with none being expressed, directed participants to discuss possible solutions, focusing on activities that should be undertaken in the next five years and actions needed to influence local or state public policy.

#### **Goal 5 Questions – Possible Solutions**

##### **Joan Heinz, Action Inc. Butte**

- I wanted to address the situation that a lot of people are having with landlords and landlords refusing to house your people. What has worked really good here in Butte is focusing on having one person from the agency, a housing navigator if you will, developing relationships with those landlords and making themselves available for behavior problems and such just to let those landlords know: #1 – a personal meeting with clients makes it very personal and we've had a lot of luck with that with Steve Fournier here in Butte, but also having a person that has the time to follow up and when so-and-so is having a melt down to be able to go over there and offer them support and offer the landlord some support which develops a long-term relationship and one by one landlords are at least consistently giving people a chance and its made a huge difference here in Butte, I would say.

##### **Steve Fournier, Action Inc.**

- Most definitely. And then just to add on to that too, knowing that they can call me after hours if it's at night on the weekends, that's a big thing too and I do get the calls, although they are rare, I do get them at night and on the weekends and reach out to the landlord and see what's going on with our folks that are having the issues that are housed. It brought one landlord who was very sketchy to where she is now, she is willing, I call her up and she's willing to house them – let's meet with them, let's give them a chance and then we'll take it from there, so being at their call, it's a big resource to help them guys out and they're more willing to house some of our most difficult folks.

**Tess Besaw, Besaw Integrity Consulting**

- I guess around policy then would be that the state support full-time implementation of housing navigators as well as supportive service case managers for stabilization of housing with landlords. That's one area that, in Billings, we've had a housing navigator position brought in but was never able to get off the ground so the funding was very brief and was a small amount and therefore we kind of lost that housing navigator piece for the greater work that's being done with coordinated entry. So, I think around policy, is the development of more funding for the opportunity for all of us as communities to have that housing navigator as well as supportive service case management because trying to set that into one position for a community the size of Billings would not be sustainable or would not work.

**Margie from Butte**

- I would say that in light of those needs that the State of Montana, one of the things that they can do and support those needs, is to continue the process of discovering how Medicaid can provide tenancy support and pursue waivers around that or amendments to the plan so that communities are more able to provide that service and have the resources to do it.

**Jenna Huey, HRDC 9**

- I completely agree. I love where we're working on the crosswalk of Medicaid and eligible services for billing but if we can get to a point where housing counselors can bill for their time to Medicaid that would be a huge asset to provide ongoing supportive services, even if they're not in a permanent supportive housing program and would also, I think, hopefully generate additional revenue and ongoing assistance.

**Penny Beard, HRDC 7**

- In response to what Tess had said about the housing navigator, when we had one for that small amount of time, I myself, was somewhat disappointed because the people that are on foot, and they can get help with gas cards or bus passes, they often need someone to drive them across town to look at an apartment or to drive them to the landlord's office, and what I was told was that they weren't allowed to put a person in the vehicle with them and I think that's a huge loophole right there I think. Some pieces of this are slipping through the cracks.

**Mariah Ramirez, United Way Helena**

- I would agree as well because even with the way that we define housing navigation, and it goes back to my previous comment about our local governments having tweaked that position because they were the funders, but in addition, I think what I'm hearing from this group is really, what I understand to be two different roles, the landlord liaison who can make that connection to be that go-to person for landlords, the housing navigator who helps find it and even possibly another support system that touches on exactly what you are saying is this transportation issue because that is a huge part of things and I know there's liability associated with that, etcetera, but if we can't get people from point A to point B, it makes it very difficult to get them what they need.

**Tess Besaw, Besaw Integrity Consulting**

- Back in the day, and I'm sure, Jim, I know you were part of this too, when we had a permanent supportive housing program with the HRDCs, we were able to do all those pieces, we were the landlord liaison, we were the person that helped the client maintain their housing through way of those phone calls at midnight when the landlord was having problems with them because they were having a psychotic break. We were the case manager that went and took them and helped them get to healthcare for the homeless clinics or helped them go get their basic needs met by way of getting their groceries or personal hygiene items purchased. We were the person that helped them really do every application or renewal that they needed, whether it was food stamps or energy assistance; that permanent supportive housing program model was successful for those hard to house folks that a lot of times right now we see in Billings that we can get them into housing if they have the ability to even get to the landlord, get the application or if we can help them with the application but then that maintaining of housing beyond the immediate assistance is really where we are lacking. Our Path Team locally is very limited on number of workers that can go out and create that stabilization, at least for their medications, but just not enough people to help maintain the population. And so I really think looking more at a permanent supportive housing program, in addition to everything we're doing, not taking anything away, but creating additional funding streams and opportunities for people to hire on a full permanent supportive housing staff would be so beneficial to our community and the housing crisis that we see a lot of folks in.

**Michael O'Neil, Helena Housing Authority**

- I would just like to follow up on this line of discussion. The issues of what we, those of us that have been around for a while, of watching the particularly the case management system in the adult mental health system deteriorate to a level where we no longer have what was really the pivotal service that provided all the levels of support we're referencing and that it was a very flexible service in terms of being able to meet more intensive needs when it was needed and be pulled back when it was no longer needed. We need to get that restored and that would require increasing funding and things so that we can pay folks to do what are very challenging jobs and that providers are able to recruit folks so that case loads are not impossible; you need a reasonable case load so that you can actually respond to people's needs. Once we do that, in addition to the ability of the work that's being identified in the Medicaid crosswalk to include a whole variety of housing tenancy services would really be extremely valuable but it's really if the regular mainstream mental health system can be restored to a place where people are able to respond in a reasonable fashion to intensive needs, that needs to be back in place and then we need to develop those additional tenancy services, then together we'll provide a real meaningful permanent supportive housing ability to pay for it through housing, assisted housing with the right array of services.

**Tess Besaw, Besaw Integrity Consulting**

- I think in addition to that, when you say a manageable case load, if I remember correctly, in 2006 our case managers worked with an average of 20 to 25 clients, never to exceed that because of the intensive needs of these folks.

**Juliana Crowley, DPHHS**

Any thoughts on how we can influence local public and state policy?

**Jim Morton, Human Resource Council**

- I think the results of the Fuse Communities, we really need to get that information out to people. I think what we're hearing about health and housing, housing and health is really the right time now for that information to get out, not only to local decision makers but state decision makers, legislators and others. I think we saw some of the criminal justice reform moving forward in the legislature because people, some of them were doing it for a variety of reasons including because it was the humane and right thing to do but also it wasn't functioning, we weren't getting where we wanted to be. And the costs were high and could be used in other ways. I think we're just getting, maybe, to a situation in the state where this information we're all talking about and involved in creating is going to have an impact if we can just get it out there. And Michael, you might want to talk. The Montana Healthcare Foundation is funding a study in terms of some of the housing stuff that Michael O'Neil had just mentioned. I think that we're going to be well armed to make our point.

**Michael O'Neil, Helena Housing Authority**

- That study would support the justification for state funding and that's what we've been lacking in Montana; we're one of really less than a handful of states that do not provide any state funding for affordable housing needs at all and we believe that it would make sense to focus state funding, particularly on these hard to serve and homeless folks, because of what we're documenting through the Fuse and hopefully further documentation from the study with the University of Montana that the failure to provide leveraging state dollars with federal resources that we're leaving a lot of money on the table that could otherwise be serving Montanans and saving communities and state governments significant resources that are now not being used efficiently and effectively in meeting the needs of people. So, we really need, I think the information so many of you are developing through the Fuse project is very vital to informing that conversation with the legislature next go-around.

**Margie from Butte**

- I think the Fuse data that's coming from various communities that are Fuse communities is very compelling and supports the argument for supported housing and through that data we need to influence the legislature to put some funding into this because ultimately when you do that, it saves hospitals money, it saves communities/local governments money in the way of their law enforcement services. I know in Butte we showed that just a handful of people were costing our community over a million dollars a year, who were frequently utilizing services. So, there's some really compelling data in there that should be used to help the legislature understand what the priority should be and then to help us as a state get this waiver for Medicaid to help fund tenancy supports which is really what we're all saying, we all need more help with keeping people safe in their housing and helping them maintain that housing.

**Juliana Crowley, DPHHS**

Asked if there was any additional input or concerns. With no additional input or concerns, thanked everyone for their participation and indicated that information would be shared with the Department of Commerce for the development of the Consolidated Plan. Requested participants email should they have any additional input or concerns.

# Welcome to the Affordable Housing Focus Group

Sponsored by the Montana  
Departments of Commerce and  
Health and Human Services in  
Support of Montana's Five-Year  
Consolidated Plan



# 2020-2024 Consolidated Plan Public Participation Process

The State of Montana, through the Departments of Commerce and Public Health and Human Services, is developing a five-year plan to guide policy and investment for housing, economic, and other community development.

The five-year plan, also known as the “Consolidated Plan for Housing and Community Development” is required by the U.S. Department of Housing and Urban Development (HUD) to assess Montana’s needs and current conditions as well as to determine priorities and allocate HUD funding.



# 2020-2024 Consolidated Plan Public Participation Process

The perspectives and opinions shared by participants of this focus group will inform the development of Montana's Consolidated Plan.

We hope that with your input, we can identify and address housing and community development needs across Montana.



# 2020-2024 Consolidated Plan

## Goal 1 – Preserve and Construct Affordable Housing

- The objectives of Montana’s Consolidated Plan include:
  - Provide decent housing
  - Provide a suitable living environment
  - Expand economic opportunities for low- and moderate-income residents of the state
- The goals of Montana’s Consolidated Plan are:
  - Goal 1 – Preserve and Construct Affordable Housing
  - Goal 2 – Plan for Communities
  - Goal 3 – Improve and Sustain Public Infrastructure
  - Goal 4 – Revitalize Local Economies
  - Goal 5 – Reduce Homelessness
- This focus group discussion will focus on the **provision of decent housing** and the **preservation and construction of affordable housing**. To gauge the progress towards accomplishing this objective and meeting this goal, the following will be assessed:
  - Construct and rehabilitate rental homes
  - Rehabilitate single-family homes for rent or homeownership
  - Construct single-family homes for homeownership
  - Provide direct financial assistance to homebuyers



# 2020-2024 Consolidated Plan

## Goal 1 Questions – **Needs**

1. What are our greatest needs?
2. What are our most difficult barriers and constraints?
3. What can we do about these barriers and constraints?
4. Are there activities that you think HOME/HTF/CDBG/ESG funds should not be used to support?
5. Are there other concerns?



# 2020-2024 Consolidated Plan

## Goal 1 Questions – **Possible Solutions**

6. What activities should we undertake in the next five years?
7. How can we influence local public policy?
8. Are there suggestions for encouraging better utilization of CDBG funds to address housing needs?
9. What is your organization doing to help address homelessness?



**In The Matter Of:**  
*Affordable Housing Focus Group*

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*Transcript of Proceedings*  
*November 16, 2020*

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*Lesofski Court Reporting & Video Conferencing*  
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AFFORDABLE HOUSING FOCUS GROUP

SPONSORED BY MONTANA DEPARTMENT OF COMMERCE  
IN SUPPORT OF MONTANA'S  
FIVE-YEAR CONSOLIDATED PLAN

TRANSCRIPT OF THE PROCEEDINGS

Janelle Egli, Facilitator

Via Zoom

November 16, 2020

10:30 a.m.

REPORTED BY: LAURIE CRUTCHER, RPR

LESOFSKI COURT REPORTING

7 WEST SIXTH AVENUE, Suite 2C

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PARTICIPANTS

VIA ZOOM:

- Kaia Peterson
- NeighborWorks Montana
  
- Lori Yurko
- NeighborWorks Montana
  
- Sindie Kennedy
- Missoula County

DEPARTMENT OF COMMERCE:

- Julie Flynn
- Janelle Egli
- Daniel Kaiserski
- Sharon Lofftus
- Nicole Newman

1           WHEREUPON, the following proceedings were  
2 had and testimony taken, to-wit:

3                           \* \* \* \* \*

4           MS. FLYNN: Good morning, everyone. We  
5 should get started on this housing focus group.  
6 Thanks for joining us. I will say we have just a  
7 few participants: Lori Yurko with NeighborWorks  
8 Montana, and Sindie Kennedy from Missoula County.  
9 So you two have a great opportunity here to  
10 influence the discussion, and we look forward to  
11 that.

12                       We also have Laurie Crutcher with us,  
13 who is the Court Reporter, so that we have an  
14 official transcript of this meeting. I am just  
15 going to welcome you all, and go through a few  
16 things, and then turn it over to Janelle Egli to  
17 facilitate this conversation. Again, thanks for  
18 joining us.

19           UNKNOWN SPEAKER: This conference will  
20 now be recorded.

21           MS. FLYNN: This conference is being  
22 recorded. Thanks for joining us. I will read  
23 your names again, so that we have them in the  
24 transcript. Go ahead and mute yourselves.  
25 Janelle is going to go through a presentation,

1 just giving basic information about this process.

2 And at the end of that are some  
3 questions that we'll pose to you, and we would  
4 welcome your feedback. And then we would also  
5 welcome any written comments that you want to  
6 provide after this meeting as well. So again, as  
7 you give comment, please state your name for the  
8 record as well.

9 So we have for Department of Commerce  
10 staff on the line is Janelle Egli, Dan Kaiserski,  
11 myself; and as I said before, Sindie Kennedy with  
12 Missoula County, and Lori Yurko with NeighborWorks  
13 Montana.

14 With that, I'm going to mute myself and  
15 turn it over to Janelle. Thanks.

16 MS. LOFFTUS: This is Sharon Lofftus.  
17 I'm also on line. I just wanted that in your  
18 recording.

19 MS. FLYNN: Sorry that I missed you,  
20 Sharon.

21 MS. EGLI: Janelle Egli here. I'm just  
22 going to turn my camera on. Okay. Looks like I  
23 did. And I'm hoping everybody can see our slides  
24 okay. We're going to just go through, like Julie  
25 said, some basic information to kind of prime the

1 pump for our conversation, and then the focus of  
2 our meeting today will really be what are your  
3 thoughts on where we are and where we want to go  
4 in terms of affordable housing in Montana.

5           And I just wanted to also frame today's  
6 meeting by saying that we're really going to let  
7 the conversation go where it goes. We're going to  
8 try to do as little talking as a staff as  
9 possible, and really let participants today, let  
10 that conversation unfold.

11           And we're going to be comfortable with a  
12 little bit of silence, so we'll just kind of let  
13 the conversation happen. Hopefully the questions  
14 that we have for you will be a good way to start  
15 the conversation.

16           Certainly if there's anything in  
17 addition to what we've presented, so if you have  
18 thoughts outside of the questions that we've  
19 asked, we welcome you to participate and offer  
20 whatever it is that you want to offer today.

21           So Janelle Egli. Thank you for joining  
22 us, and we'll go ahead and get started.

23           So welcome, as Julie said, to our focus  
24 group today. The consolidated plan activities  
25 this included are both sponsored by the Montana

1 Department of Commerce and the Department of  
2 Public Health and Human Services, and so those are  
3 the two agencies that really oversee efforts of  
4 the consolidated plan, which this focus group is  
5 under the umbrella of.

6           So as I said, Commerce and DPHHS are  
7 both charged with consolidated plan development,  
8 and the consolidated plan many of you are probably  
9 familiar with, but that is the State's plan for  
10 guiding policy and investment, particularly HUD's  
11 investment, for housing, economic, and other  
12 community development.

13           The five year plan is known as the  
14 Consolidated Plan for Housing and Community  
15 Development, also referred to as the CON plan.  
16 It's required by HUD, and it assesses Montana's  
17 needs and current conditions, as well as  
18 determines priorities and allocates HUD funding.  
19 It's a very important document for us.

20           The perspectives and opinions that you  
21 guys share today -- we just want to be very  
22 transparent. Those opinions and the feedback that  
23 you give us are really going to be used to inform  
24 the development of our consolidated plan. We're  
25 planning on submitting this plan to HUD early

1 2021, and so know that what you have to say is  
2 meaningful, and is going to be carefully  
3 considered as we developed our plan for the next  
4 five years for the State of Montana.

5 We hope with your input that we can both  
6 identify and address the housing and community  
7 development needs across the state. We really  
8 look to the people who have the boots on the  
9 ground to help us know how to best use our funds.

10 So a little bit more background about  
11 the consolidated plan. The consolidated plan and  
12 the activities that fall under it, the objectives  
13 of it include to provide decent housing, to  
14 provide a suitable living environment, and to  
15 expand economic opportunity for low and moderate  
16 income residents of the state.

17 And then within these objectives are  
18 specific goals. The goal that we're going to be  
19 focusing on today is how do we preserve and  
20 construct affordable housing. Other goals of the  
21 plan also include planning, planning for  
22 communities, improving and sustaining public  
23 infrastructure, revitalizing local economies, and  
24 reducing homelessness.

25 And as you can see, these goals are very

1 much related, but this is how we break them out in  
2 our consolidated plan, and how we measure progress  
3 as well.

4           So this focus group, as I said, will  
5 focus on providing decent housing, and the  
6 preservation and construction of affordable  
7 housing. And so some of the things that we're  
8 going to use to gauge our progress towards  
9 accomplishing this objective and meeting these  
10 goals are the construction and rehabilitation of  
11 rental homes, the rehabilitation of single family  
12 homes for rent or home ownership, the construction  
13 of single family homes for home ownership, and  
14 also the provision of direct financial assistance  
15 for home buyers.

16           So hopefully that wasn't too much  
17 talking. Our questions are actually grouped into  
18 two separate sets of questions: The first focus  
19 on what are the needs, and the second set focuses  
20 on what are the possible solutions.

21           And so I'm going to leave this set of  
22 questions up for us here today as we're going  
23 through one through five, questions one through  
24 five. And I'll go ahead and just state the  
25 question. We'll just work down from the top.

1           And as Julie said, just a reminder.  
2     Please state your full name, and also your  
3     affiliation the first time that you speak, and  
4     then when you speak subsequently, if you can just  
5     give us your name, that will really help us in  
6     documenting the conversation today for our  
7     records. And be sure when you speak to unmute  
8     yourself as well.

9           So with that, the first question: What  
10    are our greatest needs? I'm going to go ahead and  
11    just let the floor be open. Thanks, guys.

12           MS. KENNEDY: This is Sindie Kennedy,  
13    Grants Administrator for Missoula County. I have  
14    a list. I consulted with my colleagues and asked  
15    for their feedback to answer this question.  
16    Should I provide my list? Okay.

17           So obviously affordable housing for all  
18    income levels, that's kind of a no-brainer.  
19    Missoula is experiencing a near zero vacancy rate,  
20    and anybody, regardless of income, is struggling  
21    to find housing in Missoula right now. I think  
22    our median home for purchase is over \$300,000, and  
23    keeps going up, so I lose track.

24           So we need a diversity of housing, and  
25    diversity of -- we need housing inventory, and of

1 course it needs to be affordable.

2 We also could use some affordable  
3 supportive housing for seniors. And we need  
4 initiatives to maintain and increase affordable  
5 housing. We need to designate housing for people  
6 with behavioral and mental health challenges;  
7 permanent supportive housing without restrictions  
8 like sobriety; emergency housing for youth,  
9 domestic violence, survivors, individual families.

10 There's a need for winter shelter.  
11 Every winter we struggle to find additional  
12 shelter for those that typically live on the  
13 streets.

14 Diversity services. We want to be sure  
15 that we're addressing the needs of all community  
16 members, people of color, indigenous people.

17 Emergency rental assistance for low to  
18 moderate income households, specifically impacted  
19 by COVID. We have been able to provide the  
20 service, but the funding that we received was gone  
21 within 24 hours.

22 Options for home ownership, tiny homes  
23 or equivalent. We recommend that the State  
24 actually maybe conduct focus groups, if you're not  
25 already doing this, with people who are

1 experiencing housing insecurity.

2 And then one of our biggest challenges  
3 is infrastructure costs are very limiting in terms  
4 of housing construction. So that's my list.  
5 Thanks.

6 MS. EGLI: Lori or Kaia, anything to add  
7 to the first question, "What are our greatest  
8 needs?"

9 MS. PETERSON: Hi, there. Sorry I was  
10 late in joining. I wish I had heard what  
11 everybody else said, but I will say we are very  
12 focused on housing preservation.

13 MS. FLYNN: Kaia, could you just state  
14 your name and your organization. Thank you.

15 MS. PETERSON: Sure. Kaia Peterson,  
16 NeighborWorks Montana.

17 So we're really focused on preserving  
18 housing stability wherever possible right now.  
19 The focus is on keeping people where they are,  
20 knowing that if they are evicted, or lose their  
21 current rental situation, or lose their current  
22 home ownership situation, it's just going to be  
23 that much harder for them to get back into a  
24 stable housing situation, both because of the  
25 impacts of COVID, just the complications with

1 that, but then also the impacts on the market and  
2 how housing costs are continuing to rise.

3 So I think we're not seeing major  
4 impacts on our loan portfolio in terms of  
5 non-repayment, either with multi-family or with  
6 single family; but we do have some concerns that  
7 that may become an issue in the new year,  
8 depending on what happens with additional support.

9 So really anything we can do to keep  
10 people housed, so I would just say more of a focus  
11 on preservation, and a bit more of a focus on  
12 renters than on homeowners at this point.

13 MS. EGLI: Anything to add, Lori, at  
14 this point?

15 MS. YURKO: This is Lori, Neighborworks  
16 Montana. I really don't have anything to add. I  
17 go right along with Kaia, and Sindie had some  
18 great goals and needs also. Nothing to add.

19 MS. EGLI: This is Janelle. We can  
20 circle back to questions, so we can come back to  
21 needs if people think about something that they  
22 want to say as we continue to work through our  
23 list. Feel free to expand on that.

24 But we'll go ahead and go to the next  
25 question, No. 2: What are our most difficult

1 barriers and constraints? So I'll go ahead and  
2 let anybody who wants to respond to that question  
3 respond. What are our most difficult barriers and  
4 constraints?

5 MS. KENNEDY: So this is Sindie Kennedy.  
6 This is a shorter list, but an all encompassing  
7 list, I hope.

8 Regulations drive up costs of housing  
9 development. Building and land costs, the  
10 building costs just keep going up. So affordable  
11 housing projects just don't pencil out.

12 As I mentioned earlier, infrastructure  
13 costs are very limiting. And Kaia could probably  
14 speak to this, but I feel resident owned  
15 communities cannot afford the infrastructure  
16 improvements without accruing a lot of debt, which  
17 is not helpful, and I would love to see them  
18 receive some kind of incentives, like subdivision  
19 exemptions or something, so that they can add more  
20 units, so they can increase their rents, and be  
21 able to afford some of the improvements that they  
22 need. That's a specific example.

23 MS. PETERSON: This is Kaia at  
24 NeighborWorks Montana. I would echo that. Thanks  
25 for raising that, Sindie.

1           I think cost of housing is a big deal  
2 right now. Construction costs are really  
3 variable, and so again, I would say that's part of  
4 why we're so focused on preservation, just knowing  
5 the incredible hurdles, and the long timeline for  
6 new housing development.

7           We still need to be building more  
8 housing, and using these really important  
9 resources to support that. We're focusing a  
10 little bit more on permanent affordability, so  
11 resident owned communities, community land trusts.  
12 There's a growing capacity around community land  
13 trusts in the state, and that's really exciting to  
14 see.

15           But I think in both of those examples  
16 and in most of the housing that's targeted at  
17 serving folks who are lower income, we do need a  
18 lot of different resources to make it happen.

19           So whether it's having access to all of  
20 the great infrastructure funding that's at the  
21 State, or the resources that you all have  
22 available, we're just even more than ever before  
23 having to layer all of those sources, and fit them  
24 together, and figure out how the regulations work.  
25 And you guys are great at doing that, but just so

1 you know, the more we can make those resources  
2 accessible and work together, the better it will  
3 be for all of these pieces.

4 Other barriers and constraints. Another  
5 one that I think isn't something that we can  
6 really solve, but I think is important to  
7 recognize, is capacity. You know, just with COVID  
8 and with where we're at right now, our staff  
9 capacity is really strained, both just like  
10 logistically, emotionally.

11 And so thinking about how to do we  
12 provide flexibility in knowing like, okay, we're  
13 presenting a plan, we're really committed to  
14 making this happen, but there's a lot of stuff  
15 that's outside of our control right now.

16 Construction timelines are longer. Staff needs  
17 are really changing week to week.

18 And we're going to do our best to try to  
19 meet all of the deadlines, and goals, and needs of  
20 these projects, and of our community, and of these  
21 resources; but I think there are times we're going  
22 to need to ask for some flexibility, so something  
23 to keep in mind.

24 MS. FLYNN: Sindie, did your list of  
25 regulations that act as barriers, did you have

1 specific regulations?

2 MS. KENNEDY: Well, in general, zoning  
3 can be an issue; all of the fees that are  
4 associated with construction can be a challenge.  
5 I mentioned subdivision requirements.

6 Just the resident owned community in  
7 Missoula that I've been working with, they have  
8 the ability to add a bunch more lots, and increase  
9 their rent, and hopefully would be able to cover  
10 some of their maintenance costs and their  
11 infrastructure costs.

12 But the cost to do that, to go through  
13 the subdivision review and everything, is  
14 prohibitive. It would be like \$40,000 just for  
15 that process alone, not considering all of the  
16 other fees that are associated with adding more  
17 lots.

18 And so I think there are definitely --  
19 these regulations are in place for a reason, and  
20 we understand that, but it can be very  
21 prohibitive. So if there was a way to subsidize  
22 them, or provide some kind of exemptions, that  
23 would be extremely helpful.

24 We are in the process. The City of  
25 Missoula has hired a consultant in the past to do

1 a, to complete a housing report, and Missoula  
2 County is going to do the same thing, so we'll  
3 have a lot more specific examples once we have had  
4 a consultant go through that process, and really  
5 identify where some of those challenges are. And  
6 that will probably be at least a year before we  
7 will have that report.

8 MS. YURKO: This is Lori Yurko. This is  
9 going to be a comment after everyone. I don't  
10 really have any comments. I think Kaia really did  
11 cover it well. And I do agree in terms of the  
12 capacity of staff, etc., and maybe some  
13 flexibility there, so I was very glad that she  
14 brought that up.

15 MS. FLYNN: That goes for us as well.  
16 We appreciate your patience and flexibility with  
17 us, too.

18 MS. EGLI: Thank you. I'm just taking  
19 notes over here. We'll go ahead and move on to  
20 Question No. 3. What can we do about these  
21 barriers and constraints?

22 So I guess this actually kind of falls  
23 more into the camp of what are possible solutions,  
24 but do any of you have ideas about specific ways  
25 that we can eliminate these barriers, mitigate for

1     them, and overcome constraints that are being  
2     encountered currently?

3             MS. PETERSON:   This is Kaia at  
4     NeighborWorks.  I was having just another thought  
5     that I think can lead into this question.  It can  
6     be both barrier and opportunity.

7             One of the things we're seeing is  
8     particularly in higher cost larger markets in  
9     Montana, there's just a lot of competition.  
10    There's a lot of outside investment coming in that  
11    we haven't seen before, and what that's doing is  
12    it's forcing the non-profit community and  
13    affordable housing community to move a lot faster,  
14    which is hard for us, particularly when we are so  
15    reliant on these kinds of federal and state  
16    programs.

17            So I think anything we can do with these  
18    programs to help make them move quickly and  
19    efficiently really helps us with being able to  
20    continue to be competitive.

21            I think there's other aspects of this,  
22    like a procurement process, who we're able to  
23    partner with and aren't.  I know these are all  
24    issues you're well aware of, but just helping to  
25    get them on the record again.

1           But the more we can be responsive, and  
2 have flexibility. It's a pretty specialized set  
3 of work that everyone is being asked to do in  
4 rising to meet these challenges, so I think  
5 flexibility and opportunities to think creatively  
6 and partner are really helpful. And I know you  
7 guys have been working on some of that, but I'd  
8 just encourage, and thank you for that.

9           MS. KENNEDY: This is Sindie. I would  
10 just add -- and this is so obvious it almost bears  
11 not even saying, and it's definitely not something  
12 any of us are going to be able to achieve.

13           But it seems to me that one of the  
14 things we don't ever talk about is the root causes  
15 of why we're in this predicament in terms of  
16 affordable housing. And I would say a big piece  
17 of that is the wages in this state are not very  
18 good. People are really struggling to make a  
19 livable wage. There's a lack of good paying jobs.  
20 And child care is debilitating, the cost of child  
21 care is debilitating.

22           And so just some of those basic root  
23 causes of housing insecurity, it would be -- I  
24 think we need to figure out a way to advocate for  
25 that, addressing those root causes.

1           One of the things that my colleagues  
2 suggested in terms of working with state funding,  
3 particularly CDBG funding, is it's challenging  
4 when we're limited to one funding, one project at  
5 time for one funding category at a time. I know  
6 that the funds need to be spread across the entire  
7 state, and I get that.

8           But we're constantly getting requests to  
9 help with projects, and we're very limited in how  
10 we can use CDBG funding for that, and oftentimes  
11 they would be a great CDBG fit.

12           We need to offer more incentives to  
13 developers for facilitating, or for factoring in  
14 affordability, and I know in Bozeman, they have an  
15 approach, but I don't know that it will work in  
16 Missoula.

17           Some examples of funding help that would  
18 be really beneficial is helping families replace  
19 mobile homes. The community, as mentioned  
20 earlier, one of the residents had a fire, and  
21 their mobile home burned down, and they can't  
22 afford to replace it because they have to buy a  
23 newer mobile home.

24           And so there's a lot of dilapidated  
25 mobile homes out there, and it's a very affordable

1 housing source for a lot of lower income folks.  
2 Figuring out a way to help them replace those  
3 homes.

4           And like I mentioned, in Bozeman there's  
5 a dedicated percentage of housing development that  
6 goes towards affordable housing, and I don't think  
7 that's very welcomed in Missoula because there's a  
8 concern that it would just increase housing costs  
9 elsewhere, that that would be something to  
10 consider.

11           And zoning often doesn't support the  
12 density that would be necessary for a project to  
13 pencil out, so again, back to the whole zoning  
14 issue. And I know Missoula County is undergoing a  
15 rezoning project right now -- or not rezoning, but  
16 addressing zoning regulations, and exploring how  
17 zoning could be improved to help with development.

18           And then rural communities. We tend to  
19 work a lot with projects really close to Missoula,  
20 but we have a hard time doing projects outside of  
21 Missoula, like in Seeley Lake, for example, just  
22 because of the distance. And there's not enough  
23 services, and it makes housing really challenging.

24           Infrastructure is another big issue in  
25 Seeley Lake, as an example, and it makes it hard

1 to develop housing in those communities when they  
2 don't have the needed infrastructure to start  
3 with.

4 MS. PETERSON: I have another suggestion  
5 -- this Kaia again -- around what we can do about  
6 barriers and constraints.

7 One thing that we're really finding more  
8 and more as the costs rise, both for rental and  
9 for home ownership, is that we really do need for  
10 lower income folks to have some form of just  
11 direct subsidy. So while the zero percent  
12 deferred home loans are really wonderful, they're  
13 hard to get out the door when the gap between what  
14 someone can afford and what the price of the home  
15 is is so great.

16 And last year we did a NeighborhoodLIFT  
17 Program, where we were able to offer basically  
18 \$10,000 forgivable loans, so grants to home  
19 buyers; and we were really blown away by the  
20 demand for that program. We thought there would  
21 be strong demand, but we also thought that there  
22 would be a lack of supply, and that that would  
23 really constrain people's ability to find homes  
24 they could afford. But I think what we found is  
25 that additional buying power really made a

1 difference for people.

2           And with the loss of the individual  
3 savings accounts at the federal level, we've  
4 really lost one of those key layering pieces to  
5 help people access home funds, and have some  
6 subsidized money or some more deeply, you know,  
7 some grants, or an opportunity to do a matched  
8 savings program.

9           So I don't know if there's a rule there  
10 for HOME or CDBG funds, but I know that's  
11 something that we are really interested in, and  
12 some of our partners are interested in, is how do  
13 we bring back matched savings programs, and  
14 support funding those.

15           And that's true -- I'm speaking about  
16 home ownership as an example, but I think it ties  
17 back to what Sindie was saying about manufactured  
18 homes and home rehab. That's another area where  
19 it's really hard to just layer more debt in.  
20 People can't afford it.

21           But how do we give them an opportunity  
22 to have, build a savings habit, get some access to  
23 financial coaching and education, and pair that  
24 with affordable debt and some additional savings  
25 support. I think that that combination we've seen

1 to be really powerful across much of the housing  
2 spectrum, and we're struggling with figuring out  
3 how to fund that.

4 MS. EGLI: Thank you everybody who  
5 provided thoughts on that question. We'll keep  
6 moving along, and again, if you think of something  
7 and you want to circle back to any of the previous  
8 questions, feel free to do that.

9 So Question No. 4: Are there activities  
10 that you think HOME, HTF, CDBG, and ESG funds  
11 should not be used to support? So this is a  
12 question kind of getting at what are priorities in  
13 terms of how we use our funds. Are there any  
14 activities that you think that our grant funds  
15 should not be used to support?

16 MS. KENNEDY: I couldn't think of  
17 anything. I feel like the funding opportunities  
18 cast a pretty wide net, and I think they're  
19 appropriate from my perspective.

20 MS. PETERSON: That's my feeling, too,  
21 that the funds are being used well and  
22 appropriately, and building on the feedback from  
23 the community. It's hard to say, "This thing  
24 doesn't need support."

25 I think we're going to get pushed more

1 and more to serve higher income people, and I know  
2 that these programs have some pretty clear income  
3 restrictions in most cases; but figuring out how  
4 to use them within mixed income properties, or  
5 even mixed use properties, I think as many of our  
6 growing communities become more and more urban,  
7 those are some of the pressures and questions I  
8 think we'll have to face.

9           So I don't have a clear answer on that,  
10 but just know that's a trend we're going to have  
11 to grapple with.

12           MS. FLYNN: Could we circle back a bit  
13 to the manufactured home replacements, and some of  
14 the barriers or solutions that you see for that  
15 sector in particular.

16           MS. PETERSON: I can speak on that, and  
17 I'm, Sindie, curious what else you would add.

18           What we've seen to be quite successful  
19 so far in Missoula, we developed a partnership  
20 with Clearwater Credit Union, and they developed a  
21 very low cost loan product that is much, much more  
22 stable and affordable financing for buyers than  
23 what we've seen from other lenders. You know, a  
24 lot of this kind of lending happens at the  
25 national level, mainly from manufactured home

1 dealers.

2           So pairing that with some work with  
3 manufactured home park owners. So one of the  
4 features of that product is that they require a  
5 five year lease. So again, going back to this  
6 housing stability concept, using financing as a  
7 tool to support greater stability in leases, and  
8 the relationship between the tenants and the  
9 landlords has been a really interesting and I  
10 think powerful part of that financing.

11           And then NeighborWorks Montana has been  
12 working on trying to identify, okay, beyond that,  
13 what are the continuing barriers for these  
14 borrowers who are the folks that aren't able to  
15 access that financing, and it really is: Small  
16 down payment needs, so 3 percent, on a \$35,000 to  
17 \$50,000 home.

18           So we're not talking large dollar  
19 amounts, but the challenge is it's costly to  
20 administer. So we need a way to pay for  
21 organizations to have the capacity to administer  
22 those small dollar amount programs that are so  
23 critical to leveraging private sector affordable  
24 financing.

25           And I think we see that with USDA

1 financing for home ownership; we see that with our  
2 State HOME program. We're having to bear the  
3 administrative burden of those programs, and we do  
4 that because it's part of our mission, but we have  
5 to subsidize it with other sources.

6           So when we're dealing with these  
7 programs that are, you know, these gaps that are  
8 small dollar amounts, but critical and really  
9 catalytic, that's the piece we need to figure out  
10 how to solve.

11           So not everybody is going to be able to  
12 access private financing, but I think there are a  
13 lot of folks out there who can, with that right  
14 layer -- again, the same tools, right? Like  
15 affordable financing; gap, whether grant or very  
16 low cost debt; some financial education and  
17 counseling; and the administrative resources for  
18 organizations to provide that. I think it's  
19 working in Missoula, and we're trying to figure  
20 out how to expand that more broadly.

21           I think home rehab is harder. Home  
22 rehab is just -- you can't get a contractor to  
23 work on a small project like that, especially in  
24 this market.

25           And so I think that that's a really

1 interesting area to explore, I think, with our  
2 economic development counterparts, and our small  
3 business development colleagues. Like how do we  
4 spur more capacity in our construction and trades,  
5 and help people kind of take that next step to  
6 have a small business, and to take on these kinds  
7 of smaller projects. I see that as a real gap in  
8 our ability to address home improvement needs and  
9 a lot of the manufactured housing sector needs.

10 I don't know if that gets there, Julie,  
11 or if you want me to elaborate.

12 MS. FLYNN: That's helpful. Thanks.

13 MS. KENNEDY: I don't have really much  
14 to add to that. That is really helpful, Kaia. My  
15 understanding -- and this was before my time doing  
16 this work -- that there were funds that help  
17 support the cost of replacement, and I know that  
18 HRC, District 11 HRC, was providing that support  
19 through some funding that they were getting.

20 And I don't know, I don't believe that  
21 it was housing rehab, or CDBG funds. It must have  
22 been another source. So I don't know that we have  
23 any other options funding-wise to help replace  
24 homes, mobile homes.

25 So it's really great to hear about the

1 loan opportunity through Clearwater Credit Union.  
2 I didn't know about that, so that's really  
3 helpful.

4 MS. FLYNN: I'll just add. I think the  
5 funds that HRC previously used in the 2015  
6 Legislature -- no, 2005 or 2007 legislative  
7 session, there was a bill for \$3 million to  
8 replace manufactured homes, and at the last, the  
9 very last minute, the budget was decreased to  
10 \$300,000. So HRC 11. And then in Billings, they  
11 split that, and that was administered through the  
12 Board of Housing, but it was a one time deal.

13 MS. PETERSON: I think it was largely  
14 successful. I mean those loans, many of them  
15 repaid, but then the funds just kind of sat there,  
16 and we're talking with them how about how we can  
17 put it to use at this point, you know, fifteen  
18 years later.

19 We have tried a bunch of different  
20 avenues for home replacement, and kind of back to  
21 the same theme, a lot of these folks just are not  
22 comfortable taking on debt. And so if they have a  
23 really old home that they're comfortable, you  
24 know, they're continuing to make work, even if the  
25 floor is warped, and there's leaks in the ceiling,

1 they are going to continue doing that rather than  
2 take on debt. So it's really not going to serve  
3 everybody, but I think it's really important.

4           The other thing that we've been working  
5 on with manufactured housing, because of this  
6 issue -- because we recognize a lot of people  
7 aren't willing or able to take on debt, and we  
8 need to just help them make their current home as  
9 comfortable and work for them as best it can.  
10 Even if it's not a super high quality standard, at  
11 least there are some core improvements we can do.

12           There's an effort in Missoula that's a  
13 partnership with the hospital, and the health  
14 department, and home visiting nurses, to do really  
15 small home improvements that are related to  
16 health, and safety, and housing wellness. And  
17 those can be as little as like \$2,000 worth of  
18 improvements.

19           I think the area we see the biggest need  
20 that those kinds of dollars just can't touch are  
21 roofs; and then like bigger issues like flooring,  
22 if there's been a lot of water intrusion. Still  
23 less expensive than replacing an entire home, but  
24 much more expensive than \$2,000.

25           So I think if there's something we could

1 do around that. You know, weatherization does a  
2 great job of supporting people with water heaters,  
3 and windows, and doors, and all those kinds of  
4 things, but they can't touch roofs. So that might  
5 be something to think about. That's a pretty  
6 clear need and gap.

7 MS. EGLI: Thank you for your comments  
8 so far. And then if there's anything that we want  
9 to circle back to, or any additional concerns,  
10 we'll go ahead and discuss those before moving to  
11 the next set of questions.

12 MS. PETERSON: So this is Kaia again. I  
13 was just kind of running through my head on some  
14 of the things that we're focused on, and trying to  
15 address right now.

16 And one thing that the LIFT program was  
17 really interested in doing is they allowed that  
18 program to be used on owner occupied properties of  
19 up to four units. And I don't know if that's  
20 something that's been done with any of these  
21 funding sources previously, but just something to  
22 think about again as we look at the relationship  
23 between housing and economic development, and  
24 housing as a wealth and asset building  
25 opportunity.

1           We did have a couple of clients who were  
2 low income, were able to purchase a multi-unit  
3 property, I think in at least one case a duplex,  
4 and then live in one side and have the other side  
5 as a rental unit, that in most cases was an  
6 affordable rental.

7           So I just offer that as something that  
8 I've been intrigued by, and something I think we  
9 haven't really thought about before. We think of  
10 single family, one unit, and then we think about  
11 major multi-family development, but I think  
12 there's a whole range of other development types  
13 and asset building opportunities within that.

14           I know another one that's a huge topic  
15 in Missoula, and Bozeman, and other communities  
16 right now is accessory dwelling units, and can we  
17 help people, both add to our housing stock, and  
18 create an income generating opportunity.

19           And I know there are some barriers in  
20 our funding sources around that, but I think it's  
21 just another trend and opportunity that would be  
22 great to have on our radar and find solutions for.

23           MS. FLYNN: Thanks. I will say that HUD  
24 looks at single family homes as being one to four  
25 units, so that's consistent with what you had

1 under the LIFT, it sounds like.

2 MS. EGLI: All right. We'll go ahead  
3 and move on to the next set of questions. Thank  
4 you again, everybody. The possible solution:  
5 What activities should we undertake in the next  
6 five years? Again, this is under the umbrella of  
7 the consolidated plan, and we're getting ready to  
8 submit our next five year plan. So what should we  
9 be doing in the next five years to support  
10 affordable housing?

11 MS. KENNEDY: I think we skipped the  
12 last question, because we circled back to talk  
13 about mobile homes, manufactured homes. But I had  
14 some things under "Other Concerns;" can I share  
15 those?

16 MS. EGLI: That's fine. Yes.

17 MS. KENNEDY: I have to honor my  
18 colleagues because they gave me this list.

19 So one of the things that is challenging  
20 for us in our planning is the State funding  
21 timeline is unpredictable, and I don't imagine  
22 that's anything you guys have control of, but it's  
23 super hard for us to plan on grant applications  
24 when we don't really know when the funding  
25 opportunities are going to come around. Hopefully

1 that is going to get more predictable, but in the  
2 past couple years it's been very unpredictable.

3 One of the issues in terms of policies  
4 or regulations is with Airbnb's or VRBO's. I  
5 don't know what's going on in Missoula lately, but  
6 there for awhile there was a lot of concern about  
7 illegal Airbnb's. And so I don't know if there's  
8 much that can be done about that, but it's eating  
9 up some of the housing stock.

10 And so it just seems like it would be  
11 great if there was some strategies for at least  
12 making sure that if people do have Airbnb's that  
13 they're legal; maybe even going to the length of  
14 restricting or limiting the number of Airbnb's  
15 that a community can have. I think that might not  
16 fly, but it's a thought. And then the tax revenue  
17 from those actually going towards affordable  
18 housing in some way, and maybe that would have to  
19 be at the legislative level.

20 And then one of my colleagues was  
21 frustrated. She feels like the State's website is  
22 very difficult to navigate. She struggles every  
23 time she tries to find HOME information. And so  
24 she suggested that the website could be a little  
25 bit more user friendly, and easier to navigate.

1 And that's it for that category.

2 MS. EGLI: I will second that last  
3 comment.

4 MS. FLYNN: Thank you for putting those  
5 into the record.

6 MS. KENNEDY: So in terms of solutions,  
7 I have another list. So I know that the State  
8 used to provide grant administration training to  
9 grantees, and I would love to see that come back.

10 And especially one of the most common  
11 findings is labor compliance, and it would be  
12 great to have some training on that. I do  
13 reference the Grants Administration Manual, and  
14 greatly appreciate it, and it's very helpful; but  
15 it would even be even more helpful to go into a  
16 deeper dive into some of the issues, labor  
17 compliance being one of them, as particularly  
18 challenging.

19 We'd like to know what the State is  
20 doing to look into strategies that work in rural  
21 areas, so like I said before, we're pretty good  
22 about working around in Missoula and around  
23 Missoula, but when it comes to rural areas, we're  
24 challenged, and so would love help from the State  
25 to find strategies that work particularly well in

1 rural areas.

2           And another idea is to provide more  
3 outreach and support to grantees, perhaps hosting  
4 monthly learning calls, hold more meetings with  
5 grantees, maybe even peer-to-peer learning.

6           We feel like there should be a policy in  
7 the State that new construction should follow a  
8 visitability model, and so that all homes are  
9 constructed to be visitable. Accessible is  
10 another term, but visitable is specifically zero  
11 entrance and that sort of thing.

12           And as Kaia mentioned earlier,  
13 considering increasing income limits, and I think  
14 that's probably going to be a federal thing, but  
15 the 120 percent median income is still pretty  
16 challenging for folks to be able to afford even  
17 rentals, particularly in Missoula.

18           And then the application process for  
19 applying for grants, CDBG grants, we would love to  
20 see that simplified a little more. That's all I  
21 have for now.

22           MS. PETERSON: I just have more of a  
23 general comment. I think that as housing dollars  
24 and resources continue to be limited, I have some  
25 -- you know, I hear colleagues talking about, "How

1 do we focus those?," and I know there's a big push  
2 like I've seen in the housing authority sector for  
3 dollars to be more and more targeted to the most  
4 vulnerable populations, whether it's Veterans, or  
5 people experiencing homelessness.

6           And I think that one of our challenges,  
7 and something I want to encourage, is just  
8 continuing to work across the housing spectrum,  
9 knowing that this is a market, and an ecosystem,  
10 and a community, and all of these things are  
11 interrelated.

12           And I think we need to continue to work  
13 on home ownership, and we need to work on  
14 affordable rentals for folks, like Sindie was  
15 saying, up to 100, 120 percent AMI. And we need  
16 to be supporting the folks who need the most  
17 resources and the most opportunity.

18           So just an encouragement. As I think  
19 about what is ahead of us in the next five years,  
20 there's going to be pressure to target dollars,  
21 and we want to be smart about it, but I think we  
22 need to work across the spectrum.

23           I think another thing I would say really  
24 continuing to work between housing and economic  
25 development, and I think you all may be a little

1 bit further ahead of this because you're within  
2 the Community Development Division.

3 But I just see more and more that the  
4 business community and the economic development  
5 community are recognizing housing as a critical  
6 need that's starting to impede the work force, and  
7 so how do we make a stronger link, and create more  
8 shared solutions across those sectors.

9 And I think that where you all sit at  
10 the State level and in the work that you do, you  
11 are in a unique position to help move those  
12 conversations forward and make those connections.

13 MS. EGLI: A lot of really great  
14 feedback. Thank you, everybody. Let's go ahead  
15 and move on to No. 7: How can we influence local  
16 public policy? If you have any thoughts on this,  
17 feel free to share. Remember to state your name  
18 before giving us your thoughts.

19 MS. KENNEDY: This is Sindie Kennedy  
20 again. I think I've said most of all of this.  
21 But I mentioned Airbnb policies. I think it would  
22 be really helpful to do a study, and to get a  
23 sense of how big of an issue it is in this state,  
24 and how much housing stock is getting eaten up by  
25 it, by folks that are buying up a lot of

1 properties, and then renting them on a weekly  
2 basis. It seems to be happening a lot. And  
3 figuring out how to legislate around that, so that  
4 we're not losing so much housing stock.

5 And then I also mentioned encouraging  
6 counties or local municipalities to waive  
7 subdivision review costs for trailer courts.  
8 That's just one specific example. If you can't  
9 tell, I'm kind of zoned in on that.

10 One of my colleagues suggested that the  
11 State do a presentation at a MACo conference.  
12 Every year the Montana Association of Counties  
13 meets, and they felt that it would be good for  
14 Commerce to present at one of those -- if you  
15 don't already do that. Maybe you do -- to  
16 identify needs in smaller counties that may be --

17 We talked about capacity earlier, and  
18 Missoula County definitely is challenged with  
19 capacity. But other surrounding counties, like  
20 Mineral and Ravalli, they're extremely taxed with  
21 capacity, and it's really difficult for them to  
22 apply for CDBG grants without contracting out; and  
23 then of course they have to have the funds to do  
24 that.

25 So it would be great if the State would

1 attend some of those MACo conferences, just to get  
2 a sense of what's going on in the state at the  
3 county level.

4 And then another one of my colleagues  
5 suggested that the award ceilings for grants be  
6 raised, and I know that that might be a pipe dream  
7 because you don't get a ton of money that you can  
8 distribute across the state.

9 But like Kaia has mentioned earlier, the  
10 amount that we're able to provide to first time  
11 home buyers is just not sufficient anymore, based  
12 on the limits with those funds. And just being  
13 able to be effective in the development of  
14 housing, those funding ceilings make it  
15 challenging to really have a footprint in terms of  
16 having an impact. That's it.

17 MS. PETERSON: This is Kaia at  
18 NeighborWorks. I think what you said, Sindie,  
19 about supporting studies and research is really  
20 important, I think, and I know a role that the  
21 State already does play in some cases, whether  
22 it's feasibility or market.

23 There's just a real -- You know, these  
24 are complex systems, and I think we need better  
25 information to make better decisions on policy at

1 the local level, and that may be one of the  
2 strongest, you know, most important roles that  
3 could be played.

4 I think about the Airbnb comments,  
5 Sindie, and I have a fairly different take on it,  
6 which is I think -- and this is just me  
7 editorializing -- but I feel like there are a lot  
8 of people who are buying second homes here, and if  
9 they're not using them as Airbnb's, they're  
10 sitting vacant.

11 So it's not clear to me that that's a  
12 better use, when you think about all of the  
13 housing, all of the units that exist. And these  
14 are the questions that we don't have good answers  
15 for. We don't have good information. We don't  
16 actually know how these things are impacting each  
17 other, and what levers we may not even recognize  
18 we're pushing on when we create policy, or when we  
19 change a regulation.

20 And I'm reading a really interesting  
21 book right now that I know a lot of the folks at  
22 the city are reading called "Neighborhood  
23 Defenders," and it's written by these researchers  
24 out of Boston University, talking about the impact  
25 of a very small number of voices on limiting the

1 ability to develop new housing, because they're  
2 existing homeowners who have a lot of, a strong  
3 voice and power, and engagement, and we're trying  
4 to figure out how do we do that in a way that  
5 brings more voices to the table.

6           So I think that's another area of  
7 question that I think is going to be a big thing  
8 for us in this sector to grapple with. How do we  
9 really change the way that we do public  
10 engagement, so that we have the voices of the  
11 folks who are truly impacted, and that we're not  
12 just stalling out because everything is getting  
13 delayed with more studies, and more requests, and  
14 continuing to limit our ability to develop.

15           So a balance to be struck there, but in  
16 terms of local policy, better information and  
17 public engagement systems I think are really  
18 critical.

19           MS. EGLI: I just want to respond to  
20 Sindie's comment. I believe that traditionally we  
21 do try to send somebody to MACo. And I also just  
22 wanted to reinforce the idea that things like  
23 raising ceilings for awards -- and this is  
24 definitely the forum to discuss that kind of  
25 thing, and so I appreciate that feedback. And

1 yes, I just wanted to emphasize that, that this is  
2 definitely the place to discuss that, and to raise  
3 that need.

4 MS. PETERSON: This is Kaia again.  
5 That's a great comment, Sindie. Raising those  
6 numbers, it would be definitely helpful.

7 The other thing I think is there's a lot  
8 of conversation around leverage, and matching  
9 dollars, and making sure every project has "X"  
10 amount of matching dollars, and I think moderating  
11 that a little bit, and saying, you know, there are  
12 some projects that just can't come up with match,  
13 or that it doesn't make sense, and it's still an  
14 important impact, and we should still put money to  
15 it; and there are some where we could expect  
16 match.

17 So thinking about, again, that housing  
18 spectrum. Not every project or program is going  
19 to be able to provide match and leverage, but  
20 where possible, we should be seeking that.

21 MS. EGLI: Great feedback. Let's move  
22 on to Question No. 8: Are there suggestions for  
23 encouraging better utilization of CDBG funds to  
24 address housing need? And just a little bit of  
25 background to this question.

1           I think CDBG funds tend to be -- between  
2 HOME, HTF, and CDBG -- probably a little bit less  
3 utilized. And so do you have suggestions for how  
4 we can get more funding, CDBG funding, out the  
5 door, and how would you like to see this funding  
6 used?

7           MS. KENNEDY: This is Sindie Kennedy.  
8 So one of the grants that we have, and HRC is our  
9 subrecipient, is our housing rehab grant, and  
10 we've had this grant for five years and have yet  
11 to do a project, a rehab project.

12           And we had one in the pipeline, and it  
13 fell through because the homeowner needed some  
14 work done with plumbing outside, and the ground is  
15 frozen, so they can't do it.

16           So we're just really struggling with  
17 getting that program up and running, and there are  
18 lots of reasons why. There's lots of challenges.  
19 But one thing that I think would be really helpful  
20 is if it could be more sufficient in terms of the  
21 timing.

22           I think we started this project -- I  
23 don't have the exact timing, but it's probably  
24 been a couple months we've been trying to get this  
25 one housing project underway. And it just takes a

1 long time to get these projects approved and  
2 moving. So if there's any way we could make that  
3 more efficient, that would be so helpful.

4 And maybe simplifying it. I don't know  
5 if it could be simpler than it is. But the whole  
6 process of getting these projects going is  
7 somewhat complex. Another suggestion --

8 MS. EGLI: I'm sorry. I was just going  
9 to ask. You said getting approval. Are you  
10 talking about approval from the State?

11 MS. KENNEDY: Yes.

12 MS. EGLI: And is it specifically for  
13 environmental? Can you speak to that a little  
14 bit.

15 MS. KENNEDY: No, the environmental, I  
16 do the environmentals. That does take time  
17 regardless, but I don't know how to get around  
18 that. I do them as fast as I can.

19 We submitted a proposal for a project,  
20 and it took quite awhile to get approved, to the  
21 State. So that was after the environmental. It  
22 took a little while for the environmental to get  
23 approved, too. So if there's any way we could  
24 make all of that go faster, that would be great.  
25 I know you guys have capacity challenges. I

1 totally get that.

2           And it's unfortunate, because like I  
3 said, there's multiple reasons why this takes as  
4 long as it does. If there's anything we can do to  
5 make it more efficient, I would welcome any ideas  
6 to make that more efficient.

7           MS. EGLI: Thank you.

8           MS. KENNEDY: Oh, I did have some other.  
9 Sorry. I have some other.

10           We talked about raising the funding  
11 limits, and another -- I think I mentioned this  
12 already -- is being able to have more than one  
13 grant at a time in a particular funding category.

14           Infrastructure is a really good example.  
15 Sometimes those infrastructure projects take  
16 awhile. Housing does, too. But every year we  
17 have somebody who is coming to us asking us for  
18 help with funding a project, and we have to  
19 oftentimes tell them, "Well, come back next year,"  
20 because we still have a CDBG grant in that  
21 category, and we can't apply.

22           So if we could apply every year, we  
23 would. Absolutely. And again, I guess that the  
24 funds need to be spread across the state.  
25 Missoula can't be little piggies and try to get it

1 all.

2 And one of my colleagues asked if there  
3 was a way to switch to formula grants instead of  
4 competitive applications. I'll just put that out  
5 there. I'm sure that there's a reason why it's  
6 competitive and not a formula grant, but that is a  
7 request.

8 And then streamlining the application  
9 process to make it more accessible, especially for  
10 smaller counties, as I've already mentioned.  
11 That's all I have.

12 MS. PETERSON: This is Kaia again. I  
13 would echo. I think one of the barriers is on  
14 smaller projects. It's a lot of steps, and a lot  
15 of work. So if there are some efficiencies or  
16 lesser requirements for lesser dollar amounts,  
17 that might be something to think about.

18 I mean I know we've seen that with some  
19 of our small resident-owned communities like in  
20 Libby, and even in Kalispell. We've tried to find  
21 other funding sources, because if you only need  
22 \$25,000, you might not go to the work of applying  
23 for CDBG or HOME.

24 And it might not be smart to do that.  
25 If you're going to need an environmental report

1 that's going to cost you \$25,000, maybe just go  
2 raise the \$25,000 and get the project done to  
3 replace septic systems or whatever it might be.

4 So those small projects, I think we  
5 really struggle with how to get those needs met in  
6 a way that doesn't just create a ton more  
7 compliance costs.

8 And I think that suggestion about being  
9 able to have more than one application outstanding  
10 is really smart. Like maybe there's an  
11 application each year. I don't know how much room  
12 you guys have on that, but that is a real barrier.  
13 If you have a delay in a project, and you are just  
14 pushing your entire pipeline of projects for your  
15 whole community out because of one project, that's  
16 really discouraging and tough.

17 MS. KENNEDY: I would just echo that.  
18 One of the projects, infrastructure projects that  
19 we had, it took us a year and a half just to  
20 procure because of the timing issue, and the  
21 construction, just the climate that was going on.  
22 Our first procurement was too late in the summer,  
23 and so that was a failed procurement, so then we  
24 had to wait until the next year to procure. And  
25 so that was like three years that we had a grant,

1 and the construction only took about six months.  
2 So yes, if we could have more than one, that would  
3 be fabulous.

4 MS. EGLI: Thank you so much everybody.  
5 We have one more question left to go. I just want  
6 to once again say thank you. There's so much good  
7 information that you guys have shared with us, and  
8 I'm excited for us to circle back as a team, and  
9 to continue on this conversation, so that we can  
10 see how to incorporate some of these thoughts and  
11 insights into the development of our consolidated  
12 plan. It's actually pretty exciting, so thank you  
13 for the time that you've spent providing us with  
14 feedback.

15 And so with that, the last question is:  
16 What is your organization doing to help address  
17 homelessness? And again, affordable housing and  
18 homelessness are somewhat separate in the  
19 consolidated plan, but they're interrelated, and  
20 we felt it was appropriate to ask this question as  
21 part of affordable housing.

22 So if anybody has anything they want to  
23 share about what their organizations are doing to  
24 help address homelessness in Montana, we would  
25 welcome you to provide that now.

1 MS. KENNEDY: This is Sindie Kennedy. I  
2 have a list. Go figure. So Missoula County was  
3 able to secure CDBG funding to partially support  
4 the cost of a new family and domestic violence  
5 shelter that the YWCA is building. It's going to  
6 be able to support 44 families. It's a \$12  
7 million project.

8 Missoula County works with the YWCA to  
9 secure HUD continuum of care funding, rapid  
10 rehousing funding, to support families and  
11 domestic violence survivors who are experiencing  
12 homelessness with rental subsidies for up to 24  
13 months. We typically only provide twelve months,  
14 but we have that luxury to add an extra twelve if  
15 we need to.

16 Missoula County is a member of the At  
17 Risk Housing Coalition, which is our local  
18 continuum of care consortium, and as members of  
19 ARHC, we helped initiate the coordinated entry  
20 system that started about three years ago.

21 Missoula County partially supports the  
22 salary of a Reaching Home Coordinator, who is  
23 charged with facilitating Missoula's ten year plan  
24 to end homelessness. We pay half of that salary.

25 The County donated land to the City of

1 Missoula for a new permanent supportive housing  
2 project that will house thirty people who are  
3 experiencing homelessness, and that new facility  
4 will also include a housing navigator -- or excuse  
5 me -- a navigation center for folks that are  
6 experiencing homelessness.

7           We're working with Trust Montana, which  
8 this doesn't really address homelessness, but it  
9 definitely will help keep folks in homes, or  
10 provide housing. And that's an effort to reserve  
11 land and homes that people can afford, using the  
12 Land Trust model to make housing more affordable.

13           We support the annual -- Every year we  
14 support Emergency Winter Shelter, and I think I  
15 mentioned that earlier. The City of Missoula  
16 struggles every year to find a location for folks  
17 that need shelter during the winter, and the  
18 County helps cover the costs of that. They did  
19 find a location this year, and every year they go  
20 through this, and try to find a new place that  
21 they can house people.

22           We are moving beyond traditional housing  
23 services. For an example, we have county tribal  
24 matching funds, and we're going to be able to use  
25 those funds to support the Trinity Project,

1 partially support the Trinity Project, which is  
2 the housing that Homeward is try to build right  
3 now that I just mentioned that will support thirty  
4 people that are experiencing homelessness.

5 I think I mentioned earlier. We're  
6 starting an affordable housing initiative, where  
7 the Commissioners have approved funding for a  
8 fiscal year 2021 study to develop a County  
9 strategy and role in addressing housing  
10 affordability, including in outlying communities  
11 such as Lolo, and Seeley Lake, and in the urban  
12 fringe.

13 And one full-time position will be hired  
14 to oversee that study, and help carry out the  
15 resulting strategy, and serve as the liaison for  
16 the City of Missoula's efforts as well. This will  
17 not necessarily address homelessness, but it will  
18 definitely address that continuum of housing.

19 The County supports a Homeward landlord  
20 liaison by providing Homeward's -- by providing  
21 funding so Homeward can hire a landlord liaison.  
22 This person leads community-wide efforts to  
23 effectively market Missoula housing support  
24 programs to new and existing landlords and  
25 property managers, with the goal of expanding the

1 number of units available to those facing  
2 barriers, such as little to no rental history.

3           The FUSE program. We support a manager  
4 at Partnership Health, and the FUSE program works  
5 with the City of Missoula in the coordinated entry  
6 system, and it stands for Frequent Users of System  
7 Engagement. It's a housing first model that  
8 identifies individuals who are frequent users of  
9 the crisis services, like the jail, or hospital,  
10 shelters, and provides permanent supportive  
11 housing to those individuals.

12           We have a housing navigator at  
13 Partnership Help Center, and this position  
14 supports the Missoula coordinated entry system,  
15 and works alongside several community partners  
16 dedicated to ending chronic homelessness in  
17 Missoula. The housing navigator provides support  
18 to individuals who have been paired with a housing  
19 resource, such as a permanent supportive housing  
20 voucher, etc.

21           We have been undergoing a Mullan area  
22 master plan. The Mullan area master plan is --  
23 The Mullan area is west of Reserve between Mullan  
24 Road and West Broadway, and we received a build  
25 grant that is going towards that development, and

1 there is emphasis on providing, developing  
2 affordable housing in that area. It's a fast  
3 growing area of Missoula County.

4 That's it. That's my list.

5 MS. PETERSON: This is Kaia at  
6 NeighborWorks. Our role in this part of the  
7 spectrum is really we get HUD housing counseling  
8 funding, and as an intermediary where we work with  
9 a number of partners across the state to provide  
10 financial education and coaching, and do trainings  
11 at YWCA's, and other partner organizations, folks  
12 who are coming out of the criminal justice system.  
13 And so that education counseling piece.

14 And then like Sindie mentioned, the  
15 landlord liaison program with Homeward, just  
16 supporting these types of organizations who are  
17 trying to play a role in making these connections,  
18 and providing better service and better  
19 coordination.

20 And then we also provide real estate  
21 development financing for projects at the early  
22 stage, so we're often some of the early money in  
23 on projects that are either transient or permanent  
24 housing for folks experiencing homelessness.

25 And just something to highlight there, I

1 think one of the things that I'm hearing as we are  
2 getting further down the road in Montana with  
3 providing permanently supportive housing, which is  
4 a relatively new model for us in the state, and  
5 our partners are having to build a lot of  
6 capacity, and understand how that works, and how  
7 do you finance it, and what's the operating budget  
8 look like long term.

9           That paying for the supportive piece of  
10 supportive housing is a huge barrier, and  
11 something I think we should note, and be working  
12 together to figure out how to find the resources  
13 to support that long term, because I think we've  
14 got some really good resources to build those  
15 projects.

16           And then I think there are some  
17 challenges around how do we provide strong  
18 services and coordination long term. So just a  
19 need and an interest. I think we all see the huge  
20 benefit and community impact of those projects,  
21 but something to keep working on.

22           I'm trying to think if we do anything  
23 else around homelessness. I think those are our  
24 core pieces: Education, and counseling, and  
25 financing.

1 I was going to mention one other thing  
2 which, Sindie, they've been, you know, the County  
3 has been an incredible supporter of the resident  
4 owned community program, and I would say that is  
5 another role we play in addressing homelessness,  
6 which is that we know when these communities  
7 close, and people are displaced, people do end up  
8 entering, you know, experiencing homelessness and  
9 entering that system. So preserving that kind of  
10 existing affordable housing is also a really  
11 important part of keeping people housed.

12 MS. KENNEDY: That's an excellent point,  
13 Kaia. Missoula definitely has had its experiences  
14 of privately owned trailer courts getting sold out  
15 from under people, and unfortunately the URA  
16 doesn't kick in, it's not really applicable, and  
17 so people are getting displaced.

18 So if there was anything we could do to  
19 try to preserve those communities. I know  
20 NeighborWorks is doing a great deal around that.  
21 But it would be really helpful, because it is an  
22 affordable housing model for especially very low  
23 income residents. So thanks for bringing that up,  
24 Kaia. Excellent point.

25 MS. EGLI: I just want to say thank you

1 again for everybody for participating, and for  
2 really taking time to make this conversation very  
3 meaningful. I'm going to go ahead and turn the  
4 mike back over to Julie, if she has anything in  
5 closing that she would like to say.

6 And I believe that if there is an  
7 interest in submitting additional comments, you're  
8 welcome to submit written comments as well. I  
9 think everybody should probably have Julie's  
10 email, or just the Community Development email,  
11 which I can look up here really quickly. But as  
12 part of getting an invitation, you should have  
13 Julie's email.

14 But I'll go ahead and give the mike back  
15 to Julie, and we'll go ahead and wrap up, and just  
16 I'll say thank you again for everybody for  
17 participating.

18 MS. FLYNN: Yes. Thank you. Great  
19 input. This was a really good conversation. And  
20 I appreciated some of the concrete suggestions.  
21 Like as Janelle said, we do present at MACo, but  
22 you made me think I should reach out to MACo, and  
23 see if they have a rural county forum or meeting  
24 that they regularly have, and maybe we could dip  
25 into that to get more of that perspective.



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C E R T I F I C A T E

STATE OF MONTANA )

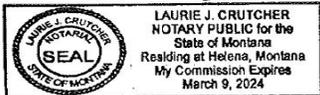
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I, LAURIE CRUTCHER, RPR, Court Reporter,  
Notary Public in and for the County of Lewis &  
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That the proceedings were taken before me at  
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transcribed using computer-aided transcription,  
and that the foregoing - 58 - pages contain a true  
record of the proceedings to the best of my  
ability.

IN WITNESS WHEREOF, I have hereunto set my  
hand and affixed my notarial seal this 22nd day of  
November, 2020.

*Laurie J. Crutcher*  


	34:17;41:16;49:12	<b>ahead (15)</b> 3:24;5:22;8:24; 9:10;12:24;13:1; 17:19;31:10;33:2; 37:19;38:1,14;57:3, 14,15	35:21,23;36:1	<b>basic (3)</b> 4:1,25;19:22
<b>\$</b>	<b>add (12)</b> 11:6;12:13,16,18; 13:19;16:8;19:10; 25:17;28:14;29:4; 32:17;50:14	<b>Airbnb (2)</b> 38:21;41:4	<b>ARHC (1)</b> 50:19	<b>basically (1)</b> 22:17
<b>\$10,000 (1)</b> 22:18	<b>adding (1)</b> 16:16	<b>Airbnb's (5)</b> 34:4,7,12,14;41:9	<b>around (13)</b> 14:12;22:5;31:1; 32:20;33:25;35:22, 22;39:3;43:8;45:17; 55:17,23;56:20	<b>basis (1)</b> 39:2
<b>\$12 (1)</b> 50:6	<b>addition (1)</b> 5:17	<b>allocates (1)</b> 6:18	<b>aspects (1)</b> 18:21	<b>bear (1)</b> 27:2
<b>\$2,000 (2)</b> 30:17,24	<b>additional (6)</b> 10:11;12:8;22:25; 23:24;31:9;57:7	<b>allowed (1)</b> 31:17	<b>assesses (1)</b> 6:16	<b>bears (1)</b> 19:10
<b>\$25,000 (3)</b> 47:22;48:1,2	<b>address (9)</b> 7:6;28:8;31:15; 43:24;49:16,24; 51:8;52:17,18	<b>almost (1)</b> 19:10	<b>asset (2)</b> 31:24;32:13	<b>become (2)</b> 12:7;25:6
<b>\$3 (1)</b> 29:7	<b>addressing (5)</b> 10:15;19:25; 21:16;52:9;56:5	<b>alone (1)</b> 16:15	<b>assistance (2)</b> 8:14;10:17	<b>behavioral (1)</b> 10:6
<b>\$300,000 (2)</b> 9:22;29:10	<b>administer (2)</b> 26:20,21	<b>along (2)</b> 12:17;24:6	<b>associated (2)</b> 16:4,16	<b>beneficial (1)</b> 20:18
<b>\$35,000 (1)</b> 26:16	<b>administered (1)</b> 29:11	<b>alongside (1)</b> 53:15	<b>Association (1)</b> 39:12	<b>benefit (1)</b> 55:20
<b>\$40,000 (1)</b> 16:14	<b>administration (2)</b> 35:8,13	<b>AMI (1)</b> 37:15	<b>attend (1)</b> 40:1	<b>best (3)</b> 7:9;15:18;30:9
<b>\$50,000 (1)</b> 26:17	<b>administrative (2)</b> 27:3,17	<b>amount (3)</b> 26:22;40:10;43:10	<b>authority (1)</b> 37:2	<b>better (8)</b> 15:2;40:24,25; 41:12;42:16;43:23; 54:18,18
<b>A</b>	<b>Administrator (1)</b> 9:13	<b>amounts (3)</b> 26:19;27:8;47:16	<b>available (2)</b> 14:22;53:1	<b>beyond (2)</b> 26:12;51:22
<b>ability (5)</b> 16:8;22:23;28:8; 42:1,14	<b>advocate (1)</b> 19:24	<b>annual (1)</b> 51:13	<b>AVENUE (1)</b> 1:22	<b>big (6)</b> 14:1;19:16;21:24; 37:1;38:23;42:7
<b>able (20)</b> 10:19;13:21;16:9; 18:19,22;19:12; 22:17;26:14;27:11; 30:7;32:2;36:16; 40:10,13;43:19; 46:12;48:9;50:3,6; 51:24	<b>affiliation (1)</b> 9:3	<b>anyone (1)</b> 40:11	<b>avenues (1)</b> 29:20	<b>bigger (1)</b> 30:21
<b>Absolutely (1)</b> 46:23	<b>afford (8)</b> 13:15,21;20:22; 22:14,24;23:20; 36:16;51:11	<b>applicable (1)</b> 56:16	<b>award (1)</b> 40:5	<b>biggest (2)</b> 11:2;30:19
<b>access (5)</b> 14:19;23:5,22; 26:15;27:12	<b>affordability (3)</b> 14:10;20:14;52:10	<b>application (4)</b> 36:18;47:8;48:9, 11	<b>awards (1)</b> 42:23	<b>bill (1)</b> 29:7
<b>accessible (3)</b> 15:2;36:9;47:9	<b>AFFORDABLE (28)</b> 1:1;5:4;7:20;8:6; 9:17;10:1,2,4;13:10; 18:13;19:16;20:25; 21:6;23:24;25:22; 26:23;27:15;32:6; 33:10;34:17;37:14; 49:17,21;51:12; 52:6;54:2;56:10,22	<b>applications (2)</b> 33:23;47:4	<b>aware (1)</b> 18:24	<b>Billings (1)</b> 29:10
<b>accessory (1)</b> 32:16	<b>Again (23)</b> 3:17,23;4:6;14:3; 18:25;21:13;22:5; 24:6;26:5;27:14; 31:12,22;33:4,6; 38:20;43:4,17; 46:23;47:12;49:6, 17;57:1,16	<b>apply (3)</b> 39:22;46:21,22	<b>away (1)</b> 22:19	<b>bit (11)</b> 5:12;7:10;12:11; 14:10;25:12;34:25; 38:1;43:11,24;44:2; 45:14
<b>accomplishing (1)</b> 8:9	<b>agencies (1)</b> 6:3	<b>applying (2)</b> 36:19;47:22	<b>awhile (3)</b> 34:6;45:20;46:16	<b>blown (1)</b> 22:19
<b>accounts (1)</b> 23:3	<b>ago (1)</b> 50:20	<b>appreciate (5)</b> 17:16;35:14; 42:25;58:4,12	<b>B</b>	<b>Board (1)</b> 29:12
<b>accruing (1)</b> 13:16	<b>agree (1)</b> 17:11	<b>appreciated (1)</b> 57:20	<b>back (17)</b> 11:23;12:20,20; 21:13;23:13,17; 24:7;25:12;26:5; 29:20;31:9;33:12; 35:9;46:19;49:8; 57:4,14	<b>book (1)</b> 41:21
<b>achieve (1)</b> 19:12		<b>approach (1)</b> 20:15	<b>backbone (2)</b> 7:10;43:25	<b>boots (1)</b> 7:8
<b>across (9)</b> 7:7;20:6;24:1; 37:8,22;38:8;40:8; 46:24;54:9		<b>appropriate (2)</b> 24:19;49:20	<b>balance (1)</b> 42:15	<b>borrowers (1)</b> 26:14
<b>act (1)</b> 15:25		<b>appropriately (1)</b> 24:22	<b>barrier (3)</b> 18:6;48:12;55:10	<b>Boston (1)</b> 41:24
<b>activities (5)</b> 5:24;7:12;24:9,14; 33:5		<b>approval (2)</b> 45:9,10	<b>barriers (12)</b> 13:1,3;15:4,25; 17:21,25;22:6; 25:14;26:13;32:19; 47:13;53:2	<b>both (10)</b> 5:25;6:7;7:5; 11:24;14:15;15:9; 18:6;22:8;32:17; 58:5
<b>actually (6)</b> 8:17;10:24;17:22;		<b>approved (4)</b> 45:1,20,23;52:7	<b>based (1)</b> 40:11	<b>Bozeman (3)</b> 20:14;21:4;32:15

<b>bring (1)</b> 23:13	39:17,19,21;45:25; 55:6	53:5	18:20;47:4,6	<b>consulted (1)</b> 9:14
<b>bringing (1)</b> 56:23	<b>care (4)</b> 19:20,21;50:9,18	<b>clear (4)</b> 25:2,9;31:6;41:11	<b>complete (1)</b> 17:1	<b>continue (6)</b> 12:22;18:20;30:1; 36:24;37:12;49:9
<b>brings (1)</b> 42:5	<b>carefully (1)</b> 7:2	<b>Clearwater (2)</b> 25:20;29:1	<b>complex (2)</b> 40:24;45:7	<b>continuing (6)</b> 12:2;26:13;29:24; 37:8,24;42:14
<b>broadly (1)</b> 27:20	<b>carry (1)</b> 52:14	<b>clients (1)</b> 32:1	<b>compliance (3)</b> 35:11,17;48:7	<b>continuum (3)</b> 50:9,18;52:18
<b>Broadway (1)</b> 53:24	<b>case (1)</b> 32:3	<b>climate (1)</b> 48:21	<b>complications (1)</b> 11:25	<b>contracting (1)</b> 39:22
<b>brought (1)</b> 17:14	<b>cases (3)</b> 25:3;32:5;40:21	<b>close (2)</b> 21:19;56:7	<b>CON (1)</b> 6:15	<b>contractor (1)</b> 27:22
<b>budget (2)</b> 29:9;55:7	<b>cast (1)</b> 24:18	<b>closing (1)</b> 57:5	<b>concept (1)</b> 26:6	<b>control (2)</b> 15:15;33:22
<b>build (5)</b> 23:22;52:2;53:24; 55:5,14	<b>catalytic (1)</b> 27:9	<b>coaching (2)</b> 23:23;54:10	<b>concern (2)</b> 21:8;34:6	<b>conversation (11)</b> 3:17;5:1,7,10,13, 15;9:6;43:8;49:9; 57:2,19
<b>Building (7)</b> 13:9,10;14:7; 24:22;31:24;32:13; 50:5	<b>category (4)</b> 20:5;35:1;46:13, 21	<b>Coalition (1)</b> 50:17	<b>concerns (3)</b> 12:6;31:9;33:14	<b>conversations (1)</b> 38:12
<b>bunch (2)</b> 16:8;29:19	<b>causes (3)</b> 19:14,23,25	<b>colleagues (9)</b> 9:14;20:1;28:3; 33:18;34:20;36:25; 39:10;40:4;47:2	<b>concluded (1)</b> 58:13	<b>coordinated (3)</b> 50:19;53:5,14
<b>burden (1)</b> 27:3	<b>CDBG (15)</b> 20:3,10,11;23:10; 24:10;28:21;36:19; 39:22;43:23;44:1,2, 4;46:20;47:23;50:3	<b>color (1)</b> 10:16	<b>concrete (1)</b> 57:20	<b>coordination (2)</b> 54:19;55:18
<b>burned (1)</b> 20:21	<b>ceiling (1)</b> 29:25	<b>combination (1)</b> 23:25	<b>conditions (1)</b> 6:17	<b>Coordinator (1)</b> 50:22
<b>business (3)</b> 28:3,6;38:4	<b>ceilings (3)</b> 40:5,14;42:23	<b>comfortable (4)</b> 5:11;29:22,23; 30:9	<b>conduct (1)</b> 10:24	<b>core (2)</b> 30:11;55:24
<b>buy (1)</b> 20:22	<b>center (2)</b> 51:5;53:13	<b>coming (3)</b> 18:10;46:17;54:12	<b>conference (3)</b> 3:19,21;39:11	<b>cost (9)</b> 14:1;16:12;18:8; 19:20;25:21;27:16; 28:17;48:1;50:4
<b>buyers (4)</b> 8:15;22:19;25:22; 40:11	<b>Certainly (1)</b> 5:16	<b>comment (6)</b> 4:7;17:9;35:3; 36:23;42:20;43:5	<b>conferences (1)</b> 40:1	<b>costly (1)</b> 26:19
<b>buying (3)</b> 22:25;38:25;41:8	<b>challenge (2)</b> 16:4;26:19	<b>comments (7)</b> 4:5;17:10;31:7; 41:4;57:7,8;58:7	<b>connections (2)</b> 38:12;54:17	<b>costs (14)</b> 11:3;12:2;13:8,9, 10,13;14:2;16:10,11; 21:8;22:8;39:7;48:7; 51:18
<b>C</b>	<b>challenged (2)</b> 35:24;39:18	<b>COMMERCE (6)</b> 1:3;2:14;4:9;6:1,6; 39:14	<b>consider (1)</b> 21:10	<b>counseling (4)</b> 27:17;54:7,13; 55:24
<b>called (1)</b> 41:22	<b>challenges (8)</b> 10:6;11:2;17:5; 19:4;37:6;44:18; 45:25;55:17	<b>Commissioners (1)</b> 52:7	<b>considered (1)</b> 7:3	<b>counterparts (1)</b> 28:2
<b>calls (1)</b> 36:4	<b>challenging (6)</b> 20:3;21:23;33:19; 35:18;36:16;40:15	<b>committed (1)</b> 15:13	<b>considering (2)</b> 16:15;36:13	<b>counties (5)</b> 39:6,12,16,19; 47:10
<b>camera (1)</b> 4:22	<b>change (2)</b> 41:19;42:9	<b>common (1)</b> 35:10	<b>consistent (1)</b> 32:25	<b>County (21)</b> 2:11;3:8;4:12; 9:13;17:2;21:14; 39:18;40:3;50:2,8, 16,21,25;51:18,23; 52:8,19;54:3;56:2; 57:23;58:5
<b>camp (1)</b> 17:23	<b>changing (1)</b> 15:17	<b>communities (11)</b> 7:22;13:15;14:11; 21:18;22:1;25:6; 32:15;47:19;52:10; 56:6,19	<b>consolidated (14)</b> 1:5;5:24;6:4,7,8, 14,24;7:11,11;8:2; 33:7;49:11,19;58:9	<b>couple (3)</b> 32:1;34:2;44:24
<b>can (44)</b> 4:23;7:5,25;9:4; 12:9,19,20;13:19,20; 15:1,5;16:3,4,20; 17:20,25;18:5,5,17; 19:1;20:10;22:5,14; 25:16;27:13;29:16; 30:9,11,17;32:16; 33:14;34:8,15; 38:15;40:7;44:4; 45:13,18;46:4;49:9; 51:11,21;52:21; 57:11	<b>charged (2)</b> 6:7;50:23	<b>community (22)</b> 6:12,14;7:6;10:15; 14:11,12;15:20; 16:6;18:12,13; 20:19;24:23;34:15; 37:10;38:2,4,5; 48:15;53:15;55:20; 56:4;57:10	<b>consortium (1)</b> 50:18	<b>course (2)</b> 10:1;39:23
<b>can (44)</b> 4:23;7:5,25;9:4; 12:9,19,20;13:19,20; 15:1,5;16:3,4,20; 17:20,25;18:5,5,17; 19:1;20:10;22:5,14; 25:16;27:13;29:16; 30:9,11,17;32:16; 33:14;34:8,15; 38:15;40:7;44:4; 45:13,18;46:4;49:9; 51:11,21;52:21; 57:11	<b>child (2)</b> 19:20,20	<b>community-wide (1)</b> 52:22	<b>constantly (1)</b> 20:8	<b>COURT (2)</b> 1:21;3:13
<b>can (44)</b> 4:23;7:5,25;9:4; 12:9,19,20;13:19,20; 15:1,5;16:3,4,20; 17:20,25;18:5,5,17; 19:1;20:10;22:5,14; 25:16;27:13;29:16; 30:9,11,17;32:16; 33:14;34:8,15; 38:15;40:7;44:4; 45:13,18;46:4;49:9; 51:11,21;52:21; 57:11	<b>chronic (1)</b> 53:16	<b>competition (1)</b> 18:9	<b>constrain (1)</b> 22:23	<b>courts (2)</b>
<b>capacity (11)</b> 14:12;15:7,9; 17:12;26:21;28:4;	<b>circle (5)</b> 12:20;24:7;25:12; 31:9;49:8	<b>competitive (3)</b>	<b>constraints (6)</b> 13:1,4;15:4;17:21; 18:1;22:6	
	<b>circled (1)</b> 33:12		<b>construct (1)</b> 7:20	
	<b>City (6)</b> 16:24;41:22; 50:25;51:15;52:16;		<b>constructed (1)</b> 36:9	
			<b>construction (11)</b> 8:6,10,12;11:4; 14:2;15:16;16:4; 28:4;36:7;48:21; 49:1	
			<b>consultant (2)</b> 16:25;17:4	

39:7;56:14 <b>cover (3)</b> 16:9;17:11;51:18 <b>COVID (3)</b> 10:19;11:25;15:7 <b>create (4)</b> 32:18;38:7;41:18; 48:6 <b>creatively (1)</b> 19:5 <b>Credit (2)</b> 25:20;29:1 <b>criminal (1)</b> 54:12 <b>crisis (1)</b> 53:9 <b>critical (4)</b> 26:23;27:8;38:5; 42:18 <b>CRUTCHER (2)</b> 1:20;3:12 <b>curious (1)</b> 25:17 <b>current (4)</b> 6:17;11:21,21; 30:8 <b>currently (1)</b> 18:2	41:23 <b>deferred (1)</b> 22:12 <b>definitely (9)</b> 16:18;19:11; 39:18;42:24;43:2,6; 51:9;52:18;56:13 <b>delay (1)</b> 48:13 <b>delayed (1)</b> 42:13 <b>demand (2)</b> 22:20,21 <b>density (1)</b> 21:12 <b>DEPARTMENT (6)</b> 1:3;2:14;4:9;6:1,1; 30:14 <b>depending (1)</b> 12:8 <b>designate (1)</b> 10:5 <b>determines (1)</b> 6:18 <b>develop (4)</b> 22:1;42:1,14;52:8 <b>developed (3)</b> 7:3;25:19,20 <b>developers (1)</b> 20:13 <b>developing (1)</b> 54:1 <b>development (23)</b> 6:7,12,15,24;7:7; 13:9;14:6;21:5,17; 28:2,3;31:23;32:11, 12;37:25;38:2,4; 40:13;49:11;53:25; 54:21;57:10;58:4 <b>difference (1)</b> 23:1 <b>different (3)</b> 14:18;29:19;41:5 <b>difficult (4)</b> 12:25;13:3;34:22; 39:21 <b>dilapidated (1)</b> 20:24 <b>dip (1)</b> 57:24 <b>direct (2)</b> 8:14;22:11 <b>discouraging (1)</b> 48:16 <b>discuss (3)</b> 31:10;42:24;43:2 <b>discussion (1)</b> 3:10 <b>displaced (2)</b> 56:7,17 <b>distance (1)</b> 21:22 <b>distribute (1)</b>	40:8 <b>District (1)</b> 28:18 <b>dive (1)</b> 35:16 <b>diversity (3)</b> 9:24,25;10:14 <b>Division (1)</b> 38:2 <b>document (1)</b> 6:19 <b>documenting (1)</b> 9:6 <b>dollar (4)</b> 26:18,22;27:8; 47:16 <b>dollars (6)</b> 30:20;36:23;37:3, 20;43:9,10 <b>domestic (3)</b> 10:9;50:4,11 <b>donated (1)</b> 50:25 <b>done (4)</b> 31:20;34:8;44:14; 48:2 <b>door (2)</b> 22:13;44:5 <b>doors (1)</b> 31:3 <b>down (4)</b> 8:25;20:21;26:16; 55:2 <b>DPHHS (1)</b> 6:6 <b>dream (1)</b> 40:6 <b>drive (1)</b> 13:8 <b>duplex (1)</b> 32:3 <b>during (1)</b> 51:17 <b>dwelling (1)</b> 32:16	6:11;7:15;28:2; 31:23;37:24;38:4 <b>economies (1)</b> 7:23 <b>ecosystem (1)</b> 37:9 <b>editorializing (1)</b> 41:7 <b>education (5)</b> 23:23;27:16; 54:10,13;55:24 <b>effective (1)</b> 40:13 <b>effectively (1)</b> 52:23 <b>efficiencies (1)</b> 47:15 <b>efficient (3)</b> 45:3;46:5,6 <b>efficiently (1)</b> 18:19 <b>effort (2)</b> 30:12;51:10 <b>efforts (4)</b> 6:3;52:16,22; 58:11 <b>Egli (24)</b> 1:13;2:16;3:16; 4:10,21,21;5:21; 11:6;12:13,19; 17:18;24:4;31:7; 33:2,16;35:2;38:13; 42:19;43:21;45:8, 12;46:7;49:4;56:25 <b>either (2)</b> 12:5;54:23 <b>elaborate (1)</b> 28:11 <b>eliminate (1)</b> 17:25 <b>else (3)</b> 11:11;25:17;55:23 <b>elsewhere (1)</b> 21:9 <b>email (3)</b> 57:10,10,13 <b>emergency (3)</b> 10:8,17;51:14 <b>emotionally (1)</b> 15:10 <b>emphasis (1)</b> 54:1 <b>emphasize (1)</b> 43:1 <b>encompassing (1)</b> 13:6 <b>encountered (1)</b> 18:2 <b>encourage (2)</b> 19:8;37:7 <b>encouragement (1)</b> 37:18 <b>encouraging (2)</b>	39:5;43:23 <b>end (3)</b> 4:2;50:24;56:7 <b>ending (1)</b> 53:16 <b>engagement (4)</b> 42:3,10,17;53:7 <b>enough (1)</b> 21:22 <b>entering (2)</b> 56:8,9 <b>entire (3)</b> 20:6;30:23;48:14 <b>entrance (1)</b> 36:11 <b>entry (3)</b> 50:19;53:5,14 <b>environment (1)</b> 7:14 <b>environmental (5)</b> 45:13,15,21,22; 47:25 <b>environmentals (1)</b> 45:16 <b>equivalent (1)</b> 10:23 <b>ESG (1)</b> 24:10 <b>especially (4)</b> 27:23;35:10;47:9; 56:22 <b>estate (1)</b> 54:20 <b>etc (2)</b> 17:12;53:20 <b>even (12)</b> 14:22;19:11;25:5; 29:24;30:10;34:13; 35:15,15;36:5,16; 41:17;47:20 <b>everybody (11)</b> 4:23;11:11;24:4; 27:11;30:3;33:4; 38:14;49:4;57:1,9,16 <b>everyone (3)</b> 3:4;17:9;19:3 <b>evicted (1)</b> 11:20 <b>exact (1)</b> 44:23 <b>example (7)</b> 13:22;21:21,25; 23:16;39:8;46:14; 51:23 <b>examples (3)</b> 14:15;17:3;20:17 <b>excellent (2)</b> 56:12,24 <b>excited (1)</b> 49:8 <b>exciting (2)</b> 14:13;49:12 <b>excuse (1)</b>
<b>D</b>				
<b>Dan (1)</b> 4:10 <b>Daniel (1)</b> 2:17 <b>days (1)</b> 58:2 <b>deadlines (1)</b> 15:19 <b>deal (3)</b> 14:1;29:12;56:20 <b>dealers (1)</b> 26:1 <b>dealing (1)</b> 27:6 <b>debilitating (2)</b> 19:20,21 <b>debt (7)</b> 13:16;23:19,24; 27:16;29:22;30:2,7 <b>decent (2)</b> 7:13;8:5 <b>decisions (1)</b> 40:25 <b>decreased (1)</b> 29:9 <b>dedicated (2)</b> 21:5;53:16 <b>deeper (1)</b> 35:16 <b>deeply (1)</b> 23:6 <b>Defenders (1)</b>				
		<b>E</b>		
		<b>earlier (7)</b> 13:12;20:20; 36:12;39:17;40:9; 51:15;52:5 <b>early (3)</b> 6:25;54:21,22 <b>easier (1)</b> 34:25 <b>eaten (1)</b> 38:24 <b>eating (1)</b> 34:8 <b>echo (3)</b> 13:24;47:13;48:17 <b>economic (6)</b>		

<p>51:4 <b>exemptions (2)</b> 13:19;16:22 <b>exist (1)</b> 41:13 <b>existing (3)</b> 42:2;52:24;56:10 <b>expand (3)</b> 7:15;12:23;27:20 <b>expanding (1)</b> 52:25 <b>expect (1)</b> 43:15 <b>expensive (2)</b> 30:23,24 <b>experiences (1)</b> 56:13 <b>experiencing (9)</b> 9:19;11:1;37:5; 50:11;51:3,6;52:4; 54:24;56:8 <b>explore (1)</b> 28:1 <b>exploring (1)</b> 21:16 <b>extra (1)</b> 50:14 <b>extremely (2)</b> 16:23;39:20</p>	<p>32:10,24;50:4 <b>far (2)</b> 25:19;31:8 <b>fast (2)</b> 45:18;54:2 <b>faster (2)</b> 18:13;45:24 <b>feasibility (1)</b> 40:22 <b>features (1)</b> 26:4 <b>federal (3)</b> 18:15;23:3;36:14 <b>feedback (8)</b> 4:4;6:22;9:15; 24:22;38:14;42:25; 43:21;49:14 <b>Feel (7)</b> 12:23;13:14;24:8, 17:36;6;38:17;41:7 <b>feeling (1)</b> 24:20 <b>feels (1)</b> 34:21 <b>fees (2)</b> 16:3,16 <b>fell (1)</b> 44:13 <b>felt (2)</b> 39:13;49:20 <b>few (2)</b> 3:7,15 <b>fifteen (1)</b> 29:17 <b>figure (7)</b> 14:24;19:24;27:9, 19:42;4;50:2;55:12 <b>Figuring (4)</b> 21:2;24:2;25:3; 39:3 <b>finance (1)</b> 55:7 <b>financial (4)</b> 8:14;23:23;27:16; 54:10 <b>financing (10)</b> 25:22;26:6,10,15, 24:27;1,12,15;54:21; 55:25 <b>find (11)</b> 9:21;10:11;22:23; 32:22;34:23;35:25; 47:20;51:16,19,20; 55:12 <b>finding (1)</b> 22:7 <b>findings (1)</b> 35:11 <b>fine (1)</b> 33:16 <b>fire (1)</b> 20:20 <b>first (7)</b></p>	<p>8:18;9:3,9;11:7; 40:10;48:22;53:7 <b>fiscal (1)</b> 52:8 <b>fit (2)</b> 14:23;20:11 <b>five (10)</b> 6:13;7:4;8:23,24; 26:5;33:6,8,9;37:19; 44:10 <b>FIVE-YEAR (1)</b> 1:5 <b>flexibility (6)</b> 15:12,22;17:13, 16;19:2,5 <b>floor (2)</b> 9:11;29:25 <b>flooring (1)</b> 30:21 <b>fly (1)</b> 34:16 <b>Flynn (13)</b> 2:15;3:4,21;4:19; 11:13;15:24;17:15; 25:12;28:12;29:4; 32:23;35:4;57:18 <b>FOCUS (14)</b> 1:1;3:5;5:1,23;6:4; 8:4,5,18;10:24; 11:19;12:10,11; 37:1;58:1 <b>focused (4)</b> 11:12,17;14:4; 31:14 <b>focuses (1)</b> 8:19 <b>focusing (2)</b> 7:19;14:9 <b>folks (17)</b> 14:17;21:1;22:10; 26:14;27:13;29:21; 36:16;37:14,16; 38:25;41:21;42:11; 51:5,9,16;54:11,24 <b>follow (1)</b> 36:7 <b>following (1)</b> 3:1 <b>footprint (1)</b> 40:15 <b>force (1)</b> 38:6 <b>forcing (1)</b> 18:12 <b>forgivable (1)</b> 22:18 <b>form (1)</b> 22:10 <b>formula (2)</b> 47:3,6 <b>forum (2)</b> 42:24;57:23 <b>forward (3)</b></p>	<p>3:10;38:12;58:11 <b>found (1)</b> 22:24 <b>four (2)</b> 31:19;32:24 <b>frame (1)</b> 5:5 <b>free (3)</b> 12:23;24:8;38:17 <b>Frequent (2)</b> 53:6,8 <b>friendly (1)</b> 34:25 <b>fringe (1)</b> 52:12 <b>frozen (1)</b> 44:15 <b>frustrated (1)</b> 34:21 <b>full (1)</b> 9:2 <b>full-time (1)</b> 52:13 <b>fund (1)</b> 24:3 <b>funding (30)</b> 6:18;10:20;14:20; 20:2,3,4,5,10,17; 23:14;24:17;28:19; 31:21;32:20;33:20, 24;40:14;44:4,4,5; 46:10,13,18;47:21; 50:3,9,10;52:7,21; 54:8 <b>funding-wise (1)</b> 28:23 <b>funds (19)</b> 7:9;20:6;23:5,10; 24:10,13,14,21; 28:16,21;29:5,15; 39:23;40:12;43:23; 44:1;46:24;51:24,25 <b>further (2)</b> 38:1;55:2 <b>FUSE (2)</b> 53:3,4</p>	<p>28:10 <b>giving (2)</b> 4:1;38:18 <b>glad (1)</b> 17:13 <b>goal (2)</b> 7:18;52:25 <b>goals (6)</b> 7:18,20,25;8:10; 12:18;15:19 <b>goes (3)</b> 5:7;17:15;21:6 <b>Good (12)</b> 3:4;5:14;19:18,19; 35:21;39:13;41:14, 15;46:14;49:6; 55:14;57:19 <b>grant (11)</b> 24:14;27:15; 33:23;35:8;44:9,10; 46:13,20;47:6; 48:25;53:25 <b>grantees (3)</b> 35:9;36:3,5 <b>Grants (10)</b> 9:13;22:18;23:7; 35:13;36:19,19; 39:22;40:5;44:8; 47:3 <b>grapple (2)</b> 25:11;42:8 <b>great (18)</b> 3:9;12:18;14:20, 25;20:11;22:15; 28:25;31:2;32:22; 34:11;35:12;38:13; 39:25;43:5,21; 45:24;56:20;57:18 <b>greater (1)</b> 26:7 <b>greatest (2)</b> 9:10;11:7 <b>greatly (1)</b> 35:14 <b>ground (2)</b> 7:9;44:14 <b>GROUP (5)</b> 1:1;3:5;5:24;6:4; 8:4 <b>grouped (1)</b> 8:17 <b>groups (2)</b> 10:24;58:1 <b>growing (3)</b> 14:12;25:6;54:3 <b>guess (2)</b> 17:22;46:23 <b>guiding (1)</b> 6:10 <b>guys (8)</b> 6:21;9:11;14:25; 19:7;33:22;45:25; 48:12;49:7</p>
<b>F</b>			<b>G</b>	
<p><b>fabulous (1)</b> 49:3 <b>face (1)</b> 25:8 <b>facilitate (1)</b> 3:17 <b>facilitating (2)</b> 20:13;50:23 <b>Facilitator (1)</b> 1:13 <b>facility (1)</b> 51:3 <b>facing (1)</b> 53:1 <b>factoring (1)</b> 20:13 <b>failed (1)</b> 48:23 <b>fairly (1)</b> 41:5 <b>fall (1)</b> 7:12 <b>falls (1)</b> 17:22 <b>familiar (1)</b> 6:9 <b>families (4)</b> 10:9;20:18;50:6, 10 <b>family (6)</b> 8:11,13;12:6;</p>				

	53:2	14:1,6,8,16;17:1; 18:13;19:16,23;21:1, 5,6,8,23;22:1;24:1; 26:6;28:9,21;29:12; 30:5,16;31:23,24; 32:17;33:10;34:9, 18;36:23;37:2,8,24; 38:5,24;39:4;40:14; 41:13;42:1;43:17, 24;44:9,25;46:16; 49:17,21,50;17:51:1, 4,10,12,22;52:2,6,9, 18,23;53:7,11,12,17, 18,19;54:2,7,24; 55:3,10;56:10,22; 58:2	<b>improved (1)</b> 21:17 <b>improvement (1)</b> 28:8 <b>improvements (5)</b> 13:16,21;30:11,15, 18 <b>improving (1)</b> 7:22 <b>incentives (2)</b> 13:18;20:12 <b>include (3)</b> 7:13,21;51:4 <b>included (1)</b> 5:25 <b>including (1)</b> 52:10 <b>income (15)</b> 7:16;9:18,20; 10:18;14:17;21:1; 22:10;25:1,2,4;32:2, 18;36:13,15;56:23 <b>incorporate (1)</b> 49:10 <b>increase (4)</b> 10:4;13:20;16:8; 21:8 <b>increasing (1)</b> 36:13 <b>incredible (2)</b> 14:5;56:3 <b>indigenous (1)</b> 10:16 <b>individual (2)</b> 10:9;23:2 <b>individuals (3)</b> 53:8,11,18 <b>influence (2)</b> 3:10;38:15 <b>inform (1)</b> 6:23 <b>information (7)</b> 4:1,25;34:23; 40:25;41:15;42:16; 49:7 <b>infrastructure (11)</b> 7:23;11:3;13:12, 15;14:20;16:11; 21:24;22:2;46:14, 15;48:18 <b>initiate (1)</b> 50:19 <b>initiative (1)</b> 52:6 <b>initiatives (1)</b> 10:4 <b>input (2)</b> 7:5;57:19 <b>insecurity (2)</b> 11:1;19:23 <b>insights (1)</b> 49:11 <b>instead (1)</b>	47:3 <b>interest (2)</b> 55:19;57:7 <b>interested (3)</b> 23:11,12;31:17 <b>interesting (3)</b> 26:9;28:1;41:20 <b>intermediary (1)</b> 54:8 <b>interrelated (2)</b> 37:11;49:19 <b>into (10)</b> 8:17;11:23;17:23; 18:5;35:5,15,16,20; 49:11;57:25 <b>intrigued (1)</b> 32:8 <b>intrusion (1)</b> 30:22 <b>inventory (1)</b> 9:25 <b>investment (3)</b> 6:10,11;18:10 <b>invitation (1)</b> 57:12 <b>issue (7)</b> 12:7;16:3;21:14, 24;30:6;38:23;48:20 <b>issues (5)</b> 18:24;30:21;34:3; 35:16;58:4
<b>H</b> <b>habit (1)</b> 23:22 <b>half (2)</b> 48:19;50:24 <b>happen (3)</b> 5:13;14:18;15:14 <b>happening (1)</b> 39:2 <b>happens (2)</b> 12:8;25:24 <b>hard (7)</b> 18:14;21:20,25; 22:13;23:19;24:23; 33:23 <b>harder (2)</b> 11:23;27:21 <b>head (1)</b> 31:13 <b>Health (5)</b> 6:2;10:6;30:13,16; 53:4 <b>hear (2)</b> 28:25;36:25 <b>heard (1)</b> 11:10 <b>hearing (1)</b> 55:1 <b>heaters (1)</b> 31:2 <b>help (21)</b> 7:9;9:5;18:18; 20:9,17;21:2,17; 23:5;28:5,16,23; 30:8;32:17;35:24; 38:11;46:18;49:16, 24;51:9;52:14;53:13 <b>helped (1)</b> 50:19 <b>helpful (13)</b> 13:17;16:23;19:6; 28:12,14;29:3;35:14, 15;38:22;43:6; 44:19;45:3;56:21 <b>helping (2)</b> 18:24;20:18 <b>helps (2)</b> 18:19;51:18 <b>Hi (1)</b> 11:9 <b>high (1)</b> 30:10 <b>higher (2)</b> 18:8;25:1 <b>highlight (1)</b> 54:25 <b>hire (1)</b> 52:21 <b>hired (2)</b> 16:25;52:13 <b>history (1)</b>	<b>hold (1)</b> 36:4 <b>holding (1)</b> 58:1 <b>home (38)</b> 8:12,13,15;9:22; 10:22;11:22;20:21, 23;22:9,12,14,18; 23:5,10,16,18;24:10; 25:13,25;26:3,17; 27:1,2,21,21;28:8; 29:20,23;30:8,14,15, 23;34:23;37:13; 40:11;44:2;47:23; 50:22 <b>homelessness (17)</b> 7:24;37:5;49:17, 18,24;50:12,24;51:3, 6,8;52:4,17;53:16; 54:24;55:23;56:5,8 <b>homeowner (1)</b> 44:13 <b>homeowners (2)</b> 12:12;42:2 <b>homes (19)</b> 8:11,12,13;10:22; 20:19,25;21:3; 22:23;23:18;28:24, 24;29:8;32:24; 33:13,13;36:8;41:8; 51:9,11 <b>Homeward (4)</b> 52:2,19,21;54:15 <b>Homeward's (1)</b> 52:20 <b>honor (1)</b> 33:17 <b>hope (2)</b> 7:5;13:7 <b>Hopefully (4)</b> 5:13;8:16;16:9; 33:25 <b>hoping (1)</b> 4:23 <b>hospital (2)</b> 30:13;53:9 <b>hosting (1)</b> 36:3 <b>hours (1)</b> 10:21 <b>house (2)</b> 51:2,21 <b>housed (2)</b> 12:10;56:11 <b>households (1)</b> 10:18 <b>HOUSING (96)</b> 1:1;3:5;5:4;6:11, 14;7:6,13,20;8:5,7; 9:17,21,24,25;10:3, 5,5,7,8;11:1,4,12,18, 24;12:2;13:8,11;	<b>HRC (5)</b> 28:18,18;29:5,10; 44:8 <b>HTF (2)</b> 24:10;44:2 <b>HUD (6)</b> 6:16,18,25;32:23; 50:9;54:7 <b>HUD's (1)</b> 6:10 <b>huge (3)</b> 32:14;55:10,19 <b>Human (1)</b> 6:2 <b>hurdles (1)</b> 14:5	<b>I</b> <b>idea (2)</b> 36:2;42:22 <b>ideas (2)</b> 17:24;46:5 <b>identifies (1)</b> 53:8 <b>identify (4)</b> 7:6;17:5;26:12; 39:16 <b>illegal (1)</b> 34:7 <b>imagine (1)</b> 33:21 <b>impact (4)</b> 40:16;41:24; 43:14;55:20 <b>impacted (2)</b> 10:18;42:11 <b>impacting (1)</b> 41:16 <b>impacts (3)</b> 11:25;12:1,4 <b>impede (1)</b> 38:6 <b>important (8)</b> 6:19;14:8;15:6; 30:3;40:20;41:2; 43:14;56:11	<b>J</b> <b>jail (1)</b> 53:9 <b>Janelle (10)</b> 1:13;2:16;3:16,25; 4:10,15,21;5:21; 12:19;57:21 <b>job (1)</b> 31:2 <b>jobs (1)</b> 19:19 <b>joining (5)</b> 3:6,18,22;5:21; 11:10 <b>Julie (7)</b> 2:15;4:24;5:23; 9:1;28:10;57:4,15 <b>Julie's (2)</b> 57:9,13 <b>justice (1)</b> 54:12
				<b>K</b> <b>Kaia (20)</b> 2:4;11:6,13,15; 12:17;13:13,23; 17:10;18:3;22:5; 28:14;31:12;36:12; 40:9,17;43:4;47:12;

54:5;56:13,24 <b>Kaiserski (2)</b> 2:17;4:10 <b>Kalispell (1)</b> 47:20 <b>keep (7)</b> 12:9;13:10;15:23; 24:5;51:9;55:21; 58:9 <b>keeping (2)</b> 11:19;56:11 <b>keeps (1)</b> 9:23 <b>Kennedy (25)</b> 2:10;3:8;4:11; 9:12,12;13:5,5;16:2; 19:9;24:16;28:13; 33:11,17;35:6;38:19, 19;44:7,7;45:11,15; 46:8;48:17;50:1,1; 56:12 <b>key (1)</b> 23:4 <b>kick (1)</b> 56:16 <b>kind (15)</b> 4:25;5:12;9:18; 13:18;16:22;17:22; 24:12;25:24;28:5; 29:15,20;31:13; 39:9;42:24;56:9 <b>kinds (4)</b> 18:15;28:6;30:20; 31:3 <b>knowing (4)</b> 11:20;14:4;15:12; 37:9 <b>known (1)</b> 6:13	33:12;35:2;49:15 <b>late (2)</b> 11:10;48:22 <b>lately (1)</b> 34:5 <b>later (1)</b> 29:18 <b>LAURIE (2)</b> 1:20;3:12 <b>layer (3)</b> 14:23;23:19;27:14 <b>layering (1)</b> 23:4 <b>lead (1)</b> 18:5 <b>leads (1)</b> 52:22 <b>leaks (1)</b> 29:25 <b>learning (2)</b> 36:4,5 <b>lease (1)</b> 26:5 <b>leases (1)</b> 26:7 <b>least (4)</b> 17:6;30:11;32:3; 34:11 <b>leave (1)</b> 8:21 <b>left (1)</b> 49:5 <b>legal (1)</b> 34:13 <b>legislate (1)</b> 39:3 <b>legislative (2)</b> 29:6;34:19 <b>Legislature (1)</b> 29:6 <b>lenders (1)</b> 25:23 <b>lending (1)</b> 25:24 <b>length (1)</b> 34:13 <b>LESOFSKI (1)</b> 1:21 <b>less (2)</b> 30:23;44:2 <b>lesser (2)</b> 47:16,16 <b>level (6)</b> 23:3;25:25;34:19; 38:10;40:3;41:1 <b>levels (1)</b> 9:18 <b>leverage (2)</b> 43:8,19 <b>leveraging (1)</b> 26:23 <b>levers (1)</b> 41:17	<b>liaison (4)</b> 52:15,20,21;54:15 <b>Libby (1)</b> 47:20 <b>LIFT (2)</b> 31:16;33:1 <b>limit (1)</b> 42:14 <b>limited (3)</b> 20:4,9;36:24 <b>limiting (4)</b> 11:3;13:13;34:14; 41:25 <b>limits (3)</b> 36:13;40:12;46:11 <b>line (2)</b> 4:10,17 <b>link (1)</b> 38:7 <b>list (12)</b> 9:14,16;11:4; 12:23;13:6,7;15:24; 33:18;35:7;50:2; 54:4;58:7 <b>little (15)</b> 5:8,12;7:10;14:10; 30:17;34:24;36:20; 37:25;43:11,24; 44:2;45:13,22; 46:25;53:2 <b>livable (1)</b> 19:19 <b>live (2)</b> 10:12;32:4 <b>living (1)</b> 7:14 <b>loan (3)</b> 12:4;25:21;29:1 <b>loans (3)</b> 22:12,18;29:14 <b>local (6)</b> 7:23;38:15;39:6; 41:1;42:16;50:17 <b>location (2)</b> 51:16,19 <b>Lofftus (3)</b> 2:18;4:16,16 <b>logistically (1)</b> 15:10 <b>Lolo (1)</b> 52:11 <b>long (6)</b> 14:5;45:1;46:4; 55:8,13,18 <b>longer (1)</b> 15:16 <b>look (6)</b> 3:10;7:8;31:22; 35:20;55:8;57:11 <b>looking (2)</b> 58:2,3 <b>Looks (2)</b> 4:22;32:24	<b>loop (1)</b> 58:10 <b>Lori (7)</b> 2:7;3:7;4:12;11:6; 12:13,15;17:8 <b>lose (3)</b> 9:23;11:20,21 <b>losing (1)</b> 39:4 <b>loss (1)</b> 23:2 <b>lost (1)</b> 23:4 <b>lot (27)</b> 13:16;14:18; 15:14;17:3;18:9,10, 13;20:24;21:1,19; 25:24;27:13;28:9; 29:21;30:6,22;34:6; 38:13,25;39:2;41:7, 21;42:2;43:7;47:14, 14;55:5 <b>lots (4)</b> 16:8,17;44:18,18 <b>love (4)</b> 13:17;35:9,24; 36:19 <b>low (6)</b> 7:15;10:17;25:21; 27:16;32:2;56:22 <b>lower (3)</b> 14:17;21:1;22:10 <b>luxury (1)</b> 50:14	<b>many (3)</b> 6:8;25:5;29:14 <b>market (5)</b> 12:1;27:24;37:9; 40:22;52:23 <b>markets (1)</b> 18:8 <b>master (2)</b> 53:22,22 <b>match (3)</b> 43:12,16,19 <b>matched (2)</b> 23:7,13 <b>matching (3)</b> 43:8,10;51:24 <b>may (5)</b> 12:7;37:25;39:16; 41:1,17 <b>maybe (10)</b> 10:24;17:12; 34:13,18;36:5; 39:15;45:4;48:1,10; 57:24 <b>mean (2)</b> 29:14;47:18 <b>meaningful (2)</b> 7:2;57:3 <b>measure (1)</b> 8:2 <b>median (2)</b> 9:22;36:15 <b>meet (2)</b> 15:19;19:4 <b>meeting (6)</b> 3:14;4:6;5:2,6;8:9; 57:23 <b>meetings (1)</b> 36:4 <b>meets (1)</b> 39:13 <b>member (1)</b> 50:16 <b>members (2)</b> 10:16;50:18 <b>mental (1)</b> 10:6 <b>mention (1)</b> 56:1 <b>mentioned (14)</b> 13:12;16:5;20:19; 21:4;36:12;38:21; 39:5;40:9;46:11; 47:10;51:15;52:3,5; 54:14 <b>met (1)</b> 48:5 <b>might (7)</b> 31:4;34:15;40:6; 47:17,22,24;48:3 <b>mike (2)</b> 57:4,14 <b>million (2)</b> 29:7;50:7
<b>L</b>			<b>M</b>	
<b>labor (2)</b> 35:11,16 <b>lack (2)</b> 19:19;22:22 <b>Lake (3)</b> 21:21,25;52:11 <b>land (6)</b> 13:9;14:11,12; 50:25;51:11,12 <b>landlord (3)</b> 52:19,21;54:15 <b>landlords (2)</b> 26:9;52:24 <b>large (1)</b> 26:18 <b>largely (1)</b> 29:13 <b>larger (1)</b> 18:8 <b>last (6)</b> 22:16;29:8,9;			<b>MACo (5)</b> 39:11;40:1;42:21; 57:21,22 <b>mainly (1)</b> 25:25 <b>maintain (1)</b> 10:4 <b>maintenance (1)</b> 16:10 <b>major (2)</b> 12:3;32:11 <b>makes (2)</b> 21:23,25 <b>making (4)</b> 15:14;34:12;43:9; 54:17 <b>manager (1)</b> 53:3 <b>managers (1)</b> 52:25 <b>Manual (1)</b> 35:13 <b>manufactured (8)</b> 23:17;25:13,25; 26:3;28:9;29:8;30:5; 33:13	

<p><b>mind (1)</b> 15:23 <b>Mineral (1)</b> 39:20 <b>minute (1)</b> 29:9 <b>missed (1)</b> 4:19 <b>mission (1)</b> 27:4 <b>Missoula (36)</b> 2:11;3:8;4:12; 9:13,19,21;16:7,25; 17:1;20:16;21:7,14, 19,21;25:19;27:19; 30:12;32:15;34:5; 35:22,23;36:17; 39:18;46:25;50:2,8, 16,21;51:1,15;52:23; 53:5,14,17;54:3; 56:13 <b>Missoula's (2)</b> 50:23;52:16 <b>mitigate (1)</b> 17:25 <b>mixed (2)</b> 25:4,5 <b>mobile (6)</b> 20:19,21,23,25; 28:24;33:13 <b>model (5)</b> 36:8;51:12;53:7; 55:4;56:22 <b>moderate (2)</b> 7:15;10:18 <b>moderating (1)</b> 43:10 <b>money (4)</b> 23:6;40:7;43:14; 54:22 <b>MONTANA (17)</b> 1:3;2:5,8,3;8;4:13; 5:4,25;7:4;11:16; 12:16;13:24;18:9; 26:11;39:12;49:24; 51:7;55:2 <b>MONTANA'S (2)</b> 1:4;6:16 <b>monthly (1)</b> 36:4 <b>months (4)</b> 44:24;49:1;50:13, 13 <b>more (54)</b> 7:10;12:10,11; 13:19;14:7,10,22; 15:1;16:8,16;17:3, 23;19:1;20:12;22:7, 8;23:6,19;24:25; 25:1,6,6,21;27:20; 28:4;30:24;34:1,25; 35:15;36:2,4,20,22; 37:3,3;38:3,3,7;42:5,</p>	<p>13,13;44:4,20;45:3; 46:5,6,12;47:9;48:6, 9;49:2,5;51:12; 57:25 <b>morning (1)</b> 3:4 <b>most (11)</b> 12:25;13:3;14:16; 25:3;32:5;35:10; 37:3,16,17;38:20; 41:2 <b>move (8)</b> 17:19;18:13,18; 33:3;38:11,15; 43:21;58:10 <b>moving (4)</b> 24:6;31:10;45:2; 51:22 <b>much (15)</b> 8:1,16;11:23;24:1; 25:21,21;28:13; 30:24;34:8;38:24; 39:4;48:11;49:4,6; 58:11 <b>Mullan (4)</b> 53:21,22,23,23 <b>multi-family (3)</b> 12:5;32:11;58:3 <b>multiple (1)</b> 46:3 <b>multi-unit (1)</b> 32:2 <b>municipalities (1)</b> 39:6 <b>must (1)</b> 28:21 <b>mute (2)</b> 3:24;4:14 <b>myself (2)</b> 4:11,14</p>	<p>9:24,25;10:3,5,10; 13:22;14:7,17; 15:22;19:24;20:6, 12;22:9;24:24; 26:20;27:9;30:8,19; 31:6;37:12,13,15,16, 22;38:6;40:24;43:3, 24;46:24;47:21,25; 50:15;51:17;55:19; 58:8 <b>needed (2)</b> 22:2;44:13 <b>needs (17)</b> 6:17;7:7;8:19; 9:10;10:1,15;11:8; 12:18,21;15:16,19; 26:16;28:8,9;39:16; 48:5;58:2 <b>Neighborhood (1)</b> 41:22 <b>NeighborhoodLIFT (1)</b> 22:16 <b>NeighborWorks (13)</b> 2:5,8;3:7;4:12; 11:16;12:15;13:24; 18:4;26:11;40:18; 54:6;56:20;58:5 <b>net (1)</b> 24:18 <b>new (10)</b> 12:7;14:6;36:7; 42:1;50:4;51:1,3,20; 52:24;55:4 <b>newer (1)</b> 20:23 <b>Newman (1)</b> 2:19 <b>next (12)</b> 7:3;12:24;28:5; 31:11;33:3,5,8,9; 37:19;46:19;48:24; 58:2 <b>Nicole (1)</b> 2:19 <b>no-brainer (1)</b> 9:18 <b>non-profit (1)</b> 18:12 <b>non-repayment (1)</b> 12:5 <b>note (1)</b> 55:11 <b>notes (1)</b> 17:19 <b>November (1)</b> 1:17 <b>number (4)</b> 34:14;41:25;53:1; 54:9 <b>numbers (1)</b> 43:6 <b>nurses (1)</b> 30:14</p>	<p style="text-align: center;"><b>O</b></p> <p><b>objective (1)</b> 8:9 <b>objectives (2)</b> 7:12,17 <b>obvious (1)</b> 19:10 <b>obviously (1)</b> 9:17 <b>occupied (1)</b> 31:18 <b>offer (5)</b> 5:19,20;20:12; 22:17;32:7 <b>official (1)</b> 3:14 <b>often (2)</b> 21:11;54:22 <b>oftentimes (2)</b> 20:10;46:19 <b>old (1)</b> 29:23 <b>once (2)</b> 17:3;49:6 <b>one (47)</b> 8:23,23;11:2;15:5; 18:7;19:13;20:1,4,4, 5,20;22:7;23:4;26:3; 29:12;31:16;32:3,4, 10,14,24;33:19;34:3, 20;35:10,17;37:6; 39:8,10,14;40:4; 41:1;44:8,12,19,25; 46:12;47:2,13;48:9, 15,18;49:2,5;52:13; 55:1;56:1 <b>only (3)</b> 47:21;49:1;50:13 <b>open (1)</b> 9:11 <b>operating (1)</b> 55:7 <b>opinions (2)</b> 6:20,22 <b>opportunities (4)</b> 19:5;24:17;32:13; 33:25 <b>opportunity (10)</b> 3:9;7:15;18:6; 23:7,21;29:1;31:25; 32:18,21;37:17 <b>Options (2)</b> 10:22;28:23 <b>organization (2)</b> 11:14;49:16 <b>organizations (5)</b> 26:21;27:18; 49:23;54:11,16 <b>out (26)</b> 8:1;13:11;14:24; 19:24;20:25;21:2,</p>	<p>13;22:13;24:2;25:3; 27:9,13,20;39:3,22; 41:24;42:4,12;44:4; 47:4;48:15;52:14; 54:12;55:12;56:14; 57:22 <b>outlying (1)</b> 52:10 <b>outreach (1)</b> 36:3 <b>outside (5)</b> 5:18;15:15;18:10; 21:20;44:14 <b>outstanding (1)</b> 48:9 <b>over (5)</b> 3:16;4:15;9:22; 17:19;57:4 <b>overcome (1)</b> 18:1 <b>oversee (2)</b> 6:3;52:14 <b>owned (5)</b> 13:14;14:11;16:6; 56:4,14 <b>owner (1)</b> 31:18 <b>owners (1)</b> 26:3 <b>ownership (8)</b> 8:12,13;10:22; 11:22;22:9;23:16; 27:1;37:13</p>
<p><b>MONTANA (17)</b> 1:3;2:5,8,3;8;4:13; 5:4,25;7:4;11:16; 12:16;13:24;18:9; 26:11;39:12;49:24; 51:7;55:2 <b>MONTANA'S (2)</b> 1:4;6:16 <b>monthly (1)</b> 36:4 <b>months (4)</b> 44:24;49:1;50:13, 13 <b>more (54)</b> 7:10;12:10,11; 13:19;14:7,10,22; 15:1;16:8,16;17:3, 23;19:1;20:12;22:7, 8;23:6,19;24:25; 25:1,6,6,21;27:20; 28:4;30:24;34:1,25; 35:15;36:2,4,20,22; 37:3,3;38:3,3,7;42:5,</p>	<p style="text-align: center;"><b>N</b></p> <p><b>name (5)</b> 4:7;9:2,5;11:14; 38:17 <b>names (1)</b> 3:23 <b>national (1)</b> 25:25 <b>navigate (2)</b> 34:22,25 <b>navigation (1)</b> 51:5 <b>navigator (3)</b> 51:4;53:12,17 <b>near (1)</b> 9:19 <b>necessarily (1)</b> 52:17 <b>necessary (1)</b> 21:12 <b>need (35)</b></p>	<p><b>net (1)</b> 24:18 <b>new (10)</b> 12:7;14:6;36:7; 42:1;50:4;51:1,3,20; 52:24;55:4 <b>newer (1)</b> 20:23 <b>Newman (1)</b> 2:19 <b>next (12)</b> 7:3;12:24;28:5; 31:11;33:3,5,8,9; 37:19;46:19;48:24; 58:2 <b>Nicole (1)</b> 2:19 <b>no-brainer (1)</b> 9:18 <b>non-profit (1)</b> 18:12 <b>non-repayment (1)</b> 12:5 <b>note (1)</b> 55:11 <b>notes (1)</b> 17:19 <b>November (1)</b> 1:17 <b>number (4)</b> 34:14;41:25;53:1; 54:9 <b>numbers (1)</b> 43:6 <b>nurses (1)</b> 30:14</p>	<p style="text-align: center;"><b>P</b></p> <p><b>pair (1)</b> 23:23 <b>paired (1)</b> 53:18 <b>pairing (1)</b> 26:2 <b>park (1)</b> 26:3 <b>part (8)</b> 14:3;26:10;27:4; 49:21;54:6;56:11; 57:12;58:8 <b>partially (3)</b> 50:3,21;52:1 <b>PARTICIPANTS (3)</b> 2:1,3;7:5;9 <b>participate (1)</b> 5:19 <b>participating (3)</b> 57:1,17;58:5 <b>particular (2)</b> 25:15;46:13 <b>particularly (7)</b> 6:10;18:8,14;20:3; 35:17,25;36:17 <b>partner (3)</b> 18:23;19:6;54:11</p>	

<b>partners (4)</b> 23:12;53:15;54:9; 55:5	<b>pipeline (2)</b> 44:12;48:14	<b>pressure (1)</b> 37:20	25:4,5;31:18;39:1	50:9
<b>partnership (4)</b> 25:19;30:13;53:4, 13	<b>place (3)</b> 16:19;43:2;51:20	<b>pressures (1)</b> 25:7	<b>property (2)</b> 32:3;52:25	<b>rate (1)</b> 9:19
<b>past (2)</b> 16:25;34:2	<b>PLAN (26)</b> 1:5;5:24;6:4,7,8,9, 13,14,15,24,25;7:3, 11,11,21;8:2;15:13; 33:7,8,23;49:12,19; 50:23;53:22,22;58:9	<b>pretty (7)</b> 19:2;24:18;25:2; 31:5;35:21;36:15; 49:12	<b>proposal (1)</b> 45:19	<b>rather (1)</b> 30:1
<b>patience (1)</b> 17:16	<b>planning (4)</b> 6:25;7:21,21; 33:20	<b>previous (1)</b> 24:7	<b>provide (18)</b> 4:6;7:13,14;9:16; 10:19;15:12;16:22; 27:18;35:8;36:2; 40:10;43:19;49:25; 50:13;51:10;54:9, 20:55:17	<b>Ravalli (1)</b> 39:20
<b>pay (2)</b> 26:20;50:24	<b>play (3)</b> 40:21;54:17;56:5	<b>previously (2)</b> 29:5;31:21	<b>provided (1)</b> 24:5	<b>reach (1)</b> 57:22
<b>paying (2)</b> 19:19;55:9	<b>played (1)</b> 41:3	<b>price (1)</b> 22:14	<b>provides (2)</b> 53:10,17	<b>Reaching (1)</b> 50:22
<b>payment (1)</b> 26:16	<b>please (2)</b> 4:7;9:2	<b>prime (1)</b> 4:25	<b>providing (9)</b> 8:5;28:18;49:13; 52:20,20;54:1,18; 55:3;58:8	<b>read (1)</b> 3:22
<b>peer-to-peer (1)</b> 36:5	<b>plumbing (1)</b> 44:14	<b>priorities (2)</b> 6:18;24:12	<b>private (2)</b> 26:23;27:12	<b>reading (2)</b> 41:20,22
<b>pencil (2)</b> 13:11;21:13	<b>point (5)</b> 12:12,14;29:17; 56:12,24	<b>privately (1)</b> 56:14	<b>provision (1)</b> 8:14	<b>ready (1)</b> 33:7
<b>people (29)</b> 7:8;10:5,16,16,25; 11:19;12:10,21; 19:18;23:1,5,20; 25:1;28:5;30:6;31:2; 32:17;34:12;37:5; 41:8;51:2,11,21; 52:4;56:7,7,11,15,17	<b>policies (2)</b> 34:3;38:21	<b>probably (7)</b> 6:8;13:13;17:6; 36:14;44:2,23;57:9	<b>Public (5)</b> 6:2;7:22;38:16; 42:9,17	<b>real (4)</b> 28:7;40:23;48:12; 54:20
<b>people's (1)</b> 22:23	<b>policy (6)</b> 6:10;36:6;38:16; 40:25;41:18;42:16	<b>PROCEEDINGS (3)</b> 1:9;3:1;58:13	<b>pump (1)</b> 5:1	<b>really (75)</b> 5:2,6,9;6:3,23;7:7; 9:5;11:17;12:9,16; 14:2,8,13;15:6,9,13, 17;17:4,10,10;18:19; 19:6,18;20:18;21:19, 23;22:7,9,12,19,23, 25;23:4,11,19;24:1; 26:9,15;27:8,25; 28:13,14,25;29:2,23; 30:2,3,14;31:17; 32:9;33:24;37:23; 38:13,22;39:21; 40:15,19;41:20;42:9, 17;44:16,19;46:14; 48:5,10,16;51:8; 54:7;55:14;56:10,16, 21;57:2,11,19
<b>percent (4)</b> 22:11;26:16; 36:15;37:15	<b>populations (1)</b> 37:4	<b>process (8)</b> 4:1;16:15,24;17:4; 18:22;36:18;45:6; 47:9	<b>purchase (2)</b> 9:22;32:2	<b>reason (2)</b> 16:19;47:5
<b>percentage (1)</b> 21:5	<b>portfolio (1)</b> 12:4	<b>procure (2)</b> 48:20,24	<b>push (1)</b> 37:1	<b>reasons (2)</b> 44:18;46:3
<b>perhaps (1)</b> 36:3	<b>pose (1)</b> 4:3	<b>procurement (3)</b> 18:22;48:22,23	<b>pushing (2)</b> 41:18;48:14	<b>receive (1)</b> 13:18
<b>permanent (6)</b> 10:7;14:10;51:1; 53:10,19;54:23	<b>position (3)</b> 38:11;52:13;53:13	<b>product (2)</b> 25:21;26:4	<b>put (3)</b> 29:17;43:14;47:4	<b>received (2)</b> 10:20;53:24
<b>permanently (1)</b> 55:3	<b>possible (6)</b> 5:9;8:20;11:18; 17:23;33:4;43:20	<b>Program (12)</b> 22:17,20;23:8; 27:2;31:16,18; 43:18;44:17;53:3,4; 54:15;56:4	<b>putting (1)</b> 35:4	<b>recognize (3)</b> 15:7;30:6;41:17
<b>person (1)</b> 52:22	<b>power (2)</b> 22:25;42:3	<b>programs (8)</b> 18:16,18;23:13; 25:2;26:22;27:3,7; 52:24	<b>Q</b>	<b>recognizing (1)</b> 38:5
<b>perspective (2)</b> 24:19;57:25	<b>powerful (2)</b> 24:1;26:10	<b>progress (2)</b> 8:2,8	<b>quality (1)</b> 30:10	<b>recommend (1)</b> 10:23
<b>perspectives (1)</b> 6:20	<b>predicament (1)</b> 19:15	<b>prohibitive (2)</b> 16:14,21	<b>quickly (2)</b> 18:18;57:11	<b>record (3)</b> 4:8;18:25;35:5
<b>Peterson (16)</b> 2:4;11:9,15,15; 13:23;18:3;22:4; 24:20;25:16;29:13; 31:12;36:22;40:17; 43:4;47:12;54:5	<b>predictable (1)</b> 34:1	<b>project (19)</b> 20:4;21:12,15; 27:23;43:9,18;44:11, 11,22,25;45:19; 46:18;48:2,13,15; 50:7;51:2,25;52:1	<b>quite (2)</b> 25:18;45:20	<b>recorded (2)</b> 3:20,22
<b>piece (4)</b> 19:16;27:9;54:13; 55:9	<b>present (2)</b> 39:14;57:21	<b>projects (19)</b> 13:11;15:20;20:9; 21:19,20;28:7; 43:12;45:1,6;46:15; 47:14;48:4,14,18,18; 54:21,23;55:15,20	<b>R</b>	<b>recording (1)</b> 4:18
<b>pieces (3)</b> 15:3;23:4;55:24	<b>presentation (2)</b> 3:25;39:11	<b>properties (4)</b>	<b>radar (1)</b> 32:22	<b>records (1)</b> 9:7
<b>piggies (1)</b> 46:25	<b>presented (1)</b> 5:17		<b>raise (2)</b> 43:2;48:2	<b>reducing (1)</b> 7:24
<b>pipe (1)</b> 40:6	<b>presenting (1)</b> 15:13		<b>raised (1)</b> 40:6	<b>reference (1)</b>
	<b>preservation (4)</b> 8:6;11:12;12:11; 14:4		<b>raising (4)</b> 13:25;42:23;43:5; 46:10	
	<b>preserve (2)</b> 7:19;56:19		<b>range (1)</b> 32:12	
	<b>preserving (2)</b> 11:17;56:9		<b>rapid (1)</b>	

35:13 <b>referred (1)</b> 6:15 <b>regardless (2)</b> 9:20;45:17 <b>regularly (1)</b> 57:24 <b>regulation (1)</b> 41:19 <b>Regulations (7)</b> 13:8;14:24;15:25; 16:1;19:21;16;34:4 <b>rehab (6)</b> 23:18;27:21,22; 28:21;44:9,11 <b>rehabilitation (2)</b> 8:10,11 <b>rehousing (1)</b> 50:10 <b>reinforce (1)</b> 42:22 <b>related (2)</b> 8:1;30:15 <b>relationship (2)</b> 26:8;31:22 <b>relatively (1)</b> 55:4 <b>reliant (1)</b> 18:15 <b>Remember (1)</b> 38:17 <b>reminder (1)</b> 9:1 <b>rent (2)</b> 8:12;16:9 <b>rental (8)</b> 8:11;10:17;11:21; 22:8;32:5,6;50:12; 53:2 <b>rentals (2)</b> 36:17;37:14 <b>renters (1)</b> 12:12 <b>renting (1)</b> 39:1 <b>rents (1)</b> 13:20 <b>repaid (1)</b> 29:15 <b>replace (6)</b> 20:18,22;21:2; 28:23;29:8;48:3 <b>replacement (2)</b> 28:17;29:20 <b>replacements (1)</b> 25:13 <b>replacing (1)</b> 30:23 <b>report (3)</b> 17:1,7;47:25 <b>REPORTED (1)</b> 1:20 <b>Reporter (1)</b>	3:13 <b>REPORTING (1)</b> 1:21 <b>request (1)</b> 47:7 <b>requests (2)</b> 20:8;42:13 <b>require (1)</b> 26:4 <b>required (1)</b> 6:16 <b>requirements (2)</b> 16:5;47:16 <b>research (1)</b> 40:19 <b>researchers (1)</b> 41:23 <b>reserve (2)</b> 51:10;53:23 <b>resident (4)</b> 13:14;14:11;16:6; 56:3 <b>resident-owned (1)</b> 47:19 <b>residents (3)</b> 7:16;20:20;56:23 <b>resource (1)</b> 53:19 <b>resources (10)</b> 14:9,18,21;15:1, 21;27:17;36:24; 37:17;55:12,14 <b>respond (3)</b> 13:2,3;42:19 <b>responses (1)</b> 58:8 <b>responsive (1)</b> 19:1 <b>restricting (1)</b> 34:14 <b>restrictions (2)</b> 10:7;25:3 <b>resulting (1)</b> 52:15 <b>revenue (1)</b> 34:16 <b>review (2)</b> 16:13;39:7 <b>revitalizing (1)</b> 7:23 <b>rezoning (2)</b> 21:15,15 <b>right (14)</b> 9:21;11:18;12:17; 14:2;15:8,15;21:15; 27:13,14;31:15; 32:16;33:2;41:21; 52:2 <b>rise (2)</b> 12:2;22:8 <b>rising (1)</b> 19:4 <b>Risk (1)</b>	50:17 <b>Road (2)</b> 53:24;55:2 <b>role (5)</b> 40:20;52:9;54:6, 17;56:5 <b>roles (1)</b> 41:2 <b>roofs (2)</b> 30:21;31:4 <b>room (1)</b> 48:11 <b>root (3)</b> 19:14,22,25 <b>RPR (1)</b> 1:20 <b>rule (1)</b> 23:9 <b>running (2)</b> 31:13;44:17 <b>rural (6)</b> 21:18;35:20,23; 36:1;57:23;58:2	<b>separate (2)</b> 8:18;49:18 <b>septic (1)</b> 48:3 <b>serve (3)</b> 25:1;30:2;52:15 <b>service (2)</b> 10:20;54:18 <b>Services (6)</b> 6:2;10:14;21:23; 51:23;53:9;55:18 <b>serving (1)</b> 14:17 <b>session (1)</b> 29:7 <b>set (5)</b> 8:19,21;19:2; 31:11;33:3 <b>sets (1)</b> 8:18 <b>several (1)</b> 53:15 <b>share (4)</b> 6:21;33:14;38:17; 49:23 <b>shared (2)</b> 38:8;49:7 <b>Sharon (3)</b> 2:18;4:16,20 <b>shelter (5)</b> 10:10,12;50:5; 51:14,17 <b>shelters (1)</b> 53:10 <b>shorter (1)</b> 13:6 <b>side (2)</b> 32:4,4 <b>silence (1)</b> 5:12 <b>similar (1)</b> 58:1 <b>simpler (1)</b> 45:5 <b>simplified (1)</b> 36:20 <b>simplifying (1)</b> 45:4 <b>Sindie (20)</b> 2:10;3:8;4:11; 9:12;12:17;13:5,25; 15:24;19:9;23:17; 25:17;37:14;38:19; 40:18;41:5;43:5; 44:7;50:1;54:14; 56:2 <b>Sindie's (1)</b> 42:20 <b>single (5)</b> 8:11,13;12:6; 32:10,24 <b>sit (1)</b> 38:9	<b>sitting (1)</b> 41:10 <b>situation (3)</b> 11:21,22,24 <b>six (1)</b> 49:1 <b>SIXTH (1)</b> 1:22 <b>skipped (1)</b> 33:11 <b>slides (1)</b> 4:23 <b>Small (10)</b> 26:15,22;27:8,23; 28:2,6;30:15;41:25; 47:19;48:4 <b>smaller (4)</b> 28:7;39:16;47:10, 14 <b>smart (3)</b> 37:21;47:24;48:10 <b>sobriety (1)</b> 10:8 <b>sold (1)</b> 56:14 <b>solution (1)</b> 33:4 <b>solutions (6)</b> 8:20;17:23;25:14; 32:22;35:6;38:8 <b>solve (2)</b> 15:6;27:10 <b>somebody (2)</b> 42:21;46:17 <b>someone (1)</b> 22:14 <b>Sometimes (1)</b> 46:15 <b>somewhat (2)</b> 45:7;49:18 <b>Sorry (4)</b> 4:19;11:9;45:8; 46:9 <b>sort (1)</b> 36:11 <b>sounds (1)</b> 33:1 <b>source (2)</b> 21:1;28:22 <b>sources (5)</b> 14:23;27:5;31:21; 32:20;47:21 <b>speak (6)</b> 9:3,4,7;13:14; 25:16;45:13 <b>SPEAKER (1)</b> 3:19 <b>speaking (1)</b> 23:15 <b>specialized (1)</b> 19:2 <b>specific (6)</b> 7:18;13:22;16:1;
		<b>S</b>		
		<b>safety (1)</b> 30:16 <b>salary (2)</b> 50:22,24 <b>same (4)</b> 17:2;27:14;29:21; 58:10 <b>sat (1)</b> 29:15 <b>savings (5)</b> 23:3,8,13,22,24 <b>saying (5)</b> 5:6;19:11;23:17; 37:15;43:11 <b>second (3)</b> 8:19;35:2;41:8 <b>sector (5)</b> 25:15;26:23;28:9; 37:2;42:8 <b>sectors (1)</b> 38:8 <b>secure (2)</b> 50:3,9 <b>seeing (2)</b> 12:3;18:7 <b>seeking (1)</b> 43:20 <b>Seeley (3)</b> 21:21,25;52:11 <b>seems (3)</b> 19:13;34:10;39:2 <b>send (1)</b> 42:21 <b>seniors (1)</b> 10:3 <b>sense (3)</b> 38:23;40:2;43:13		

17:3,24;39:8 <b>specifically (3)</b> 10:18;36:10;45:12 <b>spectrum (5)</b> 24:2;37:8,22; 43:18;54:7 <b>spent (1)</b> 49:13 <b>split (1)</b> 29:11 <b>SPONSORED (2)</b> 1:3;5:25 <b>spread (2)</b> 20:6;46:24 <b>spur (1)</b> 28:4 <b>stability (3)</b> 11:18;26:6,7 <b>stable (2)</b> 11:24;25:22 <b>staff (5)</b> 4:10;5:8;15:8,16; 17:12 <b>stage (1)</b> 54:22 <b>stalling (1)</b> 42:12 <b>standard (1)</b> 30:10 <b>stands (1)</b> 53:6 <b>start (2)</b> 5:14;22:2 <b>started (4)</b> 3:5;5:22;44:22; 50:20 <b>starting (2)</b> 38:6;52:6 <b>state (33)</b> 4:7;7:4,7,16;8:24; 9:2;10:23;11:13; 14:13,21;18:15; 19:17;20:2,7;27:2; 33:20;35:7,19,24; 36:7;38:10,17,23; 39:11,25;40:2,8,21; 45:10,21;46:24; 54:9;55:4 <b>State's (2)</b> 6:9;34:21 <b>step (1)</b> 28:5 <b>steps (1)</b> 47:14 <b>still (6)</b> 14:7;30:22;36:15; 43:13,14;46:20 <b>stock (4)</b> 32:17;34:9;38:24; 39:4 <b>strained (1)</b> 15:9 <b>strategies (3)</b>	34:11;35:20,25 <b>strategy (2)</b> 52:9,15 <b>streamlining (1)</b> 47:8 <b>streets (1)</b> 10:13 <b>strong (3)</b> 22:21;42:2;55:17 <b>stronger (1)</b> 38:7 <b>strongest (1)</b> 41:2 <b>struck (1)</b> 42:15 <b>struggle (2)</b> 10:11;48:5 <b>struggles (2)</b> 34:22;51:16 <b>struggling (4)</b> 9:20;19:18;24:2; 44:16 <b>studies (2)</b> 40:19;42:13 <b>study (3)</b> 38:22;52:8,14 <b>stuff (1)</b> 15:14 <b>subdivision (4)</b> 13:18;16:5,13; 39:7 <b>submit (2)</b> 33:8;57:8 <b>submitted (1)</b> 45:19 <b>submitting (2)</b> 6:25;57:7 <b>subrecipient (1)</b> 44:9 <b>subsequently (1)</b> 9:4 <b>subsidies (1)</b> 50:12 <b>subsidize (2)</b> 16:21;27:5 <b>subsidized (1)</b> 23:6 <b>subsidy (1)</b> 22:11 <b>successful (2)</b> 25:18;29:14 <b>sufficient (2)</b> 40:11;44:20 <b>suggested (4)</b> 20:2;34:24;39:10; 40:5 <b>suggestion (3)</b> 22:4;45:7;48:8 <b>suggestions (3)</b> 43:22;44:3;57:20 <b>suitable (1)</b> 7:14 <b>Suite (1)</b>	1:22 <b>summer (1)</b> 48:22 <b>super (2)</b> 30:10;33:23 <b>supply (1)</b> 22:22 <b>SUPPORT (26)</b> 1:4;12:8;14:9; 21:11;23:14,25; 24:11,15,24;26:7; 28:17,18;33:9;36:3; 50:3,6,10;51:13,14, 25;52:1,3,23;53:3, 17;55:13 <b>supporter (1)</b> 56:3 <b>supporting (4)</b> 31:2;37:16;40:19; 54:16 <b>supportive (8)</b> 10:3,7;51:1;53:10, 19;55:3,9,10 <b>supports (3)</b> 50:21;52:19;53:14 <b>sure (6)</b> 9:7;10:14;11:15; 34:12;43:9;47:5 <b>surrounding (1)</b> 39:19 <b>survivors (2)</b> 10:9;50:11 <b>sustaining (1)</b> 7:22 <b>switch (1)</b> 47:3 <b>system (6)</b> 50:20;53:6,6,14; 54:12;56:9 <b>systems (3)</b> 40:24;42:17;48:3	49:8 <b>ten (1)</b> 50:23 <b>tenants (1)</b> 26:8 <b>tend (2)</b> 21:18;44:1 <b>term (4)</b> 36:10;55:8,13,18 <b>terms (12)</b> 5:4;11:3;12:4; 17:11;19:15;20:2; 24:13;34:3;35:6; 40:15;42:16;44:20 <b>testimony (1)</b> 3:2 <b>Thanks (11)</b> 3:6,17,22;4:15; 9:11;11:5;13:24; 28:12;32:23;56:23; 58:11 <b>theme (1)</b> 29:21 <b>thinking (2)</b> 15:11;43:17 <b>thirty (2)</b> 51:2;52:3 <b>thought (5)</b> 18:4;22:20,21; 32:9;34:16 <b>thoughts (6)</b> 5:3,18;24:5;38:16, 18;49:10 <b>three (2)</b> 48:25;50:20 <b>ties (1)</b> 23:16 <b>timeline (2)</b> 14:5;33:21 <b>timelines (1)</b> 15:16 <b>times (1)</b> 15:21 <b>timing (3)</b> 44:21,23;48:20 <b>tiny (1)</b> 10:22 <b>today (8)</b> 5:2,9,20,24;6:21; 7:19;8:22;9:6 <b>today's (1)</b> 5:5 <b>together (3)</b> 14:24;15:2;55:12 <b>ton (2)</b> 40:7;48:6 <b>took (4)</b> 45:20,22;48:19; 49:1 <b>tool (1)</b> 26:7 <b>tools (1)</b> 27:14	<b>top (1)</b> 8:25 <b>topic (1)</b> 32:14 <b>totally (1)</b> 46:1 <b>touch (2)</b> 30:20;31:4 <b>tough (1)</b> 48:16 <b>towards (4)</b> 8:8;21:6;34:17; 53:25 <b>to-wit (1)</b> 3:2 <b>track (1)</b> 9:23 <b>trades (1)</b> 28:4 <b>traditional (1)</b> 51:22 <b>traditionally (1)</b> 42:20 <b>trailer (2)</b> 39:7;56:14 <b>training (2)</b> 35:8,12 <b>trainings (1)</b> 54:10 <b>TRANSCRIPT (4)</b> 1:9;3:14,24;58:6 <b>transient (1)</b> 54:23 <b>transparent (1)</b> 6:22 <b>trend (2)</b> 25:10;32:21 <b>tribal (1)</b> 51:23 <b>tried (2)</b> 29:19;47:20 <b>tries (1)</b> 34:23 <b>Trinity (2)</b> 51:25;52:1 <b>true (1)</b> 23:15 <b>truly (1)</b> 42:11 <b>Trust (2)</b> 51:7,12 <b>trusts (2)</b> 14:11,13 <b>try (7)</b> 5:8;15:18;42:21; 46:25;51:20;52:2; 56:19 <b>trying (7)</b> 26:12;27:19; 31:14;42:3;44:24; 54:17;55:22 <b>turn (4)</b> 3:16;4:15,22;57:3
			<b>T</b>	
		<b>table (1)</b> 42:5 <b>talk (2)</b> 19:14;33:12 <b>talked (2)</b> 39:17;46:10 <b>talking (7)</b> 5:8;8:17;26:18; 29:16;36:25;41:24; 45:10 <b>target (1)</b> 37:20 <b>targeted (2)</b> 14:16;37:3 <b>tax (1)</b> 34:16 <b>taxed (1)</b> 39:20 <b>team (1)</b>		

<p><b>twelve (2)</b> 50:13,14</p> <p><b>two (4)</b> 3:9;6:3;8:18;58:2</p> <p><b>types (2)</b> 32:12;54:16</p> <p><b>typically (2)</b> 10:12;50:13</p>	<p>29:5;31:18;35:8; 44:6</p> <p><b>user (1)</b> 34:25</p> <p><b>Users (2)</b> 53:6,8</p> <p><b>using (4)</b> 14:8;26:6;41:9; 51:11</p> <p><b>utilization (1)</b> 43:23</p> <p><b>utilized (1)</b> 44:3</p>	<p>21:2;26:20;34:18; 42:4,9;45:2,23;47:3; 48:6</p> <p><b>ways (1)</b> 17:24</p> <p><b>wealth (1)</b> 31:24</p> <p><b>weatherization (1)</b> 31:1</p> <p><b>website (2)</b> 34:21,24</p> <p><b>week (2)</b> 15:17,17</p> <p><b>weekly (1)</b> 39:1</p> <p><b>welcome (8)</b> 3:15;4:4,5;5:19, 23;46:5;49:25;57:8</p> <p><b>welcomed (1)</b> 21:7</p> <p><b>wellness (1)</b> 30:16</p> <p><b>WEST (3)</b> 1:22;53:23,24</p> <p><b>what's (3)</b> 34:5;40:2;55:7</p> <p><b>WHEREUPON (1)</b> 3:1</p> <p><b>wherever (1)</b> 11:18</p> <p><b>whole (4)</b> 21:13;32:12;45:5; 48:15</p> <p><b>wide (1)</b> 24:18</p> <p><b>willing (1)</b> 30:7</p> <p><b>windows (1)</b> 31:3</p> <p><b>winter (4)</b> 10:10,11;51:14,17</p> <p><b>wish (1)</b> 11:10</p> <p><b>within (5)</b> 7:17;10:21;25:4; 32:13;38:1</p> <p><b>without (3)</b> 10:7;13:16;39:22</p> <p><b>wonderful (1)</b> 22:12</p> <p><b>work (25)</b> 8:25;12:22;14:24; 15:2;19:3;20:15; 21:19;26:2;27:23; 28:16;29:24;30:9; 35:20,25;37:8,12,13, 22,24;38:6,10;44:14; 47:15,22;54:8</p> <p><b>working (10)</b> 16:7;19:7;20:2; 26:12;27:19;30:4; 35:22;51:7;55:11,21</p> <p><b>works (4)</b></p>	<p>50:8;53:4,15;55:6</p> <p><b>worth (1)</b> 30:17</p> <p><b>wrap (1)</b> 57:15</p> <p><b>written (3)</b> 4:5;41:23;57:8</p>	<p><b>2007 (1)</b> 29:6</p> <p><b>2015 (1)</b> 29:5</p> <p><b>2020 (1)</b> 1:17</p> <p><b>2021 (2)</b> 7:1;52:8</p> <p><b>24 (2)</b> 10:21;50:12</p> <p><b>2C (1)</b> 1:22</p>
<p><b>U</b></p>	<p><b>utilization (1)</b> 43:23</p> <p><b>utilized (1)</b> 44:3</p>	<p><b>website (2)</b> 34:21,24</p> <p><b>week (2)</b> 15:17,17</p> <p><b>weekly (1)</b> 39:1</p> <p><b>welcome (8)</b> 3:15;4:4,5;5:19, 23;46:5;49:25;57:8</p> <p><b>welcomed (1)</b> 21:7</p> <p><b>wellness (1)</b> 30:16</p> <p><b>WEST (3)</b> 1:22;53:23,24</p> <p><b>what's (3)</b> 34:5;40:2;55:7</p> <p><b>WHEREUPON (1)</b> 3:1</p> <p><b>wherever (1)</b> 11:18</p> <p><b>whole (4)</b> 21:13;32:12;45:5; 48:15</p> <p><b>wide (1)</b> 24:18</p> <p><b>willing (1)</b> 30:7</p> <p><b>windows (1)</b> 31:3</p> <p><b>winter (4)</b> 10:10,11;51:14,17</p> <p><b>wish (1)</b> 11:10</p> <p><b>within (5)</b> 7:17;10:21;25:4; 32:13;38:1</p> <p><b>without (3)</b> 10:7;13:16;39:22</p> <p><b>wonderful (1)</b> 22:12</p> <p><b>work (25)</b> 8:25;12:22;14:24; 15:2;19:3;20:15; 21:19;26:2;27:23; 28:16;29:24;30:9; 35:20,25;37:8,12,13, 22,24;38:6,10;44:14; 47:15,22;54:8</p> <p><b>working (10)</b> 16:7;19:7;20:2; 26:12;27:19;30:4; 35:22;51:7;55:11,21</p> <p><b>works (4)</b></p>	<p><b>Y</b></p>	<p><b>2007 (1)</b> 29:6</p> <p><b>2015 (1)</b> 29:5</p> <p><b>2020 (1)</b> 1:17</p> <p><b>2021 (2)</b> 7:1;52:8</p> <p><b>24 (2)</b> 10:21;50:12</p> <p><b>2C (1)</b> 1:22</p>
<p><b>umbrella (2)</b> 6:5;33:6</p> <p><b>under (6)</b> 6:5;7:12;33:1,6, 14;56:15</p> <p><b>undergoing (2)</b> 21:14;53:21</p> <p><b>undertake (1)</b> 33:5</p> <p><b>underway (1)</b> 44:25</p> <p><b>unfold (1)</b> 5:10</p> <p><b>unfortunate (1)</b> 46:2</p> <p><b>unfortunately (1)</b> 56:15</p> <p><b>Union (2)</b> 25:20;29:1</p> <p><b>unique (1)</b> 38:11</p> <p><b>unit (2)</b> 32:5,10</p> <p><b>units (6)</b> 13:20;31:19; 32:16,25;41:13;53:1</p> <p><b>University (1)</b> 41:24</p> <p><b>UNKNOWN (1)</b> 3:19</p> <p><b>unmute (1)</b> 9:7</p> <p><b>unpredictable (2)</b> 33:21;34:2</p> <p><b>up (17)</b> 8:22;9:23;13:8,10; 17:14;31:19;34:9; 37:15;38:24,25; 43:12;44:17;50:12; 56:7,23;57:11,15</p> <p><b>URA (1)</b> 56:15</p> <p><b>urban (2)</b> 25:6;52:11</p> <p><b>USDA (1)</b> 26:25</p> <p><b>use (10)</b> 7:9;8:8;10:2; 20:10;24:13;25:4,5; 29:17;41:12;51:24</p> <p><b>used (8)</b> 6:23;24:11,15,21;</p>	<p><b>vacancy (1)</b> 9:19</p> <p><b>vacant (1)</b> 41:10</p> <p><b>variable (1)</b> 14:3</p> <p><b>Veterans (1)</b> 37:4</p> <p><b>Via (2)</b> 1:15;2:3</p> <p><b>violence (3)</b> 10:9;50:4,11</p> <p><b>visitability (1)</b> 36:8</p> <p><b>visitable (2)</b> 36:9,10</p> <p><b>visiting (1)</b> 30:14</p> <p><b>voice (1)</b> 42:3</p> <p><b>voices (3)</b> 41:25;42:5,10</p> <p><b>voucher (1)</b> 53:20</p> <p><b>VRBO's (1)</b> 34:4</p> <p><b>vulnerable (1)</b> 37:4</p>	<p><b>week (2)</b> 15:17,17</p> <p><b>weekly (1)</b> 39:1</p> <p><b>welcome (8)</b> 3:15;4:4,5;5:19, 23;46:5;49:25;57:8</p> <p><b>welcomed (1)</b> 21:7</p> <p><b>wellness (1)</b> 30:16</p> <p><b>WEST (3)</b> 1:22;53:23,24</p> <p><b>what's (3)</b> 34:5;40:2;55:7</p> <p><b>WHEREUPON (1)</b> 3:1</p> <p><b>wherever (1)</b> 11:18</p> <p><b>whole (4)</b> 21:13;32:12;45:5; 48:15</p> <p><b>wide (1)</b> 24:18</p> <p><b>willing (1)</b> 30:7</p> <p><b>windows (1)</b> 31:3</p> <p><b>winter (4)</b> 10:10,11;51:14,17</p> <p><b>wish (1)</b> 11:10</p> <p><b>within (5)</b> 7:17;10:21;25:4; 32:13;38:1</p> <p><b>without (3)</b> 10:7;13:16;39:22</p> <p><b>wonderful (1)</b> 22:12</p> <p><b>work (25)</b> 8:25;12:22;14:24; 15:2;19:3;20:15; 21:19;26:2;27:23; 28:16;29:24;30:9; 35:20,25;37:8,12,13, 22,24;38:6,10;44:14; 47:15,22;54:8</p> <p><b>working (10)</b> 16:7;19:7;20:2; 26:12;27:19;30:4; 35:22;51:7;55:11,21</p> <p><b>works (4)</b></p>	<p><b>Y</b></p>	<p><b>2007 (1)</b> 29:6</p> <p><b>2015 (1)</b> 29:5</p> <p><b>2020 (1)</b> 1:17</p> <p><b>2021 (2)</b> 7:1;52:8</p> <p><b>24 (2)</b> 10:21;50:12</p> <p><b>2C (1)</b> 1:22</p>
<p><b>U</b></p>	<p><b>V</b></p>	<p><b>week (2)</b> 15:17,17</p> <p><b>weekly (1)</b> 39:1</p> <p><b>welcome (8)</b> 3:15;4:4,5;5:19, 23;46:5;49:25;57:8</p> <p><b>welcomed (1)</b> 21:7</p> <p><b>wellness (1)</b> 30:16</p> <p><b>WEST (3)</b> 1:22;53:23,24</p> <p><b>what's (3)</b> 34:5;40:2;55:7</p> <p><b>WHEREUPON (1)</b> 3:1</p> <p><b>wherever (1)</b> 11:18</p> <p><b>whole (4)</b> 21:13;32:12;45:5; 48:15</p> <p><b>wide (1)</b> 24:18</p> <p><b>willing (1)</b> 30:7</p> <p><b>windows (1)</b> 31:3</p> <p><b>winter (4)</b> 10:10,11;51:14,17</p> <p><b>wish (1)</b> 11:10</p> <p><b>within (5)</b> 7:17;10:21;25:4; 32:13;38:1</p> <p><b>without (3)</b> 10:7;13:16;39:22</p> <p><b>wonderful (1)</b> 22:12</p> <p><b>work (25)</b> 8:25;12:22;14:24; 15:2;19:3;20:15; 21:19;26:2;27:23; 28:16;29:24;30:9; 35:20,25;37:8,12,13, 22,24;38:6,10;44:14; 47:15,22;54:8</p> <p><b>working (10)</b> 16:7;19:7;20:2; 26:12;27:19;30:4; 35:22;51:7;55:11,21</p> <p><b>works (4)</b></p>	<p><b>Y</b></p>	<p><b>2007 (1)</b> 29:6</p> <p><b>2015 (1)</b> 29:5</p> <p><b>2020 (1)</b> 1:17</p> <p><b>2021 (2)</b> 7:1;52:8</p> <p><b>24 (2)</b> 10:21;50:12</p> <p><b>2C (1)</b> 1:22</p>
<p><b>umbrella (2)</b> 6:5;33:6</p> <p><b>under (6)</b> 6:5;7:12;33:1,6, 14;56:15</p> <p><b>undergoing (2)</b> 21:14;53:21</p> <p><b>undertake (1)</b> 33:5</p> <p><b>underway (1)</b> 44:25</p> <p><b>unfold (1)</b> 5:10</p> <p><b>unfortunate (1)</b> 46:2</p> <p><b>unfortunately (1)</b> 56:15</p> <p><b>Union (2)</b> 25:20;29:1</p> <p><b>unique (1)</b> 38:11</p> <p><b>unit (2)</b> 32:5,10</p> <p><b>units (6)</b> 13:20;31:19; 32:16,25;41:13;53:1</p> <p><b>University (1)</b> 41:24</p> <p><b>UNKNOWN (1)</b> 3:19</p> <p><b>unmute (1)</b> 9:7</p> <p><b>unpredictable (2)</b> 33:21;34:2</p> <p><b>up (17)</b> 8:22;9:23;13:8,10; 17:14;31:19;34:9; 37:15;38:24,25; 43:12;44:17;50:12; 56:7,23;57:11,15</p> <p><b>URA (1)</b> 56:15</p> <p><b>urban (2)</b> 25:6;52:11</p> <p><b>USDA (1)</b> 26:25</p> <p><b>use (10)</b> 7:9;8:8;10:2; 20:10;24:13;25:4,5; 29:17;41:12;51:24</p> <p><b>used (8)</b> 6:23;24:11,15,21;</p>	<p><b>vacancy (1)</b> 9:19</p> <p><b>vacant (1)</b> 41:10</p> <p><b>variable (1)</b> 14:3</p> <p><b>Veterans (1)</b> 37:4</p> <p><b>Via (2)</b> 1:15;2:3</p> <p><b>violence (3)</b> 10:9;50:4,11</p> <p><b>visitability (1)</b> 36:8</p> <p><b>visitable (2)</b> 36:9,10</p> <p><b>visiting (1)</b> 30:14</p> <p><b>voice (1)</b> 42:3</p> <p><b>voices (3)</b> 41:25;42:5,10</p> <p><b>voucher (1)</b> 53:20</p> <p><b>VRBO's (1)</b> 34:4</p> <p><b>vulnerable (1)</b> 37:4</p>	<p><b>week (2)</b> 15:17,17</p> <p><b>weekly (1)</b> 39:1</p> <p><b>welcome (8)</b> 3:15;4:4,5;5:19, 23;46:5;49:25;57:8</p> <p><b>welcomed (1)</b> 21:7</p> <p><b>wellness (1)</b> 30:16</p> <p><b>WEST (3)</b> 1:22;53:23,24</p> <p><b>what's (3)</b> 34:5;40:2;55:7</p> <p><b>WHEREUPON (1)</b> 3:1</p> <p><b>wherever (1)</b> 11:18</p> <p><b>whole (4)</b> 21:13;32:12;45:5; 48:15</p> <p><b>wide (1)</b> 24:18</p> <p><b>willing (1)</b> 30:7</p> <p><b>windows (1)</b> 31:3</p> <p><b>winter (4)</b> 10:10,11;51:14,17</p> <p><b>wish (1)</b> 11:10</p> <p><b>within (5)</b> 7:17;10:21;25:4; 32:13;38:1</p> <p><b>without (3)</b> 10:7;13:16;39:22</p> <p><b>wonderful (1)</b> 22:12</p> <p><b>work (25)</b> 8:25;12:22;14:24; 15:2;19:3;20:15; 21:19;26:2;27:23; 28:16;29:24;30:9; 35:20,25;37:8,12,13, 22,24;38:6,10;44:14; 47:15,22;54:8</p> <p><b>working (10)</b> 16:7;19:7;20:2; 26:12;27:19;30:4; 35:22;51:7;55:11,21</p> <p><b>works (4)</b></p>	<p><b>Y</b></p>	<p><b>2007 (1)</b> 29:6</p> <p><b>2015 (1)</b> 29:5</p> <p><b>2020 (1)</b> 1:17</p> <p><b>2021 (2)</b> 7:1;52:8</p> <p><b>24 (2)</b> 10:21;50:12</p> <p><b>2C (1)</b> 1:22</p>
<p><b>U</b></p>	<p><b>V</b></p>	<p><b>week (2)</b> 15:17,17</p> <p><b>weekly (1)</b> 39:1</p> <p><b>welcome (8)</b> 3:15;4:4,5;5:19, 23;46:5;49:25;57:8</p> <p><b>welcomed (1)</b> 21:7</p> <p><b>wellness (1)</b> 30:16</p> <p><b>WEST (3)</b> 1:22;53:23,24</p> <p><b>what's (3)</b> 34:5;40:2;55:7</p> <p><b>WHEREUPON (1)</b> 3:1</p> <p><b>wherever (1)</b> 11:18</p> <p><b>whole (4)</b> 21:13;32:12;45:5; 48:15</p> <p><b>wide (1)</b> 24:18</p> <p><b>willing (1)</b> 30:7</p> <p><b>windows (1)</b> 31:3</p> <p><b>winter (4)</b> 10:10,11;51:14,17</p> <p><b>wish (1)</b> 11:10</p> <p><b>within (5)</b> 7:17;10:21;25:4; 32:13;38:1</p> <p><b>without (3)</b> 10:7;13:16;39:22</p> <p><b>wonderful (1)</b> 22:12</p> <p><b>work (25)</b> 8:25;12:22;14:24; 15:2;19:3;20:15; 21:19;26:2;27:23; 28:16;29:24;30:9; 35:20,25;37:8,12,13, 22,24;38:6,10;44:14; 47:15,22;54:8</p> <p><b>working (10)</b> 16:7;19:7;20:2; 26:12;27:19;30:4; 35:22;51:7;55:11,21</p> <p><b>works (4)</b></p>	<p><b>Y</b></p>	<p><b>2007 (1)</b> 29:6</p> <p><b>2015 (1)</b> 29:5</p> <p><b>2020 (1)</b> 1:17</p> <p><b>2021 (2)</b> 7:1;52:8</p> <p><b>24 (2)</b> 10:21;50:12</p> <p><b>2C (1)</b> 1:22</p>
<p><b>umbrella (2)</b> 6:5;33:6</p> <p><b>under (6)</b> 6:5;7:12;33:1,6, 14;56:15</p> <p><b>undergoing (2)</b> 21:14;53:21</p> <p><b>undertake (1)</b> 33:5</p> <p><b>underway (1)</b> 44:25</p> <p><b>unfold (1)</b> 5:10</p> <p><b>unfortunate (1)</b> 46:2</p> <p><b>unfortunately (1)</b> 56:15</p> <p><b>Union (2)</b> 25:20;29:1</p> <p><b>unique (1)</b> 38:11</p> <p><b>unit (2)</b> 32:5,10</p> <p><b>units (6)</b> 13:20;31:19; 32:16,25;41:13;53:1</p> <p><b>University (1)</b> 41:24</p> <p><b>UNKNOWN (1)</b> 3:19</p> <p><b>unmute (1)</b> 9:7</p> <p><b>unpredictable (2)</b> 33:21;34:2</p> <p><b>up (17)</b> 8:22;9:23;13:8,10; 17:14;31:19;34:9; 37:15;38:24,25; 43:12;44:17;50:12; 56:7,23;57:11,15</p> <p><b>URA (1)</b> 56:15</p> <p><b>urban (2)</b> 25:6;52:11</p> <p><b>USDA (1)</b> 26:25</p> <p><b>use (10)</b> 7:9;8:8;10:2; 20:10;24:13;25:4,5; 29:17;41:12;51:24</p> <p><b>used (8)</b> 6:23;24:11,15,21;</p>	<p><b>vacancy (1)</b> 9:19</p> <p><b>vacant (1)</b> 41:10</p> <p><b>variable (1)</b> 14:3</p> <p><b>Veterans (1)</b> 37:4</p> <p><b>Via (2)</b> 1:15;2:3</p> <p><b>violence (3)</b> 10:9;50:4,11</p> <p><b>visitability (1)</b> 36:8</p> <p><b>visitable (2)</b> 36:9,10</p> <p><b>visiting (1)</b> 30:14</p> <p><b>voice (1)</b> 42:3</p> <p><b>voices (3)</b> 41:25;42:5,10</p> <p><b>voucher (1)</b> 53:20</p> <p><b>VRBO's (1)</b> 34:4</p> <p><b>vulnerable (1)</b> 37:4</p>	<p><b>week (2)</b> 15:17,17</p> <p><b>weekly (1)</b> 39:1</p> <p><b>welcome (8)</b> 3:15;4:4,5;5:19, 23;46:5;49:25;57:8</p> <p><b>welcomed (1)</b> 21:7</p> <p><b>wellness (1)</b> 30:16</p> <p><b>WEST (3)</b> 1:22;53:23,24</p> <p><b>what's (3)</b> 34:5;40:2;55:7</p> <p><b>WHEREUPON (1)</b> 3:1</p> <p><b>wherever (1)</b> 11:18</p> <p><b>whole (4)</b> 21:13;32:12;45:5; 48:15</p> <p><b>wide (1)</b> 24:18</p> <p><b>willing (1)</b> 30:7</p> <p><b>windows (1)</b> 31:3</p> <p><b>winter (4)</b> 10:10,11;51:14,17</p> <p><b>wish (1)</b> 11:10</p> <p><b>within (5)</b> 7:17;10:21;25:4; 32:13;38:1</p> <p><b>without (3)</b> 10:7;13:16;39:22</p> <p><b>wonderful (1)</b> 22:12</p> <p><b>work (25)</b> 8:25;12:22;14:24; 15:2;19:3;20:15; 21:19;26:2;27:23; 28:16;29:24;30:9; 35:20,25;37:8,12,13, 22,24;38:6,10;44:14; 47:15,22;54:8</p> <p><b>working (10)</b> 16:7;19:7;20:2; 26:12;27:19;30:4; 35:22;51:7;55:11,21</p> <p><b>works (4)</b></p>	<p><b>Y</b></p>	<p><b>2007 (1)</b> 29:6</p> <p><b>2015 (1)</b> 29:5</p> <p><b>2020 (1)</b> 1:17</p> <p><b>2021 (2)</b> 7:1;52:8</p> <p><b>24 (2)</b> 10:21;50:12</p> <p><b>2C (1)</b> 1:22</p>
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**In The Matter Of:**  
*Affordable Housing Focus Group*

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*Transcript of Proceedings*  
*November 17, 2020*

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*Lesofski Court Reporting & Video Conferencing*  
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AFFORDABLE HOUSING FOCUS GROUP

SPONSORED BY MONTANA'S DEPARTMENT OF COMMERCE  
IN SUPPORT OF MONTANA'S FIVE-YEAR CONSOLIDATED PLAN

TRANSCRIPT OF PROCEEDINGS

Sharon Lofftus, Facilitator  
Via Zoom

November 17, 2020  
10:00 a.m.

HOLLY FOX  
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PARTICIPANTS

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VIA ZOOM:

JULIE FLYNN  
Department of Commerce

SHARON LOFFTUS  
Department of Commerce

CARILLA FRENCH  
Executive Director, District 4 HRDC

LORETTE CARTER  
Community Development Director, City of Shelby

1           The following proceedings were had and testimony  
2 taken:

3                           \* \* \* \* \*

4

5

6           MS. FLYNN: Okay. We'll go ahead and get started.  
7 My name is Julie Flynn. Thank you all for joining us.

8           Carilla French and Lorette Carter, I see you're on the  
9 call, so it will be a small group for us today. The  
10 remainder of -- Anita, if you want to go ahead and start  
11 the recording, that would be awesome.

12           Okay. Great.

13           So thanks for being here. We really appreciate it.  
14 Yesterday we had a small group again, and we had an  
15 excellent conversation. So I'm hopeful that -- this today.  
16 I appreciate you all being here. If you could -- looks  
17 like you're all doing a great job of muting your phones  
18 when you're not speaking. The presentation is being  
19 recorded so that we have -- and we also have Holly Fox with  
20 us, who's a court reporter, so that we have a full  
21 transcript of this meeting to submit with our consolidated  
22 plan.

23           I'm going to go through the names here and list your  
24 organizations so that Holly has that for the record. If --  
25 when you do speak, please state your name so that we can

1 identify that in the minutes. And we -- if, after the  
2 meeting, you have further comments, feel free to provide  
3 that in writing to us. We're -- we're always welcome to  
4 get additional comments.

5 Sharon is going to go ahead and present an overview to  
6 you all, and then there's some questions at the end.  
7 Hopefully you maybe had a chance to look at those ahead of  
8 time, and -- and we'll just have a discussion. And, you  
9 know, if -- if you have other comments that we didn't ask a  
10 particular question about, we're -- we're certainly  
11 interested in hearing that as well.

12 So with that I'm going to just go across my screen  
13 with who all is here. I'll start with Carilla French.  
14 Thank you. Carilla is the executive director of the HRDC  
15 for -- up in Havre. And Lorette Carter is in the City of  
16 Shelby.

17 Lorette, maybe you can tell us what your title is.

18 MS. CARTER: Sure. I am the community development  
19 director for the City of Shelby.

20 MS. FLYNN: Great. And the remaining folks are  
21 Department of Commerce, community development division  
22 staff. So that's myself, Julie Flynn, Janelle Egli, Sharon  
23 Lofftus, Nicole Newman, and Dan Kaiserski.

24 So, again, thanks, everyone, for being here, and,  
25 Sharon, I'll turn it over to you.

1 MS. LOFFTUS: I'd like to also say thank you for  
2 coming today and joining this meeting. I think you're --  
3 it's going to be very valuable to what we do with the  
4 Department of Commerce.

5 So this is the affordable housing group for the rural  
6 areas, and it's sponsored by the Montana Department of  
7 Commerce and the health and human services department in  
8 conjunction to support the Montana's Five-Year Consolidated  
9 Plan.

10 The 2024 Consolidated Plan is a -- has a public  
11 participation process, and the State of Montana, again,  
12 through the departments of commerce and the public health  
13 and human services, has developed a five-year plan to guide  
14 our policy and investment for housing, economic, and other  
15 community development. The five-year plan is also known as  
16 our consolidated plan.

17 One moment please. I'm -- my words are hidden behind  
18 my other screen here. There we go.

19 So this plan is a requirement of the U.S. Department  
20 of Housing and Urban Development, as also known as HUD, to  
21 assess our current needs, our needs and our current  
22 conditions, and to -- as well as to determine what our  
23 priorities are and to allocate our HUD funding.

24 The perspectives and opinions that are going to be  
25 shared by each of you today as part of this focus group

1 will help us inform and develop Montana's consolidated  
2 plan. We hope that with your input we can identify and  
3 assess housing and community development across our  
4 wonderful state of Montana.

5 So our 2020-2024 Consolidated Plan, the first goal of  
6 it is to preserve and construct affordable housing. We've  
7 listed out here in this slideshow the objectives of  
8 Montana's plan and the goals. The objectives are to  
9 provide decent housing, provide suitable living  
10 environments, and expand our economic development for low  
11 and moderate income residents. The goals of the  
12 consolidated plan are to preserve and construct affordable  
13 housing, plan for communities, improve and sustain public  
14 infrastructure, revitalize local economies, and reduce  
15 homelessness.

16 This focus group will focus on the provision of  
17 providing decent housing and the preservation and  
18 construction of affordable housing. To gauge the progress  
19 to accomplish these objectives and meet these goals, the  
20 following will assessed: Construct and rehab rental units,  
21 rehab single-family house -- homes for rent or home  
22 ownership, construct single-family homes for home  
23 ownership, and to provide financial assistance for home  
24 buyers.

25 So to help us begin our conversation today, we have

1 broke the conversation into two groups. The first thing  
2 we're going to talk about are what our needs are, and the  
3 next thing that we're going to talk about are what some of  
4 possible solutions might be. So I'm going to ask each of  
5 these questions, and as we do this, we would love to have  
6 input. I'm going to sit back and not talk very much about  
7 it because we would like to hear from those of you that are  
8 out in the field and providing the needs for your  
9 communities.

10 So we'll start with each of the questions and ask you  
11 to please provide some input and give us your feedback on  
12 what you think our needs are.

13 Question Number One: What are our greatest needs in  
14 your areas?

15 Who would like to go first, please?

16 MS. FRENCH: This is Carilla in Havre, and I can  
17 go first.

18 MS. LOFFTUS: Thank you.

19 MS. FRENCH: Our biggest needs in our area would  
20 probably -- basically your list -- would be to construct  
21 and rehabilitate rental homes. Currently we're running  
22 into issues for individuals with Section 8 vouchers. Many  
23 of our rental units are no longer passing the minimal HQS  
24 inspection required by Section 8 to be -- to use a voucher  
25 to pay rent in that home. So that it is a big need in our

1 community.

2 We do also need to construct more rental units in  
3 order to have access -- we have some units that are  
4 dedicated to senior housing, but that is limited to Buffalo  
5 Court, which is for low to moderate income subsidized  
6 housing through LIHTC. There's only 24 units. And then we  
7 have some units in town that are dedicated to individuals  
8 with physical disabilities, but, again, it's limited to  
9 Animal Court, which is another LIHTC project that we helped  
10 develop, and that's only 30 units. So access to units for  
11 those that are elderly or have special needs are very  
12 limited.

13 And then even just units that are affordable, what we  
14 run into are individuals who make too much money to qualify  
15 for Section 8, but they don't make enough money to afford  
16 the full market rent in our area. So we need more  
17 affordable housing for those individuals for our workforce,  
18 for moderate income individuals -- so, you know, we're  
19 getting more the 50 to 80 percent of poverty in there.

20 And, again, there probably is -- we do need more  
21 incentives for developers to develop that type of housing.  
22 It would be great -- we came so close to passing a Montana  
23 income tax credit for housing in addition to the regular  
24 low income housing tax credit. It would be wonderful if  
25 that could get passed. We'll see, since the creation of

1 utilizing the coal tax fund to build homes for the  
2 workforce to low to moderate income individuals, that was a  
3 great success, but there's a lot of work that still needs  
4 to be done.

5 A third thing, which I don't know if this would apply  
6 to your consolidated plan or not, but I also sit on the  
7 state continuum of care board, and in our service area in  
8 Hill, Blaine, and Liberty county we don't have any type of  
9 homeless shelter or transitional housing for individuals  
10 that are -- that are homeless. So we don't have anything  
11 to address that at all in our area. So I would say that  
12 those are probably our main needs.

13 MS. LOFFTUS: Okay.

14 MS. CARTER: This is Lorette with the City of  
15 Shelby, and I am not in a housing program so don't have the  
16 great knowledge base like Ms. French does in Havre. But  
17 for the City of Shelby, we, as a whole, look at the  
18 community in the number of rentals as well as the quality  
19 of the homes that are in our community. So for us, we're  
20 finding that we are in desperate need of safe and efficient  
21 low to moderate income homes. There's -- there's a  
22 disparity in the quality of the homes from the low to the  
23 very extremely expensive, but we need homes that are  
24 affordable to prison guards that work at CoreCivic or at --  
25 you know, local teachers that are just starting out. So we

1 are desperately looking for the ability to build and do  
2 in-fill projects within our community that meet that low  
3 income that gets those -- you know, that type of income  
4 eligible people into those homes.

5 And I agree with -- with her as well in the ability to  
6 provide incentives to get private builders and developers  
7 into our community to take the charge and -- and start  
8 rehabbing or building some newer builds within our  
9 community to just improve our housing stock.

10 MS. LOFFTUS: Okay. Well, thank you. That was  
11 really great input there. Any other --

12 MS. FLYNN: Carilla, could you expand on the need  
13 for homes to -- for those experiencing homelessness? What  
14 kind of needs do you see in your three-county area?

15 MS. FRENCH: So what I see is when they're  
16 homeless, we don't have anywhere to put them temporarily  
17 until we can find a permanent home for them. We don't have  
18 any shelters or transitional housing in our service area.  
19 So that's what we're seeing. So we're seeing individuals  
20 that are -- when the weather is nice, and even when the  
21 weather is this cold out, they're trying to live in cars or  
22 in campers or in tents until they can find that permanent  
23 housing unit. It used to be more common that they would  
24 couch-surf, so to speak. But with COVID, that's --  
25 we're -- we don't have family and friends that are willing

1 to take them in on a temporary basis anymore. So that --  
2 for our homeless population, that's really what we need.  
3 Because we do also administer the Emergency Solution Grant  
4 or ESG funds. So if they have a job or have a way to  
5 continue paying that rent after we implement the ESG funds,  
6 we can get them into housing. But there's nothing to house  
7 them temporarily.

8 So we do really see a need for either a homeless  
9 shelter or some type of transitional housing.

10 Does that answer your question?

11 MS. FLYNN: Yes, that's helpful. And I was  
12 wondering if you have any sense of numbers. And I'm sure  
13 that's seasonal and it differs and -- so --

14 MS. FRENCH: Yeah. It's really hard for our area  
15 to get a complete count because when we do the  
16 point-in-time survey it's -- you know, it's in January and  
17 we're not getting a lot of responses. I will say, based on  
18 the numbers so far this year, we've assisted 21 households  
19 with ESG funds since July 1. So you can kind of see those  
20 are individuals who are -- they were homeless and didn't  
21 necessarily have somewhere to stay, so we were able to help  
22 them with the ESG funds.

23 With COVID, we have helped -- with our COVID-specific  
24 funds, which -- so we just had them again since June -- I  
25 think we've assisted 10 families in retaining their housing

1 since June. But we also serve the five additional counties  
2 from Valley all the way over to the North Dakota border,  
3 and I can't list those five counties off the top of my  
4 head. But for the ESG-COVID, we also help those five  
5 counties, and so we've helped, like, I believe five  
6 families in that area. And we just started this -- this  
7 began really in September. It took us time to do outreach  
8 and get those monies out.

9 I do know through our current enrollment with our Head  
10 Start and Early Head Start families, we have a list of  
11 families that identify as being homeless right at this  
12 current time. So -- and we are a smaller rural area,  
13 considered frontier, so I know those aren't huge numbers,  
14 but that's what our need is in our population.

15 And then there's a huge deficiency for housing for  
16 individuals aging out of foster care. So those  
17 18-year-olds that are being released from foster care don't  
18 have anywhere to go either. And working with -- well,  
19 before the COVID hit, I had been working with the Fort  
20 Belknap and Rocky Boy reservations to try to help with that  
21 more. And I know with the Youth Homelessness Demonstration  
22 Project there's more funds to kind of help with that, and a  
23 high school program that was awarded that grant. So our  
24 numbers aren't huge, but they are there.

25 MS. FLYNN: Those actually sound like huge numbers

1 to me, so thank you for that information.

2 MS. FRENCH: They do to me too, but then when you  
3 talk to more urban areas, then I'm like, Oh, wow, your  
4 numbers are insane compared to ours. So...

5 MS. FLYNN: Well, it's all a percentage and  
6 distance -- yeah.

7 Go ahead, Sharon. Sorry to interrupt. Thanks.

8 MS. LOFFTUS: No, that's fine. Great question,  
9 Julie.

10 All right. The second question is, what are your most  
11 difficult barriers and constraints to try to meet those  
12 needs?

13 MS. FRENCH: You know, for us it really is --  
14 before COVID it was really lack of funding. Since COVID  
15 has hit, we've really been -- there's been a negative and a  
16 positive to COVID. One of the positives is that we have  
17 received increased funding to help reduce that -- some of  
18 the housing needs that we have. But for our service area  
19 too, we're severely understaffed, and we don't have the  
20 ability to hire more people based on our funding. I  
21 have -- I have three individuals working on this, and, like  
22 I said, our primary service area is Hill, Blaine, and  
23 Liberty counties, but then we also serve the five counties  
24 from -- basically from Dodson all the way to Culbertson and  
25 all the way up to the Canadian border, I guess. So just

1 the space is a huge barrier, I guess. Also education. Our  
2 community doesn't really understand the face of  
3 homelessness in our community. We don't have traditional  
4 homelessness where people are out on the street.

5 And then other barriers and constraints are just not  
6 having the policies in place from the -- from the state and  
7 from the feds to help us gain more funding and to also  
8 perhaps -- the restrictions are really harsh as well on the  
9 programs. There's so many guidelines of things that you  
10 can't do, that sometimes it feels like there's nothing you  
11 can do.

12 MS. CARTER: This is Lorette, and I'll follow up  
13 with -- on Shelby, like many of -- small communities that  
14 don't have housing programs or community action  
15 organizations within our community, struggle to find those  
16 partnerships in order to apply for the funding mechanisms  
17 to initiate housing programs within our small communities.  
18 We're not going to build 20 homes, but we'd love to build  
19 even two homes in -- in two years or whatever timeframe.  
20 But we are struggling right now to find a partner in order  
21 to move our application forward to be able to even start a  
22 small -- a couple small projects. So for us the biggest  
23 barrier and constraint for small, rural communities is  
24 finding those partners, whether it be a housing  
25 organization or a community action organization, that would

1 be our partner in moving forward for applications for  
2 indigent housing stabilization funds in particular.

3 MS. FRENCH: So to add on what Lorette said, we do  
4 also struggle for partnerships with CDBG because you have  
5 to do those applications --

6 (Court reporter clarification due to poor  
7 audio.)

8 MS. FLYNN: Sharon, can you try muting yours while  
9 you're not speaking, and that will let -- Carilla, go  
10 ahead.

11 MS. FRENCH: Is this better? Sometimes if I turn  
12 away from the microphone, it doesn't pick me up very well  
13 either.

14 So as I was saying, for our end, with CDBG, we also  
15 struggle because you have to apply through your city or  
16 your county to receive fund CDBG funding. And our city and  
17 county is not necessarily supportive of the needs that we  
18 have, or there's other needs in our city or county that  
19 are -- they have determined to have priority. So we've  
20 struggled in the last few years to get support from CDBG.

21 And then if Lorette can hear me, I just wanted to  
22 share that her community action agency for her area is  
23 Opportunities, Inc., out of Great Falls, and I know they  
24 would love to partner with somebody to help develop  
25 housing. So if you would like the contact information for

1 Carla with Opportunities, Inc., I'd be more than happy to  
2 help you.

3 MS. CARTER: Thank you. I appreciate that. I did  
4 reach out to Opportunities, Inc., and the first person I  
5 spoke with didn't really understand what I was asking, and  
6 then she did give Carla my information, which I haven't  
7 heard back from her. And so I will try again and reach  
8 out.

9 We have reached out to NeighborWorks Great Falls, but  
10 they have a board that they report to, and the board -- and  
11 we haven't heard back, so we don't know. But of course the  
12 board's concern is Great Falls projects and that rural --  
13 and that urban area, as compared to finding, you know,  
14 rural partners.

15 So I will reach out to OppLink -- or Opp, Inc. [sic],  
16 again and just see if there's a connection to be made  
17 there. We have had some good conversations with  
18 NeighborWorks Great Falls. I'm just not sure where their  
19 board is sitting as far as assisting our community of  
20 Shelby.

21 So that's one of our constraints and our barriers, and  
22 honestly I don't know how to fix that because that's the  
23 parameters of the grant. But, you know, honestly I --  
24 NeighborWorks Great Falls really didn't know a lot about  
25 the program. So maybe that's an education tool on -- on

1 the state's -- on Commerce's part, is to help those  
2 particular organizations have the information to begin  
3 with, you know, so they, themselves, can be the catalysts  
4 to maybe reaching out to our smaller communities. You  
5 know, the Cut Banks and the Conrads and the Shelbys -- all  
6 those little communities jump -- I mean, we're -- we're  
7 pretty lucky. In the position that I sit in, I -- I look  
8 for these things. But in a lot of these other communities,  
9 which have the exact same needs as we do as far as housing  
10 and things like that, it's the town clerk or it's the mayor  
11 or it's, you know, somebody who really doesn't have the  
12 time in their day. But if there is -- those action  
13 agencies had their experts on their end going, Hey, here's  
14 what you guys can do in your small, rural communities;  
15 here's how we can help you, I think that would bridge that  
16 gap between the Great Falls area and the rural areas. And,  
17 you know, and that -- that goes for across the state.  
18 So...

19 MS. FRENCH: That is great to know. And let me  
20 know, because Carla and I are -- Carla and I are pretty  
21 good friends, so I'd be more than happy to give her a poke  
22 and say, Hey, Carla, Lorette really wants to talk to you.  
23 And I know that we all get busy.

24 And also there's some developers that we work with  
25 too, so since -- since we have developed low income tax

1 credit projects and Housing Trust Fund projects and used  
2 HOME funds, I also have some connections with developers  
3 around the state too. So if that's something that you're  
4 interested, I know that the Montana Board of Housing,  
5 they're always interested in having projects Where they  
6 haven't traditionally had projects in the past. So if  
7 that's something -- I'm happy to be a resource to help you  
8 make some connections because I know how frustrating that  
9 can be to get anyone to respond and to help make your --

10 MS. CARTER: Yeah --

11 MS. FRENCH: -- so I'm more than happy to try to  
12 help make those connections. Because we haven't -- we  
13 haven't done anything alone. We've had to work with a lot  
14 of other people around the state to make our developments  
15 happen.

16 MS. CARTER: Very good. Thank you so much. We  
17 will connect for sure.

18 MS. LOFFTUS: Okay. Sounds like we've got a great  
19 partnership started here.

20 So let's continue just a little further on and look at  
21 this from the consolidated plan's point of view.

22 What can we do about these barriers and constraints?  
23 What -- do you have some suggestions or comments on that?

24 MS. FRENCH: So I know that one thing we do --  
25 we're part -- the HRDCs as a whole are part of the housing

1 coalition that lobbies and tries to educate our state  
2 legislature about our needs, so that's one thing that we  
3 can do is to educate others who can make changes so that  
4 they see what our needs are and will help us.

5 And we try to participate -- as an HRDC and a  
6 community action agency, we try to participate in national  
7 phone calls to educate. We try to take part in these types  
8 of conversations and anything where we can make our voice  
9 heard about what the needs are for housing, other than  
10 actively trying to create new housing ourselves. It's  
11 important that we educate the decision-makers, the  
12 legislators, and the voters about what -- what our needs  
13 and concerns are as well, which is a hard task.

14 MS. CARTER: This is Lorette again, and I guess I  
15 pretty much in the last conversation had stressed the need  
16 for education as well. And to my point, it would be to the  
17 action agencies and the housing authorities that have a  
18 regional footprint but are not getting out to those areas.  
19 So I think that would be a great tool is an education tool  
20 to just help those -- those action agencies, community  
21 action and housing authorities, have the -- and I know it  
22 goes back to employees and time and things like that, but  
23 small rural communities really don't have the means to take  
24 part unless there is that partnership. And so it's really  
25 critical to find those partnerships. If there's any way we

1 can provide education or commitment by those agencies to  
2 smaller rural communities, it would be fantastic.

3 MS. LOFFTUS: Okay. We'll move on to the next  
4 one.

5 Are there activities that you think HOME, HTF, CDBG,  
6 and ESG funds should not be used to support?

7 MS. FRENCH: I can't think of anything that they  
8 currently support that I don't think they should. I would  
9 probably add things that they should be supporting, not  
10 things that they shouldn't be.

11 MS. FLYNN: We'd be interested to hear that as  
12 well, so if you -- yeah.

13 MS. FRENCH: Well, like, for example, most times  
14 with ESG funds, we can't -- we're limited -- we can't  
15 purchase facilities. So, for example, there's money  
16 available right now through ESG COVID funds to purchase a  
17 facility to house homeless individuals that are affected by  
18 COVID, but when that funding ends January 1, 2022, I've got  
19 to pay it all back; not like other funds, where you can  
20 keep them. And they don't have clear guidance on how to  
21 use those, how it has to be paid back. So that's one area  
22 of concern that I have that comes to the top of my mind.

23 I know when I have them sitting in front of me,  
24 there's always, like, oh, I wish it covers this or that.  
25 But I'd have to do a little bit of research to name those

1 for you right at this second. That's the one that  
2 immediately comes to mind that I'm currently struggling  
3 with.

4 MS. CARTER: And this is Lorette. And I just  
5 don't know enough about the other programs, not being part  
6 of a house -- a larger housing program, to give you a good  
7 answer of what should not be used to support, you know, the  
8 funds. So...

9 MS. LOFFTUS: Are there any other concerns that  
10 either of you have that you'd like to add?

11 MS. CARTER: This is Lorette. I don't think so.

12 MS. FRENCH: This is Carilla. I don't think so  
13 either. I appreciate that -- that I was invited to be on  
14 the call, and that you're making an effort to hear from the  
15 rural communities.

16 As I mentioned before, I sit on the COC board, and  
17 that's one thing I share all the time; I feel very  
18 frustrated because I feel like the kid who was invited to  
19 the birthday party, but they didn't save me a seat at the  
20 table. And, you know, really the -- there is not much  
21 between -- in the eastern half of the United States and in  
22 our extremely rural areas, there's not really anything to  
23 address the needs of individuals who are homeless or to  
24 provide quality and safe, affordable housing for our  
25 working families, those with low to moderate incomes. And

1 I -- I just appreciate you taking the time to hear our  
2 voices.

3 (Court reporter clarification.)

4 MS. LOFFTUS: So now we're going to go a question  
5 about possible solutions.

6 So Number 6, what activities should we be undertaking  
7 in the next five years? Do you have some suggestions?

8 MS. FRENCH: I would say to continue what we're  
9 doing. Identify the needs in our communities and ensure  
10 that we're trying to focus housing development in the areas  
11 that are underserved. I sound like a broken record, but I  
12 think Lorette and I are on the same page with where our  
13 rural areas aren't getting the same sort of housing support  
14 as the more urban areas across the state are.

15 MS. CARTER: This is Lorette. And thank you, I  
16 agree 100 percent.

17 MS. LOFFTUS: Okay. So how -- do you have more  
18 suggestions on how we can influence local public policy?

19 MS. FRENCH: Like I said, we just -- we try to  
20 participate in as many of these discussions as we can. We  
21 try to reach out in our local legislatures and our state  
22 legislators. And I think it's just by continuing to be  
23 vocal and to continue to educate that we can make -- or  
24 help individuals understand that there really is a need for  
25 additional housing across the entire state, and

1 specifically in our rural areas.

2 MS. CARTER: And I might just add that housing  
3 also plays a huge impact on our economic -- our economies  
4 within our communities. You know, we've got a private  
5 prison here that has nearly 200 employees, but of course,  
6 you know, they're spread out through north central Montana.  
7 They don't all live in Shelby. But having adequate housing  
8 can be an incredible economic impact factor and just meet  
9 the needs of our small communities that have very aging and  
10 unsafe housing stock at this point.

11 So I agree, public -- you know, education,  
12 participation. Our small -- again, as I mentioned, our  
13 small, rural communities have a mayor that serves part-time  
14 and a town clerk that does everything under the sun that  
15 they have -- you know, they can in their eight-hour days.  
16 So to find those partnerships that can come in and help  
17 small, rural communities make the load a little easier to,  
18 you know, form those partnerships on -- particularly in  
19 housing would be incredible.

20 MS. LOFFTUS: So are there any other suggestions  
21 for encouraging better utilization of CDBG funds to address  
22 your housing needs?

23 MS. FRENCH: Well, for me, in a perfect world, a  
24 county or city could support more than one CDBG project at  
25 a time. And I know that's a national restriction, but

1 that's really our biggest barrier here is because they can  
2 only sponsor one project at a time, and sometimes those  
3 projects take multiple years to come to fruition. There's  
4 just a lot of competition for -- for use of those funds.

5 MS. CARTER: This is Lorette, and I -- again, I  
6 don't have the knowledge base to really answer that  
7 question, so I'll leave it at that.

8 MS. LOFFTUS: Okay. So now we're going to ask,  
9 what is your organization doing to help address  
10 homelessness?

11 We'd like to just kind of put a little bit of focus on  
12 homelessness now.

13 MS. FRENCH: So like we previously said -- this is  
14 Carilla, by the way -- like I previously said, we operate  
15 the ESG program, so we -- we utilize that to help address  
16 homelessness. We work very closely with our Salvation Army  
17 and our ministerial association to try and put  
18 individuals -- pay for hotel rooms. That money usually  
19 doesn't last very long. We're utilizing CARES Act COVID  
20 funds through ESG to address homelessness in that way. And  
21 I am currently working with the Montana Health Care  
22 Foundation hopefully to get a mini grant to hire a  
23 consultant to assist us in doing a feasibility study in our  
24 area to hopefully figure out ways to utilize funds to  
25 purchase a long-term stay hotel and repurpose it as

1 transitional housing.

2 So -- and we've also helped to develop, like I said,  
3 LIHTC projects in town, and we operate rural development  
4 housing, and we've supported other agencies' applications  
5 to purchase and rehabilitate housing in our area through  
6 use of HOME funds, CDBG funds, housing funds, and LIHTC.

7 MS. CARTER: This is Lorette again, and with the  
8 City of Shelby, we don't address really homelessness other  
9 than we work hand in hand with our local law enforcement  
10 and our ministerial association to assist when we can in  
11 trying to find housing for people in need. We have a lot  
12 of -- well, not a lot -- but we have transitional people  
13 that either can't cross the border or for some reason land  
14 in Shelby, so we try to work with the local law enforcement  
15 to identify those people, try and give them the help or  
16 the -- some resources to get them by until their next move,  
17 whatever that might be.

18 Locally, we have a crime victim advocate program that  
19 can provide some funding to help with those people that are  
20 displaced for one reason or another. And then Hi-Line Help  
21 for Abused Spouses, which also can provide some help that  
22 way. But not strictly just homelessness.

23 So, you know, on our -- on our city level, we provide  
24 a rental list that we contact all of our local property  
25 owners, and we have a current rental list that we try to

1 keep current that we hand out or distribute via the email  
2 to our largest employer, as well as our chamber, our city  
3 hall right here. So we try to provide information on  
4 housing available. And then, of course, we -- we direct  
5 contact with our housing units that are for assisted  
6 living, as far as older and people that have mobilization  
7 or some special needs. So two of our city employees here  
8 serve on that board.

9 So we have our hand in it, but we don't specifically  
10 address homelessness.

11 (Court reporter clarification.)

12 MS. LOFFTUS: Do we have any final comments  
13 anybody would like to contribute?

14 MS. FLYNN: I would just say that we certainly --  
15 this is Julie Flynn -- we heard some of the same common  
16 themes in our call yesterday with folks where we were  
17 focused on single-family housing issues, so -- so we  
18 appreciate your feedback. If you think of other things  
19 after the fact, or if you'd like to pass these questions  
20 along to someone else and -- and suggest to them to provide  
21 us feedback, we sure would welcome that as well.

22 So, again, we really appreciate you joining today and  
23 your thoughtful comments, and we will work on keeping this  
24 dialogue going for sure.

25 MS. LOFFTUS: Thank you very much for your

1 participation. As Julie said, we really value what you've  
2 contributed.

3 MS. FRENCH: Thank you again for inviting me.  
4 Appreciate it.

5 MS. FLYNN: You bet.

6 MS. CARTER: And Lorette too. Thank you again for  
7 including Shelby in the conversation. A little different  
8 mix than a housing authority or an HDRC or, you know, those  
9 entities.

10 But I will reach out to you, Ms. French, and I will  
11 make a connection, and we'll try and get some -- a phone  
12 call going or something that we can visit.

13 MS. FLYNN: That's great. Thanks, everyone.

14 MS. FRENCH: I'll watch for that. Bye, Lorette.  
15 Thank you.

16 MS. FLYNN: Bye-bye.

17 (Proceedings concluded at 11:15 a.m.)

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	17:13;19:17,20; 20:1	<b>association (2)</b> 24:17;25:10	16:12	<b>cars (1)</b> 10:21
[	<b>agencies' (1)</b> 25:4	<b>audio (1)</b> 15:7	<b>border (3)</b> 12:2;13:25;25:13	<b>Carter (16)</b> 3:8;4:15,18;9:14; 14:12;16:3;18:10, 16;19:14;21:4,11; 22:15;23:2;24:5; 25:7;27:6
[sic] (1) 16:15	<b>agency (2)</b> 15:22;19:6	<b>authorities (2)</b> 19:17,21	<b>Boy (1)</b> 12:20	<b>bridge (1)</b> 17:15
A	<b>aging (2)</b> 12:16;23:9	<b>authority (1)</b> 27:8	<b>broke (1)</b> 7:1	<b>broke (1)</b> 17:3
<b>ability (3)</b> 10:1,5;13:20	<b>agree (3)</b> 10:5;22:16;23:11	<b>available (2)</b> 20:16;26:4	<b>broken (1)</b> 22:11	<b>catalysts (1)</b> 17:3
<b>able (2)</b> 11:21;14:21	<b>ahead (6)</b> 3:6,10;4:5,7;13:7; 15:10	<b>awarded (1)</b> 12:23	<b>Buffalo (1)</b> 8:4	<b>CDBG (8)</b> 15:4,14,16,20; 20:5;23:21,24;25:6
<b>Abused (1)</b> 25:21	<b>allocate (1)</b> 5:23	<b>away (1)</b> 15:12	<b>build (4)</b> 9:1;10:1;14:18,18	<b>central (1)</b> 23:6
<b>access (2)</b> 8:3,10	<b>alone (1)</b> 18:13	<b>awesome (1)</b> 3:11	<b>builders (1)</b> 10:6	<b>certainly (2)</b> 4:10;26:14
<b>accomplish (1)</b> 6:19	<b>along (1)</b> 26:20	<b>B</b>	<b>building (1)</b> 10:8	<b>chamber (1)</b> 26:2
<b>across (5)</b> 4:12;6:3;17:17; 22:14,25	<b>always (3)</b> 4:3;18:5;20:24	<b>back (6)</b> 7:6;16:7,11;19:22; 20:19,21	<b>builds (1)</b> 10:8	<b>chance (1)</b> 4:7
<b>Act (1)</b> 24:19	<b>Animal (1)</b> 8:9	<b>Banks (1)</b> 17:5	<b>busy (1)</b> 17:23	<b>changes (1)</b> 19:3
<b>action (8)</b> 14:14,25;15:22; 17:12;19:6,17,20,21	<b>Anita (1)</b> 3:10	<b>barrier (3)</b> 14:1,23;24:1	<b>buyers (1)</b> 6:24	<b>charge (1)</b> 10:7
<b>actively (1)</b> 19:10	<b>anymore (1)</b> 11:1	<b>barriers (4)</b> 13:11;14:5;16:21; 18:22	<b>Bye (1)</b> 27:14	<b>City (12)</b> 4:15,19;9:14,17; 15:15,16,18;23:24; 25:8,23;26:2,7
<b>activities (2)</b> 20:5;22:6	<b>application (1)</b> 14:21	<b>base (2)</b> 9:16;24:6	<b>Bye-bye (1)</b> 27:16	<b>clarification (3)</b> 15:6;22:3;26:11
<b>actually (1)</b> 12:25	<b>applications (3)</b> 15:1,5;25:4	<b>based (2)</b> 11:17;13:20	<b>C</b>	<b>clear (1)</b> 20:20
<b>add (4)</b> 15:3;20:9;21:10; 23:2	<b>apply (3)</b> 9:5;14:16;15:15	<b>basically (2)</b> 7:20;13:24	<b>call (4)</b> 3:9;21:14;26:16; 27:12	<b>clerk (2)</b> 17:10;23:14
<b>addition (1)</b> 8:23	<b>appreciate (8)</b> 3:13,16;16:3; 21:13;22:1;26:18, 22;27:4	<b>basis (1)</b> 11:1	<b>calls (1)</b> 19:7	<b>close (1)</b> 8:22
<b>additional (3)</b> 4:4;12:1;22:25	<b>area (17)</b> 7:19;8:16;9:7,11; 10:14,18;11:14;12:6, 12;13:18,22;15:22; 16:13;17:16;20:21; 24:24;25:5	<b>began (1)</b> 12:7	<b>came (1)</b> 8:22	<b>closely (1)</b> 24:16
<b>address (8)</b> 9:11;21:23;23:21; 24:9,15,20;25:8; 26:10	<b>areas (10)</b> 5:6;7:14;13:3; 17:16;19:18;21:22; 22:10,13,14;23:1	<b>begin (2)</b> 6:25;17:2	<b>campers (1)</b> 10:22	<b>coal (1)</b> 9:1
<b>adequate (1)</b> 23:7	<b>Army (1)</b> 24:16	<b>behind (1)</b> 5:17	<b>can (32)</b> 3:25;4:17;6:2; 7:16;10:17,22;11:6, 19;14:11;15:8,21; 17:3,14,15;18:9,22; 19:3,3,8;20:1,19; 22:18,20,23;23:8,15, 16;24:1;25:10,19,21; 27:12	<b>coalition (1)</b> 19:1
<b>administer (1)</b> 11:3	<b>around (2)</b> 18:3,14	<b>Belknap (1)</b> 12:20	<b>Canadian (1)</b> 13:25	<b>COC (1)</b> 21:16
<b>advocate (1)</b> 25:18	<b>assess (2)</b> 5:21;6:3	<b>bet (1)</b> 27:5	<b>care (4)</b> 9:7;12:16,17; 24:21	<b>cold (1)</b> 10:21
<b>affected (1)</b> 20:17	<b>assessed (1)</b> 6:20	<b>better (2)</b> 15:11;23:21	<b>CARES (1)</b> 24:19	<b>coming (1)</b> 5:2
<b>afford (1)</b> 8:15	<b>assist (2)</b> 24:23;25:10	<b>big (1)</b> 7:25	<b>Carilla (8)</b> 3:8;4:13,14;7:16; 10:12;15:9;21:12; 24:14	<b>comments (6)</b> 4:2,4,9;18:23; 26:12,23
<b>affordable (8)</b> 5:5;6:6,12,18; 8:13,17;9:24;21:24	<b>assistance (1)</b> 6:23	<b>biggest (3)</b> 7:19;14:22;24:1	<b>Carla (5)</b> 16:1,6;17:20,20,22	<b>Commerce (4)</b> 4:21;5:4,7,12
<b>again (15)</b> 3:14;4:24;5:11; 8:8,20;11:24;16:7, 16;19:14;23:12; 24:5;25:7;26:22; 27:3,6	<b>assisted (3)</b> 11:18,25;26:5	<b>birthday (1)</b> 21:19		<b>Commerce's (1)</b> 17:1
<b>agencies (4)</b>	<b>assisting (1)</b> 16:19	<b>bit (2)</b> 20:25;24:11		<b>commitment (1)</b> 20:1
		<b>Blaine (2)</b> 9:8;13:22		<b>common (2)</b> 10:23;26:15
		<b>board (7)</b> 9:7;16:10,10,19; 18:4;21:16;26:8		<b>communities (17)</b> 6:13;7:9;14:13,17, 23;17:4,6,8,14;
		<b>board's (1)</b>		

19:23;20:2;21:15; 22:9;23:4,9,13,17 <b>community (19)</b> 4:18,21;5:15;6:3; 8:1;9:18,19;10:2,7,9; 14:2,3,14,15,25; 15:22;16:19;19:6,20 <b>compared (2)</b> 13:4;16:13 <b>competition (1)</b> 24:4 <b>complete (1)</b> 11:15 <b>concern (2)</b> 16:12;20:22 <b>concerns (2)</b> 19:13;21:9 <b>concluded (1)</b> 27:17 <b>conditions (1)</b> 5:22 <b>conjunction (1)</b> 5:8 <b>connect (1)</b> 18:17 <b>connection (2)</b> 16:16;27:11 <b>connections (3)</b> 18:2,8,12 <b>Conrads (1)</b> 17:5 <b>considered (1)</b> 12:13 <b>consolidated (9)</b> 3:21;5:8,10,16; 6:1,5,12;9:6;18:21 <b>constraint (1)</b> 14:23 <b>constraints (4)</b> 13:11;14:5;16:21; 18:22 <b>construct (6)</b> 6:6,12,20,22;7:20; 8:2 <b>construction (1)</b> 6:18 <b>consultant (1)</b> 24:23 <b>contact (3)</b> 15:25;25:24;26:5 <b>continue (4)</b> 11:5;18:20;22:8, 23 <b>continuing (1)</b> 22:22 <b>continuum (1)</b> 9:7 <b>contribute (1)</b> 26:13 <b>contributed (1)</b> 27:2 <b>conversation (5)</b> 3:15;6:25;7:1;	19:15;27:7 <b>conversations (2)</b> 16:17;19:8 <b>CoreCivic (1)</b> 9:24 <b>couch-surf (1)</b> 10:24 <b>count (1)</b> 11:15 <b>counties (5)</b> 12:1,3,5;13:23,23 <b>county (5)</b> 9:8;15:16,17,18; 23:24 <b>couple (1)</b> 14:22 <b>course (3)</b> 16:11;23:5;26:4 <b>court (6)</b> 3:20;8:5,9;15:6; 22:3;26:11 <b>covers (1)</b> 20:24 <b>COVID (9)</b> 10:24;11:23; 12:19;13:14,14,16; 20:16,18;24:19 <b>COVID-specific (1)</b> 11:23 <b>create (1)</b> 19:10 <b>creation (1)</b> 8:25 <b>credit (3)</b> 8:23,24;18:1 <b>crime (1)</b> 25:18 <b>critical (1)</b> 19:25 <b>cross (1)</b> 25:13 <b>Culbertson (1)</b> 13:24 <b>current (6)</b> 5:21,21;12:9,12; 25:25;26:1 <b>Currently (4)</b> 7:21;20:8;21:2; 24:21 <b>Cut (1)</b> 17:5	6:9,17 <b>decision-makers (1)</b> 19:11 <b>dedicated (2)</b> 8:4,7 <b>deficiency (1)</b> 12:15 <b>Demonstration (1)</b> 12:21 <b>Department (5)</b> 4:21;5:4,6,7,19 <b>departments (1)</b> 5:12 <b>desperate (1)</b> 9:20 <b>desperately (1)</b> 10:1 <b>determine (1)</b> 5:22 <b>determined (1)</b> 15:19 <b>develop (5)</b> 6:1;8:10,21;15:24; 25:2 <b>developed (2)</b> 5:13;17:25 <b>developers (4)</b> 8:21;10:6;17:24; 18:2 <b>development (8)</b> 4:18,21;5:15,20; 6:3,10;22:10;25:3 <b>developments (1)</b> 18:14 <b>dialogue (1)</b> 26:24 <b>different (1)</b> 27:7 <b>differs (1)</b> 11:13 <b>difficult (1)</b> 13:11 <b>direct (1)</b> 26:4 <b>director (2)</b> 4:14,19 <b>disabilities (1)</b> 8:8 <b>discussion (1)</b> 4:8 <b>discussions (1)</b> 22:20 <b>disparity (1)</b> 9:22 <b>displaced (1)</b> 25:20 <b>distance (1)</b> 13:6 <b>distribute (1)</b> 26:1 <b>division (1)</b> 4:21 <b>Dodson (1)</b>	13:24 <b>done (2)</b> 9:4;18:13 <b>due (1)</b> 15:6  <b>E</b>  <b>Early (1)</b> 12:10 <b>easier (1)</b> 23:17 <b>eastern (1)</b> 21:21 <b>economic (4)</b> 5:14;6:10;23:3,8 <b>economies (2)</b> 6:14;23:3 <b>educate (5)</b> 19:1,3,7,11;22:23 <b>education (6)</b> 14:1;16:25;19:16, 19:20:1;23:11 <b>efficient (1)</b> 9:20 <b>effort (1)</b> 21:14 <b>Egli (1)</b> 4:22 <b>eight-hour (1)</b> 23:15 <b>either (6)</b> 11:8;12:18;15:13; 21:10,13;25:13 <b>elderly (1)</b> 8:11 <b>eligible (1)</b> 10:4 <b>else (1)</b> 26:20 <b>email (1)</b> 26:1 <b>Emergency (1)</b> 11:3 <b>employees (3)</b> 19:22;23:5;26:7 <b>employer (1)</b> 26:2 <b>encouraging (1)</b> 23:21 <b>end (3)</b> 4:6;15:14;17:13 <b>ends (1)</b> 20:18 <b>enforcement (2)</b> 25:9,14 <b>enough (2)</b> 8:15;21:5 <b>enrollment (1)</b> 12:9 <b>ensure (1)</b> 22:9 <b>entire (1)</b>	22:25 <b>entities (1)</b> 27:9 <b>environments (1)</b> 6:10 <b>ESG (9)</b> 11:4,5,19,22;20:6, 14,16;24:15,20 <b>ESG-COVID (1)</b> 12:4 <b>even (4)</b> 8:13;10:20;14:19, 21 <b>everyone (2)</b> 4:24;27:13 <b>exact (1)</b> 17:9 <b>example (2)</b> 20:13,15 <b>excellent (1)</b> 3:15 <b>executive (1)</b> 4:14 <b>expand (2)</b> 6:10;10:12 <b>expensive (1)</b> 9:23 <b>experiencing (1)</b> 10:13 <b>experts (1)</b> 17:13 <b>extremely (2)</b> 9:23;21:22
				<b>F</b>
	<b>D</b>			<b>face (1)</b> 14:2 <b>facilities (1)</b> 20:15 <b>facility (1)</b> 20:17 <b>fact (1)</b> 26:19 <b>factor (1)</b> 23:8 <b>Falls (6)</b> 15:23;16:9,12,18, 24;17:16 <b>families (5)</b> 11:25;12:6,10,11; 21:25 <b>family (1)</b> 10:25 <b>fantastic (1)</b> 20:2 <b>far (4)</b> 11:18;16:19;17:9; 26:6 <b>feasibility (1)</b> 24:23 <b>feds (1)</b> 14:7

<b>feedback (3)</b> 7:11;26:18,21	<b>free (1)</b> 4:2	9:3,16;10:11;13:8; 15:23;16:9,12,18,24; 17:16,19;18:18; 19:19;27:13	<b>helped (4)</b> 8:9;11:23;12:5; 25:2	13,25;23:2,7,10,19, 22;25:1,4,5,6,11; 26:4,5,17;27:8
<b>feel (3)</b> 4:2;21:17,18	<b>French (24)</b> 3:8;4:13;7:16,19; 9:16;10:15;11:14; 13:2,13;15:3,11; 17:19;18:11,24;20:7, 13;21:12;22:8,19; 23:23;24:13;27:3,10, 14	<b>greatest (1)</b> 7:13	<b>helpful (1)</b> 11:11	<b>HQS (1)</b> 7:23
<b>feels (1)</b> 14:10		<b>group (5)</b> 3:9,14;5:5,25;6:16	<b>here's (2)</b> 17:13,15	<b>HRDC (2)</b> 4:14;19:5
<b>few (1)</b> 15:20		<b>groups (1)</b> 7:1	<b>Hey (2)</b> 17:13,22	<b>HRDCs (1)</b> 18:25
<b>field (1)</b> 7:8	<b>friends (2)</b> 10:25;17:21	<b>guards (1)</b> 9:24	<b>hidden (1)</b> 5:17	<b>HTF (1)</b> 20:5
<b>figure (1)</b> 24:24	<b>front (1)</b> 20:23	<b>guess (3)</b> 13:25;14:1;19:14	<b>high (1)</b> 12:23	<b>HUD (2)</b> 5:20,23
<b>final (1)</b> 26:12	<b>frontier (1)</b> 12:13	<b>guidance (1)</b> 20:20	<b>Hi-Line (1)</b> 25:20	<b>huge (6)</b> 12:13,15,24,25; 14:1;23:3
<b>financial (1)</b> 6:23	<b>fruition (1)</b> 24:3	<b>guide (1)</b> 5:13	<b>Hill (2)</b> 9:8;13:22	<b>human (2)</b> 5:7,13
<b>find (7)</b> 10:17,22;14:15, 20;19:25;23:16; 25:11	<b>frustrated (1)</b> 21:18	<b>guidelines (1)</b> 14:9	<b>hire (2)</b> 13:20;24:22	
<b>finding (3)</b> 9:20;14:24;16:13	<b>frustrating (1)</b> 18:8	<b>guys (1)</b> 17:14	<b>hit (2)</b> 12:19;13:15	<b>I</b>
<b>fine (1)</b> 13:8	<b>full (2)</b> 3:20;8:16	<b>H</b>	<b>Holly (2)</b> 3:19,24	<b>identify (5)</b> 4:1;6:2;12:11; 22:9;25:15
<b>first (5)</b> 6:5;7:1,15,17;16:4	<b>fund (3)</b> 9:1;15:16;18:1	<b>half (1)</b> 21:21	<b>home (8)</b> 6:21,22,23;7:25; 10:17;18:2;20:5; 25:6	<b>immediately (1)</b> 21:2
<b>five (6)</b> 12:1,3,4,5;13:23; 22:7	<b>funding (9)</b> 5:23;13:14,17,20; 14:7,16;15:16; 20:18;25:19	<b>hall (1)</b> 26:3	<b>homeless (9)</b> 9:9,10;10:16;11:2, 8,20;12:11;20:17; 21:23	<b>impact (2)</b> 23:3,8
<b>Five-Year (3)</b> 5:8,13,15	<b>funds (20)</b> 11:4,5,19,22,24; 12:22;15:2;18:2; 20:6,14,16,19;21:8; 23:21;24:4,20,24; 25:6,6,6	<b>hand (4)</b> 25:9,9;26:1,9	<b>homelessness (12)</b> 6:15;10:13;12:21; 14:3,4;24:10,12,16, 20;25:8,22;26:10	<b>implement (1)</b> 11:5
<b>fix (1)</b> 16:22	<b>further (2)</b> 4:2;18:20	<b>happen (1)</b> 18:15	<b>homes (12)</b> 6:21,22;7:21;9:1, 19,21,22,23;10:4,13; 14:18,19	<b>important (1)</b> 19:11
<b>FLYNN (15)</b> 3:6,7;4:20,22; 10:12;11:11;12:25; 13:5;15:8;20:11; 26:14,15;27:5,13,16	<b>G</b>	<b>hard (2)</b> 11:14;19:13	<b>honestly (2)</b> 16:22,23	<b>improve (2)</b> 6:13;10:9
<b>focus (5)</b> 5:25;6:16,16; 22:10;24:11	<b>gain (1)</b> 14:7	<b>harsh (1)</b> 14:8	<b>hope (1)</b> 6:2	<b>Inc (4)</b> 15:23;16:1,4,15
<b>focused (1)</b> 26:17	<b>gap (1)</b> 17:16	<b>Havre (3)</b> 4:15;7:16;9:16	<b>hopeful (1)</b> 3:15	<b>incentives (2)</b> 8:21;10:6
<b>folks (2)</b> 4:20;26:16	<b>gauge (1)</b> 6:18	<b>HDRC (1)</b> 27:8	<b>Hopefully (3)</b> 4:7;24:22,24	<b>including (1)</b> 27:7
<b>follow (1)</b> 14:12	<b>gets (1)</b> 10:3	<b>head (3)</b> 12:4,9,10	<b>hotel (2)</b> 24:18,25	<b>income (10)</b> 6:11;8:5,18,23,24; 9:2,21;10:3,3;17:25
<b>following (2)</b> 3:1;6:20	<b>goal (1)</b> 6:5	<b>health (3)</b> 5:7,12;24:21	<b>house (4)</b> 6:21;11:6;20:17; 21:6	<b>incomes (1)</b> 21:25
<b>footprint (1)</b> 19:18	<b>goals (3)</b> 6:8,11,19	<b>hear (5)</b> 7:7;15:21;20:11; 21:14;22:1	<b>household (1)</b> 11:18	<b>increased (1)</b> 13:17
<b>form (1)</b> 23:18	<b>goes (2)</b> 17:17;19:22	<b>heard (4)</b> 16:7,11;19:9; 26:15	<b>housing (57)</b> 5:5,14,20;6:3,6,9, 13,17,18;8:4,6,17,21, 23,24;9:9,15;10:9, 18,23;11:6,9,25; 12:15;13:18;14:14, 17,24;15:2,25;17:9; 18:1,4,25;19:9,10, 17,21;21:6,24;22:10,	<b>incredible (2)</b> 23:8,19
<b>Fort (1)</b> 12:19	<b>good (4)</b> 16:17;17:21; 18:16;21:6	<b>hearing (1)</b> 4:11		<b>indigent (1)</b> 15:2
<b>forward (2)</b> 14:21;15:1	<b>Grant (4)</b> 11:3;12:23;16:23; 24:22	<b>help (25)</b> 6:1,25;11:21;12:4, 20,22;13:17;14:7; 15:24;16:2;17:1,15; 18:7,9,12;19:4,20; 22:24;23:16;24:9, 15;25:15,19,20,21		<b>individuals (15)</b> 7:22;8:7,14,17,18; 9:2,9;10:19;11:20; 12:16;13:21;20:17; 21:23;22:24;24:18
<b>foster (2)</b> 12:16,17	<b>Great (18)</b> 3:12,17;4:20;8:22;			<b>in-fill (1)</b> 10:2
<b>Foundation (1)</b> 24:22				<b>influence (1)</b> 22:18
<b>Fox (1)</b> 3:19				<b>inform (1)</b> 6:1
				<b>information (5)</b>

13:1;15:25;16:6; 17:2;26:3 <b>infrastructure (1)</b> 6:14 <b>initiate (1)</b> 14:17 <b>input (4)</b> 6:2;7:6,11;10:11 <b>insane (1)</b> 13:4 <b>inspection (1)</b> 7:24 <b>interested (4)</b> 4:11;18:4,5;20:11 <b>interrupt (1)</b> 13:7 <b>into (6)</b> 7:1,22;8:14;10:4, 7;11:6 <b>investment (1)</b> 5:14 <b>invited (2)</b> 21:13,18 <b>inviting (1)</b> 27:3 <b>issues (2)</b> 7:22;26:17	<b>known (2)</b> 5:15,20  <b>L</b>  <b>lack (1)</b> 13:14 <b>land (1)</b> 25:13 <b>larger (1)</b> 21:6 <b>largest (1)</b> 26:2 <b>last (3)</b> 15:20;19:15;24:19 <b>law (2)</b> 25:9,14 <b>leave (1)</b> 24:7 <b>legislators (2)</b> 19:12;22:22 <b>legislature (1)</b> 19:2 <b>legislatures (1)</b> 22:21 <b>level (1)</b> 25:23 <b>Liberty (2)</b> 9:8;13:23 <b>LIHTC (4)</b> 8:6,9;25:3,6 <b>limited (4)</b> 8:4,8,12;20:14 <b>list (6)</b> 3:23;7:20;12:3,10; 25:24,25 <b>listed (1)</b> 6:7 <b>little (6)</b> 17:6;18:20;20:25; 23:17;24:11;27:7 <b>live (2)</b> 10:21;23:7 <b>living (2)</b> 6:9;26:6 <b>load (1)</b> 23:17 <b>lobbies (1)</b> 19:1 <b>local (7)</b> 6:14;9:25;22:18, 21;25:9,14,24 <b>Locally (1)</b> 25:18 <b>Lofftus (15)</b> 4:23;5:1;7:18; 9:13;10:10;13:8; 18:18;20:3;21:9; 22:4,17;23:20;24:8; 26:12,25 <b>long (1)</b> 24:19 <b>longer (1)</b>	7:23 <b>long-term (1)</b> 24:25 <b>look (4)</b> 4:7;9:17;17:7; 18:20 <b>looking (1)</b> 10:1 <b>looks (1)</b> 3:16 <b>Lorette (17)</b> 3:8;4:15,17;9:14; 14:12;15:3,21; 17:22;19:14;21:4, 11;22:12,15;24:5; 25:7;27:6,14 <b>lot (8)</b> 9:3;11:17;16:24; 17:8;18:13;24:4; 25:11,12 <b>love (3)</b> 7:5,14;18;15:24 <b>low (9)</b> 6:10;8:5,24;9:2, 21,22;10:2;17:25; 21:25 <b>lucky (1)</b> 17:7	<b>mini (1)</b> 24:22 <b>minimal (1)</b> 7:23 <b>ministerial (2)</b> 24:17;25:10 <b>minutes (1)</b> 4:1 <b>mix (1)</b> 27:8 <b>mobilization (1)</b> 26:6 <b>moderate (6)</b> 6:11;8:5,18;9:2, 21;21:25 <b>moment (1)</b> 5:17 <b>money (4)</b> 8:14,15;20:15; 24:18 <b>monies (1)</b> 12:8 <b>Montana (7)</b> 5:6,11;6:4;8:22; 18:4;23:6;24:21 <b>Montana's (3)</b> 5:8;6:1,8 <b>more (16)</b> 8:2,16,19,20; 10:23;12:21,22;13:3, 20;14:7;16:1;17:21; 18:11;22:14,17; 23:24 <b>most (2)</b> 13:10;20:13 <b>move (3)</b> 14:21;20:3;25:16 <b>moving (1)</b> 15:1 <b>much (6)</b> 7:6;8:14;18:16; 19:15;21:20;26:25 <b>multiple (1)</b> 24:3 <b>muting (2)</b> 3:17;15:8 <b>myself (1)</b> 4:22	9:20,23;10:12;11:2, 8;12:14;19:15; 22:24;25:11 <b>needs (25)</b> 5:21,21;7:2,8,12, 13,19;8:11;9:3,12; 10:14;13:12,18; 15:17,18;17:9;19:2, 4,9,12;21:23;22:9; 23:9,22;26:7 <b>negative (1)</b> 13:15 <b>NeighborWorks (3)</b> 16:9,18,24 <b>new (1)</b> 19:10 <b>newer (1)</b> 10:8 <b>Newman (1)</b> 4:23 <b>next (4)</b> 7:3;20:3;22:7; 25:16 <b>nice (1)</b> 10:20 <b>Nicole (1)</b> 4:23 <b>North (2)</b> 12:2;23:6 <b>Number (3)</b> 7:13;9:18;22:6 <b>numbers (6)</b> 11:12,18;12:13,24, 25;13:4
<b>J</b>		<b>M</b>		
<b>Janelle (1)</b> 4:22 <b>January (2)</b> 11:16;20:18 <b>job (2)</b> 3:17;11:4 <b>joining (3)</b> 3:7;5:2;26:22 <b>Julie (5)</b> 3:7;4:22;13:9; 26:15;27:1 <b>July (1)</b> 11:19 <b>jump (1)</b> 17:6 <b>June (2)</b> 11:24;12:1	<b>LIHTC (4)</b> 8:6,9;25:3,6 <b>limited (4)</b> 8:4,8,12;20:14 <b>list (6)</b> 3:23;7:20;12:3,10; 25:24,25 <b>listed (1)</b> 6:7 <b>little (6)</b> 17:6;18:20;20:25; 23:17;24:11;27:7 <b>live (2)</b> 10:21;23:7 <b>living (2)</b> 6:9;26:6 <b>load (1)</b> 23:17 <b>lobbies (1)</b> 19:1 <b>local (7)</b> 6:14;9:25;22:18, 21;25:9,14,24 <b>Locally (1)</b> 25:18 <b>Lofftus (15)</b> 4:23;5:1;7:18; 9:13;10:10;13:8; 18:18;20:3;21:9; 22:4,17;23:20;24:8; 26:12,25 <b>long (1)</b> 24:19 <b>longer (1)</b>	<b>main (1)</b> 9:12 <b>making (1)</b> 21:14 <b>Many (4)</b> 7:22;14:9,13; 22:20 <b>market (1)</b> 8:16 <b>maybe (4)</b> 4:7,17;16:25;17:4 <b>mayor (2)</b> 17:10;23:13 <b>mean (1)</b> 17:6 <b>means (1)</b> 19:23 <b>mechanisms (1)</b> 14:16 <b>meet (4)</b> 6:19;10:2;13:11; 23:8 <b>meeting (3)</b> 3:21;4:2;5:2 <b>mentioned (2)</b> 21:16;23:12 <b>microphone (1)</b> 15:12 <b>might (3)</b> 7:4;23:2;25:17 <b>mind (2)</b> 20:22;21:2	<b>more (16)</b> 8:2,16,19,20; 10:23;12:21,22;13:3, 20;14:7;16:1;17:21; 18:11;22:14,17; 23:24 <b>most (2)</b> 13:10;20:13 <b>move (3)</b> 14:21;20:3;25:16 <b>moving (1)</b> 15:1 <b>much (6)</b> 7:6;8:14;18:16; 19:15;21:20;26:25 <b>multiple (1)</b> 24:3 <b>muting (2)</b> 3:17;15:8 <b>myself (1)</b> 4:22	<b>O</b>
<b>K</b>				
<b>Kaiserski (1)</b> 4:23 <b>keep (2)</b> 20:20;26:1 <b>keeping (1)</b> 26:23 <b>kid (1)</b> 21:18 <b>kind (4)</b> 10:14;11:19; 12:22;24:11 <b>knowledge (2)</b> 9:16;24:6	<b>lobbies (1)</b> 19:1 <b>local (7)</b> 6:14;9:25;22:18, 21;25:9,14,24 <b>Locally (1)</b> 25:18 <b>Lofftus (15)</b> 4:23;5:1;7:18; 9:13;10:10;13:8; 18:18;20:3;21:9; 22:4,17;23:20;24:8; 26:12,25 <b>long (1)</b> 24:19 <b>longer (1)</b>	<b>name (3)</b> 3:7,25;20:25 <b>names (1)</b> 3:23 <b>national (2)</b> 19:6;23:25 <b>nearly (1)</b> 23:5 <b>necessarily (2)</b> 11:21;15:17 <b>need (13)</b> 7:25;8:2,16,20;	<b>N</b>	
			<b>only (3)</b> 8:6,10;24:2 <b>operate (2)</b> 24:14;25:3 <b>opinions (1)</b> 5:24 <b>Opp (1)</b> 16:15 <b>OppLink (1)</b> 16:15 <b>Opportunities (3)</b> 15:23;16:1,4 <b>order (3)</b> 8:3;14:16,20 <b>organization (3)</b>	

<p>14:25;25:24:9 <b>organizations (3)</b> 3:24;14:15;17:2 <b>others (1)</b> 19:3 <b>ours (1)</b> 13:4 <b>ourselves (1)</b> 19:10 <b>out (19)</b> 6:7;7:8;9:25; 10:21;12:8,16;14:4; 15:23;16:4,8,9,15; 17:4;19:18;22:21; 23:6;24:24;26:1; 27:10 <b>outreach (1)</b> 12:7 <b>over (2)</b> 4:25;12:2 <b>overview (1)</b> 4:5 <b>owners (1)</b> 25:25 <b>ownership (2)</b> 6:22,23</p>	<p><b>passing (2)</b> 7:23;8:22 <b>past (1)</b> 18:6 <b>pay (3)</b> 7:25;20:19;24:18 <b>paying (1)</b> 11:5 <b>people (9)</b> 10:4;13:20;14:4; 18:14;25:11,12,15, 19:26:6 <b>percent (2)</b> 8:19;22:16 <b>percentage (1)</b> 13:5 <b>perfect (1)</b> 23:23 <b>perhaps (1)</b> 14:8 <b>permanent (2)</b> 10:17,22 <b>person (1)</b> 16:4 <b>perspectives (1)</b> 5:24 <b>phone (2)</b> 19:7;27:11 <b>phones (1)</b> 3:17 <b>physical (1)</b> 8:8 <b>pick (1)</b> 15:12 <b>place (1)</b> 14:6 <b>plan (13)</b> 3:22;5:9,10,13,15, 16,19;6:2,5,8,12,13; 9:6 <b>plan's (1)</b> 18:21 <b>plays (1)</b> 23:3 <b>please (4)</b> 3:25;5:17;7:11,15 <b>point (3)</b> 18:21;19:16;23:10 <b>point-in-time (1)</b> 11:16 <b>poke (1)</b> 17:21 <b>policies (1)</b> 14:6 <b>policy (2)</b> 5:14;22:18 <b>poor (1)</b> 15:6 <b>population (2)</b> 11:2;12:14 <b>position (1)</b> 17:7 <b>positive (1)</b></p>	<p>13:16 <b>positives (1)</b> 13:16 <b>possible (2)</b> 7:4;22:5 <b>poverty (1)</b> 8:19 <b>present (1)</b> 4:5 <b>presentation (1)</b> 3:18 <b>preservation (1)</b> 6:17 <b>preserve (2)</b> 6:6,12 <b>pretty (3)</b> 17:7,20;19:15 <b>previously (2)</b> 24:13,14 <b>primary (1)</b> 13:22 <b>priorities (1)</b> 5:23 <b>priority (1)</b> 15:19 <b>prison (2)</b> 9:24;23:5 <b>private (2)</b> 10:6;23:4 <b>probably (4)</b> 7:20;8:20;9:12; 20:9 <b>proceedings (2)</b> 3:1;27:17 <b>process (1)</b> 5:11 <b>program (6)</b> 9:15;12:23;16:25; 21:6;24:15;25:18 <b>programs (4)</b> 14:9,14,17;21:5 <b>progress (1)</b> 6:18 <b>project (4)</b> 8:9;12:22;23:24; 24:2 <b>projects (9)</b> 10:2;14:22;16:12; 18:1,1,5,6;24:3;25:3 <b>property (1)</b> 25:24 <b>provide (13)</b> 4:2;6:9,9,23;7:11; 10:6;20:1;21:24; 25:19,21,23;26:3,20 <b>providing (2)</b> 6:17;7:8 <b>provision (1)</b> 6:16 <b>public (5)</b> 5:10,12;6:13; 22:18;23:11 <b>purchase (4)</b></p>	<p>20:15,16;24:25; 25:5 <b>put (3)</b> 10:16;24:11,17</p> <p style="text-align: center;"><b>Q</b></p> <p><b>qualify (1)</b> 8:14 <b>quality (3)</b> 9:18,22;21:24</p> <p style="text-align: center;"><b>R</b></p> <p><b>reach (5)</b> 16:4,7,15;22:21; 27:10 <b>reached (1)</b> 16:9 <b>reaching (1)</b> 17:4 <b>really (25)</b> 3:13;10:11;11:2,8, 14;12:7;13:13,14,15; 14:2,8;16:5,24; 17:11,22;19:23,24; 21:20,22;22:24;24:1, 6;25:8;26:22;27:1 <b>reason (2)</b> 25:13,20 <b>receive (1)</b> 15:16 <b>received (1)</b> 13:17 <b>record (2)</b> 3:24;22:11 <b>recorded (1)</b> 3:19 <b>recording (1)</b> 3:11 <b>reduce (2)</b> 6:14;13:17 <b>regional (1)</b> 19:18 <b>regular (1)</b> 8:23 <b>rehab (2)</b> 6:20,21 <b>rehabbing (1)</b> 10:8 <b>rehabilitate (2)</b> 7:21;25:5 <b>released (1)</b> 12:17 <b>remainder (1)</b> 3:10 <b>remaining (1)</b> 4:20 <b>rent (4)</b> 6:21;7:25;8:16; 11:5 <b>rental (6)</b> 6:20;7:21,23;8:2;</p>	<p>25:24,25 <b>rentals (1)</b> 9:18 <b>report (1)</b> 16:10 <b>reporter (4)</b> 3:20;15:6;22:3; 26:11 <b>repurpose (1)</b> 24:25 <b>required (1)</b> 7:24 <b>requirement (1)</b> 5:19 <b>research (1)</b> 20:25 <b>reservations (1)</b> 12:20 <b>residents (1)</b> 6:11 <b>resource (1)</b> 18:7 <b>resources (1)</b> 25:16 <b>respond (1)</b> 18:9 <b>responses (1)</b> 11:17 <b>restriction (1)</b> 23:25 <b>restrictions (1)</b> 14:8 <b>retaining (1)</b> 11:25 <b>revitalize (1)</b> 6:14 <b>right (6)</b> 12:11;13:10; 14:20;20:16;21:1; 26:3 <b>Rocky (1)</b> 12:20 <b>rooms (1)</b> 24:18 <b>run (1)</b> 8:14 <b>running (1)</b> 7:21 <b>rural (16)</b> 5:5;12:12;14:23; 16:12,14;17:14,16; 19:23;20:2;21:15, 22;22:13;23:1,13,17; 25:3</p>
<b>P</b>				
<p><b>page (1)</b> 22:12 <b>paid (1)</b> 20:21 <b>parameters (1)</b> 16:23 <b>part (7)</b> 5:25;17:1;18:25, 25;19:7,24;21:5 <b>participate (3)</b> 19:5,6;22:20 <b>participation (3)</b> 5:11;23:12;27:1 <b>particular (3)</b> 4:10;15:2;17:2 <b>particularly (1)</b> 23:18 <b>partner (3)</b> 14:20;15:1,24 <b>partners (2)</b> 14:24;16:14 <b>partnership (2)</b> 18:19;19:24 <b>partnerships (5)</b> 14:16;15:4;19:25; 23:16,18 <b>part-time (1)</b> 23:13 <b>party (1)</b> 21:19 <b>pass (1)</b> 26:19 <b>passed (1)</b> 8:25</p>				
			<b>S</b>	
			<p><b>safe (2)</b> 9:20;21:24 <b>Salvation (1)</b> 24:16 <b>same (4)</b> 17:9;22:12,13;</p>	

26:15 <b>save (1)</b> 21:19 <b>saying (1)</b> 15:14 <b>school (1)</b> 12:23 <b>screen (2)</b> 4:12;5:18 <b>seasonal (1)</b> 11:13 <b>seat (1)</b> 21:19 <b>second (2)</b> 13:10;21:1 <b>Section (3)</b> 7:22;24:8:15 <b>seeing (2)</b> 10:19,19 <b>senior (1)</b> 8:4 <b>sense (1)</b> 11:12 <b>September (1)</b> 12:7 <b>serve (3)</b> 12:1;13:23;26:8 <b>serves (1)</b> 23:13 <b>service (4)</b> 9:7;10:18;13:18, 22 <b>services (2)</b> 5:7,13 <b>severely (1)</b> 13:19 <b>share (2)</b> 15:22;21:17 <b>shared (1)</b> 5:25 <b>Sharon (5)</b> 4:5,22,25;13:7; 15:8 <b>Shelby (10)</b> 4:16,19;9:15,17; 14:13;16:20;23:7; 25:8,14;27:7 <b>Shelbys (1)</b> 17:5 <b>shelter (2)</b> 9:9;11:9 <b>shelters (1)</b> 10:18 <b>single-family (3)</b> 6:21,22;26:17 <b>sit (4)</b> 7:6;9:6;17:7;21:16 <b>sitting (2)</b> 16:19;20:23 <b>slideshow (1)</b> 6:7 <b>small (13)</b> 3:9,14;14:13,17,	22,22,23;17:14; 19:23;23:9,12,13,17 <b>smaller (3)</b> 12:12;17:4;20:2 <b>Solution (1)</b> 11:3 <b>solutions (2)</b> 7:4;22:5 <b>somebody (2)</b> 15:24;17:11 <b>someone (1)</b> 26:20 <b>sometimes (3)</b> 14:10;15:11;24:2 <b>somewhere (1)</b> 11:21 <b>Sorry (1)</b> 13:7 <b>sort (1)</b> 22:13 <b>sound (2)</b> 12:25;22:11 <b>Sounds (1)</b> 18:18 <b>space (1)</b> 14:1 <b>speak (2)</b> 3:25;10:24 <b>speaking (2)</b> 3:18;15:9 <b>special (2)</b> 8:11;26:7 <b>specifically (2)</b> 23:1;26:9 <b>spoke (1)</b> 16:5 <b>sponsor (1)</b> 24:2 <b>sponsored (1)</b> 5:6 <b>Spouses (1)</b> 25:21 <b>spread (1)</b> 23:6 <b>stabilization (1)</b> 15:2 <b>staff (1)</b> 4:22 <b>start (7)</b> 3:10;4:13;7:10; 10:7;12:10,10;14:21 <b>started (3)</b> 3:6;12:6;18:19 <b>starting (1)</b> 9:25 <b>state (12)</b> 3:25;5:11;6:4;9:7; 14:6;17:17;18:3,14; 19:1;22:14,21,25 <b>States (1)</b> 21:21 <b>state's (1)</b> 17:1	<b>stay (2)</b> 11:21;24:25 <b>still (1)</b> 9:3 <b>stock (2)</b> 10:9;23:10 <b>street (1)</b> 14:4 <b>stressed (1)</b> 19:15 <b>strictly (1)</b> 25:22 <b>struggle (3)</b> 14:15;15:4,15 <b>struggled (1)</b> 15:20 <b>struggling (2)</b> 14:20;21:2 <b>study (1)</b> 24:23 <b>submit (1)</b> 3:21 <b>subsidized (1)</b> 8:5 <b>success (1)</b> 9:3 <b>suggest (1)</b> 26:20 <b>suggestions (4)</b> 18:23;22:7,18; 23:20 <b>suitable (1)</b> 6:9 <b>sun (1)</b> 23:14 <b>support (7)</b> 5:8;15:20;20:6,8; 21:7;22:13;23:24 <b>supported (1)</b> 25:4 <b>supporting (1)</b> 20:9 <b>supportive (1)</b> 15:17 <b>Sure (6)</b> 4:18;11:12;16:18; 18:17;26:21,24 <b>survey (1)</b> 11:16 <b>sustain (1)</b> 6:13	9:25 <b>temporarily (2)</b> 10:16;11:7 <b>temporary (1)</b> 11:1 <b>tents (1)</b> 10:22 <b>testimony (1)</b> 3:1 <b>thanks (4)</b> 3:13;4:24;13:7; 27:13 <b>themes (1)</b> 26:16 <b>third (1)</b> 9:5 <b>thoughtful (1)</b> 26:23 <b>three (1)</b> 13:21 <b>three-county (1)</b> 10:14 <b>timeframe (1)</b> 14:19 <b>times (1)</b> 20:13 <b>title (1)</b> 4:17 <b>today (6)</b> 3:9,15;5:2,25; 6:25;26:22 <b>took (1)</b> 12:7 <b>tool (3)</b> 16:25;19:19,19 <b>top (2)</b> 12:3;20:22 <b>town (4)</b> 8:7;17:10;23:14; 25:3 <b>traditional (1)</b> 14:3 <b>traditionally (1)</b> 18:6 <b>transcript (1)</b> 3:21 <b>transitional (5)</b> 9:9;10:18;11:9; 25:1,12 <b>tries (1)</b> 19:1 <b>Trust (1)</b> 18:1 <b>try (16)</b> 12:20;13:11;15:8; 16:7;18:11;19:5,6,7; 22:19,21;24:17; 25:14,15,25;26:3; 27:11 <b>trying (4)</b> 10:21;19:10; 22:10;25:11 <b>turn (2)</b>	4:25;15:11 <b>two (4)</b> 7:1;14:19,19;26:7 <b>type (4)</b> 8:21;9:8;10:3;11:9 <b>types (1)</b> 19:7
<b>U</b>				
				<b>under (1)</b> 23:14 <b>underserved (1)</b> 22:11 <b>understaffed (1)</b> 13:19 <b>undertaking (1)</b> 22:6 <b>unit (1)</b> 10:23 <b>United (1)</b> 21:21 <b>units (10)</b> 6:20;7:23;8:2,3,6, 7,10,10,13;26:5 <b>unless (1)</b> 19:24 <b>unsafe (1)</b> 23:10 <b>up (4)</b> 4:15;13:25;14:12; 15:12 <b>Urban (4)</b> 5:20;13:3;16:13; 22:14 <b>use (4)</b> 7:24;20:21;24:4; 25:6 <b>used (4)</b> 10:23;18:1;20:6; 21:7 <b>usually (1)</b> 24:18 <b>utilization (1)</b> 23:21 <b>utilize (2)</b> 24:15,24 <b>utilizing (2)</b> 9:1;24:19
<b>V</b>				
		<b>T</b>		<b>Valley (1)</b> 12:2 <b>valuable (1)</b> 5:3 <b>value (1)</b> 27:1 <b>via (1)</b> 26:1 <b>victim (1)</b> 25:18 <b>view (1)</b>
		<b>table (1)</b> 21:20 <b>talk (5)</b> 7:2,3,6;13:3;17:22 <b>task (1)</b> 19:13 <b>tax (4)</b> 8:23,24;9:1;17:25 <b>teachers (1)</b>		

18:21 <b>visit (1)</b> 27:12 <b>vocal (1)</b> 22:23 <b>voice (1)</b> 19:8 <b>voices (1)</b> 22:2 <b>voters (1)</b> 19:12 <b>voucher (1)</b> 7:24 <b>vouchers (1)</b> 7:22	4:3  <b>Y</b>  <b>year (1)</b> 11:18 <b>years (4)</b> 14:19;15:20;22:7; 24:3 <b>Yesterday (2)</b> 3:14;26:16 <b>Youth (1)</b> 12:21	<b>80 (1)</b> 8:19		
<b>W</b>	<b>1 (2)</b> 11:19;20:18 <b>10 (1)</b> 11:25 <b>100 (1)</b> 22:16 <b>11:15 (1)</b> 27:17 <b>18-year-olds (1)</b> 12:17			
<b>wants (1)</b> 17:22 <b>watch (1)</b> 27:14 <b>way (8)</b> 11:4;12:2;13:24, 25;19:25;24:14,20; 25:22 <b>ways (1)</b> 24:24 <b>weather (2)</b> 10:20,21 <b>welcome (2)</b> 4:3;26:21 <b>whole (2)</b> 9:17;18:25 <b>who's (1)</b> 3:20 <b>willing (1)</b> 10:25 <b>wish (1)</b> 20:24 <b>within (5)</b> 10:2,8;14:15,17; 23:4 <b>wonderful (2)</b> 6:4;8:24 <b>wondering (1)</b> 11:12 <b>words (1)</b> 5:17 <b>work (8)</b> 9:3,24;17:24; 18:13;24:16;25:9, 14;26:23 <b>workforce (2)</b> 8:17;9:2 <b>working (5)</b> 12:18,19;13:21; 21:25;24:21 <b>world (1)</b> 23:23 <b>wow (1)</b> 13:3 <b>writing (1)</b>	<b>2</b>  <b>20 (1)</b> 14:18 <b>200 (1)</b> 23:5 <b>2020-2024 (1)</b> 6:5 <b>2022 (1)</b> 20:18 <b>2024 (1)</b> 5:10 <b>21 (1)</b> 11:18 <b>24 (1)</b> 8:6			
	<b>3</b>			
	<b>30 (1)</b> 8:10			
	<b>5</b>			
	<b>50 (1)</b> 8:19			
	<b>6</b>			
	<b>6 (1)</b> 22:6			
	<b>8</b>			
	<b>8 (3)</b> 7:22,24;8:15			

**In The Matter Of:**  
*Affordable Housing Focus Group*  
*Rental Development and Rehabilitation*

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*Transcript of Proceedings*  
*November 18, 2020*

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1 AFFORDABLE HOUSING FOCUS GROUP  
2 RENTAL DEVELOPMENT AND REHABILITATION

3  
4 SPONSORED BY MONTANA DEPARTMENT OF COMMERCE  
5 IN SUPPORT OF MONTANA'S FIVE-YEAR CONSOLIDATED PLAN  
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10 TRANSCRIPT OF THE PROCEEDINGS  
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14  
15 Daniel Kaiserski, Facilitator  
16 Via Zoom

17 November 18, 2020  
18 10:30 a.m.  
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PARTICIPANTS:

VIA ZOOM:

- Heather Grenier, HRDC 9
- Kirk Bruce, Affiliated Developers, Inc.
- Andrew Chanania, Northfork Development
- Heather McMilin, Homeword, Inc.

DEPARTMENT OF COMMERCE:

- Julie Flynn
- Daniel Kaiserski
- Janelle Egli
- Nicole Newman

1 MS. FLYNN: Let's get started. I was  
2 expecting a few more folks, but our last two  
3 focus groups we've had just a few people and  
4 we've had great conversations. So thanks,  
5 everyone, for joining us. We're mostly  
6 Department of Commerce staff at this point.

7 My name is Julie Flynn with the Department  
8 of Commerce, Community Development Division.  
9 We have Lisa Lesofski with us, who is our court  
10 reporter so that we have a transcript of the  
11 conversation today. And then with the Housing  
12 Group and the Community Development Division we  
13 have Dan Kaiserski, who will be presenting the  
14 information today, as well as Janelle Egli and  
15 Nicole Newman. And than Jennifer Olson, our  
16 division administrator, is also joining us  
17 today.

18 And then I'll just read our other  
19 participants into the record. So Heather  
20 Grenier with the HRDC 9 in Bozeman, as well as  
21 Kirk Bruce with Affiliated Developers, Inc.,  
22 based in Michigan but doing projects in various  
23 locations around the state.

24 So as we -- Dan is going to present the  
25 information and there are some questions at the

1 end. And before you speak, please just say  
2 your name and for whom you are participating.

3 I'm hearing from a couple other folks that  
4 they're coming but we'll go ahead and get  
5 started.

6 MR. CHANANIA: Andrew Chanania just  
7 joined.

8 MS. FLYNN: Okay. So Andrew Chanania with  
9 Northfork Development is also on. And, Andrew,  
10 I was just saying before you speak your say  
11 name for the record. This is being recorded as  
12 well as transcribed. I think that's it.

13 If we run out of time today and you have  
14 further comment, feel free to provide that to  
15 us in writing by the end of this month so that  
16 we can gather the thoughts and include them  
17 into our Consolidated Plan.

18 So, Dan, I'll let you start the slide  
19 show. Thanks.

20 MR. KAISERSKI: All right. Great. Thank  
21 you, everybody. My name is Dan Kaiserski. I'm  
22 project specialist at the Montana Department of  
23 Commerce. And we're going to have a brief  
24 presentation just to show you guys what the  
25 intention of this meeting is and then the main

1 focus is going to be on the questions at the  
2 end and hearing your feedback.

3 So we very much look forward to that  
4 participation and if we have to take a moment  
5 of silence now and again to pause and gather  
6 our thoughts, that's not a problem. But I'm  
7 going to go through my presentation quickly and  
8 then we'll get right into questions because we  
9 want to hear from you.

10 So welcome to the Affordable Housing Focus  
11 Group. This is sponsored by the Montana  
12 Department of Commerce and the Department of  
13 Health and Human Services in support of  
14 Montana's five-year Consolidated Plan.

15 The 2020-2024 Consolidated Plan public  
16 participation process is what we're doing right  
17 now. The State of Montana through the  
18 Department of Commerce and Department of Public  
19 Health and Human Services is developing a  
20 five-year plan to guide policy and investment  
21 for housing, economic, and other community  
22 development. The five-year plan, also known as  
23 the Consolidated Plan for Housing and Community  
24 Development, is required by the U.S. Department  
25 of Housing and Urban Development -- otherwise

1 known as HUD -- to assess Montana's needs and  
2 current conditions, as well as to determine  
3 priorities and allocate HUD funding.

4 The perspectives and opinions shared by  
5 participants of this focus group will inform  
6 the development of Montana's Consolidated Plan.  
7 We hope that with your input we can identify  
8 and address housing and community development  
9 needs across Montana.

10 So we're ready to go over it now. It's  
11 kind of a general overview of what the  
12 consolidated plan will consist of, especially  
13 as it relates to this focus group.

14 So goal number one is to preserve and  
15 construct affordable housing. The objectives  
16 of Montana's Consolidated Plan include  
17 providing decent housing, providing a suitable  
18 living environment, expanding economic  
19 opportunities for low and moderate income  
20 residents of the state. And the goals of  
21 Montana's Consolidated Plan are goal number  
22 one, and this is the one that we're primarily  
23 focused on today, preserve and construct  
24 affordable housing; goal number two, plan for  
25 communities; goal number three, improve and

1 sustain public infrastructure; goal number  
2 four, revitalize local economies; and goal  
3 number five, reduce homelessness.

4 This focus group discussion will focus on  
5 the provision of decent housing and the  
6 preservation and construction of affordable  
7 housing. To gauge the progress toward  
8 accomplishing this objective and to meet this  
9 goal, the following will be assessed.

10 Construct and rehabilitate rental homes,  
11 rehabilitate single-family homes for rent or  
12 home ownership, construct single-family homes  
13 for home ownership, and provide direct  
14 financial assistance to homebuyers.

15 So that's sort of an overview of what the  
16 Consolidated Plan is attempting to accomplish.  
17 Now we're going to move into some questions  
18 where we're going to turn things over to the  
19 participants and we want to hear your  
20 perspective and your perspective will help  
21 guide how we make the Consolidated Plan. So  
22 your comments are very important and will be  
23 taken with a lot of thought. So if there is  
24 any -- if you need to take a moment to think  
25 before you speak, that's totally fine. Don't

1           feel like you have to just -- you know, we'll  
2           give people time to speak. And please state  
3           your name when you speak for the first time  
4           just so we know who's speaking for the record.

5           So question number one, what are our  
6           greatest needs?

7           MR. CHANANIA: I guess maybe I'll state  
8           something. This is Andrew Chanania. Last name  
9           is spelled C-h-a-n-a-n-i-a with Northfork  
10          Development.

11          One thing that I certainly see as  
12          something that a lot of I think attention we  
13          should all be paying to is preservation of  
14          existing housing with rental assistance, you  
15          know, thinking particularly about projects that  
16          add USDA 515 loans that are coupled with RA.

17          There has been a little bit of work that a  
18          few different housing groups have done to  
19          really identify resources that would enable  
20          information sharing among, you know, from  
21          current owners to prospective owners,  
22          developers to try to make sure that those  
23          properties that were constructed early '80s,  
24          particularly now, I guess, that have the  
25          40-year term on those loans that are set to

1           expire here don't just term market and thereby  
2           losing the rental assistance. I think that's  
3           certainly one thing that I know I'm more and  
4           more focused on is trying to preserve that  
5           housing. I don't know if anybody else has  
6           thoughts on that.

7           MR. BRUCE: This is Kirk Bruce, Affiliated  
8           Developers, Inc. I kind of would go down that  
9           same vein there. I would say especially in  
10          Montana where, you know, you don't have a lot  
11          of preservation projects that are over 50, 60  
12          units and in the case of RD, a lot of times  
13          you're looking at 12, 24 units, 34 units,  
14          whatever the case may be, and they're really  
15          difficult to pencil out without some ancillary  
16          financing support such as maybe HTF or HOME,  
17          CDBG funds. It's really difficult to pencil  
18          out with just the 9 percent LIHTC tax or the  
19          4 percent tax exempt bond program.

20          And then I would go one step further. I  
21          think that when you use these programs with the  
22          4 percent tax exempt bond program versus the  
23          9 percent LIHTC tax, you can do a lot of  
24          preservation that you normally may not be able  
25          to do because the interest rates are so low and

1 as we all know, the 4 percent taxes and bond is  
2 not really a competitive process so you're not  
3 limiting yourself to the competitive programs,  
4 the 9 percent, if you can pair it up with some  
5 of these other sources of funds.

6 MS. GRENIER: This is Heather and I echo  
7 what was said for RD preservation, which is  
8 going to expand that preservation period. I'm  
9 just not having, you know, sufficient  
10 resources.

11 In our area we've had a lot of rehab that  
12 we've had to jump in and try to preserve going  
13 to market and the Section 8 subsidized  
14 properties. So in addition to that, maybe  
15 three tax credit properties that went to market  
16 in the last year but we were not able to  
17 preserve and that, you know, those didn't have  
18 some of the restrictions that now tax credit  
19 developments have. So they went some of that  
20 first round they sat through without having any  
21 restrictions after that 15 year, initial  
22 15-year compliance period.

23 So we just essentially had to prioritize  
24 subsidized properties as our preservation  
25 priority because there is no way we can keep up

1 with the preservation of RD, subsidized, and  
2 tax credit developments that's moving in our  
3 market.

4 MR. CHANANIA: I also don't want, of  
5 course, to lose sight of new construction  
6 because, you know, if we do, one, if we do  
7 preservation and not do construction or new  
8 construction and don't have enough  
9 preservation, then we're kind of staying in the  
10 same place and not I think making the progress  
11 that really Montana needs as far as being able  
12 to provide those affordable homes, especially  
13 as populations increase and we see, you know,  
14 rent increasing across the board at market rate  
15 developments.

16 MR. KAISERSKI: Excellent. If there isn't  
17 any more comments, I guess we can go on to  
18 number two. So speak up if you have any more  
19 on question number one.

20 MS. GRENIER: This is Heather again. And  
21 I would just say I think there also needs a  
22 healthy continuum that we can speak to. We  
23 talked about preservation and new construction  
24 but also homelessness, funding to provide  
25 shelter, resources for emergency shelter as

1 well as, you know, direct investments --  
2 (Reporter clarification) -- for projects that  
3 are serving our multiple level residents for  
4 affordable rentals. And then an ownership  
5 speaking directly to, you know, government  
6 assistance as it currently exists, is it  
7 workable in high-cost areas. Because in most  
8 parts all of the homes are priced outside of  
9 the maximum home price and we can sometimes  
10 make it work with community land trust but that  
11 still requires a lot more upfront  
12 capitalization in the long term.

13 MR. KAISERSKI: Thank you. Let's go on --  
14 if there aren't any objections, we can go on to  
15 question two. What are our most difficult  
16 barriers and constraints?

17 MR. BRUCE: This is Kirk Bruce, again,  
18 ADI. I would just say -- and I understand that  
19 there is was a transition -- that, you know,  
20 the process could be a little bit less  
21 cumbersome. I know that you folks have what  
22 you have to deal with with HUD and I get all  
23 that. But that would be my only comment. And  
24 I think most of that has all been resolved with  
25 Julie and so forth.

1           But, again, going back maybe to the first  
2 question, I just think you get a lot of bang  
3 for your dollar, at least in preservation, when  
4 you utilize this as an ancillary source of  
5 funds, not necessarily a standalone.

6           MR. CHANANIA: Barriers and constraints,  
7 certainly if we could have a whole lot more  
8 funding appropriated that would be fantastic.  
9 But given what we've got, I think continued  
10 communication between funding agencies, between  
11 agencies and practitioners as well, as we, you  
12 know, increase the complexity of these deals  
13 trying to make 4 percent projects pencil, like  
14 Kirk mentioned, in particular, in Montana it's  
15 difficult given the set of circumstances that  
16 we operate within. Having, you know, good  
17 ideas of the direction and expectations and  
18 requirements, you know, from each of the  
19 funding sources so that as we're developing  
20 these ideas for projects, we have a good sense  
21 of the playing field. So if HUD had certain  
22 things that they want to see, RD has other  
23 things that they need to see, we're not caught  
24 in the crosshairs of potentially conflicting  
25 and tricky waters to navigate.

1           MR. BRUCE: I agree with that. I think  
2           that one of the more difficult things from my  
3           standpoint as a developer is the timing on all  
4           of these programs. And, again, I think some of  
5           this has been resolved. I think that, you  
6           know, but for a minute there I didn't know when  
7           I could submit for a, call it a HOME  
8           application versus a LIHTC tax application and  
9           I'm submitting an application for let's call it  
10          a 4 percent tax exempt bond or a 9 percent  
11          LIHTC tax, I'm using -- in my sources of funds  
12          I may need something like a HOME or an HTF but  
13          I don't have any -- it's difficult to really  
14          source that from the beginning because I'm not  
15          always sure if, you know, A, when that's going  
16          to happen and, B, if I can even get the funds.  
17          So I don't know if there is a way because I  
18          know it's a competitive process.

19                 Is there a way to sort of coordinate the  
20                 programs together so that they're sort of on  
21                 the same time line? I don't know. But that  
22                 may be something to think about.

23                 MS. MCMILIN: Kirk, what you may not  
24                 know -- sorry. This is Heather. I showed up  
25                 late. Double-booked. Sorry about that.

1           But the reason we have a uniform  
2 application is the attempts for the last decade  
3 plus have been to try to make those a little  
4 more streamlined and together. But obviously,  
5 you know, 4 percents can come in whenever but I  
6 do think the MDIC has done a good job of trying  
7 to time well with the 9 percent round recently.

8           That said, that bounces too and so that  
9 makes it difficult. So I can appreciate the  
10 difficulty of that. But I do agree with you  
11 that a lot of these projects are hard to move  
12 forward with the unknown and those soft funds  
13 cropping up and supporting especially  
14 4 percent, that gap financing is critical.

15           So the more you guys can communicate and  
16 work together -- I know there is some staff  
17 turnover at Montana Housing -- but just  
18 continued work on that coordination is  
19 critical.

20           MR. BRUCE: I would agree with that. I  
21 think that's part of the burden on the  
22 developer that I will say for myself, I  
23 probably need to be more, have better open  
24 communication of what I'm trying to do from the  
25 beginning. I think -- and Julie has been great

1 with that here recently helping these projects.  
2 But, yeah, I think that is a great thought.

3 MS. MCMILIN: Again, I apologize for being  
4 late. I actually didn't hear what the question  
5 was. I was just winging it for a minute so I  
6 don't know if there is anything else you guys  
7 want to know or what the question was.

8 MR. KAISERSKI: So what are our most  
9 difficult barriers and constraints?

10 MS. MCMILIN: I don't know if any of you  
11 spoke to this from the development standpoint,  
12 but we're really working closely to assess what  
13 went well and what didn't with using -- I mean,  
14 we have a pretty complicated capital stack, as  
15 you guys well know, in a lot of our projects  
16 and that makes compliance in long-term  
17 operations more challenging than just a plain  
18 tax credit project or one, a single-source  
19 project following one set of rules.

20 And I don't know if there is any way to do  
21 this because you guys are bound by federal  
22 regulations, but the complications around  
23 narrowing the bandwidth on income targets or  
24 fixed units, I mean, we do all that to get the  
25 projects funded up front but there is just --

1           you guys work well with us and, again, Montana  
2           Housing staff, that compliance and the overlay.

3           I'd say Alpineglow for a very specific  
4           example where we have housing trust funds and a  
5           whole bunch of stuff, different building types,  
6           anywhere you guys have some flexibility on  
7           maybe design constraints or being more  
8           restrictive than the federal, you know, just  
9           working with us and talking out loud. I mean,  
10          we had to add a fourth housing trust fund unit,  
11          which was fine because there is definitely that  
12          need, but we only had three vouchers to  
13          associate project base and so the income, the  
14          unintended kind of -- what I appreciate about  
15          you guys kind of horsetrading or moving funds  
16          around when we apply for whether it HOME or  
17          Housing Trust Fund and trying to make all the  
18          projects work, that was that unintended  
19          consequence of the fourth trust fund unit and  
20          it was our building types that was an  
21          architectural thing as well. But what it did  
22          was it affected our operational cash flow,  
23          meaning the debt we had proposed and thought we  
24          could easily support is more challenging. We  
25          solved for that on a couple of other fronts and

1 the rents went up, which doesn't always happen  
2 but they did.

3 But there is some -- I want you guys to  
4 coordinate and make all the projects work for  
5 us but also we need just kind of a deeper  
6 understanding of what that does to the actual  
7 operations and the underwriting and kind of the  
8 unintended long-term consequences of those  
9 things. So it's not super detailed but we got  
10 more housing trust fund money and less HOME  
11 money in the original design and how the rent  
12 structure that got compromised that affected  
13 cash flow quite a bit. So I'm just saying we  
14 need to be all aware of how that works. It  
15 would be helpful to understand all of that.

16 MR. CHANANIA: Just kind of thinking about  
17 recent events with COVID and some of the  
18 challenges that that has brought on, also the  
19 word that I've seen recently in Commerce and  
20 Montana Housing with inspections, having one  
21 set of inspections that satisfied everybody's  
22 requirements, things like that have worked  
23 really well. And so I wanted to say, you know,  
24 thank you for those efforts and I think that  
25 would be great to keep moving forward on fronts

1           like that, you know, where we can find ways to  
2           streamline long-term compliance concerns,  
3           making sure everybody is, you know, we meet  
4           everybody's requirements. But if we, you know,  
5           can find ways of partnering and maybe  
6           minimizing the number of times we have to, you  
7           know, submit paperwork or the kind of paperwork  
8           that might have the same content but slightly  
9           different formats, I think that is great with  
10          what I've seen this year and I would say it  
11          would be great to see that, keep it up and find  
12          more ways to do that.

13                 MS. MCMILIN: I'll echo what Andrew said.  
14           It's really helped us to not -- I mean, I know  
15           that we're in a hopefully one-time pandemic,  
16           but a lot of the things that we're learning  
17           from meetings and all those things, we've  
18           always had a problem with having multiple  
19           inspections and the residents feeling impacted  
20           by that. I understand they get a benefit from  
21           being in that home but it's a big impact and it  
22           takes a lot of time from a property management  
23           standpoint.

24                 So just like with meetings and getting  
25           together and being efficient, if we could keep

1 any lessons learned and move through long term  
2 and keeping those coordinated efforts, just  
3 like you said, Andrew, would be great.

4 I appreciate you guys working with us,  
5 especially now. We've bought a GoPro and we're  
6 doing some of our inspections for you with, you  
7 know, a single touch going to the buildings.  
8 And I know that these are interim things, but  
9 with the leasing of the new building and trying  
10 to protect residents and contractors. But any  
11 of those kind of outside the box things can  
12 make things a little less impactful long term  
13 and efficiencies for your own staff because we  
14 keep developing and you guys keep getting more  
15 and more projects and it's not like you getting  
16 to add a massive amount of operational  
17 compliance staff. So I think that efficiencies  
18 would be good.

19 I might be a little fresh coming off my  
20 Blue Bunch Flats meeting where I had  
21 contractors unwilling to go into the buildings  
22 to do punch list items with COVID people living  
23 in the building. And so it's a super delicate  
24 dance right now. But long term I think there  
25 are some positive things we can take forward

1           that would make us more efficient.

2           MR. CHANANIA: I want to echo what Heather  
3           said a moment ago about, you know, thinking  
4           about what the state requirements are and what  
5           the federal requirements are and I think it  
6           makes sense in some cases for state  
7           requirements to be a little bit maybe more  
8           stringent or really to narrow down those  
9           federal requirements to make them fit Montana.  
10          I think with that, you know, that there is  
11          maybe some opportunity for some unintended  
12          consequences. Maybe some of the HTF building  
13          design standards and other things like that, I  
14          just maybe would offer from my perspective  
15          maybe a little bit of caution as you think  
16          about those things and go to implement them,  
17          maybe a little bit of, you know, feedback with  
18          developers and practitioners.

19          And certainly with HTF being a very new  
20          program, everybody is feeling everything out  
21          and so I think that communication is really  
22          huge. And so thank you for being as responsive  
23          as you have been. We definitely appreciate it.

24          And also thinking about items submitted,  
25          for example, with applications, the preliminary

1 architectural report or other third-party  
2 reports that take a fair amount of time and  
3 often a fair amount of money and certainly you  
4 all need the information to know and be  
5 confident that what's proposed is real, it's a  
6 solid project, it would work if funded, but  
7 then how much -- I guess asking the question of  
8 how much do you really need and who do you need  
9 it from to make those determinations without,  
10 you know, especially thinking about nonprofits  
11 who are operating on tight budgets to begin  
12 with having to outlay a whole bunch of money on  
13 items that may or may not end up actually  
14 resulting in a deal. So I guess that's maybe  
15 on my mind as a potential barrier, a potential  
16 constraint.

17 MS. GRENIER: I switched my audio to my  
18 phone. My audio was not working.

19 I think I would just add in on that,  
20 echoing what Heather and Andrew spoke to. And  
21 I missed some because I lost audio all together  
22 for a while so I apologize if I'm repeating  
23 anything. But I think the thing that we feel  
24 is one of the biggest constraints is just lack  
25 of sufficient funds. Right? There is just not

1 enough funds to go around to meet all the  
2 needs. And then at some times, specifically  
3 thinking about payers, being able to get those  
4 funds out as quickly as possible can be a  
5 challenge as well.

6 And I think, you know, the State has been  
7 a great partner in listening to providers all  
8 along. I've had many of these kinds of  
9 conversations. Right? But I really think that  
10 this lack of funding is the larger issue for  
11 us.

12 MR. KAISERSKI: All right. Thank you. So  
13 I think we'll move on to question three, which  
14 is what can we do about these barriers and  
15 constraints?

16 MS. FLYNN: You all had mentioned some  
17 things already about communicating, educating,  
18 reaching out more but if there are others, I'd  
19 love to hear them.

20 MS. MCMILIN: I don't know if it's an  
21 other, but I would reiterate the coordination  
22 with Montana Housing and having that deeper  
23 understanding as staff of the nuances. I mean,  
24 we're lucky. Don't get me wrong. I hear  
25 horror stories about other states. But you

1 guys working together and working with us and  
2 listening, listening sessions are critical, and  
3 in taking realtime feedback and trying to get  
4 creative with us. So I just want to be very  
5 specific that it's a positive of what you guys  
6 can keep doing.

7 MR. CHANANIA: I absolutely agree with  
8 that and one thought that's been rolling around  
9 in my mind for a little while. As we have  
10 these capital stacks that are getting more and  
11 more creative and complicated out of, really  
12 out of necessity, layering in more regulations,  
13 more requirements, you know, certainly that's  
14 part and parcel of it. Maybe there are other  
15 ways of delivering those federal funds from the  
16 State.

17 For example, just off the top of my head  
18 thinking about HOME funds and maybe the use of  
19 developer agreements as opposed to some  
20 recipient agreements. And I certainly  
21 appreciate this is way down in the weeds. But,  
22 you know, just some of the things that I've  
23 seen in other states that, you know, seem to be  
24 a little more streamlined. And certainly, you  
25 know, a lot of -- many things are -- there are

1 double-edged swords. I think all of these  
2 things have potential consequences and so  
3 certainly thinking through them is important  
4 before really making significant changes. But  
5 just from what I've seen, I think that maybe  
6 there are some opportunities to rethink how  
7 some of these funds are delivered.

8 MS. MCMILIN: I know we've talked about  
9 this in the past and I'm trying to remember  
10 this component. But I understand by the nature  
11 of the structure setup in Montana there is  
12 limitations on how things can be administered  
13 to what your point was, Andrew. But I do think  
14 revisiting it and thinking through, I mean,  
15 there has been changes. Are there ways to  
16 tailor it to Montana? Any ways that we can  
17 work to tailor it to Montana and how they're  
18 implemented with -- we all have really great  
19 unique partnerships, for profit, nonprofit,  
20 housing authorities, all of us. And so just  
21 always keeping an active listening ear and if  
22 there is a way that we could explore another  
23 jurisdiction, another state can do it that is  
24 allowable or could be -- or even if there are  
25 some changes that need to be made at the

1 legislative level, I mean, we can be advocates  
2 for it too. We're all in the same boat trying  
3 to get these projects to work and there is  
4 nothing more frustrating than we already had  
5 hard jobs and now being compounded with lots of  
6 people wanting to be here, we've got to get  
7 more and more creative as we move forward. So  
8 I just appreciate you guys asking and  
9 continuing to work on that.

10 And you guys are part of the Home  
11 Coalition, Montana Home Coalition, are you not?

12 MS. FLYNN: Not formally I don't think,  
13 but we certainly keep up to speed on what  
14 they're advocating for, yeah.

15 MS. MCMILIN: Okay. Well, they asked, the  
16 City of Bozeman, a shout out, Heather, reached  
17 out and they joined the coalition and so it's  
18 City of Missoula, I think that if you guys can  
19 and maybe you can't. I guess there are some  
20 nuances there with being a government entity  
21 and keeping a thumb on the pulse is good, but  
22 being part of that, those voices is more  
23 powerful. Just more speaking to the same  
24 things and working together, it's just a good  
25 opportunity. Because I think there are some

1 structural legislative components that could  
2 really help us help you get the funds out and  
3 being more productive if we can get a state  
4 housing credit and a few other things that are  
5 on the docket.

6 MR. KAISERSKI: Thank you, everyone. Are  
7 there any other comments on question three?

8 All right. Let's go on to question four.  
9 Are there activities that you think HOME, HTF,  
10 CDBG, or ESG funds should not be used to  
11 support?

12 MS. GRENIER: We don't have any comments  
13 on that outside of that we haven't seen them  
14 used for anything that we didn't feel was  
15 worthy of investment. So that's about it.

16 MS. MCMILIN: Again, Heather, other  
17 Heather. I would agree with that statement.  
18 You guys have been very diligent and have a  
19 pretty thorough process. I'm trying in my mind  
20 to think of any of the risks out there that  
21 we're seeing but I don't think it ties to what  
22 you guys have previously funded, but just to be  
23 aware of if there are projects in a lot of  
24 communities that are being extracted out of  
25 unrestricted programs. Bozeman has lost a

1 couple. Heather is intimately aware of that.  
2 And it will continue to be a problem in all of  
3 our communities that have projects that could  
4 do better and be more valuable coming out of  
5 the, specifically the tax credit program. But  
6 I don't think you guys, you're not funding  
7 those projects, you just need to be aware of  
8 that. I think where your focus is is  
9 appropriate at this point.

10 And maybe the preservation of projects  
11 that are just only 15 years old, you know, that  
12 maybe not being very thoughtful about when you  
13 fund rehabs, the quality of the rehab or the  
14 need for the rehab or is it just being  
15 rescinded to cash out more developer fees?  
16 So, again, those are more tax credit program  
17 specific concerns but it would maybe refer to  
18 you all.

19 MR. CHANANIA: I definitely agree with  
20 what Heather just mentioned about preservation  
21 and the need for it and making sure that, you  
22 know, each one of these dollars that you have  
23 is really precious and it's spent in a really  
24 good way. And I also just want to be very  
25 clear that every project that I've seen that's

1           been funded with HOME, THF, CDBG -- I'm not  
2           really familiar with ESG -- but all of the  
3           projects that I've seen funded I believe should  
4           be funded and worthy projects. So I think that  
5           you have done a good job of distributing and  
6           marshaling the resources that you have at your  
7           disposal. But particularly as, you know, some  
8           of the tax credit deals age, making sure that  
9           if they do need rehab, you know, and they're  
10          worthy projects, then they do maybe get an  
11          allocation of funding. But if really the  
12          reason behind the projects is rescindication  
13          and maybe taking a harder look at that would be  
14          warranted. And I don't know that any have been  
15          brought to your attention that I guess had that  
16          in the background but it's a thing and could  
17          come in the future.

18                 MS. MCMILIN: You know, I selfishly  
19                 mention this because we are looking closely at  
20                 our own portfolio and what -- we're old enough  
21                 now that our portfolio is aging and we have,  
22                 you know, 15- and 20-year-old projects and we  
23                 know that we tried to build them the right way.  
24                 There is maybe some unintended things that we  
25                 did early on in our early years around how the

1 operations were set up or the capital stack or  
2 the intention. And so I think the more  
3 dangerous point is that as these projects come  
4 forward, you guys really understand that  
5 sometimes projects will come forward that  
6 aren't -- that you just have to look a little  
7 deeper at really making sure that the existing  
8 projects are supported and are healthy for  
9 long-term operations. It might be fixing a  
10 previous financial choice. It might be there  
11 was a construction defect. There may be, you  
12 know, something that just needed to be  
13 corrected that would help operations. It  
14 doesn't do us any good if we lose projects or  
15 compromise projects in either organizations or  
16 housing authorities or HRDCs or even for profit  
17 if those projects fail or put an overall drain  
18 on the portfolio.

19 So it's kind of an interesting way to  
20 look. We all look at things as a  
21 project-by-project basis but really our  
22 portfolio, our Montana portfolio and our  
23 individual portfolio is all tied together from  
24 an operational standpoint and we may prop up  
25 one project and one project may have more cash

1 flow, but I just think looking at things for  
2 long-term operational stability is really  
3 important. So those are some nuances that  
4 might come through if a project comes forward  
5 that you might not have funded in the past and  
6 what lies behind it for understanding that.

7 MR. BRUCE: I think that this should not  
8 be a little bit misleading because obviously  
9 there is just so many projects out there that  
10 there is not enough funding for. But I would  
11 just say this comment would be that I would  
12 encourage all the developers to try and utilize  
13 the most efficient capital stack that they can  
14 because, you know, this HOME HTF, CDBG, you're  
15 basically getting dollar for dollar. So when I  
16 try and look at these projects, you know, I  
17 start with usually a LIHTC tax, whether it be  
18 the 4 percent tax exempt bond or the 9 percent,  
19 and I've even looked at, you know, twinning,  
20 coupling 4 percent, 9 percent because you are  
21 getting the tax credit equity or basis and  
22 you're getting more bang for your buck.

23 So I like -- personally, I would think  
24 that the HOME and the HTF, CDBG should be used  
25 as a support capital stack on projects and I

1 think they probably are, but just my comment.

2 MR. KAISERSKI: Thank you. Moving on to  
3 our next question. Are there other concerns?

4 MS. FLYNN: I think we can go ahead, Dan,  
5 and if folks want to circle back, you sure can.

6 MR. KAISERSKI: Sure. We'll move on to  
7 question six. Possible solutions. What  
8 activities should we undertake in the next five  
9 years?

10 MR. CHANANIA: Maybe I'll ask a question.  
11 With this are you trying to get a sense of what  
12 specific kinds of projects we would like, you  
13 know, we think are good that should be  
14 prioritized for the next five years or -- is  
15 that kind of what you're after?

16 MS. FLYNN: Yeah. We're looking at what  
17 we should outline in our five-year Consolidated  
18 Plan as far as activities, yeah. And this is  
19 focused on housing but if you have other  
20 thoughts outside of the housing, we'd be open  
21 to hearing those as well.

22 MR. CHANANIA: Sure. I guess coming back  
23 to, like I mentioned earlier, I think that  
24 the -- you have a pretty wide net, which I  
25 think is a good thing as far as different kinds

1 of projects, meeting different kinds of needs  
2 ranging from homeless shelters, transitional  
3 housing, and permanent housing. I think all of  
4 that, you know, that breadth is important to  
5 maintain and I would, you know, not like to  
6 see -- I don't think it would be beneficial to  
7 really narrow that down too much because we  
8 have such diverse needs and few resources with  
9 which to address them.

10 And one thing just noted in the 2015 to  
11 2020 Con Plan, that on page 60 there is --  
12 looking at the inventory of units expected to  
13 be lost, you mention, in there it mentions  
14 Section 8 assisted housing, which I think is  
15 absolutely true. There are also a tremendous  
16 amount of rural development units that are  
17 coming to the end of their term and if they do  
18 end up aging out of that program because of the  
19 way that the rental assistance is coupled with  
20 the 515 loan, if those projects pay off the  
21 loan or something else happens, then RA lost  
22 and that can be pretty devastating, especially  
23 in some of these smaller communities where  
24 folks really depend on those as one of their  
25 only, if not the only housing that they can

1 afford.

2 MS. MCMILIN: I do think that everything  
3 you guys are doing now is critical and should  
4 continue over the next five years and some of  
5 the things we talked about earlier,  
6 preservation of and strengthening of existing  
7 portfolio as well as RD and any rental  
8 assistance, you know, Section 8, all those are  
9 high priority, working with capital stacks,  
10 being almost surgical with where money goes to  
11 make sure certain projects go, we narrowly need  
12 to preserve all of the above.

13 So I think what you're doing works really  
14 well. I do think linking and thinking beyond  
15 the edges of projects, I think you're -- sorry,  
16 I'm jumping to number eight -- but potentially  
17 thinking about what project is being funded and  
18 where. And I know you guys do this, but really  
19 paying attention to could a project be built in  
20 a community you know that needs a sewer service  
21 or some CDBG prioritizations that aren't  
22 necessarily direct dollar housing dollars but  
23 like is there a connection with the  
24 infrastructure at each community when a project  
25 comes in? Is it appropriate or the timing of

1           those projects? And maybe they are in more of  
2           a concert, more of a consolidated effort that,  
3           you know, a community needs housing and sewer  
4           and so these are projects that kind of work  
5           together in tandem and support each other. I  
6           don't know where all I'm going with that but I  
7           know it's a little early but I wanted to make  
8           sure that I spoke to that as well.

9           MS. GRENIER: I will echo what has already  
10          been stated and reinforce I guess the  
11          prioritization of preservation, particularly  
12          when subsidies are involved and also maybe  
13          finding new ways to invest in support of  
14          housing and service programming and even in  
15          connection for support of housing options for  
16          communities would also be something that we  
17          would like to see prioritized or more available  
18          in the next five years as well.

19          MS. MCMILIN: I'll echo Heather's request  
20          for that consideration. I know that you're  
21          seeing applications from both of us on some  
22          permanent support of HOME projects and they  
23          were critical. So that's kind of helping  
24          number nine, or at least one component of it,  
25          but services attached to housing and homes for

1 success, whether it be homeless or other  
2 service types are critical.

3 One thing that's happening in different  
4 states is that the 9 percent tax credits are  
5 all going to permanent supported projects and  
6 really being prioritized and that's a limited  
7 pot but it's also our most valuable pot. So  
8 there is a fine balance. I mean, we're looking  
9 at the projects that are a little more complex  
10 and to incorporate that and make it a high  
11 priority but it's not the only priority around  
12 the state. So it's spreading your dollars,  
13 very few dollars very thin, I recognize that.  
14 But homeless to number nine and permanent  
15 support are also critical within the state, so  
16 finding that balance.

17 MR. KAISERSKI: Excellent. If there  
18 aren't any other comments, we'll go on to  
19 number seven. How can we influence local  
20 public policy?

21 MS. MCMILIN: Support or participate in  
22 any way the home coalition who work at the  
23 state level. State housing credits would be  
24 awesome. Furthering of the coal trust loans,  
25 et cetera. I don't know how you can

1 participate but you should be participating.  
2 And also with local jurisdictions. Missoula  
3 has the housing office and you do a really good  
4 job coordinating. Bozeman was the first to put  
5 their own money toward housing. All of those  
6 things matter and help spread your limited  
7 resource and so working in concert with local  
8 jurisdictions and the legislature and even  
9 maybe federal policy at times. Whether you can  
10 formally participate or not, you should be  
11 actively engaged and linked in the best you can  
12 be.

13 MS. GRENIER: I'll tag on to what Heather  
14 was stating on local jurisdiction. I think  
15 especially in rural areas, I work a lot of  
16 times with people that often are completely  
17 unfamiliar with the process, what a housing  
18 assessment is, why a housing assessment is  
19 important, you know, how to access CDBG, why  
20 they have to apply. I mean, just the gamut of  
21 just educating local jurisdictions on what  
22 funding is available and what it can be used  
23 for and how it can benefit their communities.

24 I feel like we spend a considerable amount  
25 of time doing some of that legwork with them

1 and trying to convince them and then sometimes  
2 can feel to them that it's self-serving, right,  
3 because we're also the ones then that are going  
4 to want to have some of that passthrough when  
5 it's not necessarily self-serving, it's just  
6 the way the process works. And so having some  
7 reinforcement from other areas and helping  
8 educate those jurisdictions on what resources  
9 are available and how to best utilize them and  
10 help inform their policy decisions moving  
11 forward would be fantastic.

12 MS. MCMILIN: I really have to echo ditto.  
13 I know that we also get tapped for that and  
14 it's not just trying to plan a project and meet  
15 a housing need, it's solving the base root  
16 infrastructure to planning, to zoning, to all  
17 of the above. And so you all do a great job of  
18 working in the communities that use the  
19 planning grant.

20 I think that, again, it kind of bounces  
21 between seven and eight. Your planning grants,  
22 it's not just about housing. When we do  
23 development, we touch everything; it's  
24 infrastructure, land use, bus lines. I mean,  
25 any of those components and that's what's true

1 in that planning grant, but even where sewer  
2 and water is being planned, those are  
3 work-level conversations and that's what growth  
4 and development will be in. Some of our  
5 communities are just further behind than others  
6 on their advancement or they recognize and they  
7 need to feel the need but they don't know how  
8 to. So kind of not splitting the work, but as  
9 Heather said, it can look self-interested that  
10 we may get a developer fee out of a project in  
11 a community we'll recover to a certain point.  
12 So sometimes coming from us, we're the shady  
13 developers waiving our hands.

14 But what I think is important is that you  
15 guys spend those planning grant dollars and  
16 help those communities. They're hearing the  
17 same thing or similar things from you all's  
18 perspective. It helps prop them up and  
19 stabilize their communities. So it takes all  
20 of us to kind of help strengthen each community  
21 and it's just as vital in Roundup as it is in  
22 Missoula or Bozeman or Kalispell.

23 MR. CHANANIA: Just thinking about the  
24 idea of planning grants that Heather mentioned.  
25 In my mind, and I'm not really a user of

1 planning grants but I do think that they are  
2 valuable and so I guess in my mind they mostly  
3 go toward, you know, they are the first step in  
4 the process of development, whether that's, you  
5 know, a wastewater treatment system or a  
6 housing development. I wonder if there is an  
7 opportunity to also use those funds for -- or  
8 maybe other funds for technical assistance,  
9 helping local governments figure out, first of  
10 all, why local funds are important to commit to  
11 housing activities and also then how to go  
12 about implementing, you know, new programs that  
13 actually do that.

14 For example, in Helena the city commission  
15 recently adopted a resolution authorizing a  
16 local Helena housing trust fund that they have  
17 capitalized to some extent. And, you know,  
18 that took a whole lot of work with, you know,  
19 speaking with the commissioners, getting their  
20 minds wrapped around why it's important, you  
21 know, why they should prioritize it, and what  
22 they can then do with it going forward. And so  
23 I think that, you know, as everybody sees the  
24 state and federal resources, you know, more or  
25 less stagnant, with the exception certainly of

1 the gold bond and hopefully some other  
2 legislative wins here coming up.

3 Really, it seemed like having local  
4 policies, programs to add into the mix I think  
5 is more and more important and so maybe there  
6 is some educational component helping them  
7 figure out, you know, the hows and whys of  
8 moving forward with that might be good to see.

9 MS. MCMILIN: I'm slurring some of your  
10 questions so hopefully you guys can decipher  
11 this. But helping in the communication around  
12 the root that housing and homes people can  
13 afford the infrastructure. You guys all being  
14 aware and helping us help jurisdictions per se.  
15 I always like to use the good examples. But  
16 some of the work that we've been trying to do  
17 here on a project here in Missoula and I know  
18 the team in Bozeman is doing the same thing at  
19 a 4 percent bond yield but the capital stack  
20 is -- I mean, every penny counts, besides  
21 construction pricing being through the roof.  
22 But what we're asking the City to do now that  
23 they've bought into and we're in a world now in  
24 the last few years, and especially now, that  
25 everybody understands housing is a root

1 infrastructure or that there is a need there.  
2 Their prioritizing, as examples, we went to the  
3 city engineering and they prioritized some  
4 general work sidewalk money. They're paying  
5 \$100,000 for sidewalks, they're putting it into  
6 our project, we're leveraging and getting the  
7 work done for them. So it's a mutually  
8 beneficial relationship but it's not money that  
9 was for housing, it was money for sidewalks.  
10 And so it's like this shotgun effect with these  
11 capital stacks. So that's one thing that the  
12 city engineering was bought into because they  
13 have an overall housing plan and housing is  
14 important from a policy standpoint. They are  
15 better bang for the buck. So there is that.

16 We've always utilized tax increment  
17 financing, TIF districts. In the legislation  
18 around TIF you are allowed to do deed  
19 restricted affordable housing. So how we  
20 shared these things, they're going to build,  
21 help us build two accessible build-outs on a  
22 street that's on the right edge of this  
23 project -- it's only 30,000 but I need that  
24 30,000 like I need all the other funds we've  
25 asked for on the project. So that

1 prioritization and coordination with those  
2 entities and sharing those lessons learned with  
3 the smaller communities that might be scared of  
4 what a TIF district means, they can pay for  
5 very specific things. But on Sweet Grass  
6 Commons we were able to utilize because it's  
7 allowed in state statute, they bought the land  
8 for us and wrote down the cost of it by half  
9 with those TIF funds. So that money never  
10 showed up in our project but it was a way to  
11 get a very high-dollar area workforce housing  
12 built in the heart of Missoula.

13 And so how do we capture those pieces of  
14 information and share them in a safe way with  
15 other communities? Because of those planning  
16 grants and the conversations you all have as  
17 ambassadors and trying to help the communities  
18 have really helped the communities, how do we  
19 share those lessons learned with you so that  
20 you can share those and how can we learn from  
21 each other? So maybe it's more of being  
22 shared -- I know it's a consolidated plan, but  
23 maybe those shared lessons where we can better  
24 maximize and help each other help get projects  
25 in other communities would be helpful.

1           MR. KAISERSKI: Excellent. Thank you.  
2           Any other comments?

3           All right. Let's go on to question eight.  
4           Are there suggestions for encouraging better  
5           utilization of CDBG funds to address housing  
6           needs?

7           MR. CHANANIA: Maybe one thing I'll  
8           mention is the realignment of the CDBG cycle  
9           with some of the other funding sources that we  
10          use to develop housing. That is certainly a  
11          great step and really important so that we can  
12          plan, assuming everything gets funded, you  
13          know, to roll out a project and it doesn't --  
14          it's not as disjointed maybe as it had been in  
15          the past. That's certainly I think a great  
16          step and appreciated.

17          One thing is CDBG comes with its own  
18          rules, and so just thinking about Davis-Bacon.  
19          From I guess from the way I see it it's just,  
20          you know, a little bit extra paperwork and it's  
21          not really a big deal. But just in  
22          conversation with contractors, especially as we  
23          have to be able to bid these projects, that in  
24          their mind can be a whole big thing and when  
25          something is either uncertain or would create,

1           you know, potentially a time and energy suck  
2           for them, that is just going to increase the  
3           cost of construction because of ultimate higher  
4           bids. And some of that is just reality of the  
5           rules of the game that we have. I wonder if  
6           there is a way to counter that to some extent  
7           by raising the cap for housing beyond 450,000.  
8           Just a thought for that.

9           MS. MCMILIN: It wouldn't be a good  
10          consolidated plan if I didn't talk about  
11          procurement. We are in a very tough situation  
12          with having to require -- and this will tie  
13          into CDBG -- but the lowest responsible bidder,  
14          lowest qualified responsible bidder. We just  
15          are in a world right now, and have been for a  
16          while, that no contractor is sitting around  
17          waiting to open a bid and two weeks later be  
18          able to start a project. We have to get these  
19          projects in contractors' pipelines well in  
20          advance and have them planning for it and then  
21          bid out to their subs. The subs are still --  
22          well, they're all busy but it's still better to  
23          get the general on board and deliver.

24          So I understand there are some issues and  
25          we've talked about this at length, but proving

1 and showing that this, that the delivery  
2 methods allowed by HOME and maybe there is some  
3 adjustment in state language or interpretation  
4 that can work on. It's just really important  
5 that we work to try to deliver these the most  
6 cost efficient. And I know that's the goal of  
7 the requirement and so just having these  
8 outlier conversations and really doing some  
9 postmortems on projects that are delivered with  
10 and without certain procurement rules in that  
11 nature from the HOME standpoint I'm guess I'm  
12 speaking to mostly.

13 CDBG is also a challenge because it has  
14 some additional pieces, hence, the Davis-Bacon  
15 and some of those components. Contractors just  
16 throw money at it. It just is what it is and  
17 even if they are paying going wages or, you  
18 know, or good rates that they would even comply  
19 is still an added tick on overall expenses.  
20 And so how we implement those and includes  
21 those, working with us to get creative and  
22 maybe isolating specific work, it's one  
23 component of the project, it's separate  
24 contracts, I don't know. But if there is ways  
25 to work with us to be cost effective but also

1 still meet the intent of the requirements, that  
2 would be great.

3 Unfortunately, there are some good  
4 projects that are totally eligible for CDBG  
5 that are not asking for it because of the added  
6 cost that it would take for the 450,000. It's  
7 just not worth it. That's a hard pill to  
8 swallow around half a million dollars not being  
9 worth it. We're working to quantify some of  
10 those arguments but it's a good consideration.  
11 I agree with Andrew.

12 MR. KAISERSKI: Excellent. Are there any  
13 other comments? If not, we can move on to  
14 question nine.

15 All right. Question nine, what is your  
16 organization doing to help address  
17 homelessness?

18 MS. MCMILIN: Who wants to go first? I  
19 would say Homeward is actively working with all  
20 of our local and weighing in in other  
21 jurisdiction's efforts. We've sat for over  
22 five, gosh, it must be over seven years now  
23 trying -- the plan to end homelessness and all  
24 of those public components in communities are  
25 difficult to identify. So we are actively

1 working and being challenged. And you guys are  
2 well aware that our Trinity project in  
3 conjunction with the Missoula Housing Authority  
4 and Blueline Development using a 4 percent bond  
5 project and trying to integrate a scattered  
6 site into -- trying to integrate some  
7 components will help, not solve, even though  
8 everybody thinks our magic bullet is going to  
9 solve all homeless needs in Missoula, it will  
10 not. But this project is one component of the  
11 overall network needed to address some of the  
12 homeless needs.

13 So the project itself has 30 permanent  
14 supported homes and the housing authority is  
15 attaching project-based vouchers to assist with  
16 that component and there will be integral  
17 services that were working with the City to  
18 coordinate services both behavioral and mental,  
19 mental and physical health. We don't have it  
20 all identified yet but we're continuing to move  
21 and putting all of the guarantees within the  
22 tax program and trying to have all the right  
23 partnerships. So I'd say those 30 homes and  
24 then the navigation center, which is an element  
25 of the IRS code for tax credit projects, we can

1 build a public facility, a public community  
2 benefit. That would be a navigation center  
3 that we're still trying to define and meet the  
4 intent of the IRS code but we're trying to get  
5 the service providers to be a walk-in service  
6 where everybody is -- all of our wonderful  
7 service providers in Missoula have a place  
8 where they can work together and it's not  
9 outlined yet but I'd say that's one of our  
10 biggest efforts is trying to solve for that and  
11 it's taking a lot of political and creativity  
12 on the Department of Commerce's part as well to  
13 help us out with that and the tax credit  
14 program. So we appreciate that. But that's  
15 one small sliver of what we're doing.

16 We're also implementing a landlord liaison  
17 position. We're housing them even though it's  
18 as a staff person in our office to work with  
19 landlords to help landlords get comfortable  
20 with all the programs we just all talked about  
21 and to accept voucher tenants or potentially  
22 people coming out of the permanent supported.  
23 So there is just simple components. And I know  
24 that Heather has a similar and as complex or  
25 more project in Bozeman they're working on.

1 MS. GRENIER: We have a lot going on in  
2 this arena. You know, pre-COVID and then  
3 particularly post-COVID it really has been a  
4 challenge to respond to the needs of the  
5 homeless community.

6 So we operate a seasonal shelter and when  
7 COVID hit, our occupancy because of CDC  
8 guidance was reduced to about 16 and we were  
9 forced to close that. We then leased an entire  
10 hotel for the duration of the stay-at-home  
11 order so that we could shelter folks safely  
12 through the duration of the stay-at-home order.  
13 Once the stay-at-home order was gone and  
14 Phase 2 went into place, we then leased a  
15 smaller hotel and then prioritized just  
16 sheltering high needs, or higher risk folks; so  
17 folks who are without housing who are over 65  
18 and/or have underlying health conditions.

19 We also are utilizing that space, which we  
20 leased and then eventually just purchased  
21 because it was much more cost effective to pay  
22 a mortgage than a lease payment. We are also  
23 utilizing that same facility in conjunction  
24 with the health department to provide space for  
25 quarantine isolation for people who don't have

1 enough space at home or have high-risk people  
2 at home and can't safely quarantine or isolate  
3 at home. So we've got one floor dedicated to  
4 that and the other two floors dedicated  
5 sheltering high-risk population.

6 We are currently doing about a \$600,000  
7 renovation on a former day care facility to  
8 turn it into our new larger seasonal shelter so  
9 that we can increase capacity based on CDC  
10 spacing. And we also have purchased a parcel  
11 of land and we are at 100 percent schematic  
12 design on building a 130 bed year-round shelter  
13 as well.

14 And also working on constructing Tiny  
15 Homes as our housing first village to provide  
16 permanent supportive housing for our chronic  
17 homeless population. Those units will be on  
18 the ground by June if everything goes well.

19 MS. MCMILIN: What that's a perfect  
20 illustration of is that we all wear a lot of  
21 different hats and I would say the HRDC in  
22 Meagher, Park, and Gallatin County have to do a  
23 lot of things that our housing authority does,  
24 that Homeward does, and our city does. And so  
25 I think what's helpful for you all to

1 understand is that we are all kind of pieces of  
2 the same equation but we all have to wear  
3 different hats and we're tied into different  
4 components. And our for-profit counterparts on  
5 this call are doing a lot of great things as  
6 well because we're working on the overall  
7 equation of meeting the housing need.

8 Because homelessness is not one flavor,  
9 there is many versions of that. Families --  
10 YWCA's covering a few of those bases here in  
11 Missoula for families sleeping on church floors  
12 and in their cars. I mean, there is just a  
13 myriad of variety when it comes to meeting that  
14 need.

15 MS. GRENIER: One of the other things that  
16 I see consistently, in addition to what Heather  
17 was just saying, is that a lot of organizations  
18 who have never really been involved in direct  
19 services to the homeless communities but doing  
20 things like bringing in portable restrooms in  
21 places. Hygiene has been a significant concern  
22 throughout COVID, that people don't have places  
23 to utilize restrooms, public spaces are closed.  
24 there is nowhere to wash their hands, there is  
25 nowhere to use restrooms. And we're just

1           seeing here and I know in Missoula as well and  
2           a lot of other places that the prevalence of  
3           camping is significantly increased and some  
4           unsafe camping conditions where people have RVs  
5           that don't move and so they don't move and they  
6           can't go and empty their gray water or their  
7           sewer line. And so bringing in those things  
8           into those camping communities once a week so  
9           that, again, back to proper hygiene and safety  
10          function but we're seeing a lot of people  
11          living in campers, RVs, cars.

12                    It's becoming a significant issue with our  
13          city because they have to move every 72 hours  
14          or whatever, wherever they're parked, and a lot  
15          of them don't move so it's a consistent like  
16          tow process that's happening. It's a  
17          significant concern I think growing across the  
18          state.

19                   MS. MCMILIN: Yeah, I think a lot of  
20          that -- and Missoula has its fair share --  
21          we're a little more inclement of a climate than  
22          Butte or Bozeman or some of the colder  
23          communities, but I think it's that camper  
24          phenomenon, the issues with waste have been  
25          ongoing and they're just being compounded. I

1 know that we have our partner relying on  
2 Trinity here in Missoula, they are working as a  
3 private entity trying to come up with a camp  
4 similar to what HRDC is doing in Bozeman out by  
5 the river, but waste is a critical component to  
6 that on some private land that they own, which  
7 I think is a really great use and it will be a  
8 challenge. So if you see any applications that  
9 come in for infrastructure or anything outside  
10 the box from any of us or any of those people  
11 that we mentioned, it's very important. Maybe  
12 even dollars that aren't prioritized for  
13 housing but they are for wastewater or anything  
14 like that, working with the counties is all  
15 really important.

16 MR. KAISERSKI: Is there anything else to  
17 say?

18 MR. CHANANIA: I might bring up something  
19 again that Heather touched on, the idea of  
20 procurement and what opportunities might be  
21 available to think about. Really the goal of  
22 having, you know, a free and open competition  
23 and getting the best bang for their buck.  
24 Everybody I think is very interested in both of  
25 those and I think continuing to work and look

1 at maybe new ways of doing things. And I very  
2 much appreciate that Montana is unique and you  
3 can't just take something that's working  
4 elsewhere and plug and play.

5 But I do think that there might be some  
6 opportunities to again have free and open  
7 competition but also deliver projects at the  
8 lowest cost. And I certainly think that once  
9 upon a time competitively bidding projects  
10 really did that but I think that there have  
11 been so many shifts that right now, and I think  
12 for at least the foreseeable future, that  
13 method does not actually deliver the best cost.

14 MS. FLYNN: Great. Well, thank you all so  
15 much for your time today and your excellent  
16 feedback. We did hear in another one of our  
17 focus groups that doing this on a more regular  
18 basis would be helpful for all of us, so we'll  
19 put that probably a little lower on our to-do  
20 list but we have heard that comment so we --  
21 and it is very beneficial for us to hear what  
22 the practitioners are experiencing, so we  
23 appreciate your time.

24 We will incorporate all of these comments  
25 into the official record of our Consolidated

1 Plan and use this input. We certainly have  
2 heard common themes in all three of our focus  
3 groups so some of those items will probably  
4 bubble to the top for us. I think that's it.

5 If you do have further comments, if  
6 something hits you later in the day, do go  
7 ahead and forward those in writing to us and  
8 we'll get those included as well. Thanks so  
9 much for your participation. I will stop  
10 recording and then you all can get on with your  
11 day. Thanks. Take care.

12 (Concluded at 12:00 p.m.)

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C E R T I F I C A T E

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Dated this 1st day of December, 2020.

	40:15	20:16;22:2,3; 33:16;37:24	<b>attaching (1)</b> 48:15	<b>behind (3)</b> 29:12;31:6;39:5
<b>\$</b>	<b>advance (1)</b> 45:20	<b>ancillary (2)</b> 9:15;13:4	<b>attempting (1)</b> 7:16	<b>beneficial (3)</b> 33:6;42:8;55:21
<b>\$100,000 (1)</b> 42:5	<b>advancement (1)</b> 39:6	<b>and/or (1)</b> 50:18	<b>attempts (1)</b> 15:2	<b>benefit (3)</b> 19:20;37:23;49:2
<b>\$600,000 (1)</b> 51:6	<b>advocates (1)</b> 26:1	<b>Andrew (9)</b> 4:6,8,9;8:8;19:13; 20:3;22:20;25:13; 47:11	<b>attention (3)</b> 8:12;29:15;34:19	<b>besides (1)</b> 41:20
<b>A</b>	<b>advocating (1)</b> 26:14	<b>apologize (2)</b> 16:3;22:22	<b>audio (3)</b> 22:17,18,21	<b>best (4)</b> 37:11;38:9;54:23; 55:13
<b>able (7)</b> 9:24;10:16;11:11; 23:3;43:6;44:23; 45:18	<b>affected (2)</b> 17:22;18:12	<b>application (4)</b> 14:8,8,9;15:2	<b>authorities (2)</b> 25:20;30:16	<b>better (6)</b> 15:23;28:4;42:15; 43:23;44:4;45:22
<b>above (2)</b> 34:12;38:17	<b>Affiliated (2)</b> 3:21;9:7	<b>applications (3)</b> 21:25;35:21;54:8	<b>Authority (3)</b> 48:3,14;51:23	<b>beyond (2)</b> 34:14;45:7
<b>absolutely (2)</b> 24:7;33:15	<b>afford (2)</b> 34:1;41:13	<b>apply (2)</b> 17:16;37:20	<b>authorizing (1)</b> 40:15	<b>bid (3)</b> 44:23;45:17,21
<b>accept (1)</b> 49:21	<b>Affordable (7)</b> 5:10;6:15,24;7:6; 11:12;12:4;42:19	<b>appreciate (9)</b> 15:9;17:14;20:4; 21:23;24:21;26:8; 49:14;55:2,23	<b>available (4)</b> 35:17;37:22;38:9; 54:21	<b>bidder (2)</b> 45:13,14
<b>access (1)</b> 37:19	<b>again (13)</b> 5:5;11:20;12:17; 13:1;14:4;16:3;17:1; 27:16;28:16;38:20; 53:9;54:19;55:6	<b>appreciated (1)</b> 44:16	<b>aware (6)</b> 18:14;27:23;28:1, 7;41:14;48:2	<b>bidding (1)</b> 55:9
<b>accessible (1)</b> 42:21	<b>age (1)</b> 29:8	<b>appropriate (2)</b> 28:9;34:25	<b>awesome (1)</b> 36:24	<b>bids (1)</b> 45:4
<b>accomplish (1)</b> 7:16	<b>agencies (2)</b> 13:10,11	<b>appropriated (1)</b> 13:8	<b>B</b>	<b>big (3)</b> 19:21;44:21,24
<b>accomplishing (1)</b> 7:8	<b>aging (2)</b> 29:21;33:18	<b>architectural (2)</b> 17:21;22:1	<b>back (4)</b> 13:1;32:5,22;53:9	<b>biggest (2)</b> 22:24;49:10
<b>across (3)</b> 6:9;11:14;53:17	<b>ago (1)</b> 21:3	<b>area (2)</b> 10:11;43:11	<b>background (1)</b> 29:16	<b>bit (8)</b> 8:17;12:20;18:13; 21:7,15,17;31:8; 44:20
<b>active (1)</b> 25:21	<b>agree (7)</b> 14:1;15:10,20; 24:7;27:17;28:19; 47:11	<b>areas (3)</b> 12:7;37:15;38:7	<b>balance (2)</b> 36:8,16	<b>Blue (1)</b> 20:20
<b>actively (3)</b> 37:11;47:19,25	<b>agreements (2)</b> 24:19,20	<b>arena (1)</b> 50:2	<b>bandwidth (1)</b> 16:23	<b>Blueline (1)</b> 48:4
<b>activities (4)</b> 27:9;32:8,18; 40:11	<b>ahead (3)</b> 4:4;32:4;56:7	<b>arguments (1)</b> 47:10	<b>bang (4)</b> 13:2;31:22;42:15; 54:23	<b>board (2)</b> 11:14;45:23
<b>actual (1)</b> 18:6	<b>allocate (1)</b> 6:3	<b>around (12)</b> 3:23;16:22;17:16; 23:1;24:8;29:25; 36:11;40:20;41:11; 42:18;45:16;47:8	<b>barrier (1)</b> 22:15	<b>boat (1)</b> 26:2
<b>actually (4)</b> 16:4;22:13;40:13; 55:13	<b>allocation (1)</b> 29:11	<b>assess (2)</b> 6:1;16:12	<b>barriers (4)</b> 12:16;13:6;16:9; 23:14	<b>bond (8)</b> 9:19,22;10:1; 14:10;31:18;41:1, 19;48:4
<b>add (5)</b> 8:16;17:10;20:16; 22:19;41:4	<b>allowable (1)</b> 25:24	<b>assessed (1)</b> 7:9	<b>base (2)</b> 17:13;38:15	<b>both (3)</b> 35:21;48:18;54:24
<b>added (2)</b> 46:19;47:5	<b>allowed (3)</b> 42:18;43:7;46:2	<b>assessment (2)</b> 37:18,18	<b>based (2)</b> 3:22;51:9	<b>bought (4)</b> 20:5;41:23;42:12; 43:7
<b>addition (2)</b> 10:14;52:16	<b>all's (1)</b> 39:17	<b>assist (1)</b> 48:15	<b>bases (1)</b> 52:10	<b>bounces (2)</b> 15:8;38:20
<b>additional (1)</b> 46:14	<b>almost (1)</b> 34:10	<b>assistance (7)</b> 7:14;8:14;9:2; 12:6;33:19;34:8; 40:8	<b>basically (1)</b> 31:15	<b>bound (1)</b> 16:21
<b>address (5)</b> 6:8;33:9;44:5; 47:16;48:11	<b>along (1)</b> 23:8	<b>assisted (1)</b> 33:14	<b>basis (3)</b> 30:21;31:21;55:18	<b>box (2)</b> 20:11;54:10
<b>ADI (1)</b> 12:18	<b>Alpineglow (1)</b> 17:3	<b>associate (1)</b> 17:13	<b>becoming (1)</b> 53:12	<b>Bozeman (9)</b> 3:20;26:16;27:25; 37:4;39:22;41:18; 49:25;53:22;54:4
<b>adjustment (1)</b> 46:3	<b>always (6)</b> 14:15;18:1;19:18; 25:21;41:15;42:16	<b>assuming (1)</b> 44:12	<b>bed (1)</b> 51:12	<b>breadth (1)</b> 33:4
<b>administered (1)</b> 25:12	<b>ambassadors (1)</b> 43:17	<b>attached (1)</b> 35:25	<b>begin (1)</b> 22:11	<b>brief (1)</b> 4:23
<b>administrator (1)</b> 3:16	<b>among (1)</b> 8:20		<b>beginning (2)</b> 14:14;15:25	
<b>adopted (1)</b>	<b>amount (5)</b>		<b>behavioral (1)</b> 48:18	

<b>bring (1)</b> 54:18	12:43;4:20,20,23; 44:11,24;46:4;	4:6,6,8;8:7,8;11:4; 13:6;18:16;21:2;	40:19	<b>concerns (3)</b> 19:2;28:17;32:3
<b>bringing (2)</b> 52:20;53:7	47:13;48:25;49:8; 51:9;56:10	24:7;28:19;32:10, 22;39:23;44:7;54:18	<b>commit (1)</b> 40:10	<b>concert (2)</b> 35:2;37:7
<b>brought (2)</b> 18:18;29:15	<b>cap (1)</b> 45:7	<b>C-h-a-n-a-n-i-a (1)</b> 8:9	<b>common (1)</b> 56:2	<b>Concluded (1)</b> 56:12
<b>Bruce (8)</b> 3:21;9:7,7;12:17, 17;14:1;15:20;31:7	<b>capacity (1)</b> 51:9	<b>changes (3)</b> 25:4,15,25	<b>Commons (1)</b> 43:6	<b>conditions (3)</b> 6:2;50:18;53:4
<b>bubble (1)</b> 56:4	<b>capital (8)</b> 16:14;24:10;30:1; 31:13,25;34:9; 41:19;42:11	<b>choice (1)</b> 30:10	<b>communicate (1)</b> 15:15	<b>confident (1)</b> 22:5
<b>buck (3)</b> 31:22;42:15;54:23	<b>capitalization (1)</b> 12:12	<b>chronic (1)</b> 51:16	<b>communicating (1)</b> 23:17	<b>conflicting (1)</b> 13:24
<b>budgets (1)</b> 22:11	<b>capitalized (1)</b> 40:17	<b>church (1)</b> 52:11	<b>communication (4)</b> 13:10;15:24; 21:21;41:11	<b>conjunction (2)</b> 48:3;50:23
<b>build (4)</b> 29:23;42:20,21; 49:1	<b>capture (1)</b> 43:13	<b>circle (1)</b> 32:5	<b>communities (19)</b> 6:25;27:24;28:3; 33:23;35:16;37:23; 38:18;39:5,16,19; 43:3,15,17,18,25; 47:24;52:19;53:8,23	<b>connection (2)</b> 34:23;35:15
<b>building (6)</b> 17:5,20;20:9,23; 21:12;51:12	<b>care (2)</b> 51:7;56:11	<b>circumstances (1)</b> 13:15	<b>Community (13)</b> 3:8,12;5:21,23; 6:8;12:10;34:20,24; 35:3;39:11,20;49:1; 50:5	<b>consequence (1)</b> 17:19
<b>buildings (2)</b> 20:7,21	<b>cars (2)</b> 52:12;53:11	<b>City (9)</b> 26:16,18;40:14; 41:22;42:3,12; 48:17;51:24;53:13	<b>competition (2)</b> 54:22;55:7	<b>consequences (3)</b> 18:8;21:12;25:2
<b>build-outs (1)</b> 42:21	<b>case (2)</b> 9:12,14	<b>clarification (1)</b> 12:2	<b>competitively (1)</b> 55:9	<b>considerable (1)</b> 37:24
<b>built (2)</b> 34:19;43:12	<b>cases (1)</b> 21:6	<b>clear (1)</b> 28:25	<b>completely (1)</b> 37:16	<b>consideration (2)</b> 35:20;47:10
<b>bullet (1)</b> 48:8	<b>cash (4)</b> 17:22;18:13; 28:15;30:25	<b>climate (1)</b> 53:21	<b>complex (2)</b> 36:9;49:24	<b>consist (1)</b> 6:12
<b>bunch (3)</b> 17:5;20:20;22:12	<b>caught (1)</b> 13:23	<b>close (1)</b> 50:9	<b>complexity (1)</b> 13:12	<b>consistent (1)</b> 53:15
<b>burden (1)</b> 15:21	<b>caution (1)</b> 21:15	<b>closed (1)</b> 52:23	<b>compliance (5)</b> 10:22;16:16;17:2; 19:2;20:17	<b>consistently (1)</b> 52:16
<b>bus (1)</b> 38:24	<b>CDBG (13)</b> 9:17;27:10;29:1; 31:14,24;34:21; 37:19;44:5,8,17; 45:13;46:13;47:4	<b>closely (2)</b> 16:12;29:19	<b>complicated (2)</b> 16:14;24:11	<b>Consolidated (15)</b> 4:17;5:14,15,23; 6:6,12,16,21;7:16, 21;32:17;35:2; 43:22;45:10;55:25
<b>busy (1)</b> 45:22	<b>CDC (2)</b> 50:7;51:9	<b>coal (1)</b> 36:24	<b>complications (1)</b> 16:22	<b>constraint (1)</b> 22:16
<b>Butte (1)</b> 53:22	<b>center (2)</b> 48:24;49:2	<b>Coalition (4)</b> 26:11,11,17;36:22	<b>comply (1)</b> 46:18	<b>constraints (6)</b> 12:16;13:6;16:9; 17:7;22:24;23:15
<b>C</b>	<b>certain (4)</b> 13:21;34:11; 39:11;46:10	<b>code (2)</b> 48:25;49:4	<b>component (7)</b> 25:10;35:24;41:6; 46:23;48:10,16;54:5	<b>construct (4)</b> 6:15,23;7:10,12
<b>call (3)</b> 14:7,9;52:5	<b>certainly (15)</b> 8:11;9:3;13:7; 21:19;22:3;24:13,20, 24;25:3;26:13; 40:25;44:10,15; 55:8;56:1	<b>colder (1)</b> 53:22	<b>components (7)</b> 27:1;38:25;46:15; 47:24;48:7;49:23; 52:4	<b>constructed (1)</b> 8:23
<b>camp (1)</b> 54:3	<b>cetera (1)</b> 36:25	<b>comfortable (1)</b> 49:19	<b>compounded (2)</b> 26:5;53:25	<b>constructing (1)</b> 51:14
<b>camper (1)</b> 53:23	<b>challenge (4)</b> 23:5;46:13;50:4; 54:8	<b>coming (8)</b> 4:4;20:19;28:4; 32:22;33:17;39:12; 41:2;49:22	<b>compromise (1)</b> 30:15	<b>construction (8)</b> 7:6;11:5,7,8,23; 30:11;41:21;45:3
<b>campers (1)</b> 53:11	<b>challenged (1)</b> 48:1	<b>comment (5)</b> 4:14;12:23;31:11; 32:1;55:20	<b>compromised (1)</b> 18:12	<b>content (1)</b> 19:8
<b>camping (3)</b> 53:3,4,8	<b>challenges (1)</b> 18:18	<b>comments (9)</b> 7:22;11:17;27:7, 12;36:18;44:2; 47:13;55:24;56:5	<b>con (1)</b> 33:11	<b>continue (2)</b> 28:2;34:4
<b>can (54)</b> 4:16;6:7;9:23; 10:4,25;11:17,22; 12:9,14;14:16;15:5, 9,15;19:1,5;20:11, 25;23:4,14;24:6; 25:12,16,23;26:1,18; 27:3;31:13;32:4,5; 33:22,25;36:19,25; 37:9,11,22,23;38:2; 39:9;40:22;41:10,	<b>challenging (2)</b> 16:17;17:24	<b>Commerce (6)</b> 3:6,8;4:23;5:12, 18;18:19	<b>concern (2)</b> 52:21;53:17	<b>continued (2)</b> 13:9;15:18
	<b>Chanania (16)</b>	<b>Commerce's (1)</b> 49:12		<b>continuing (3)</b> 26:9;48:20;54:25
		<b>commission (1)</b> 40:14		<b>continuum (1)</b> 11:22
		<b>commissioners (1)</b>		<b>contractor (1)</b> 45:16
				<b>contractors (4)</b> 20:10,21;44:22;

46:15 <b>contractors' (1)</b> 45:19 <b>contracts (1)</b> 46:24 <b>conversation (2)</b> 3:11;44:22 <b>conversations (5)</b> 3:4;23:9;39:3; 43:16;46:8 <b>convince (1)</b> 38:1 <b>coordinate (3)</b> 14:19;18:4;48:18 <b>coordinated (1)</b> 20:2 <b>coordinating (1)</b> 37:4 <b>coordination (3)</b> 15:18;23:21;43:1 <b>corrected (1)</b> 30:13 <b>cost (8)</b> 43:8;45:3;46:6,25; 47:6;50:21;55:8,13 <b>counter (1)</b> 45:6 <b>counterparts (1)</b> 52:4 <b>counties (1)</b> 54:14 <b>counts (1)</b> 41:20 <b>County (1)</b> 51:22 <b>couple (3)</b> 4:3;17:25;28:1 <b>coupled (2)</b> 8:16;33:19 <b>coupling (1)</b> 31:20 <b>course (1)</b> 11:5 <b>court (1)</b> 3:9 <b>covering (1)</b> 52:10 <b>COVID (4)</b> 18:17;20:22;50:7; 52:22 <b>create (1)</b> 44:25 <b>creative (4)</b> 24:4,11;26:7; 46:21 <b>creativity (1)</b> 49:11 <b>credit (11)</b> 10:15,18;11:2; 16:18;27:4;28:5,16; 29:8;31:21;48:25; 49:13 <b>credits (2)</b>	36:4,23 <b>critical (8)</b> 15:14,19;24:2; 34:3;35:23;36:2,15; 54:5 <b>cropping (1)</b> 15:13 <b>crosshairs (1)</b> 13:24 <b>cumbersome (1)</b> 12:21 <b>current (2)</b> 6:2;8:21 <b>currently (2)</b> 12:6;51:6 <b>cycle (1)</b> 44:8	25:7;46:9 <b>delivering (1)</b> 24:15 <b>delivery (1)</b> 46:1 <b>Department (10)</b> 3:6,7;4:22;5:12, 12,18,18,24;49:12; 50:24 <b>depend (1)</b> 33:24 <b>design (4)</b> 17:7;18:11;21:13; 51:12 <b>detailed (1)</b> 18:9 <b>determinations (1)</b> 22:9 <b>determine (1)</b> 6:2 <b>devastating (1)</b> 33:22 <b>develop (1)</b> 44:10 <b>developer (5)</b> 14:3;15:22;24:19; 28:15;39:10 <b>Developers (6)</b> 3:21;8:22;9:8; 21:18;31:12;39:13 <b>developing (3)</b> 5:19;13:19;20:14 <b>Development (16)</b> 3:8,12;4:9;5:22, 24,25;6:6,8;8:10; 16:11;33:16;38:23; 39:4;40:4,6;48:4 <b>developments (3)</b> 10:19;11:2,15 <b>different (9)</b> 8:18;17:5;19:9; 32:25;33:1;36:3; 51:21;52:3,3 <b>difficult (9)</b> 9:15,17;12:15; 13:15;14:2,13;15:9; 16:9;47:25 <b>difficulty (1)</b> 15:10 <b>diligent (1)</b> 27:18 <b>direct (4)</b> 7:13;12:1;34:22; 52:18 <b>direction (1)</b> 13:17 <b>directly (1)</b> 12:5 <b>discussion (1)</b> 7:4 <b>disjointed (1)</b> 44:14 <b>disposal (1)</b>	29:7 <b>distributing (1)</b> 29:5 <b>district (1)</b> 43:4 <b>districts (1)</b> 42:17 <b>ditto (1)</b> 38:12 <b>diverse (1)</b> 33:8 <b>Division (3)</b> 3:8,12,16 <b>docket (1)</b> 27:5 <b>dollar (4)</b> 13:3;31:15,15; 34:22 <b>dollars (7)</b> 28:22;34:22; 36:12,13;39:15; 47:8;54:12 <b>done (4)</b> 8:18;15:6;29:5; 42:7 <b>Double-booked (1)</b> 14:25 <b>double-edged (1)</b> 25:1 <b>down (5)</b> 9:8;21:8;24:21; 33:7;43:8 <b>drain (1)</b> 30:17 <b>duration (2)</b> 50:10,12	<b>educating (2)</b> 23:17;37:21 <b>educational (1)</b> 41:6 <b>effect (1)</b> 42:10 <b>effective (2)</b> 46:25;50:21 <b>efficiencies (2)</b> 20:13,17 <b>efficient (4)</b> 19:25;21:1;31:13; 46:6 <b>effort (1)</b> 35:2 <b>efforts (4)</b> 18:24;20:2;47:21; 49:10 <b>Egli (1)</b> 3:14 <b>eight (3)</b> 34:16;38:21;44:3 <b>either (2)</b> 30:15;44:25 <b>element (1)</b> 48:24 <b>eligible (1)</b> 47:4 <b>else (4)</b> 9:5;16:6;33:21; 54:16 <b>elsewhere (1)</b> 55:4 <b>emergency (1)</b> 11:25 <b>empty (1)</b> 53:6 <b>enable (1)</b> 8:19 <b>encourage (1)</b> 31:12 <b>encouraging (1)</b> 44:4 <b>end (7)</b> 4:1,15;5:2;22:13; 33:17,18;47:23 <b>energy (1)</b> 45:1 <b>engaged (1)</b> 37:11 <b>engineering (2)</b> 42:3,12 <b>enough (5)</b> 11:8;23:1;29:20; 31:10;51:1 <b>entire (1)</b> 50:9 <b>entities (1)</b> 43:2 <b>entity (2)</b> 26:20;54:3 <b>environment (1)</b> 6:18
	<b>D</b>			
	<b>Dan (5)</b> 3:13,24;4:18,21; 32:4 <b>dance (1)</b> 20:24 <b>dangerous (1)</b> 30:3 <b>Davis-Bacon (2)</b> 44:18;46:14 <b>day (3)</b> 51:7;56:6,11 <b>deal (3)</b> 12:22;22:14;44:21 <b>deals (2)</b> 13:12;29:8 <b>debt (1)</b> 17:23 <b>decade (1)</b> 15:2 <b>decent (2)</b> 6:17;7:5 <b>decipher (1)</b> 41:10 <b>decisions (1)</b> 38:10 <b>dedicated (2)</b> 51:3,4 <b>deed (1)</b> 42:18 <b>deeper (3)</b> 18:5;23:22;30:7 <b>defect (1)</b> 30:11 <b>define (1)</b> 49:3 <b>definitely (3)</b> 17:11;21:23;28:19 <b>delicate (1)</b> 20:23 <b>deliver (4)</b> 45:23;46:5;55:7, 13 <b>delivered (2)</b>			
			<b>E</b>	
			<b>ear (1)</b> 25:21 <b>earlier (2)</b> 32:23;34:5 <b>early (4)</b> 8:23;29:25,25; 35:7 <b>easily (1)</b> 17:24 <b>echo (6)</b> 10:6;19:13;21:2; 35:9,19;38:12 <b>echoing (1)</b> 22:20 <b>economic (2)</b> 5:21;6:18 <b>economies (1)</b> 7:2 <b>edge (1)</b> 42:22 <b>edges (1)</b> 34:15 <b>educate (1)</b> 38:8	

<b>equation (2)</b> 52:2,7	<b>expire (1)</b> 9:1	37:4;40:3,9;47:18; 51:15	<b>free (3)</b> 4:14;54:22;55:6	6:20
<b>equity (1)</b> 31:21	<b>explore (1)</b> 25:22	<b>fit (1)</b> 21:9	<b>fresh (1)</b> 20:19	<b>goes (2)</b> 34:10;51:18
<b>ESG (2)</b> 27:10;29:2	<b>extent (2)</b> 40:17;45:6	<b>five (6)</b> 7:3;32:8,14;34:4; 35:18;47:22	<b>front (1)</b> 16:25	<b>gold (1)</b> 41:1
<b>especially (10)</b> 6:12;9:9;11:12; 15:13;20:5;22:10; 33:22;37:15;41:24; 44:22	<b>extra (1)</b> 44:20	<b>five-year (4)</b> 5:14,20,22;32:17	<b>fronts (2)</b> 17:25;18:25	<b>good (18)</b> 13:16,20;15:6; 20:18;26:21,24; 28:24;29:5;30:14; 32:13,25;37:3;41:8, 15;45:9;46:18;47:3, 10
<b>essentially (1)</b> 10:23	<b>extracted (1)</b> 27:24	<b>fixed (1)</b> 16:24	<b>frustrating (1)</b> 26:4	<b>government (2)</b> 12:5;26:20
<b>et (1)</b> 36:25	<b>F</b>	<b>fixing (1)</b> 30:9	<b>function (1)</b> 53:10	<b>governments (1)</b> 40:9
<b>even (12)</b> 14:16;25:24; 30:16;31:19;35:14; 37:8;39:1;46:17,18; 48:7;49:17;54:12	<b>facility (3)</b> 49:1;50:23;51:7	<b>Flats (1)</b> 20:20	<b>fund (6)</b> 17:10,17,19; 18:10;28:13;40:16	<b>GoPro (1)</b> 20:5
<b>events (1)</b> 18:17	<b>fail (1)</b> 30:17	<b>flavor (1)</b> 52:8	<b>funded (9)</b> 16:25;22:6;27:22; 29:1,3,4;31:5;34:17; 44:12	<b>gosh (1)</b> 47:22
<b>eventually (1)</b> 50:20	<b>fair (3)</b> 22:2,3;53:20	<b>flexibility (1)</b> 17:6	<b>fundings (11)</b> 6:3;11:24;13:8,10, 19;23:10;28:6; 29:11;31:10;37:22; 44:9	<b>grant (3)</b> 38:19;39:1,15
<b>everybody (8)</b> 4:21;19:3;21:20; 40:23;41:25;48:8; 49:6;54:24	<b>familiar (1)</b> 29:2	<b>floor (1)</b> 51:3	<b>funds (22)</b> 9:17;10:5;13:5; 14:11,16;15:12;17:4, 15;22:25;23:1,4; 24:15,18;25:7;27:2, 10;40:7,8,10;42:24; 43:9;44:5	<b>grants (4)</b> 38:21;39:24;40:1; 43:16
<b>everybody's (2)</b> 18:21;19:4	<b>Families (2)</b> 52:9,11	<b>floors (2)</b> 51:4;52:11	<b>future (2)</b> 29:17;55:12	<b>Grass (1)</b> 43:5
<b>everyone (2)</b> 3:5;27:6	<b>fantastic (2)</b> 13:8;38:11	<b>flow (3)</b> 17:22;18:13;31:1		<b>gray (1)</b> 53:6
<b>example (4)</b> 17:4;21:25;24:17; 40:14	<b>far (3)</b> 11:11;32:18,25	<b>FLYNN (8)</b> 3:1,7;4:8;23:16; 26:12;32:4,16;55:14	<b>G</b>	<b>great (17)</b> 3:4,4;20:15;25; 16:2;18:25;19:9,11; 20:3;23:7;25:18; 38:17;44:11,15; 47:2;52:5;54:7; 55:14
<b>examples (2)</b> 41:15;42:2	<b>federal (7)</b> 16:21;17:8;21:5,9; 24:15;37:9;40:24	<b>focus (10)</b> 3:3;5:1,10;6:5,13; 7:4,4;28:8;55:17; 56:2	<b>Gallatin (1)</b> 51:22	<b>greatest (1)</b> 8:6
<b>Excellent (5)</b> 11:16;36:17;44:1; 47:12;55:15	<b>fee (1)</b> 39:10	<b>focused (3)</b> 6:23;9:4;32:19	<b>game (1)</b> 45:5	<b>Grenier (9)</b> 3:20;10:6;11:20; 22:17;27:12;35:9; 37:13;50:1;52:15
<b>exception (1)</b> 40:25	<b>feedback (4)</b> 5:2;21:17;24:3; 55:16	<b>folks (8)</b> 3:2,4;3;12:21; 32:5;33:24;50:11,16, 17	<b>gamut (1)</b> 37:20	<b>ground (1)</b> 51:18
<b>exempt (4)</b> 9:19,22;14:10; 31:18	<b>feel (7)</b> 4:14;8:1;22:23; 27:14;37:24;38:2; 39:7	<b>following (2)</b> 7:9;16:19	<b>gap (1)</b> 15:14	<b>Group (5)</b> 3:12;5:11;6:5,13; 7:4
<b>existing (3)</b> 8:14;30:7;34:6	<b>feeling (2)</b> 19:19;21:20	<b>forced (1)</b> 50:9	<b>gather (2)</b> 4:16;5:5	<b>groups (4)</b> 3:3;8:18;55:17; 56:3
<b>exists (1)</b> 12:6	<b>fees (1)</b> 28:15	<b>foreseeable (1)</b> 55:12	<b>gauge (1)</b> 7:7	<b>growing (1)</b> 53:17
<b>expand (1)</b> 10:8	<b>few (8)</b> 3:2,3;8:18;27:4; 33:8;36:13;41:24; 52:10	<b>formally (2)</b> 26:12;37:10	<b>general (3)</b> 6:11;42:4;45:23	<b>growth (1)</b> 39:3
<b>expanding (1)</b> 6:18	<b>field (1)</b> 13:21	<b>formats (1)</b> 19:9	<b>gets (1)</b> 44:12	<b>guarantees (1)</b> 48:21
<b>expectations (1)</b> 13:17	<b>figure (2)</b> 40:9;41:7	<b>former (1)</b> 51:7	<b>given (2)</b> 13:9,15	<b>guess (12)</b> 8:7,24;11:17;22:7, 14;26:19;29:15; 32:22;35:10;40:2; 44:19;46:11
<b>expected (1)</b> 33:12	<b>financial (2)</b> 7:14;30:10	<b>for-profit (1)</b> 52:4	<b>goal (9)</b> 6:14,21,24,25;7:1, 2,9;46:6;54:21	<b>guidance (1)</b> 50:8
<b>expecting (1)</b> 3:2	<b>financing (3)</b> 9:16;15:14;42:17	<b>forth (1)</b> 12:25	<b>goals (1)</b>	
<b>expenses (1)</b> 46:19	<b>finding (2)</b> 35:13;36:16	<b>forward (12)</b> 5:3;15:12;18:25; 20:25;26:7;30:4,5; 31:4;38:11;40:22; 41:8;56:7		
<b>experiencing (1)</b> 55:22	<b>fine (3)</b> 7:25;17:11;36:8	<b>four (2)</b> 7:2;27:8		
	<b>first (8)</b> 8:3;10:20;13:1;	<b>fourth (2)</b> 17:10,19		

<p><b>guide (2)</b> 5:20;7:21 <b>guys (26)</b> 4:24;15:15;16:6, 15,21;17:1,6,15; 18:3;20:4,14;24:1,5; 26:8,10,18;27:18,22; 28:6;30:4;34:3,18; 39:15;41:10,13;48:1</p>	<p><b>helpful (4)</b> 18:15;43:25; 51:25;55:18 <b>helping (7)</b> 16:1;35:23;38:7; 40:9;41:6,11,14 <b>helps (1)</b> 39:18 <b>hence (1)</b> 46:14</p>	<p>20;23;22;25;20; 27:4;30:16;32:19, 20;33:3,3,14,25; 34:22;35:3,14,15,25; 36:23;37:3,5,17,18; 38:15,22;40:6,11,16; 41:12,25;42:9,13,13, 19;43:11;44:5,10; 45:7;48:3,14;49:17; 50:17;51:15,16,23; 52:7;54:13</p>	<p><b>inclement (1)</b> 53:21 <b>include (2)</b> 4:16;6:16 <b>included (1)</b> 56:8 <b>includes (1)</b> 46:20 <b>income (3)</b> 6:19;16:23;17:13 <b>incorporate (2)</b> 36:10;55:24 <b>increase (4)</b> 11:13;13:12;45:2; 51:9 <b>increased (1)</b> 53:3 <b>increasing (1)</b> 11:14 <b>increment (1)</b> 42:16 <b>individual (1)</b> 30:23 <b>influence (1)</b> 36:19 <b>inform (2)</b> 6:5;38:10 <b>information (5)</b> 3:14,25;8:20;22:4; 43:14</p>	<p>42:5,12;45:13;48:6; 50:14;51:8;52:3; 53:8;55:25 <b>inventory (1)</b> 33:12 <b>invest (1)</b> 35:13 <b>investment (2)</b> 5:20;27:15 <b>investments (1)</b> 12:1 <b>involved (2)</b> 35:12;52:18 <b>IRS (2)</b> 48:25;49:4 <b>isolate (1)</b> 51:2 <b>isolating (1)</b> 46:22 <b>isolation (1)</b> 50:25 <b>issue (2)</b> 23:10;53:12 <b>issues (2)</b> 45:24;53:24 <b>items (4)</b> 20:22;21:24; 22:13;56:3</p>
<b>H</b>				
<p><b>half (2)</b> 43:8;47:8 <b>hands (2)</b> 39:13;52:24 <b>happen (2)</b> 14:16;18:1 <b>happening (2)</b> 36:3;53:16 <b>happens (1)</b> 33:21 <b>hard (3)</b> 15:11;26:5;47:7 <b>harder (1)</b> 29:13 <b>hats (2)</b> 51:21;52:3 <b>head (1)</b> 24:17 <b>Health (5)</b> 5:13,19;48:19; 50:18,24 <b>healthy (2)</b> 11:22;30:8 <b>hear (7)</b> 5:9;7:19;16:4; 23:19,24;55:16,21 <b>heard (2)</b> 55:20;56:2 <b>hearing (4)</b> 4:3;5:2;32:21; 39:16 <b>heart (1)</b> 43:12 <b>Heather (17)</b> 3:19;10:6;11:20; 14:24;21:2;22:20; 26:16;27:16,17;28:1, 20;37:13;39:9,24; 49:24;52:16;54:19 <b>Heather's (1)</b> 35:19 <b>Helena (2)</b> 40:14,16 <b>help (17)</b> 7:20;27:2,2;30:13; 37:6;38:10;39:16, 20;41:14;42:21; 43:17,24,24;47:16; 48:7;49:13,19 <b>helped (2)</b> 19:14;43:18</p>	<p><b>high (3)</b> 34:9;36:10;50:16 <b>high-cost (1)</b> 12:7 <b>high-dollar (1)</b> 43:11 <b>higher (2)</b> 45:3;50:16 <b>high-risk (2)</b> 51:1,5 <b>hit (1)</b> 50:7 <b>hits (1)</b> 56:6 <b>home (23)</b> 7:12,13;9:16;12:9; 14:7,12;17:16; 18:10;19:21;24:18; 26:10,11;27:9;29:1; 31:14,24;35:22; 36:22;46:2,11;51:1, 2,3 <b>homebuyers (1)</b> 7:14 <b>homeless (8)</b> 33:2;36:1,14;48:9, 12;50:5;51:17;52:19 <b>homelessness (5)</b> 7:3;11:24;47:17, 23;52:8 <b>homes (10)</b> 7:10,11,12;11:12; 12:8;35:25;41:12; 48:14,23;51:15 <b>Homeward (2)</b> 47:19;51:24 <b>hope (1)</b> 6:7 <b>hopefully (3)</b> 19:15;41:1,10 <b>horror (1)</b> 23:25 <b>horsetrading (1)</b> 17:15 <b>hotel (2)</b> 50:10,15 <b>hours (1)</b> 53:13 <b>Housing (65)</b> 3:11;5:10,21,23, 25;6:8,15,17,24;7:5, 7;8:14,18;9:5;15:17; 17:2,4,10,17;18:10,</p>	<p><b>hows (1)</b> 41:7 <b>HRDC (3)</b> 3:20;51:21;54:4 <b>HRDCs (1)</b> 30:16 <b>HTF (7)</b> 9:16;14:12;21:12, 19;27:9;31:14,24 <b>HUD (4)</b> 6:1,3;12:22;13:21 <b>huge (1)</b> 21:22 <b>Human (2)</b> 5:13,19 <b>Hygiene (2)</b> 52:21;53:9</p>	<p><b>inclement (1)</b> 53:21 <b>include (2)</b> 4:16;6:16 <b>included (1)</b> 56:8 <b>includes (1)</b> 46:20 <b>income (3)</b> 6:19;16:23;17:13 <b>incorporate (2)</b> 36:10;55:24 <b>increase (4)</b> 11:13;13:12;45:2; 51:9 <b>increased (1)</b> 53:3 <b>increasing (1)</b> 11:14 <b>increment (1)</b> 42:16 <b>individual (1)</b> 30:23 <b>influence (1)</b> 36:19 <b>inform (2)</b> 6:5;38:10 <b>information (5)</b> 3:14,25;8:20;22:4; 43:14 <b>infrastructure (7)</b> 7:1;34:24;38:16, 24;41:13;42:1;54:9 <b>initial (1)</b> 10:21 <b>input (2)</b> 6:7;56:1 <b>inspections (4)</b> 18:20,21;19:19; 20:6 <b>integral (1)</b> 48:16 <b>integrate (2)</b> 48:5,6 <b>intent (2)</b> 47:1;49:4 <b>intention (2)</b> 4:25;30:2 <b>interest (1)</b> 9:25 <b>interested (1)</b> 54:24 <b>interesting (1)</b> 30:19 <b>interim (1)</b> 20:8 <b>interpretation (1)</b> 46:3 <b>intimately (1)</b> 28:1 <b>into (16)</b> 3:19;4:17;5:8; 7:17;20:21;41:4,23;</p>	
<b>I</b>		<b>I</b>		<b>J</b>
<p><b>idea (2)</b> 39:24;54:19 <b>ideas (2)</b> 13:17,20 <b>identified (1)</b> 48:20 <b>identify (3)</b> 6:7;8:19;47:25 <b>illustration (1)</b> 51:20 <b>impact (1)</b> 19:21 <b>impacted (1)</b> 19:19 <b>impactful (1)</b> 20:12 <b>implement (2)</b> 21:16;46:20 <b>implemented (1)</b> 25:18 <b>implementing (2)</b> 40:12;49:16 <b>important (14)</b> 7:22;25:3;31:3; 33:4;37:19;39:14; 40:10,20;41:5; 42:14;44:11;46:4; 54:11,15 <b>improve (1)</b> 6:25 <b>Inc (2)</b> 3:21;9:8</p>				<p><b>Janelle (1)</b> 3:14 <b>Jennifer (1)</b> 3:15 <b>job (4)</b> 15:6;29:5;37:4; 38:17 <b>jobs (1)</b> 26:5 <b>joined (2)</b> 4:7;26:17 <b>joining (2)</b> 3:5,16 <b>Julie (3)</b> 3:7;12:25;15:25 <b>jump (1)</b> 10:12 <b>jumping (1)</b> 34:16 <b>June (1)</b> 51:18 <b>jurisdiction (2)</b> 25:23;37:14 <b>jurisdictions (5)</b> 37:2,8,21;38:8; 41:14 <b>jurisdiction's (1)</b> 47:21</p>
<b>K</b>				<b>K</b>
				<p><b>Kaiserski (14)</b></p>

<p>3:13;4:20,21; 11:16;12:13;16:8; 23:12;27:6;32:2,6; 36:17;44:1;47:12; 54:16</p> <p><b>Kalispell (1)</b> 39:22</p> <p><b>keep (8)</b> 10:25;18:25; 19:11,25;20:14,14; 24:6;26:13</p> <p><b>keeping (3)</b> 20:2;25:21;26:21</p> <p><b>kind (18)</b> 6:11;9:8;11:9; 17:14,15;18:5,7,16; 19:7;20:11;30:19; 32:15;35:4,23; 38:20;39:8,20;52:1</p> <p><b>kinds (4)</b> 23:8;32:12,25; 33:1</p> <p><b>Kirk (5)</b> 3:21;9:7;12:17; 13:14;14:23</p> <p><b>known (2)</b> 5:22;6:1</p>	<p>20:9</p> <p><b>least (3)</b> 13:3;35:24;55:12</p> <p><b>legislation (1)</b> 42:17</p> <p><b>legislative (3)</b> 26:1;27:1;41:2</p> <p><b>legislature (1)</b> 37:8</p> <p><b>legwork (1)</b> 37:25</p> <p><b>length (1)</b> 45:25</p> <p><b>Lesofski (1)</b> 3:9</p> <p><b>less (4)</b> 12:20;18:10; 20:12;40:25</p> <p><b>lessons (4)</b> 20:1;43:2,19,23</p> <p><b>level (3)</b> 12:3;26:1;36:23</p> <p><b>leveraging (1)</b> 42:6</p> <p><b>liaison (1)</b> 49:16</p> <p><b>lies (1)</b> 31:6</p> <p><b>LIHTC (5)</b> 9:18,23;14:8,11; 31:17</p> <p><b>limitations (1)</b> 25:12</p> <p><b>limited (2)</b> 36:6;37:6</p> <p><b>limiting (1)</b> 10:3</p> <p><b>line (2)</b> 14:21;53:7</p> <p><b>lines (1)</b> 38:24</p> <p><b>linked (1)</b> 37:11</p> <p><b>linking (1)</b> 34:14</p> <p><b>Lisa (1)</b> 3:9</p> <p><b>list (2)</b> 20:22;55:20</p> <p><b>listening (4)</b> 23:7;24:2,2;25:21</p> <p><b>little (17)</b> 8:17;12:20;15:3; 20:12,19;21:7,15,17; 24:9,24;30:6;31:8; 35:7;36:9;44:20; 53:21;55:19</p> <p><b>living (3)</b> 6:18;20:22;53:11</p> <p><b>loan (2)</b> 33:20,21</p> <p><b>loans (3)</b> 8:16,25;36:24</p>	<p><b>local (11)</b> 7:2;36:19;37:2,7, 14,21;40:9,10,16; 41:3;47:20</p> <p><b>locations (1)</b> 3:23</p> <p><b>long (4)</b> 12:12;20:1,12,24</p> <p><b>long-term (5)</b> 16:16;18:8;19:2; 30:9;31:2</p> <p><b>look (8)</b> 5:3;29:13;30:6,20, 20;31:16;39:9;54:25</p> <p><b>looked (1)</b> 31:19</p> <p><b>looking (6)</b> 9:13;29:19;31:1; 32:16;33:12;36:8</p> <p><b>lose (2)</b> 11:5;30:14</p> <p><b>losing (1)</b> 9:2</p> <p><b>lost (4)</b> 22:21;27:25; 33:13,21</p> <p><b>lot (27)</b> 7:23;8:12;9:10,12, 23;10:11;12:11; 13:2,7;15:11;16:15; 19:16,22;24:25; 27:23;37:15;40:18; 49:11;50:1;51:20, 23;52:5,17;53:2,10, 14,19</p> <p><b>lots (1)</b> 26:5</p> <p><b>loud (1)</b> 17:9</p> <p><b>love (1)</b> 23:19</p> <p><b>low (2)</b> 6:19;9:25</p> <p><b>lower (1)</b> 55:19</p> <p><b>lowest (3)</b> 45:13,14;55:8</p> <p><b>lucky (1)</b> 23:24</p>	<p><b>management (1)</b> 19:22</p> <p><b>many (5)</b> 23:8;24:25;31:9; 52:9;55:11</p> <p><b>market (5)</b> 9:1;10:13,15;11:3, 14</p> <p><b>marshaling (1)</b> 29:6</p> <p><b>massive (1)</b> 20:16</p> <p><b>matter (1)</b> 37:6</p> <p><b>maximize (1)</b> 43:24</p> <p><b>maximum (1)</b> 12:9</p> <p><b>may (11)</b> 9:14,24;14:12,22, 23;22:13,13;30:11, 24,25;39:10</p> <p><b>maybe (37)</b> 8:7;9:16;10:14; 13:1;17:7;19:5;21:7, 11,12,14,15,17; 22:14;24:14,18; 25:5;26:19;28:10,12, 17;29:10,13,24; 32:10;35:1,12;37:9; 40:8;41:5;43:21,23; 44:7,14;46:2,22; 54:11;55:1</p> <p><b>MCMLIN (18)</b> 14:23;16:3,10; 19:13;23:20;25:8; 26:15;27:16;29:18; 34:2;35:19;36:21; 38:12;41:9;45:9; 47:18;51:19;53:19</p> <p><b>MDIC (1)</b> 15:6</p> <p><b>Meagher (1)</b> 51:22</p> <p><b>mean (12)</b> 16:13,24;17:9; 19:14;23:23;25:14; 26:1;36:8;37:20; 38:24;41:20;52:12</p> <p><b>meaning (1)</b> 17:23</p> <p><b>means (1)</b> 43:4</p> <p><b>meet (6)</b> 7:8;19:3;23:1; 38:14;47:1;49:3</p> <p><b>meeting (5)</b> 4:25;20:20;33:1; 52:7,13</p> <p><b>meetings (2)</b> 19:17,24</p> <p><b>mental (2)</b> 48:18,19</p>	<p><b>mention (3)</b> 29:19;33:13;44:8</p> <p><b>mentioned (6)</b> 13:14;23:16; 28:20;32:23;39:24; 54:11</p> <p><b>mentions (1)</b> 33:13</p> <p><b>method (1)</b> 55:13</p> <p><b>methods (1)</b> 46:2</p> <p><b>Michigan (1)</b> 3:22</p> <p><b>might (11)</b> 19:8;20:19;30:9, 10;31:4,5;41:8;43:3; 54:18,20;55:5</p> <p><b>million (1)</b> 47:8</p> <p><b>mind (6)</b> 22:15;24:9;27:19; 39:25;40:2;44:24</p> <p><b>minds (1)</b> 40:20</p> <p><b>minimizing (1)</b> 19:6</p> <p><b>minute (2)</b> 14:6;16:5</p> <p><b>misleading (1)</b> 31:8</p> <p><b>missed (1)</b> 22:21</p> <p><b>Missoula (12)</b> 26:18;37:2;39:22; 41:17;43:12;48:3,9; 49:7;52:11;53:1,20; 54:2</p> <p><b>mix (1)</b> 41:4</p> <p><b>moderate (1)</b> 6:19</p> <p><b>moment (3)</b> 5:4;7:24;21:3</p> <p><b>money (11)</b> 18:10,11;22:3,12; 34:10;37:5;42:4,8,9; 43:9;46:16</p> <p><b>Montana (18)</b> 4:22;5:11,17;6:9; 9:10;11:11;13:14; 15:17;17:1;18:20; 21:9;23:22;25:11,16, 17;26:11;30:22;55:2</p> <p><b>Montana's (5)</b> 5:14;6:1,6,16,21</p> <p><b>month (1)</b> 4:15</p> <p><b>more (50)</b> 3:2;9:3,4;11:17, 18;12:11;13:7;14:2; 15:4,15,23;16:17; 17:7,24;18:10;</p>
<b>L</b>				
<p><b>lack (2)</b> 22:24;23:10</p> <p><b>land (5)</b> 12:10;38:24;43:7; 51:11;54:6</p> <p><b>landlord (1)</b> 49:16</p> <p><b>landlords (2)</b> 49:19,19</p> <p><b>language (1)</b> 46:3</p> <p><b>larger (2)</b> 23:10;51:8</p> <p><b>last (5)</b> 3:2;8:8;10:16; 15:2;41:24</p> <p><b>late (2)</b> 14:25;16:4</p> <p><b>later (2)</b> 45:17;56:6</p> <p><b>layering (1)</b> 24:12</p> <p><b>learn (1)</b> 43:20</p> <p><b>learned (3)</b> 20:1;43:2,19</p> <p><b>learning (1)</b> 19:16</p> <p><b>lease (1)</b> 50:22</p> <p><b>leased (3)</b> 50:9,14,20</p> <p><b>leasing (1)</b></p>	<p><b>lies (1)</b> 31:6</p> <p><b>LIHTC (5)</b> 9:18,23;14:8,11; 31:17</p> <p><b>limitations (1)</b> 25:12</p> <p><b>limited (2)</b> 36:6;37:6</p> <p><b>limiting (1)</b> 10:3</p> <p><b>line (2)</b> 14:21;53:7</p> <p><b>lines (1)</b> 38:24</p> <p><b>linked (1)</b> 37:11</p> <p><b>linking (1)</b> 34:14</p> <p><b>Lisa (1)</b> 3:9</p> <p><b>list (2)</b> 20:22;55:20</p> <p><b>listening (4)</b> 23:7;24:2,2;25:21</p> <p><b>little (17)</b> 8:17;12:20;15:3; 20:12,19;21:7,15,17; 24:9,24;30:6;31:8; 35:7;36:9;44:20; 53:21;55:19</p> <p><b>living (3)</b> 6:18;20:22;53:11</p> <p><b>loan (2)</b> 33:20,21</p> <p><b>loans (3)</b> 8:16,25;36:24</p>	<p><b>lot (27)</b> 7:23;8:12;9:10,12, 23;10:11;12:11; 13:2,7;15:11;16:15; 19:16,22;24:25; 27:23;37:15;40:18; 49:11;50:1;51:20, 23;52:5,17;53:2,10, 14,19</p> <p><b>lots (1)</b> 26:5</p> <p><b>loud (1)</b> 17:9</p> <p><b>love (1)</b> 23:19</p> <p><b>low (2)</b> 6:19;9:25</p> <p><b>lower (1)</b> 55:19</p> <p><b>lowest (3)</b> 45:13,14;55:8</p> <p><b>lucky (1)</b> 23:24</p>	<p><b>management (1)</b> 19:22</p> <p><b>many (5)</b> 23:8;24:25;31:9; 52:9;55:11</p> <p><b>market (5)</b> 9:1;10:13,15;11:3, 14</p> <p><b>marshaling (1)</b> 29:6</p> <p><b>massive (1)</b> 20:16</p> <p><b>matter (1)</b> 37:6</p> <p><b>maximize (1)</b> 43:24</p> <p><b>maximum (1)</b> 12:9</p> <p><b>may (11)</b> 9:14,24;14:12,22, 23;22:13,13;30:11, 24,25;39:10</p> <p><b>maybe (37)</b> 8:7;9:16;10:14; 13:1;17:7;19:5;21:7, 11,12,14,15,17; 22:14;24:14,18; 25:5;26:19;28:10,12, 17;29:10,13,24; 32:10;35:1,12;37:9; 40:8;41:5;43:21,23; 44:7,14;46:2,22; 54:11;55:1</p> <p><b>MCMLIN (18)</b> 14:23;16:3,10; 19:13;23:20;25:8; 26:15;27:16;29:18; 34:2;35:19;36:21; 38:12;41:9;45:9; 47:18;51:19;53:19</p> <p><b>MDIC (1)</b> 15:6</p> <p><b>Meagher (1)</b> 51:22</p> <p><b>mean (12)</b> 16:13,24;17:9; 19:14;23:23;25:14; 26:1;36:8;37:20; 38:24;41:20;52:12</p> <p><b>meaning (1)</b> 17:23</p> <p><b>means (1)</b> 43:4</p> <p><b>meet (6)</b> 7:8;19:3;23:1; 38:14;47:1;49:3</p> <p><b>meeting (5)</b> 4:25;20:20;33:1; 52:7,13</p> <p><b>meetings (2)</b> 19:17,24</p> <p><b>mental (2)</b> 48:18,19</p>	<p><b>mention (3)</b> 29:19;33:13;44:8</p> <p><b>mentioned (6)</b> 13:14;23:16; 28:20;32:23;39:24; 54:11</p> <p><b>mentions (1)</b> 33:13</p> <p><b>method (1)</b> 55:13</p> <p><b>methods (1)</b> 46:2</p> <p><b>Michigan (1)</b> 3:22</p> <p><b>might (11)</b> 19:8;20:19;30:9, 10;31:4,5;41:8;43:3; 54:18,20;55:5</p> <p><b>million (1)</b> 47:8</p> <p><b>mind (6)</b> 22:15;24:9;27:19; 39:25;40:2;44:24</p> <p><b>minds (1)</b> 40:20</p> <p><b>minimizing (1)</b> 19:6</p> <p><b>minute (2)</b> 14:6;16:5</p> <p><b>misleading (1)</b> 31:8</p> <p><b>missed (1)</b> 22:21</p> <p><b>Missoula (12)</b> 26:18;37:2;39:22; 41:17;43:12;48:3,9; 49:7;52:11;53:1,20; 54:2</p> <p><b>mix (1)</b> 41:4</p> <p><b>moderate (1)</b> 6:19</p> <p><b>moment (3)</b> 5:4;7:24;21:3</p> <p><b>money (11)</b> 18:10,11;22:3,12; 34:10;37:5;42:4,8,9; 43:9;46:16</p> <p><b>Montana (18)</b> 4:22;5:11,17;6:9; 9:10;11:11;13:14; 15:17;17:1;18:20; 21:9;23:22;25:11,16, 17;26:11;30:22;55:2</p> <p><b>Montana's (5)</b> 5:14;6:1,6,16,21</p> <p><b>month (1)</b> 4:15</p> <p><b>more (50)</b> 3:2;9:3,4;11:17, 18;12:11;13:7;14:2; 15:4,15,23;16:17; 17:7,24;18:10;</p>
<b>M</b>				
	<p><b>magic (1)</b> 48:8</p> <p><b>main (1)</b> 4:25</p> <p><b>maintain (1)</b> 33:5</p> <p><b>makes (3)</b> 15:9;16:16;21:6</p> <p><b>making (6)</b> 11:10;19:3;25:4; 28:21;29:8;30:7</p>			

<p>19:12;20:14,15;21:1,7;23:18;24:10,11,12,13,24;26:4,7,7,22,23;27:3;28:4,15,16;30:2,25;31:22;35:1,2,17;36:9;40:24;41:5,5;43:21;49:25;50:21;53:21;55:17</p> <p><b>mortgage (1)</b> 50:22</p> <p><b>most (7)</b> 12:7,15,24;16:8;31:13;36:7;46:5</p> <p><b>mostly (3)</b> 3:5;40:2;46:12</p> <p><b>move (12)</b> 7:17;15:11;20:1;23:13;26:7;32:6;47:13;48:20;53:5,5,13,15</p> <p><b>moving (6)</b> 11:2;17:15;18:25;32:2;38:10;41:8</p> <p><b>much (8)</b> 5:3;22:7,8;33:7;50:21;55:2,15;56:9</p> <p><b>multiple (2)</b> 12:3;19:18</p> <p><b>must (1)</b> 47:22</p> <p><b>mutually (1)</b> 42:7</p> <p><b>myriad (1)</b> 52:13</p> <p><b>myself (1)</b> 15:22</p>	<p>34:11;38:15;39:7,7;42:1,23,24;52:7,14</p> <p><b>needed (2)</b> 30:12;48:11</p> <p><b>needs (15)</b> 6:1,9;8:6;11:11,21;23:2;33:1,8;34:20;35:3;44:6;48:9,12;50:4,16</p> <p><b>net (1)</b> 32:24</p> <p><b>network (1)</b> 48:11</p> <p><b>new (9)</b> 11:5,7,23;20:9;21:19;35:13;40:12;51:8;55:1</p> <p><b>Newman (1)</b> 3:15</p> <p><b>next (5)</b> 32:3,8,14;34:4;35:18</p> <p><b>Nicole (1)</b> 3:15</p> <p><b>nine (4)</b> 35:24;36:14;47:14,15</p> <p><b>nonprofit (1)</b> 25:19</p> <p><b>nonprofits (1)</b> 22:10</p> <p><b>normally (1)</b> 9:24</p> <p><b>Northfork (2)</b> 4:9;8:9</p> <p><b>noted (1)</b> 33:10</p> <p><b>nowhere (2)</b> 52:24,25</p> <p><b>nuances (3)</b> 23:23;26:20;31:3</p> <p><b>number (14)</b> 6:14,21,24,25;7:1,3;8:5;11:18,19;19:6;34:16;35:24;36:14,19</p>	<p><b>office (2)</b> 37:3;49:18</p> <p><b>official (1)</b> 55:25</p> <p><b>often (2)</b> 22:3;37:16</p> <p><b>old (2)</b> 28:11;29:20</p> <p><b>Olson (1)</b> 3:15</p> <p><b>Once (3)</b> 50:13;53:8;55:8</p> <p><b>one (33)</b> 6:14,22,22;8:5,11;9:3,20;11:6,19;14:2;16:18,19;18:20;22:24;24:8;28:22;30:25,25;33:10,24;35:24;36:3;42:11;44:7,17;46:22;48:10;49:9,15;51:3;52:8,15;55:16</p> <p><b>ones (1)</b> 38:3</p> <p><b>one-time (1)</b> 19:15</p> <p><b>ongoing (1)</b> 53:25</p> <p><b>only (7)</b> 12:23;17:12;28:11;33:25,25;36:11;42:23</p> <p><b>open (5)</b> 15:23;32:20;45:17;54:22;55:6</p> <p><b>operate (2)</b> 13:16;50:6</p> <p><b>operating (1)</b> 22:11</p> <p><b>operational (4)</b> 17:22;20:16;30:24;31:2</p> <p><b>operations (5)</b> 16:17;18:7;30:1,9,13</p> <p><b>opinions (1)</b> 6:4</p> <p><b>opportunities (4)</b> 6:19;25:6;54:20;55:6</p> <p><b>opportunity (3)</b> 21:11;26:25;40:7</p> <p><b>opposed (1)</b> 24:19</p> <p><b>options (1)</b> 35:15</p> <p><b>order (3)</b> 50:11,12,13</p> <p><b>organization (1)</b> 47:16</p> <p><b>organizations (2)</b> 30:15;52:17</p> <p><b>original (1)</b></p>	<p>18:11</p> <p><b>others (2)</b> 23:18;39:5</p> <p><b>otherwise (1)</b> 5:25</p> <p><b>out (26)</b> 4:13;9:15,18;17:9;21:20;23:4,18;24:11,12;26:16,17;27:2,20,24;28:4,15;31:9;33:18;39:10;40:9;41:7;44:13;45:21;49:13,22;54:4</p> <p><b>outlay (1)</b> 22:12</p> <p><b>outlier (1)</b> 46:8</p> <p><b>outline (1)</b> 32:17</p> <p><b>outlined (1)</b> 49:9</p> <p><b>outside (5)</b> 12:8;20:11;27:13;32:20;54:9</p> <p><b>over (7)</b> 6:10;7:18;9:11;34:4;47:21,22;50:17</p> <p><b>overall (5)</b> 30:17;42:13;46:19;48:11;52:6</p> <p><b>overlay (1)</b> 17:2</p> <p><b>overview (2)</b> 6:11;7:15</p> <p><b>own (5)</b> 20:13;29:20;37:5;44:17;54:6</p> <p><b>owners (2)</b> 8:21,21</p> <p><b>ownership (3)</b> 7:12,13;12:4</p>	<p><b>participate (3)</b> 36:21;37:1,10</p> <p><b>participating (2)</b> 4:2;37:1</p> <p><b>participation (3)</b> 5:4,16;56:9</p> <p><b>particular (1)</b> 13:14</p> <p><b>particularly (5)</b> 8:15,24;29:7;35:11;50:3</p> <p><b>partner (2)</b> 23:7;54:1</p> <p><b>partnering (1)</b> 19:5</p> <p><b>partnerships (2)</b> 25:19;48:23</p> <p><b>parts (1)</b> 12:8</p> <p><b>passthrough (1)</b> 38:4</p> <p><b>past (3)</b> 25:9;31:5;44:15</p> <p><b>pause (1)</b> 5:5</p> <p><b>pay (3)</b> 33:20;43:4;50:21</p> <p><b>payers (1)</b> 23:3</p> <p><b>paying (4)</b> 8:13;34:19;42:4;46:17</p> <p><b>payment (1)</b> 50:22</p> <p><b>pencil (3)</b> 9:15,17;13:13</p> <p><b>penny (1)</b> 41:20</p> <p><b>people (13)</b> 3:3;8:2;20:22;26:6;37:16;41:12;49:22;50:25;51:1;52:22;53:4,10;54:10</p> <p><b>per (1)</b> 41:14</p> <p><b>percent (19)</b> 9:18,19,22,23;10:1,4;13:13;14:10,10;15:7,14;31:18,18,20,20;36:4;41:19;48:4;51:11</p> <p><b>percents (1)</b> 15:5</p> <p><b>perfect (1)</b> 51:19</p> <p><b>period (2)</b> 10:8,22</p> <p><b>permanent (7)</b> 33:3;35:22;36:5,14;48:13;49:22;51:16</p> <p><b>person (1)</b> 49:18</p>
<b>N</b>	<b>O</b>	<b>P</b>		
<p><b>name (6)</b> 3:7;4:2,11,21;8:3,8</p> <p><b>narrow (2)</b> 21:8;33:7</p> <p><b>narrowing (1)</b> 16:23</p> <p><b>narrowly (1)</b> 34:11</p> <p><b>nature (2)</b> 25:10;46:11</p> <p><b>navigate (1)</b> 13:25</p> <p><b>navigation (2)</b> 48:24;49:2</p> <p><b>necessarily (3)</b> 13:5;34:22;38:5</p> <p><b>necessity (1)</b> 24:12</p> <p><b>need (24)</b> 7:24;13:23;14:12;15:23;17:12;18:5,14;22:4,8,8;25:25;28:7,14,21;29:9;</p>	<p><b>objections (1)</b> 12:14</p> <p><b>objective (1)</b> 7:8</p> <p><b>objectives (1)</b> 6:15</p> <p><b>obviously (2)</b> 15:4;31:8</p> <p><b>occupancy (1)</b> 50:7</p> <p><b>off (3)</b> 20:19;24:17;33:20</p> <p><b>offer (1)</b> 21:14</p>	<p><b>page (1)</b> 33:11</p> <p><b>pair (1)</b> 10:4</p> <p><b>pandemic (1)</b> 19:15</p> <p><b>paperwork (3)</b> 19:7,7;44:20</p> <p><b>parcel (2)</b> 24:14;51:10</p> <p><b>Park (1)</b> 51:22</p> <p><b>parked (1)</b> 53:14</p> <p><b>part (5)</b> 15:21;24:14;26:10,22;49:12</p> <p><b>participants (3)</b> 3:19;6:5;7:19</p>		

<b>personally (1)</b> 31:23	51:5,17	41:21	12:2;13:13,20; 15:11;16:1,15,25; 17:18;18:4;20:15; 26:3;27:23;28:3,7, 10;29:3,4,10,12,22; 30:3,5,8,14,15,17; 31:9,16,25;32:12; 33:1,20;34:11,15; 35:1,4,22;36:5,9; 43:24;44:23;45:19; 46:9;47:4;48:25; 55:7,9	<b>quite (1)</b> 18:13
<b>perspective (4)</b> 7:20,20;21:14; 39:18	<b>populations (1)</b> 11:13	<b>primarily (1)</b> 6:22		<b>R</b>
<b>perspectives (1)</b> 6:4	<b>portable (1)</b> 52:20	<b>priorities (1)</b> 6:3		<b>RA (2)</b> 8:16;33:21
<b>Phase (1)</b> 50:14	<b>portfolio (7)</b> 29:20,21;30:18,22, 22,23;34:7	<b>prioritization (2)</b> 35:11;43:1	<b>prop (2)</b> 30:24;39:18	<b>raising (1)</b> 45:7
<b>phenomenon (1)</b> 53:24	<b>position (1)</b> 49:17	<b>prioritizations (1)</b> 34:21	<b>proper (1)</b> 53:9	<b>ranging (1)</b> 33:2
<b>phone (1)</b> 22:18	<b>positive (2)</b> 20:25;24:5	<b>prioritize (2)</b> 10:23;40:21	<b>properties (4)</b> 8:23;10:14,15,24	<b>rate (1)</b> 11:14
<b>physical (1)</b> 48:19	<b>possible (2)</b> 23:4;32:7	<b>prioritized (6)</b> 32:14;35:17;36:6; 42:3;50:15;54:12	<b>property (1)</b> 19:22	<b>rates (2)</b> 9:25;46:18
<b>pieces (3)</b> 43:13;46:14;52:1	<b>post-COVID (1)</b> 50:3	<b>prioritizing (1)</b> 42:2	<b>provide (6)</b> 4:14;7:13;11:12, 24;50:24;51:15	<b>RD (5)</b> 9:12;10:7;11:1; 13:22;34:7
<b>pill (1)</b> 47:7	<b>postmortems (1)</b> 46:9	<b>priority (4)</b> 10:25;34:9;36:11, 11	<b>providers (3)</b> 23:7;49:5,7	<b>reached (1)</b> 26:16
<b>pipelines (1)</b> 45:19	<b>pot (2)</b> 36:7,7	<b>private (2)</b> 54:3,6	<b>providing (2)</b> 6:17,17	<b>reaching (1)</b> 23:18
<b>place (3)</b> 11:10;49:7;50:14	<b>potential (3)</b> 22:15,15;25:2	<b>probably (4)</b> 15:23;32:1;55:19; 56:3	<b>proving (1)</b> 45:25	<b>read (1)</b> 3:18
<b>places (3)</b> 52:21,22;53:2	<b>potentially (4)</b> 13:24;34:16;45:1; 49:21	<b>problem (3)</b> 5:6;19:18;28:2	<b>provision (1)</b> 7:5	<b>ready (1)</b> 6:10
<b>plain (1)</b> 16:17	<b>powerful (1)</b> 26:23	<b>process (9)</b> 5:16;10:2;12:20; 14:18;27:19;37:17; 38:6;40:4;53:16	<b>public (8)</b> 5:15,18;7:1;36:20; 47:24;49:1,1;52:23	<b>real (1)</b> 22:5
<b>Plan (22)</b> 4:17;5:14,15,20, 22,23;6:6,12,16,21, 24;7:16,21;32:18; 33:11;38:14;42:13; 43:22;44:12;45:10; 47:23;56:1	<b>practitioners (3)</b> 13:11;21:18;55:22	<b>procurement (3)</b> 45:11;46:10;54:20	<b>pulse (1)</b> 26:21	<b>realignment (1)</b> 44:8
<b>planned (1)</b> 39:2	<b>precious (1)</b> 28:23	<b>productive (1)</b> 27:3	<b>punch (1)</b> 20:22	<b>reality (1)</b> 45:4
<b>planning (9)</b> 38:16,19,21;39:1, 15,24;40:1;43:15; 45:20	<b>pre-COVID (1)</b> 50:2	<b>profit (2)</b> 25:19;30:16	<b>purchased (2)</b> 50:20;51:10	<b>really (45)</b> 8:19;9:14,17;10:2; 11:11;14:13;16:12; 18:23;19:14;21:8, 21;22:8;23:9;24:11; 25:4,18;27:2;28:23, 23;29:2,11;30:4,7, 21;31:2;33:7,24; 34:13,18;36:6;37:3; 38:12;39:25;41:3; 43:18;44:11,21;46:4, 8;50:3;52:18;54:7, 15,21;55:10
<b>play (1)</b> 55:4	<b>preliminary (1)</b> 21:25	<b>program (8)</b> 9:19,22;21:20; 28:5,16;33:18; 48:22;49:14	<b>put (3)</b> 30:17;37:4;55:19	<b>realtime (1)</b> 24:3
<b>playing (1)</b> 13:21	<b>present (1)</b> 3:24	<b>programming (1)</b> 35:14	<b>putting (2)</b> 42:5;48:21	<b>reason (2)</b> 15:1;29:12
<b>please (2)</b> 4:1;8:2	<b>presentation (2)</b> 4:24;5:7	<b>programs (8)</b> 9:21;10:3;14:4,20; 27:25;40:12;41:4; 49:20	<b>Q</b>	<b>recent (1)</b> 18:17
<b>plug (1)</b> 55:4	<b>presenting (1)</b> 3:13	<b>progress (2)</b> 7:7;11:10	<b>qualified (1)</b> 45:14	<b>recently (4)</b> 15:7;16:1;18:19; 40:15
<b>plus (1)</b> 15:3	<b>preservation (16)</b> 7:6;8:13;9:11,24; 10:7,8,24;11:1,7,9, 23;13:3;28:10,20; 34:6;35:11	<b>project (27)</b> 4:22;16:18,19; 17:13;22:6;28:25; 30:25,25;31:4;34:17, 19,24;38:14;39:10; 41:17;42:6,23,25; 43:10;44:13;45:18; 46:23;48:2,5,10,13; 49:25	<b>quality (1)</b> 28:13	<b>recipient (1)</b> 24:20
<b>pm (1)</b> 56:12	<b>preserve (6)</b> 6:14,23;9:4;10:12, 17;34:12	<b>project-based (1)</b> 48:15	<b>quantify (1)</b> 47:9	<b>recognize (2)</b> 36:13;39:6
<b>point (5)</b> 3:6;25:13;28:9; 30:3;39:11	<b>pretty (4)</b> 16:14;27:19; 32:24;33:22	<b>project-by-project (1)</b> 30:21	<b>quarantine (2)</b> 50:25;51:2	<b>record (4)</b> 3:19;4:11;8:4; 55:25
<b>policies (1)</b> 41:4	<b>prevalence (1)</b> 53:2	<b>projects (50)</b> 3:22;8:15;9:11;	<b>quickly (2)</b> 5:7;23:4	<b>recorded (1)</b> 4:11
<b>policy (5)</b> 5:20;36:20;37:9; 38:10;42:14	<b>previous (1)</b> 30:10			
<b>political (1)</b> 49:11	<b>previously (1)</b> 27:22			
<b>population (2)</b>	<b>price (1)</b> 12:9			
	<b>priced (1)</b> 12:8			
	<b>pricing (1)</b>			

<b>recording (1)</b> 56:10	13:18;18:22;19:4; 21:4,5,7,9;24:13; 47:1	38:15;41:12,25	46:23	39:17;49:24;54:4
<b>recover (1)</b> 39:11	<b>requires (1)</b> 12:11	<b>round (2)</b> 10:20;15:7	<b>service (6)</b> 34:20;35:14;36:2; 49:5,5,7	<b>simple (1)</b> 49:23
<b>reduce (1)</b> 7:3	<b>rescinded (1)</b> 28:15	<b>Roundup (1)</b> 39:21	<b>Services (6)</b> 5:13,19;35:25; 48:17,18;52:19	<b>single (1)</b> 20:7
<b>reduced (1)</b> 50:8	<b>rescindation (1)</b> 29:12	<b>rules (4)</b> 16:19;44:18;45:5; 46:10	<b>servng (1)</b> 12:3	<b>single-family (2)</b> 7:11,12
<b>refer (1)</b> 28:17	<b>residents (4)</b> 6:20;12:3;19:19; 20:10	<b>run (1)</b> 4:13	<b>sessions (1)</b> 24:2	<b>single-source (1)</b> 16:18
<b>regular (1)</b> 55:17	<b>resolution (1)</b> 40:15	<b>rural (2)</b> 33:16;37:15	<b>set (5)</b> 8:25;13:15;16:19; 18:21;30:1	<b>site (1)</b> 48:6
<b>regulations (2)</b> 16:22;24:12	<b>resolved (2)</b> 12:24;14:5	<b>RVs (2)</b> 53:4,11	<b>setup (1)</b> 25:11	<b>sitting (1)</b> 45:16
<b>rehab (4)</b> 10:11;28:13,14; 29:9	<b>resource (1)</b> 37:7	<b>S</b>	<b>seven (3)</b> 36:19;38:21;47:22	<b>situation (1)</b> 45:11
<b>rehabilitate (2)</b> 7:10,11	<b>resources (7)</b> 8:19;10:10;11:25; 29:6;33:8;38:8; 40:24	<b>safe (1)</b> 43:14	<b>sewer (4)</b> 34:20;35:3;39:1; 53:7	<b>six (1)</b> 32:7
<b>rehab (1)</b> 28:13	<b>respond (1)</b> 50:4	<b>safely (2)</b> 50:11;51:2	<b>shady (1)</b> 39:12	<b>sleeping (1)</b> 52:11
<b>reinforce (1)</b> 35:10	<b>responsible (2)</b> 45:13,14	<b>safety (1)</b> 53:9	<b>share (4)</b> 43:14,19,20;53:20	<b>slide (1)</b> 4:18
<b>reinforcement (1)</b> 38:7	<b>responsive (1)</b> 21:22	<b>same (10)</b> 9:9;11:10;14:21; 19:8;26:2,23;39:17; 41:18;50:23;52:2	<b>shared (4)</b> 6:4;42:20;43:22, 23	<b>slightly (1)</b> 19:8
<b>reiterate (1)</b> 23:21	<b>restricted (1)</b> 42:19	<b>sat (2)</b> 10:20;47:21	<b>sharing (2)</b> 8:20;43:2	<b>sliver (1)</b> 49:15
<b>relates (1)</b> 6:13	<b>restrictions (2)</b> 10:18,21	<b>satisfied (1)</b> 18:21	<b>shelter (6)</b> 11:25,25;50:6,11; 51:8,12	<b>slurring (1)</b> 41:9
<b>relationship (1)</b> 42:8	<b>restrictive (1)</b> 17:8	<b>saying (3)</b> 4:10;18:13;52:17	<b>sheltering (2)</b> 50:16;51:5	<b>small (1)</b> 49:15
<b>relying (1)</b> 54:1	<b>restrooms (3)</b> 52:20,23,25	<b>scared (1)</b> 43:3	<b>shelters (1)</b> 33:2	<b>smaller (3)</b> 33:23;43:3;50:15
<b>remember (1)</b> 25:9	<b>resulting (1)</b> 22:14	<b>scattered (1)</b> 48:5	<b>shifts (1)</b> 55:11	<b>soft (1)</b> 15:12
<b>renovation (1)</b> 51:7	<b>rethink (1)</b> 25:6	<b>schematic (1)</b> 51:11	<b>shotgun (1)</b> 42:10	<b>solid (1)</b> 22:6
<b>rent (3)</b> 7:11;11:14;18:11	<b>revisiting (1)</b> 25:14	<b>se (1)</b> 41:14	<b>shout (1)</b> 26:16	<b>solutions (1)</b> 32:7
<b>rental (5)</b> 7:10;8:14;9:2; 33:19;34:7	<b>revitalize (1)</b> 7:2	<b>seasonal (2)</b> 50:6;51:8	<b>show (2)</b> 4:19,24	<b>solve (3)</b> 48:7,9;49:10
<b>rentals (1)</b> 12:4	<b>right (16)</b> 4:20;5:8,16;20:24; 22:25;23:9,12;27:8; 29:23;38:2;42:22; 44:3;45:15;47:15; 48:22;55:11	<b>Section (3)</b> 10:13;33:14;34:8	<b>showed (2)</b> 14:24;43:10	<b>solved (1)</b> 17:25
<b>rents (1)</b> 18:1	<b>risk (1)</b> 50:16	<b>seeing (4)</b> 27:21;35:21;53:1, 10	<b>showing (1)</b> 46:1	<b>solving (1)</b> 38:15
<b>repeating (1)</b> 22:22	<b>risks (1)</b> 27:20	<b>seem (1)</b> 24:23	<b>sidewalk (1)</b> 42:4	<b>sometimes (4)</b> 12:9;30:5;38:1; 39:12
<b>report (1)</b> 22:1	<b>river (1)</b> 54:5	<b>seemed (1)</b> 41:3	<b>sidewalks (2)</b> 42:5,9	<b>sorry (3)</b> 14:24,25;34:15
<b>reporter (2)</b> 3:10;12:2	<b>roll (1)</b> 44:13	<b>sees (1)</b> 40:23	<b>sight (1)</b> 11:5	<b>sort (3)</b> 7:15;14:19,20
<b>reports (1)</b> 22:2	<b>rolling (1)</b> 24:8	<b>self-interested (1)</b> 39:9	<b>significant (4)</b> 25:4;52:21;53:12, 17	<b>source (2)</b> 13:4;14:14
<b>request (1)</b> 35:19	<b>roof (1)</b> 41:21	<b>selfishly (1)</b> 29:18	<b>significantly (1)</b> 53:3	<b>sources (4)</b> 10:5;13:19;14:11; 44:9
<b>require (1)</b> 45:12	<b>root (3)</b>	<b>self-serving (2)</b> 38:2,5	<b>silence (1)</b> 5:5	<b>space (3)</b> 50:19,24;51:1
<b>required (1)</b> 5:24		<b>sense (3)</b> 13:20;21:6;32:11	<b>similar (3)</b>	<b>spaces (1)</b> 52:23
<b>requirement (1)</b> 46:7		<b>separate (1)</b>		<b>spacing (1)</b> 51:10
<b>requirements (9)</b>				<b>speak (7)</b> 4:1,10;7:25;8:2,3;

11:18,22 <b>speaking (5)</b> 8:4;12:5;26:23; 40:19;46:12 <b>specialist (1)</b> 4:22 <b>specific (6)</b> 17:3;24:5;28:17; 32:12;43:5;46:22 <b>specifically (2)</b> 23:2;28:5 <b>speed (1)</b> 26:13 <b>spelled (1)</b> 8:9 <b>spend (2)</b> 37:24;39:15 <b>spent (1)</b> 28:23 <b>splitting (1)</b> 39:8 <b>spoke (3)</b> 16:11;22:20;35:8 <b>sponsored (1)</b> 5:11 <b>spread (1)</b> 37:6 <b>spreading (1)</b> 36:12 <b>stability (1)</b> 31:2 <b>stabilize (1)</b> 39:19 <b>stack (5)</b> 16:14;30:1;31:13, 25;41:19 <b>stacks (3)</b> 24:10;34:9;42:11 <b>staff (7)</b> 3:6;15:16;17:2; 20:13,17;23:23; 49:18 <b>stagnant (1)</b> 40:25 <b>standalone (1)</b> 13:5 <b>standards (1)</b> 21:13 <b>standpoint (6)</b> 14:3;16:11;19:23; 30:24;42:14;46:11 <b>start (3)</b> 4:18;31:17;45:18 <b>started (2)</b> 3:1;4:5 <b>state (19)</b> 3:23;5:17;6:20; 8:2,7;21:4,6;23:6; 24:16;25:23;27:3; 36:12,15,23,23; 40:24;43:7;46:3; 53:18 <b>stated (1)</b>	35:10 <b>statement (1)</b> 27:17 <b>states (3)</b> 23:25;24:23;36:4 <b>stating (1)</b> 37:14 <b>statute (1)</b> 43:7 <b>stay-at-home (3)</b> 50:10,12,13 <b>staying (1)</b> 11:9 <b>step (4)</b> 9:20;40:3;44:11, 16 <b>still (6)</b> 12:11;45:21,22; 46:19;47:1;49:3 <b>stop (1)</b> 56:9 <b>stories (1)</b> 23:25 <b>streamline (1)</b> 19:2 <b>streamlined (2)</b> 15:4;24:24 <b>street (1)</b> 42:22 <b>strengthen (1)</b> 39:20 <b>strengthening (1)</b> 34:6 <b>stringent (1)</b> 21:8 <b>structural (1)</b> 27:1 <b>structure (2)</b> 18:12;25:11 <b>stuff (1)</b> 17:5 <b>submit (2)</b> 14:7;19:7 <b>submitted (1)</b> 21:24 <b>submitting (1)</b> 14:9 <b>subs (2)</b> 45:21,21 <b>subsidies (1)</b> 35:12 <b>subsidized (3)</b> 10:13,24;11:1 <b>success (1)</b> 36:1 <b>suck (1)</b> 45:1 <b>sufficient (2)</b> 10:9;22:25 <b>suggestions (1)</b> 44:4 <b>suitable (1)</b> 6:17	<b>super (2)</b> 18:9;20:23 <b>support (11)</b> 5:13;9:16;17:24; 27:11;31:25;35:5,13, 15,22;36:15,21 <b>supported (4)</b> 30:8;36:5;48:14; 49:22 <b>supporting (1)</b> 15:13 <b>supportive (1)</b> 51:16 <b>sure (11)</b> 8:22;14:15;19:3; 28:21;29:8;30:7; 32:5,6,22;34:11;35:8 <b>surgical (1)</b> 34:10 <b>sustain (1)</b> 7:1 <b>swallow (1)</b> 47:8 <b>Sweet (1)</b> 43:5 <b>switched (1)</b> 22:17 <b>swords (1)</b> 25:1 <b>system (1)</b> 40:5	40:8 <b>tenants (1)</b> 49:21 <b>term (7)</b> 8:25;9:1;12:12; 20:1,12,24;33:17 <b>thanks (4)</b> 3:4;4:19;56:8,11 <b>themes (1)</b> 56:2 <b>thereby (1)</b> 9:1 <b>THF (1)</b> 29:1 <b>thin (1)</b> 36:13 <b>thinking (13)</b> 8:15;18:16;21:3, 24;22:10;23:3; 24:18;25:3,14;34:14, 17;39:23;44:18 <b>third-party (1)</b> 22:1 <b>thorough (1)</b> 27:19 <b>though (2)</b> 48:7;49:17 <b>thought (5)</b> 7:23;16:2;17:23; 24:8;45:8 <b>thoughtful (1)</b> 28:12 <b>thoughts (4)</b> 4:16;5:6;9:6;32:20 <b>three (6)</b> 6:25;10:15;17:12; 23:13;27:7;56:2 <b>throughout (1)</b> 52:22 <b>throw (1)</b> 46:16 <b>thumb (1)</b> 26:21 <b>tick (1)</b> 46:19 <b>tie (1)</b> 45:12 <b>tied (2)</b> 30:23;52:3 <b>ties (1)</b> 27:21 <b>TIF (4)</b> 42:17,18;43:4,9 <b>tight (1)</b> 22:11 <b>times (5)</b> 9:12;19:6;23:2; 37:9,16 <b>timing (2)</b> 14:3;34:25 <b>Tiny (1)</b> 51:14 <b>today (6)</b>	3:11,14,17;4:13; 6:23;55:15 <b>to-do (1)</b> 55:19 <b>together (10)</b> 14:20;15:4,16; 19:25;22:21;24:1; 26:24;30:23;35:5; 49:8 <b>took (1)</b> 40:18 <b>top (2)</b> 24:17;56:4 <b>totally (2)</b> 7:25;47:4 <b>touch (2)</b> 20:7;38:23 <b>touched (1)</b> 54:19 <b>tough (1)</b> 45:11 <b>tow (1)</b> 53:16 <b>toward (3)</b> 7:7;37:5;40:3 <b>transcribed (1)</b> 4:12 <b>transcript (1)</b> 3:10 <b>transition (1)</b> 12:19 <b>transitional (1)</b> 33:2 <b>treatment (1)</b> 40:5 <b>tremendous (1)</b> 33:15 <b>tricky (1)</b> 13:25 <b>tried (1)</b> 29:23 <b>Trinity (2)</b> 48:2;54:2 <b>true (2)</b> 33:15;38:25 <b>trust (8)</b> 12:10;17:4,10,17, 19;18:10;36:24; 40:16 <b>try (6)</b> 8:22;10:12;15:3; 31:12,16;46:5 <b>trying (23)</b> 9:4;13:13;15:6,24; 17:17;20:9;24:3; 25:9;26:2;27:19; 32:11;38:1,14; 41:16;43:17;47:23; 48:5,6,22;49:3,4,10, 54:3 <b>turn (2)</b> 7:18;51:8 <b>turnover (1)</b>
		<b>T</b>		
		<b>tag (1)</b> 37:13 <b>tailor (2)</b> 25:16,17 <b>talk (1)</b> 45:10 <b>talked (5)</b> 11:23;25:8;34:5; 45:25;49:20 <b>talking (1)</b> 17:9 <b>tandem (1)</b> 35:5 <b>tapped (1)</b> 38:13 <b>targets (1)</b> 16:23 <b>tax (22)</b> 9:18,19,22,23; 10:15,18;11:2;14:8, 10,11;16:18;28:5,16; 29:8;31:17,18,21; 36:4;42:16;48:22, 25;49:13 <b>taxes (1)</b> 10:1 <b>team (1)</b> 41:18 <b>technical (1)</b>		

15:17 <b>twinning (1)</b> 31:19 <b>two (7)</b> 3:2;6:24;11:18; 12:15;42:21;45:17; 51:4 <b>types (3)</b> 17:5,20;36:2	<b>use (10)</b> 9:21;24:18;38:18, 24:40;7:41;15; 44:10;52:25;54:7; 56:1 <b>used (4)</b> 27:10,14;31:24; 37:22 <b>user (1)</b> 39:25 <b>using (3)</b> 14:11;16:13;48:4 <b>usually (1)</b> 31:17 <b>utilization (1)</b> 44:5 <b>utilize (5)</b> 13:4;31:12;38:9; 43:6;52:23 <b>utilized (1)</b> 42:16 <b>utilizing (2)</b> 50:19,23	<b>wash (1)</b> 52:24 <b>waste (2)</b> 53:24;54:5 <b>wastewater (2)</b> 40:5;54:13 <b>water (2)</b> 39:2;53:6 <b>waters (1)</b> 13:25 <b>way (16)</b> 10:25;14:17,19; 16:20;24:21;25:22; 28:24;29:23;30:19; 33:19;36:22;38:6; 43:10,14;44:19;45:6 <b>ways (9)</b> 19:1,5,12;24:15; 25:15,16;35:13; 46:24;55:1 <b>wear (2)</b> 51:20;52:2 <b>weeds (1)</b> 24:21 <b>week (1)</b> 53:8 <b>weeks (1)</b> 45:17 <b>weighing (1)</b> 47:20 <b>welcome (1)</b> 5:10 <b>what's (3)</b> 22:5;38:25;51:25 <b>whenever (1)</b> 15:5 <b>wherever (1)</b> 53:14 <b>whole (5)</b> 13:7;17:5;22:12; 40:18;44:24 <b>who's (1)</b> 8:4 <b>whys (1)</b> 41:7 <b>wide (1)</b> 32:24 <b>winging (1)</b> 16:5 <b>wins (1)</b> 41:2 <b>within (3)</b> 13:16;36:15;48:21 <b>without (5)</b> 9:15;10:20;22:9; 46:10;50:17 <b>wonder (2)</b> 40:6;45:5 <b>wonderful (1)</b> 49:6 <b>word (1)</b> 18:19 <b>work (26)</b>	8:17;12:10;15:16, 18;17:1,18;18:4; 22:6;25:17;26:3,9; 35:4;36:22;37:15; 39:8;40:18;41:16; 42:4,7;46:4,5,22,25; 49:8,18;54:25 <b>workable (1)</b> 12:7 <b>worked (1)</b> 18:22 <b>workforce (1)</b> 43:11 <b>working (21)</b> 16:12;17:9;20:4; 22:18;24:1,1;26:24; 34:9;37:7;38:18; 46:21;47:9,19;48:1, 17;49:25;51:14; 52:6;54:2,14;55:3 <b>work-level (1)</b> 39:3 <b>works (3)</b> 18:14;34:13;38:6 <b>world (2)</b> 41:23;45:15 <b>worth (2)</b> 47:7,9 <b>worthy (3)</b> 27:15;29:4,10 <b>wrapped (1)</b> 40:20 <b>writing (2)</b> 4:15;56:7 <b>wrong (1)</b> 23:24 <b>wrote (1)</b> 43:8	<b>12 (1)</b> 9:13 <b>12:00 (1)</b> 56:12 <b>130 (1)</b> 51:12 <b>15 (2)</b> 10:21;28:11 <b>15- (1)</b> 29:22 <b>15-year (1)</b> 10:22 <b>16 (1)</b> 50:8
<b>U</b>	<b>V</b>		<b>2</b>	
<b>ultimate (1)</b> 45:3 <b>uncertain (1)</b> 44:25 <b>underlying (1)</b> 50:18 <b>understands (1)</b> 41:25 <b>undertake (1)</b> 32:8 <b>underwriting (1)</b> 18:7 <b>unfamiliar (1)</b> 37:17 <b>Unfortunately (1)</b> 47:3 <b>uniform (1)</b> 15:1 <b>unintended (5)</b> 17:14,18;18:8; 21:11;29:24 <b>unique (2)</b> 25:19;55:2 <b>unit (2)</b> 17:10,19 <b>units (7)</b> 9:12,13,13;16:24; 33:12,16;51:17 <b>unknown (1)</b> 15:12 <b>unrestricted (1)</b> 27:25 <b>unsafe (1)</b> 53:4 <b>unwilling (1)</b> 20:21 <b>up (18)</b> 10:4,25;11:18; 14:24;15:13;16:25; 18:1;19:11;22:13; 26:13;30:1,24; 33:18;39:18;41:2; 43:10;54:3,18 <b>upfront (1)</b> 12:11 <b>upon (1)</b> 55:9 <b>Urban (1)</b> 5:25 <b>USDA (1)</b> 8:16	<b>valuable (3)</b> 28:4;36:7;40:2 <b>variety (1)</b> 52:13 <b>various (1)</b> 3:22 <b>vein (1)</b> 9:9 <b>versions (1)</b> 52:9 <b>versus (2)</b> 9:22;14:8 <b>village (1)</b> 51:15 <b>vital (1)</b> 39:21 <b>voices (1)</b> 26:22 <b>voucher (1)</b> 49:21 <b>vouchers (2)</b> 17:12;48:15		<b>2 (1)</b> 50:14 <b>2015 (1)</b> 33:10 <b>2020 (1)</b> 33:11 <b>2020-2024 (1)</b> 5:15 <b>20-year-old (1)</b> 29:22 <b>24 (1)</b> 9:13	
	<b>W</b>		<b>3</b>	
	<b>wages (1)</b> 46:17 <b>waiting (1)</b> 45:17 <b>waiving (1)</b> 39:13 <b>walk-in (1)</b> 49:5 <b>wants (1)</b> 47:18 <b>warranted (1)</b> 29:14		<b>30 (2)</b> 48:13,23 <b>30,000 (2)</b> 42:23,24 <b>34 (1)</b> 9:13	
		<b>Y</b>	<b>4</b>	
		<b>year (3)</b> 10:16,21;19:10 <b>year-round (1)</b> 51:12 <b>years (8)</b> 28:11;29:25;32:9, 14;34:4;35:18; 41:24;47:22 <b>yield (1)</b> 41:19 <b>YWCA's (1)</b> 52:10	<b>4 (11)</b> 9:19,22;10:1; 13:13;14:10;15:5, 14;31:18,20;41:19; 48:4 <b>40-year (1)</b> 8:25 <b>450,000 (2)</b> 45:7;47:6	
		<b>Z</b>	<b>5</b>	
		<b>zoning (1)</b> 38:16	<b>50 (1)</b> 9:11 <b>515 (2)</b> 8:16;33:20	
		<b>1</b>	<b>6</b>	
		<b>100 (1)</b> 51:11	<b>60 (2)</b> 9:11;33:11 <b>65 (1)</b>	

50:17				
<b>7</b>				
<b>72 (1)</b> 53:13				
<b>8</b>				
<b>8 (3)</b> 10:13;33:14;34:8 <b>80s (1)</b> 8:23				
<b>9</b>				
<b>9 (9)</b> 3:20;9:18,23;10:4; 14:10;15:7;31:18, 20;36:4				

# Welcome to the Infrastructure Focus Group

Sponsored by the Montana  
Departments of Commerce and  
Health and Human Services in  
Support of Montana's Five-Year  
Consolidated Plan



# 2020-2024 Consolidated Plan Public Participation Process

The State of Montana, through the Departments of Commerce and Public Health and Human Services, is developing a five-year plan to guide policy and investment for housing, economic, and other community development. The five-year plan, also known as the “Consolidated Plan for Housing and Community Development” is required by the U.S. Department of Housing and Urban Development (HUD) to assess Montana’s needs and current conditions as well as to determine priorities and allocate HUD funding.



# 2020-2024 Consolidated Plan Public Participation Process

The perspectives and opinions shared by participants of this focus group will inform the development of the Consolidated Plan. We hope that with your input, we can identify and address housing and community development needs across Montana.



# 2020-2024 Consolidated Plan

## Goal 3 – Improve and Sustain Public Infrastructure

- The objectives of Montana’s Consolidated Plan include:
  - Provide decent housing
  - Provide a suitable living environment
  - Expand economic opportunities for low- and moderate-income residents of the state
- The goals of Montana’s Consolidated Plan are:
  - Goal 1 – Preserve and Construct Affordable Housing
  - Goal 2 – Plan for Communities
  - Goal 3 – Improve and Sustain Public Infrastructure
  - Goal 4 – Revitalize Local Economies
  - Goal 5 – Reduce Homelessness
- This focus group discussion will focus on the **provision of a suitable living environment and improving and sustaining public infrastructure**. To gauge the progress towards accomplishing this objective and meeting this goal, the following will be assessed:
  - Low- and moderate-income households assisted through public facility or infrastructure activities



# 2020-2024 Consolidated Plan

## Goal 3 Questions – **Needs**

1. What are our greatest needs?
2. What are our most difficult barriers and constraints?
3. What can we do about these barriers and constraints?
4. Are there other concerns?



# 2020-2024 Consolidated Plan

## Goal 3 Questions – **Possible Solutions**

5. What community and public facilities activities should we undertake in the next five years?
6. How can we influence the production and operation of our existing facilities?
7. Other?



**In The Matter Of:**  
*Infrastructure Focus Group*

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*Transcript of Proceedings*  
*November 23, 2020*

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*Lesofski Court Reporting & Video Conferencing*  
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INFRASTRUCTURE FOCUS GROUP

SPONSORED BY MONTANA'S DEPARTMENT OF COMMERCE  
IN SUPPORT OF MONTANA'S FIVE-YEAR CONSOLIDATED PLAN

TRANSCRIPT OF PROCEEDINGS

Becky Anseth, Matt Blank, Kasey Pilon  
Facilitators  
Via Zoom

November 23, 2020  
1:30 p.m.

HOLLY FOX  
LESOFSKI COURT REPORTING  
7 WEST SIXTH AVENUE, SUITE 2C  
HELENA, MONTANA 59601

PARTICIPANTS

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VIA ZOOM:

BECKY ANSETH  
MATT BLANK  
JEANETTE BLIZE  
KACEY PILON  
Department of Commerce  
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ROBIE CULVER  
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SINDIE KENNEDY  
Missoula County

LaNETTE JONES  
Great West Engineering

LORETTE CARTER  
City of Shelby

1           The following proceedings were had and testimony  
2 taken:

3                           \* \* \* \* \*

4  
5           MS. ANSETH: I'm Becky Anseth. I am the  
6 infrastructure manager with the community development  
7 division at the Department of Commerce.

8           It looks like we have about nine participants on at  
9 the moment. Some others may be joining a few minutes late  
10 it sounds like by some messaging I'm getting. But we will  
11 go ahead and get started.

12           A few housekeeping tasks to start off. If you would  
13 all please keep yourselves muted unless you are speaking,  
14 that would be helpful to all involved. This meeting is  
15 being recorded. We do also have a court reporter on for an  
16 official transcript of the meeting.

17           So we'll go through a little roll call here, go  
18 through everyone's names, what association they are  
19 affiliated with. When you do speak, when we start  
20 answering questions and going through the discussion, this  
21 is really a feedback session. So when you do speak, please  
22 state your name and -- so that we have a good record of who  
23 everyone is and we can record those comments.

24           If you have any follow-up comments or thoughts after  
25 our discussion today, please feel free to submit those in

1 writing. You can just email those to either myself or  
2 DOC -- doccdd@mt.gov.

3 I sent you all questions ahead of time so you had a  
4 little bit of -- a few moments to think about these  
5 questions. Like I said, this is really a feedback session.  
6 We're definitely looking for your thoughts on what is  
7 happening in your communities, barriers or challenges that  
8 you are hearing about with your clients.

9 So I think with that, if there are no immediate  
10 questions, I will go through the roll call of who I see on  
11 today. It looks like I have Holly Fox.

12 Holly, I'm not familiar with what organization you're  
13 with.

14 THE COURT REPORTER: I'm your court reporter.

15 Can you hear me? I'm your court reporter.

16 Can you hear me?

17 MS. ANSETH: I can, Holly.

18 THE COURT REPORTER: Okay.

19 MS. ANSETH: Which organization are you with?

20 THE COURT REPORTER: I'm your court reporter.

21 MS. ANSETH: Perfect. Yeah.

22 Okay. We also have Robie Culver with Stahly  
23 Engineering --

24 MS. BENNER: Hello.

25 MS. ANSETH: -- Benner with Nittany GrantWorks.

1 (Court reporter clarification.)

2 MS. ANSETH: Lori Benner with Nittany GrantWorks.  
3 Sindie Kennedy, Missoula County.

4 MS. KENNEDY: Hello, everyone.

5 MS. ANSETH: Jeanette Blize, Matt Blank, and Kasey  
6 Pilon are on my team at the department working with  
7 infrastructure projects. LaNette Jones is with Great West  
8 Engineering.

9 MS. JONES: Hello.

10 MS. ANSETH: And Stephanie Seymanski with Morrison  
11 and Maierle [sic] Engineering.

12 MS. SEYMANSKI: Hi.

13 MS. ANSETH: I live in a remote location, so I'm  
14 going to stop my video since...

15 (Court reporter clarification.)

16 MS. ANSETH: I just stopped my video to hopefully  
17 make my connection better.

18 So welcome to the focus group.

19 Next slide, Matt.

20 The focus group is really to address the consolidated  
21 plan or five-year plan to guide policy for housing,  
22 economic, and other development in our community. This  
23 consolidated plan is required by Housing and Urban  
24 Development, the U.S. Department of, to assess needs and  
25 conditions and help determine priorities to allocate HUD

1 funding.

2 I'm waiting for Matt's screen to come back up.

3 So the public participation process -- I apologize. I  
4 keep losing my connection.

5 The perspectives and opinions shared --

6 MR. BLANK: Yeah. For the next slide, the  
7 perspectives and opinions shared by participants of this  
8 focus group will inform the development of the consolidated  
9 plan. We hope that, with your input, we can identify and  
10 address housing needs and community development needs  
11 across Montana.

12 And then for the next slide, the 2020-2024  
13 Consolidated Plan Goal 3 is to improve and sustain public  
14 infrastructure. The objective of -- objectives of  
15 Montana's consolidated plan include provide decent housing,  
16 provide suitable living environment, expand economic  
17 opportunities for low and moderate income residents of the  
18 state.

19 The goals of the Montana's consolidated plan are:  
20 Goal 1, use to preserve and construct affordable housing;  
21 Goal 2 is to plan for communities; Goal 3 is to improve and  
22 sustain public infrastructure; Goal 4 is to revitalize  
23 local economies; and Goal 5 is to reduce homelessness.  
24 This focus group discussion will focus on providing a  
25 suitable living environment and improving and sustaining

1 public infrastructure.

2 To gauge the progress towards accomplishing these  
3 goals and meeting this goal, the following will be  
4 assessed: Low and moderate income households assisted  
5 through public facilities or infrastructure activities.

6 So Goal 3 questions are for needs: What are our  
7 greatest needs? What are our most difficult barriers and  
8 constraints? What can we do about these barriers and  
9 constraints? And are there other concerns?

10 And continuing the questions, five is, what community  
11 and public facility activities should we undertake in the  
12 next five years? How can we influence production and  
13 operation of our existing facilities? And then seven is  
14 just if there's any other questions.

15 MS. CULVER: Hi, Matt. It's Robie.

16 Can I just ask you, this group in particular is  
17 talking mostly about public infrastructure, not necessarily  
18 housing or economic development; is that correct?

19 MR. BLANK: Yes. What -- this is the  
20 infrastructure team. Housing has their own group with  
21 the -- basically a similar set-up, but they go through the  
22 more housing-oriented side, where we're focused on the  
23 infrastructure side.

24 MS. CULVER: Okay. Gotcha. I just wanted to  
25 clarify that to make sure that we are specifically looking

1 for infrastructure-type stuff, so thanks.

2 MR. BLANK: All right. So is there any feedback  
3 for Question Number 1?

4 All right. So --

5 MS. KENNEDY: This is Sindie Kennedy. Can you  
6 hear me?

7 I don't know why I'm getting feedback.

8 I don't really know what the solution is. We're just  
9 in significant need in Missoula County for wastewater  
10 improvements in -- like Seeley Lake, they need an entirely  
11 new treatment center -- system, and the entire community  
12 needs to be upgraded. And the cost is so prohibitive that  
13 it's not very optimistic that they'll be able to figure  
14 that out.

15 And there's other communities in Missoula County --  
16 more of the rural communities -- that are in a similar  
17 situation, where the costs are so prohibitive and LMI  
18 residents just cannot afford to upgrade their wastewater  
19 systems, for example. So that's our greatest need.

20 MS. SEYMANSKI: Matt, this is Stephanie Seymanski  
21 with Morrison-Maierle.

22 So in the communities that I -- that I work with, I  
23 would kind of second what Sindie said. It seems like  
24 there's a great need for wastewater projects. And, again,  
25 you know, funding is always an issue it seems like with the

1 smaller communities that we work with.

2 I would say one of the other needs that is especially  
3 prevalent that at least I see, for instance, on the Crow  
4 reservation and in Lodge Grass, is the need for garbage  
5 removal and disposal. I don't know that Lodge Grass has  
6 addressed it yet, but they have an issue with people just  
7 dumping garbage in one particular location, and it's not a  
8 landfill, and it flies everywhere, and makes a horrible  
9 mess. So I see garbage as being another issue. But mainly  
10 probably wastewater and garbage collection.

11 And also some storm drainage and flooding issues also  
12 with relation to existing creeks and rivers. But that's  
13 another big -- another big one too, I think.

14 MR. BLANK: Perfect. Thank you.

15 Does anybody else have anything for Question 1?

16 MS. BENNER: This is Lori Benner with Nittany  
17 GrantWorks. And I think another need that I see as one of  
18 the greatest needs is to -- is planning, is community  
19 planning, with capital improvement plans and growth  
20 policies and working with communities to keep those  
21 documents current and make sure that they're used in the  
22 community, in budget processing and long-term community  
23 planning. I just find more often than not I'm working with  
24 communities that don't have current documents. And when I  
25 talk with them about it, it seems like it's news to them.

1 MS. CARTER: Matt, this is Lorette Carter with the  
2 City of Shelby. Can you hear me?

3 MR. BLANK: Yes.

4 MS. CARTER: Okay. Great. I didn't know that --  
5 if Becky had mentioned my name in the roll call, but I am  
6 on the phone conversation. And Shelby, of course, is a  
7 small community of about 3300 people.

8 So that's exactly right, what Lori said, is most small  
9 rural communities like Shelby have -- struggle with even  
10 the planning documents, getting -- keeping our capital  
11 improvement plans up to date. That's a big expense when  
12 you're trying to work with your funds to the most fiscally  
13 responsible. It's very difficult to set aside \$30,000 to  
14 \$40,000 when that could go into actual infrastructure work.  
15 And so I agree with Lori wholeheartedly on the planning  
16 documents.

17 And, you know, a lot of communities have a part-time  
18 mayor and a clerk that does everything under the sun. And  
19 so it's not usually in their top 10 things to get done on a  
20 daily basis is to work on the planning documents. So if  
21 somehow CDBG can be kind of a force to start the  
22 conversations with communities about -- about planning  
23 documents and how critical they are to the next step of the  
24 process and scheduling those things well in advance of --  
25 you know, well, I guess you can't really have well in

1 advance when it comes to critical infrastructure because it  
2 could cost you millions of dollars in the blink of an eye  
3 when a system goes down or something happens or water comes  
4 back bad or -- but another thing that -- of greatest need  
5 is the determination of LMI and how that works in small  
6 communities. I think that's -- that's tough for a lot of  
7 small communities to swallow the -- that they don't qualify  
8 because of half percent or one percent below, you know,  
9 that 51 percent, that golden number. That's something that  
10 a lot of small communities really struggle with, and in  
11 turn don't get to access that CDBG funds that could take  
12 their project to completion.

13 MS. KENNEDY: This is Sindie Kennedy again. I  
14 would echo the issue that Lori brought up. One thought  
15 that we had -- I participated in the housing focus group,  
16 and one thought that came up -- and this is just a pipe  
17 dream -- but it would be great if we could increase those  
18 income limits to 120 percent, because we're finding in  
19 Missoula County and I'm sure in lots of area in the state  
20 that the 80 percent is just -- it's leaving too many people  
21 out.

22 And then the other thing that I think we need that --  
23 that COVID has definitely demonstrated is we need broadband  
24 infrastructure.

25 MS. CULVER: So I think the other issue with the

1 LMI being hard to achieve is -- is maybe that there -- I  
2 know we have the opportunity through CDBG to do income  
3 surveys. Those are not as easy as -- I don't think anybody  
4 thinks they're easy. But anyway, I think in a lot of these  
5 communities there may be a few folks who are -- who are --  
6 who are skewing the total income, and I'm wondering if  
7 there are other instruments that we could use other than  
8 just that ACA -- what is it? The American -- whatever we  
9 use to make that determination so that we really are  
10 getting some, you know, good numbers for that and making  
11 sure that if there is a big income disparity that -- that  
12 that would be looked at as well for people to qualify.

13 MS. JONES: This is LaNette at Great West  
14 Engineering, and I agree with Robie.

15 (Court reporter clarification.)

16 MS. JONES: We've been looking at the 2018 ACS,  
17 and the 2018 ACS is extremely high and especially areas  
18 where natural gas, coal, and oil were kind of a high  
19 commodity --

20 (Court reporter clarification.)

21 MS. JONES: I'm actually as close as I can get.  
22 Can anybody else hear me?

23 MS. PILON: It does seem to be go going in and  
24 out, LaNette. This is Kasey.

25 MS. JONES: Yeah. I'll try -- I'm right by my

1 computer, so I'm trying. Maybe I could just put this in an  
2 email if you guys can't hear me.

3 MS. PILON: Or in the chat would be great, too,  
4 LaNette.

5 MS. JONES: Okay. Sounds good.

6 MS. PILON: Sorry.

7 So I think for Number 1, there was a lot of good  
8 discussion. I also heard some barriers and constraints  
9 mentioned.

10 Anyone else have thoughts on our most difficult  
11 barriers and constraints?

12 MS. SEYMANSKI: This is Stephanie at  
13 Morrison-Maierle again.

14 I think one of the barriers is -- and this was  
15 probably mentioned a bit previously -- is -- is you do have  
16 one clerk often who does everything, and a part-time mayor,  
17 and there's a lot of turnover in communities oftentimes.  
18 And I think that's a huge barrier, just being able to bring  
19 those people up to speed when they come into the middle of  
20 a project or the start of a project or the end of a  
21 project, wherever it may be, and just getting them up to  
22 speed and communicating to everybody, making sure everybody  
23 understands the project and what is going on. That --  
24 that, I think, is oftentimes a huge barrier.

25 MS. KENNEDY: This is Sindie Kennedy. I would

1 just reiterate that, again, there's just not enough  
2 funding, and I'm really grateful for the funding that is  
3 out there. We have a lot of options, but it's just not  
4 enough to cover the cost of infrastructure improvements.  
5 They just keep getting more and more expensive, and the  
6 funding doesn't seem to be increasing.

7 MS. PILON: Thanks, Sindie.

8 And any -- any other thoughts on barriers and  
9 constraints?

10 MS. SEYMANSKI: I would second the -- you know,  
11 the -- Sindie's comment about funding. It just -- it does  
12 seem like funding always lags behind and costs keep  
13 increasing for projects. And the funding isn't always  
14 there.

15 The other -- the other -- one other barrier sometimes  
16 that I see is funding for grant writing too. Sometimes  
17 that's a bit of a constraint or a barrier for communities.

18 MS. CARTER: This is Lorette Carter again with the  
19 City of Shelby, and one thing that we have just -- are  
20 faced with now is being disqualified from even getting our  
21 application reviewed was the -- the small fraction of  
22 benefit outside of the LMI neighborhoods. I mean, it was  
23 minimal at the most. And so I know it's kind of black and  
24 white, but I wonder if there's a buffer zone that, if it  
25 impacts, like, less than a certain percentage in a non-LMI

1 neighborhood, could it still qualify. Ours, in particular,  
2 was a water project that had some -- a tiniest portion of  
3 benefit in a non-tracked of LMI neighborhood that didn't  
4 qualify. So literally the hours -- the hundreds of  
5 hours -- or hundred hours -- or whatever spent on that were  
6 instantly disqualified for a fraction of benefits that --  
7 whereas 99 percent of the benefit is going into those LMI  
8 neighborhoods, but the one percent that's not disqualified  
9 the project. And so that, to me, is a tremendous barrier.

10 Again, small rural communities are -- it's very hard  
11 for them to find funding that they can apply for, then to  
12 have to narrow it so far down that many small communities  
13 just cannot even step forward to start work on a project.

14 MS. CULVER: Hi. It's Robie again, and I was just  
15 going to say the other thing that I think CDBG is working  
16 really hard to -- to correct, and may not always have even  
17 control over, but -- is consistent funding cycles so that  
18 communities can plan their -- their needs out several years  
19 in advance so they know they at least have an opportunity,  
20 potentially, to -- to apply.

21 TSEP, for example, is one that, you know, we're  
22 pretty -- they're pretty consistent, every two years, so  
23 you know that you can count on that. And CDBG has kind of  
24 had some trouble with that. But even TSEP, it would be  
25 nice if we could move that to a yearly cycle as well,

1 but...

2 MS. KENNEDY: I would echo what Robie said. That  
3 is -- I shared that when I was in the housing  
4 infrastructure or housing focus group. It would be great  
5 if there was a consistency in terms of we interact with a  
6 lot of community agencies that are seeking funding, and we  
7 don't always know when to tell them to anticipate being  
8 able to apply.

9 And then the other thing is -- and another pipe  
10 dream -- would be to be able to have more than one  
11 infrastructure project at a time. With the construction  
12 window being as narrow as it is, sometimes if we miss the  
13 window with bidding or whatever, if we have one little  
14 hiccup in our implementation schedule, then we get pushed  
15 back even further, and that means another year that we  
16 can't apply for funds for another project. And we  
17 literally could apply multiple times during the year, we  
18 get so much demand for support with infrastructure projects  
19 that are CDBG-eligible. So it would be great if we could  
20 apply for more than one within -- like maybe apply every  
21 year. I don't know. It's just, again, a pipe dream, but  
22 it would be really helpful.

23 MS. PILON: Thank you all. I think -- I mean,  
24 naturally we're bleeding into all the other questions, but  
25 some really good barrier -- well, not good, but just good

1 discussion about barriers and constraints.

2 Does anyone have any potential solutions or ideas  
3 about what we can do about these barriers and constraints?

4 MS. KENNEDY: This is Sindie Kennedy. I feel like  
5 my last comment was pretty much addressing what we can do.  
6 But, again, you know, being able to apply for more than one  
7 project before another project ends. I know that we can  
8 only have one outstanding facilities and infrastructure  
9 project at a time. So if we could apply every year, I  
10 think that would be helpful.

11 MS. PILON: Thank you, Sindie.

12 And then are there any other concerns regarding this  
13 before we go on to the next question?

14 MS. CARTER: This is Lorette Carter again.

15 And going back to what we can do about those barriers  
16 and constraints, I don't know what the federal level --  
17 what they require of states as far as the benefit to low  
18 and moderate incomes, but if there could be a -- a buffer  
19 zone around that, if there's a small percentage that could  
20 be enveloped into those LMI blocks. Because in reality,  
21 the projects benefit entire communities, whether it's a  
22 senior citizen center or a, you know, preschool for Head  
23 Start kids, that has wonderful benefits to small  
24 communities like Shelby in just the -- having those  
25 amenities improved and those facilities. So really it's

1 not just the LMI group that it's benefiting. It's truly  
2 always benefiting our entire community. I'm just really  
3 hoping that we can think about those number barriers and  
4 think more community is -- granted, this is intended for  
5 LMI neighborhoods or LMI groups or sections of people. But  
6 if there is a window of buffering around that, I think a  
7 lot of smaller communities might be able to apply and  
8 receive funding that they so desperately need.

9 MS. BENNER: Kasey, this is Lori Benner with  
10 Nittany GrantWorks, and one idea I have about the barriers  
11 and constraints with regard to what comes to mind first for  
12 me is planning documents, but then I can also see some need  
13 in grant administration tasks or responsibilities of a  
14 grantee once they receive a CDBG grant or a HOME grant.  
15 And then I'm thinking that a potential solution is -- I'm  
16 wondering if the Department of Commerce staff could -- and  
17 maybe staff already does this -- but do workshops or  
18 presentations at the -- the annual or the semiannual MACo  
19 meetings and the League of Cities and Towns. I've never  
20 participated in either one of those conferences, MACo or  
21 the League. But I think it could help us out in the field  
22 if Commerce helps instill in these elected officials --  
23 especially new ones -- well, and even ones who have served  
24 a while -- that -- the importance of these planning docs --  
25 the importance of the planning documents and keeping them

1 current impacts their eligible -- not eligibility to  
2 receive funds, but affects their ability to receive funds.  
3 And I can also see that in the grant administration side of  
4 things. You know, when I work with clients and I say, You  
5 know, we need to -- I just finished working with a client  
6 on a draft ADA inventory and transition plan, and, you  
7 know, the client, of course, was great about doing it and  
8 very supportive. I think it would be -- you know, that  
9 could be another topic, maybe to discuss, like, you know,  
10 grant administration activities and what you're expected to  
11 do could probably even be a whole other, you know, work  
12 session or lecture at a MACo or League of Cities and Towns.

13 MS. KENNEDY: This is Sindie Kennedy. I would  
14 reiterate what Lori said. One of the notes that I had was  
15 to provide grant administration training and to provide a  
16 deep dive into the grant administration manual that  
17 Commerce provides. I really greatly appreciate the grant  
18 administration manual, but sometimes I just feel like I  
19 don't always understand everything that's spelled out in  
20 there, and I feel like it could be even more detailed.

21 One area that is really stressing me out lately is  
22 labor compliance. I'm working with the City of Missoula on  
23 CDBG -- well, we have a \$13 million housing facility going  
24 up in Missoula right now, and less than a million of those  
25 funds are city and county CDBG funds, and the labor

1 compliance is killing us because there's, like, probably  
2 20-something subs on this project. And so we'd really like  
3 to have some help with that because we're really -- we  
4 understand that labor compliance is the most common  
5 monitoring finding, and we don't want to have a monitoring  
6 finding. Thanks.

7 MS. PILON: Thanks you. Great thoughts.

8 Any other discussion before you jump over to the other  
9 slide?

10 Matt, I think -- oh, perfect. Thank you.

11 What community and public facility activities should  
12 we undertake in the next five years is our next topic of  
13 discussion.

14 Does anyone have thoughts, whether it's statewide or  
15 in your communities?

16 MS. KENNEDY: I can add something. So I'd  
17 mentioned the grant administration training, but another --  
18 I've been participating on HUD exchange trainings lately,  
19 and one of the ideas that's come out of those is  
20 peer-to-peer support and also having more frequent  
21 interactions with grant administrators at congress --  
22 perhaps conference calls quarterly or monthly or every  
23 other month or something -- just to share best practices  
24 and to obtain support from -- from Commerce in terms of  
25 grant administration.

1 MS. PILON: Sindie, thank you for that.

2 MS. CULVER: So I wanted to just say, Kasey, that  
3 I feel like over the last few years that I've been working  
4 with CDBG, CDBG grant administration is a big challenge,  
5 but I do feel like the commerce staff has gotten much  
6 better at, you know, helping -- helping us, not just  
7 waiting for us to do something wrong and telling us it's  
8 wrong. So I just wanted to say that. And I also wanted to  
9 say that you should keep up that good work, and I think  
10 Sindie had a good idea, that maybe part of that is just  
11 having CDBG staff be a little more available to help us  
12 through submitting, you know, issues that occur during  
13 administration or even during the -- the application  
14 process. So just I think a little more public-friendly  
15 outlook on -- on serving community and grant administrators  
16 is a good thing.

17 MS. PILON: Okay. Thanks, Robie.

18 And then our last question up for discussion is, how  
19 can we, in our communities, influence the production and  
20 operation of our existing facilities?

21 MS. CULVER: So this is one thing I guess I did  
22 kind of want to say about barriers, and that how -- and  
23 obviously we've all talked about how expensive everything  
24 is getting, and part of that is access to materials, access  
25 to employees. I think contractors are struggling a little

1 bit with that, and I think probably the same, especially in  
2 smaller communities. Because I don't know that there's a  
3 ton of training out there. Montana Rural Water Systems  
4 does what they can to train folks, but maybe there's  
5 something more that Commerce could help with there in terms  
6 of operation and construction and employment, and work with  
7 maybe the Montana Contractors Association or somebody --  
8 some other organizations like that that might be able to  
9 help from a private perspective as well.

10 MS. PILON: Okay. Thanks, Robie.

11 Any other thoughts?

12 MS. SEYMANSKI: This is Stephanie.

13 One thought is that in the communities that I work  
14 with, I just try to make them aware of the planning grants  
15 and the construction grants that are available from  
16 different sources. You know, to help them give them an  
17 idea of how to plan and what they can expect and things  
18 like that. But I think that's one influence, you know,  
19 that we can have is getting -- helping to get the word out  
20 on these different programs.

21 MS. PILON: Perfect. Thanks, Stephanie.

22 Any other thoughts for discussion?

23 All right. Then that's all we have for this group  
24 today. We really appreciate all of your time and  
25 discussion. It's really helpful for us in the community

1 development division.

2 If you have any follow-up thoughts or ideas in the  
3 next few days, you can email them to Becky, or, like she  
4 said, at the beginning, to the MT -- or the CDD email.

5 So if there isn't any other questions or comments, I  
6 think we can wrap up. Thank you all for joining today.

7 (Proceedings concluded at 2:12 p.m.)

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	<b>afford (1)</b> 8:18	<b>back (4)</b> 6:2;11:4;16:15; 17:15	<b>brought (1)</b> 11:14	<b>clients (2)</b> 4:8;19:4
<b>\$</b>	<b>affordable (1)</b> 6:20	<b>bad (1)</b> 11:4	<b>budget (1)</b> 9:22	<b>close (1)</b> 12:21
<b>\$13 (1)</b> 19:23	<b>again (10)</b> 8:24;11:13;13:13; 14:1,18;15:10,14; 16:21;17:6,14	<b>barrier (6)</b> 13:18,24;14:15, 17:15;9:16;25	<b>buffer (2)</b> 14:24;17:18	<b>coal (1)</b> 12:18
<b>\$30,000 (1)</b> 10:13	<b>agencies (1)</b> 16:6	<b>barriers (13)</b> 4:7;7:7,8;13:8,11, 14;14:8;17:1,3,15; 18:3,10;21:22	<b>buffering (1)</b> 18:6	<b>collection (1)</b> 9:10
<b>\$40,000 (1)</b> 10:14	<b>agree (2)</b> 10:15;12:14	<b>basically (1)</b> 7:21	<b>C</b>	<b>comment (2)</b> 14:11;17:5
<b>[</b>	<b>ahead (2)</b> 3:11;4:3	<b>basis (1)</b> 10:20	<b>call (3)</b> 3:17;4:10;10:5	<b>comments (3)</b> 3:23,24;23:5
<b>[sic] (1)</b> 5:11	<b>allocate (1)</b> 5:25	<b>Becky (3)</b> 3:5;10:5;23:3	<b>calls (1)</b> 20:22	<b>Commerce (7)</b> 3:7;18:16,22; 19:17;20:24;21:5; 22:5
<b>A</b>	<b>always (7)</b> 8:25;14:12,13; 15:16;16:7;18:2; 19:19	<b>benefit (5)</b> 14:22;15:3,7; 17:17,21	<b>came (1)</b> 11:16	<b>commodity (1)</b> 12:19
<b>ability (1)</b> 19:2	<b>amenities (1)</b> 17:25	<b>benefiting (2)</b> 18:1,2	<b>can (31)</b> 3:23;4:1,15,16,17; 6:9;7:8,12,16;8:5; 10:2,21;12:21,22; 15:11,18,23;17:3,5, 7,15;18:3,12;19:3; 20:16;21:19;22:4,17, 19;23:3,6	<b>common (1)</b> 20:4
<b>able (7)</b> 8:13;13:18;16:8, 10;17:6;18:7;22:8	<b>American (1)</b> 12:8	<b>BENNER (7)</b> 4:24,25;5:2;9:16, 16;18:9,9	<b>capital (2)</b> 9:19;10:10	<b>communicating (1)</b> 13:22
<b>ACA (1)</b> 12:8	<b>annual (1)</b> 18:18	<b>best (1)</b> 20:23	<b>CARTER (7)</b> 10:1,1,4;14:18,18; 17:14,14	<b>communities (27)</b> 4:7;6:21;8:15,16, 22;9:1,20,24;10:9, 17,22;11:6,7,10; 12:5;13:17;14:17; 15:10,12,18;17:21, 24;18:7;20:15; 21:19;22:2,13
<b>access (3)</b> 11:11;21:24,24	<b>ANSETH (11)</b> 3:5,5;4:17,19,21, 25;5:2,5,10,13,16	<b>better (2)</b> 5:17;21:6	<b>CDBG (11)</b> 10:21;11:11;12:2; 15:15,23;18:14; 19:23,25;21:4,4,11	<b>completeness (1)</b> 11:12
<b>accomplishing (1)</b> 7:2	<b>anticipate (1)</b> 16:7	<b>bidding (1)</b> 16:13	<b>CDBG-eligible (1)</b> 16:19	<b>completion (1)</b> 11:12
<b>achieve (1)</b> 12:1	<b>apologize (1)</b> 6:3	<b>big (5)</b> 9:13,13;10:11; 12:11;21:4	<b>CDD (1)</b> 23:4	<b>compliance (3)</b> 19:22;20:1,4
<b>across (1)</b> 6:11	<b>application (2)</b> 14:21;21:13	<b>bit (4)</b> 4:4;13:15;14:17; 22:1	<b>center (2)</b> 8:11;17:22	<b>computer (1)</b> 13:1
<b>ACS (2)</b> 12:16,17	<b>apply (10)</b> 15:11,20;16:8,16, 17,20,20;17:6,9;18:7	<b>black (1)</b> 14:23	<b>certain (1)</b> 14:25	<b>concerns (2)</b> 7:9;17:12
<b>activities (4)</b> 7:5,11;19:10; 20:11	<b>area (2)</b> 11:19;19:21	<b>Blank (6)</b> 5:5;6:6;7:19;8:2; 9:14;10:3	<b>challenge (1)</b> 21:4	<b>concluded (1)</b> 23:7
<b>actual (1)</b> 10:14	<b>areas (1)</b> 12:17	<b>bleeding (1)</b> 16:24	<b>challenges (1)</b> 4:7	<b>conditions (1)</b> 5:25
<b>actually (1)</b> 12:21	<b>around (2)</b> 17:19;18:6	<b>blink (1)</b> 11:2	<b>chat (1)</b> 13:3	<b>conference (1)</b> 20:22
<b>ADA (1)</b> 19:6	<b>aside (1)</b> 10:13	<b>Blize (1)</b> 5:5	<b>Cities (2)</b> 18:19;19:12	<b>conferences (1)</b> 18:20
<b>add (1)</b> 20:16	<b>assess (1)</b> 5:24	<b>blocks (1)</b> 17:20	<b>citizen (1)</b> 17:22	<b>congress (1)</b> 20:21
<b>address (2)</b> 5:20;6:10	<b>assessed (1)</b> 7:4	<b>bring (1)</b> 13:18	<b>City (4)</b> 10:2;14:19;19:22, 25	<b>connection (2)</b> 5:17;6:4
<b>addressed (1)</b> 9:6	<b>assisted (1)</b> 7:4	<b>broadband (1)</b> 11:23	<b>clarification (4)</b> 5:1,15;12:15,20	<b>consistency (1)</b> 16:5
<b>addressing (1)</b> 17:5	<b>association (2)</b> 3:18;22:7		<b>clarify (1)</b> 7:25	<b>consistent (2)</b> 15:17,22
<b>administration (10)</b> 18:13;19:3,10,15, 16,18;20:17,25;21:4, 13	<b>available (2)</b> 21:11;22:15		<b>clerk (2)</b> 10:18;13:16	<b>consolidated (6)</b> 5:20,23;6:8,13,15, 19
<b>administrators (2)</b> 20:21;21:15	<b>aware (1)</b> 22:14		<b>client (2)</b> 19:5,7	<b>constraint (1)</b>
<b>advance (3)</b> 10:24;11:1;15:19	<b>B</b>			
<b>affects (1)</b> 19:2				
<b>affiliated (1)</b> 3:19				

14:17 <b>constraints (9)</b> 7:8,9;13:8,11; 14:9;17:1,3,16;18:11 <b>construct (1)</b> 6:20 <b>construction (3)</b> 16:11;22:6,15 <b>continuing (1)</b> 7:10 <b>contractors (2)</b> 21:25;22:7 <b>control (1)</b> 15:17 <b>conversation (1)</b> 10:6 <b>conversations (1)</b> 10:22 <b>cost (3)</b> 8:12;11:2;14:4 <b>costs (2)</b> 8:17;14:12 <b>count (1)</b> 15:23 <b>County (5)</b> 5:3;8:9,15;11:19; 19:25 <b>course (2)</b> 10:6;19:7 <b>court (11)</b> 3:15;4:14,14,15, 18,20,20;5:1,15; 12:15,20 <b>cover (1)</b> 14:4 <b>COVID (1)</b> 11:23 <b>creeks (1)</b> 9:12 <b>critical (2)</b> 10:23;11:1 <b>Crow (1)</b> 9:3 <b>Culver (7)</b> 4:22;7:15,24; 11:25;15:14;21:2,21 <b>current (3)</b> 9:21,24;19:1 <b>cycle (1)</b> 15:25 <b>cycles (1)</b> 15:17	<b>deep (1)</b> 19:16 <b>definitely (2)</b> 4:6;11:23 <b>demand (1)</b> 16:18 <b>demonstrated (1)</b> 11:23 <b>Department (4)</b> 3:7;5:6,24;18:16 <b>desperately (1)</b> 18:8 <b>detailed (1)</b> 19:20 <b>determination (2)</b> 11:5;12:9 <b>determine (1)</b> 5:25 <b>development (7)</b> 3:6;5:22,24;6:8, 10;7:18;23:1 <b>different (2)</b> 22:16,20 <b>difficult (3)</b> 7:7;10:13;13:10 <b>discuss (1)</b> 19:9 <b>discussion (10)</b> 3:20,25;6:24;13:8; 17:1;20:8,13;21:18; 22:22,25 <b>disparity (1)</b> 12:11 <b>disposal (1)</b> 9:5 <b>disqualified (3)</b> 14:20;15:6,8 <b>dive (1)</b> 19:16 <b>division (2)</b> 3:7;23:1 <b>DOC (1)</b> 4:2 <b>doccdd@mtgov (1)</b> 4:2 <b>docs (1)</b> 18:24 <b>documents (8)</b> 9:21,24;10:10,16, 20,23;18:12,25 <b>dollars (1)</b> 11:2 <b>done (1)</b> 10:19 <b>down (2)</b> 11:3;15:12 <b>draft (1)</b> 19:6 <b>drainage (1)</b> 9:11 <b>dream (3)</b> 11:17;16:10,21 <b>dumping (1)</b>	9:7 <b>during (3)</b> 16:17;21:12,13  <b>E</b>  <b>easy (2)</b> 12:3,4 <b>echo (2)</b> 11:14;16:2 <b>economic (3)</b> 5:22;6:16;7:18 <b>economies (1)</b> 6:23 <b>either (2)</b> 4:1;18:20 <b>elected (1)</b> 18:22 <b>eligibility (1)</b> 19:1 <b>eligible (1)</b> 19:1 <b>else (3)</b> 9:15;12:22;13:10 <b>email (4)</b> 4:1;13:2;23:3,4 <b>employees (1)</b> 21:25 <b>employment (1)</b> 22:6 <b>end (1)</b> 13:20 <b>ends (1)</b> 17:7 <b>Engineering (4)</b> 4:23;5:8,11;12:14 <b>enough (2)</b> 14:1,4 <b>entire (3)</b> 8:11;17:21;18:2 <b>entirely (1)</b> 8:10 <b>enveloped (1)</b> 17:20 <b>environment (2)</b> 6:16,25 <b>especially (4)</b> 9:2;12:17;18:23; 22:1 <b>even (10)</b> 10:9;14:20;15:13, 16,24;16:15;18:23; 19:11,20;21:13 <b>everybody (2)</b> 13:22,22 <b>everyone (2)</b> 3:23;5:4 <b>everyone's (1)</b> 3:18 <b>everywhere (1)</b> 9:8 <b>exactly (1)</b> 10:8	<b>example (2)</b> 8:19;15:21 <b>exchange (1)</b> 20:18 <b>existing (3)</b> 7:13;9:12;21:20 <b>expand (1)</b> 6:16 <b>expect (1)</b> 22:17 <b>expected (1)</b> 19:10 <b>expense (1)</b> 10:11 <b>expensive (2)</b> 14:5;21:23 <b>extremely (1)</b> 12:17 <b>eye (1)</b> 11:2  <b>F</b>  <b>faced (1)</b> 14:20 <b>facilities (5)</b> 7:5,13;17:8,25; 21:20 <b>facility (3)</b> 7:11;19:23;20:11 <b>familiar (1)</b> 4:12 <b>far (2)</b> 15:12;17:17 <b>federal (1)</b> 17:16 <b>feedback (4)</b> 3:21;4:5;8:2,7 <b>feel (6)</b> 3:25;17:4;19:18, 20;21:3,5 <b>few (6)</b> 3:9,12;4:4;12:5; 21:3;23:3 <b>field (1)</b> 18:21 <b>figure (1)</b> 8:13 <b>find (2)</b> 9:23;15:11 <b>finding (3)</b> 11:18;20:5,6 <b>finished (1)</b> 19:5 <b>first (1)</b> 18:11 <b>fiscally (1)</b> 10:12 <b>five (3)</b> 7:10,12;20:12 <b>five-year (1)</b> 5:21 <b>flies (1)</b>	9:8 <b>flooding (1)</b> 9:11 <b>focus (7)</b> 5:18,20;6:8,24,24; 11:15;16:4 <b>focused (1)</b> 7:22 <b>folks (2)</b> 12:5;22:4 <b>following (2)</b> 3:1;7:3 <b>follow-up (2)</b> 3:24;23:2 <b>force (1)</b> 10:21 <b>forward (1)</b> 15:13 <b>Fox (1)</b> 4:11 <b>fraction (2)</b> 14:21;15:6 <b>free (1)</b> 3:25 <b>frequent (1)</b> 20:20 <b>funding (13)</b> 6:1;8:25;14:2,2,6, 11,12,13,16;15:11, 17;16:6;18:8 <b>funds (7)</b> 10:12;11:11; 16:16;19:2,2,25,25 <b>further (1)</b> 16:15  <b>G</b>  <b>garbage (4)</b> 9:4,7,9,10 <b>gas (1)</b> 12:18 <b>gauge (1)</b> 7:2 <b>Goal (8)</b> 6:13,20,21,21,22, 23;7:3,6 <b>goals (2)</b> 6:19;7:3 <b>goes (1)</b> 11:3 <b>golden (1)</b> 11:9 <b>good (10)</b> 3:22;12:10;13:5,7; 16:25,25,25;21:9,10, 16 <b>Gotcha (1)</b> 7:24 <b>grant (14)</b> 14:16;18:13,14, 14;19:3,10,15,16,17; 20:17,21,25;21:4,15
<b>D</b>  <b>daily (1)</b> 10:20 <b>date (1)</b> 10:11 <b>days (1)</b> 23:3 <b>decent (1)</b> 6:15				

<p><b>granted (1)</b> 18:4</p> <p><b>grantee (1)</b> 18:14</p> <p><b>grants (2)</b> 22:14,15</p> <p><b>GrantWorks (4)</b> 4:25;5:2;9:17; 18:10</p> <p><b>Grass (2)</b> 9:4,5</p> <p><b>grateful (1)</b> 14:2</p> <p><b>Great (10)</b> 5:7;8:24;10:4; 11:17;12:13;13:3; 16:4,19;19:7;20:7</p> <p><b>greatest (4)</b> 7:7;8:19;9:18;11:4</p> <p><b>greatly (1)</b> 19:17</p> <p><b>group (10)</b> 5:18,20;6:8,24; 7:16,20;11:15;16:4; 18:1;22:23</p> <p><b>groups (1)</b> 18:5</p> <p><b>growth (1)</b> 9:19</p> <p><b>guess (2)</b> 10:25;21:21</p> <p><b>guide (1)</b> 5:21</p> <p><b>guys (1)</b> 13:2</p>	<p><b>helping (3)</b> 21:6,6;22:19</p> <p><b>helps (1)</b> 18:22</p> <p><b>Hi (3)</b> 5:12;7:15;15:14</p> <p><b>hiccup (1)</b> 16:14</p> <p><b>high (2)</b> 12:17,18</p> <p><b>Holly (3)</b> 4:11,12,17</p> <p><b>HOME (1)</b> 18:14</p> <p><b>homelessness (1)</b> 6:23</p> <p><b>hope (1)</b> 6:9</p> <p><b>hopefully (1)</b> 5:16</p> <p><b>hoping (1)</b> 18:3</p> <p><b>horrible (1)</b> 9:8</p> <p><b>hours (3)</b> 15:4,5,5</p> <p><b>households (1)</b> 7:4</p> <p><b>housekeeping (1)</b> 3:12</p> <p><b>housing (11)</b> 5:21,23;6:10,15, 20;7:18,20;11:15; 16:3,4;19:23</p> <p><b>housing-oriented (1)</b> 7:22</p> <p><b>HUD (2)</b> 5:25;20:18</p> <p><b>huge (2)</b> 13:18,24</p> <p><b>hundred (1)</b> 15:5</p> <p><b>hundreds (1)</b> 15:4</p>	<p><b>improved (1)</b> 17:25</p> <p><b>improvement (2)</b> 9:19;10:11</p> <p><b>improvements (2)</b> 8:10;14:4</p> <p><b>improving (1)</b> 6:25</p> <p><b>include (1)</b> 6:15</p> <p><b>income (6)</b> 6:17;7:4;11:18; 12:2,6,11</p> <p><b>incomes (1)</b> 17:18</p> <p><b>increase (1)</b> 11:17</p> <p><b>increasing (2)</b> 14:6,13</p> <p><b>influence (3)</b> 7:12;21:19;22:18</p> <p><b>inform (1)</b> 6:8</p> <p><b>infrastructure (17)</b> 3:6;5:7;6:14,22; 7:1,5,17,20,23; 10:14;11:1,24;14:4; 16:4,11,18;17:8</p> <p><b>infrastructure-type (1)</b> 8:1</p> <p><b>input (1)</b> 6:9</p> <p><b>instance (1)</b> 9:3</p> <p><b>instantly (1)</b> 15:6</p> <p><b>instill (1)</b> 18:22</p> <p><b>instruments (1)</b> 12:7</p> <p><b>intended (1)</b> 18:4</p> <p><b>interact (1)</b> 16:5</p> <p><b>interactions (1)</b> 20:21</p> <p><b>into (6)</b> 10:14;13:19;15:7; 16:24;17:20;19:16</p> <p><b>inventory (1)</b> 19:6</p> <p><b>involved (1)</b> 3:14</p> <p><b>issue (5)</b> 8:25;9:6,9;11:14, 25</p> <p><b>issues (2)</b> 9:11;21:12</p>	<p><b>joining (2)</b> 3:9;23:6</p> <p><b>Jones (7)</b> 5:7,9;12:13,16,21, 25;13:5</p> <p><b>jump (1)</b> 20:8</p> <p style="text-align: center;"><b>K</b></p> <p><b>Kasey (4)</b> 5:5;12:24;18:9; 21:2</p> <p><b>keep (6)</b> 3:13;6:4;9:20; 14:5,12;21:9</p> <p><b>keeping (2)</b> 10:10;18:25</p> <p><b>Kennedy (14)</b> 5:3,4;8:5,5;11:13, 13;13:25,25;16:2; 17:4,4;19:13,13; 20:16</p> <p><b>kids (1)</b> 17:23</p> <p><b>killing (1)</b> 20:1</p> <p><b>kind (6)</b> 8:23;10:21;12:18; 14:23;15:23;21:22</p> <p style="text-align: center;"><b>L</b></p> <p><b>labor (3)</b> 19:22,25;20:4</p> <p><b>lags (1)</b> 14:12</p> <p><b>Lake (1)</b> 8:10</p> <p><b>landfill (1)</b> 9:8</p> <p><b>LaNette (4)</b> 5:7;12:13,24;13:4</p> <p><b>last (3)</b> 17:5;21:3,18</p> <p><b>late (1)</b> 3:9</p> <p><b>lately (2)</b> 19:21;20:18</p> <p><b>League (3)</b> 18:19,21;19:12</p> <p><b>least (2)</b> 9:3;15:19</p> <p><b>leaving (1)</b> 11:20</p> <p><b>lecture (1)</b> 19:12</p> <p><b>less (2)</b> 14:25;19:24</p> <p><b>level (1)</b> 17:16</p> <p><b>limits (1)</b> 11:18</p>	<p><b>literally (2)</b> 15:4;16:17</p> <p><b>little (6)</b> 3:17;4:4;16:13; 21:11,14,25</p> <p><b>live (1)</b> 5:13</p> <p><b>living (2)</b> 6:16,25</p> <p><b>LMI (10)</b> 8:17;11:5;12:1; 14:22;15:3,7;17:20; 18:1,5,5</p> <p><b>local (1)</b> 6:23</p> <p><b>location (2)</b> 5:13;9:7</p> <p><b>Lodge (2)</b> 9:4,5</p> <p><b>long-term (1)</b> 9:22</p> <p><b>looked (1)</b> 12:12</p> <p><b>looking (3)</b> 4:6;7:25;12:16</p> <p><b>looks (2)</b> 3:8;4:11</p> <p><b>Lorette (3)</b> 10:1;14:18;17:14</p> <p><b>Lori (7)</b> 5:2;9:16;10:8,15; 11:14;18:9;19:14</p> <p><b>losing (1)</b> 6:4</p> <p><b>lot (9)</b> 10:17;11:6,10; 12:4;13:7,17;14:3; 16:6;18:7</p> <p><b>lots (1)</b> 11:19</p> <p><b>low (3)</b> 6:17;7:4;17:17</p> <p style="text-align: center;"><b>M</b></p> <p><b>MACo (3)</b> 18:18,20;19:12</p> <p><b>Maierle (1)</b> 5:11</p> <p><b>mainly (1)</b> 9:9</p> <p><b>makes (1)</b> 9:8</p> <p><b>making (2)</b> 12:10;13:22</p> <p><b>manager (1)</b> 3:6</p> <p><b>manual (2)</b> 19:16,18</p> <p><b>many (2)</b> 11:20;15:12</p> <p><b>materials (1)</b> 21:24</p>
<b>H</b>	<p><b>half (1)</b> 11:8</p> <p><b>happening (1)</b> 4:7</p> <p><b>happens (1)</b> 11:3</p> <p><b>hard (3)</b> 12:1;15:10,16</p> <p><b>Head (1)</b> 17:22</p> <p><b>hear (6)</b> 4:15,16;8:6;10:2; 12:22;13:2</p> <p><b>heard (1)</b> 13:8</p> <p><b>hearing (1)</b> 4:8</p> <p><b>Hello (3)</b> 4:24;5:4,9</p> <p><b>help (7)</b> 5:25;18:21;20:3; 21:11;22:5,9,16</p> <p><b>helpful (4)</b> 3:14;16:22;17:10; 22:25</p>	<p style="text-align: center;"><b>I</b></p> <p><b>idea (3)</b> 18:10;21:10;22:17</p> <p><b>ideas (3)</b> 17:2;20:19;23:2</p> <p><b>identify (1)</b> 6:9</p> <p><b>immediate (1)</b> 4:9</p> <p><b>impacts (2)</b> 14:25;19:1</p> <p><b>implementation (1)</b> 16:14</p> <p><b>importance (2)</b> 18:24,25</p> <p><b>improve (2)</b> 6:13,21</p>	<p style="text-align: center;"><b>J</b></p> <p><b>Jeanette (1)</b> 5:5</p>	

<p><b>Matt (6)</b> 5:5,19;7:15;8:20; 10:1;20:10</p> <p><b>Matt's (1)</b> 6:2</p> <p><b>may (4)</b> 3:9;12:5;13:21; 15:16</p> <p><b>maybe (8)</b> 12:1;13:1;16:20; 18:17;19:9;21:10; 22:4,7</p> <p><b>mayor (2)</b> 10:18;13:16</p> <p><b>mean (2)</b> 14:22;16:23</p> <p><b>means (1)</b> 16:15</p> <p><b>meeting (3)</b> 3:14,16;7:3</p> <p><b>meetings (1)</b> 18:19</p> <p><b>mentioned (4)</b> 10:5;13:9,15; 20:17</p> <p><b>mess (1)</b> 9:9</p> <p><b>messaging (1)</b> 3:10</p> <p><b>middle (1)</b> 13:19</p> <p><b>might (2)</b> 18:7;22:8</p> <p><b>million (2)</b> 19:23,24</p> <p><b>millions (1)</b> 11:2</p> <p><b>mind (1)</b> 18:11</p> <p><b>minimal (1)</b> 14:23</p> <p><b>minutes (1)</b> 3:9</p> <p><b>miss (1)</b> 16:12</p> <p><b>Missoula (6)</b> 5:3;8:9,15;11:19; 19:22,24</p> <p><b>moderate (3)</b> 6:17;7:4;17:18</p> <p><b>moment (1)</b> 3:9</p> <p><b>moments (1)</b> 4:4</p> <p><b>monitoring (2)</b> 20:5,5</p> <p><b>Montana (3)</b> 6:11;22:3,7</p> <p><b>Montana's (2)</b> 6:15,19</p> <p><b>month (1)</b> 20:23</p> <p><b>monthly (1)</b></p>	<p>20:22</p> <p><b>more (14)</b> 7:22;8:16;9:23; 14:5,5;16:10,20; 17:6;18:4;19:20; 20:20;21:11,14;22:5</p> <p><b>Morrison (1)</b> 5:10</p> <p><b>Morrison-Maierle (2)</b> 8:21;13:13</p> <p><b>most (6)</b> 7:7;10:8,12;13:10; 14:23;20:4</p> <p><b>mostly (1)</b> 7:17</p> <p><b>move (1)</b> 15:25</p> <p><b>MT (1)</b> 23:4</p> <p><b>much (3)</b> 16:18;17:5;21:5</p> <p><b>multiple (1)</b> 16:17</p> <p><b>muted (1)</b> 3:13</p> <p><b>myself (1)</b> 4:1</p> <p style="text-align: center;"><b>N</b></p> <p><b>name (2)</b> 3:22;10:5</p> <p><b>names (1)</b> 3:18</p> <p><b>narrow (2)</b> 15:12;16:12</p> <p><b>natural (1)</b> 12:18</p> <p><b>naturally (1)</b> 16:24</p> <p><b>necessarily (1)</b> 7:17</p> <p><b>need (12)</b> 8:9,10,19,24;9:4, 17;11:4,22,23;18:8, 12;19:5</p> <p><b>needs (9)</b> 5:24;6:10,10;7:6, 7;8:12;9:2,18;15:18</p> <p><b>neighborhood (2)</b> 15:1,3</p> <p><b>neighborhoods (3)</b> 14:22;15:8;18:5</p> <p><b>new (2)</b> 8:11;18:23</p> <p><b>news (1)</b> 9:25</p> <p><b>Next (9)</b> 5:19;6:6,12;7:12; 10:23;17:13;20:12, 12;23:3</p> <p><b>nice (1)</b> 15:25</p>	<p><b>nine (1)</b> 3:8</p> <p><b>Nittany (4)</b> 4:25;5:2;9:16; 18:10</p> <p><b>non-LMI (1)</b> 14:25</p> <p><b>non-tracked (1)</b> 15:3</p> <p><b>notes (1)</b> 19:14</p> <p><b>Number (4)</b> 8:3;11:9;13:7;18:3</p> <p><b>numbers (1)</b> 12:10</p> <p style="text-align: center;"><b>O</b></p> <p><b>objective (1)</b> 6:14</p> <p><b>objectives (1)</b> 6:14</p> <p><b>obtain (1)</b> 20:24</p> <p><b>obviously (1)</b> 21:23</p> <p><b>occur (1)</b> 21:12</p> <p><b>off (1)</b> 3:12</p> <p><b>official (1)</b> 3:16</p> <p><b>officials (1)</b> 18:22</p> <p><b>often (2)</b> 9:23;13:16</p> <p><b>oftentimes (2)</b> 13:17,24</p> <p><b>oil (1)</b> 12:18</p> <p><b>once (1)</b> 18:14</p> <p><b>one (26)</b> 9:2,7,13,17;11:8, 14,16;13:14,16; 14:15,19;15:8,21; 16:10,13,20;17:6,8; 18:10,20;19:14,21; 20:19;21:21;22:13, 18</p> <p><b>ones (2)</b> 18:23,23</p> <p><b>only (1)</b> 17:8</p> <p><b>operation (3)</b> 7:13;21:20;22:6</p> <p><b>opinions (2)</b> 6:5,7</p> <p><b>opportunities (1)</b> 6:17</p> <p><b>opportunity (2)</b> 12:2;15:19</p> <p><b>optimistic (1)</b></p>	<p>8:13</p> <p><b>options (1)</b> 14:3</p> <p><b>organization (2)</b> 4:12,19</p> <p><b>organizations (1)</b> 22:8</p> <p><b>others (1)</b> 3:9</p> <p><b>Ours (1)</b> 15:1</p> <p><b>out (11)</b> 8:14;11:21;12:24; 14:3;15:18;18:21; 19:19,21;20:19;22:3, 19</p> <p><b>outlook (1)</b> 21:15</p> <p><b>outside (1)</b> 14:22</p> <p><b>outstanding (1)</b> 17:8</p> <p><b>over (3)</b> 15:17;20:8;21:3</p> <p><b>own (1)</b> 7:20</p> <p style="text-align: center;"><b>P</b></p> <p><b>part (2)</b> 21:10,24</p> <p><b>participants (2)</b> 3:8;6:7</p> <p><b>participated (2)</b> 11:15;18:20</p> <p><b>participating (1)</b> 20:18</p> <p><b>participation (1)</b> 6:3</p> <p><b>particular (3)</b> 7:16;9:7;15:1</p> <p><b>part-time (2)</b> 10:17;13:16</p> <p><b>peer-to-peer (1)</b> 20:20</p> <p><b>people (6)</b> 9:6;10:7;11:20; 12:12;13:19;18:5</p> <p><b>percent (7)</b> 11:8,8,9,18,20; 15:7,8</p> <p><b>percentage (2)</b> 14:25;17:19</p> <p><b>Perfect (4)</b> 4:21;9:14;20:10; 22:21</p> <p><b>perhaps (1)</b> 20:22</p> <p><b>perspective (1)</b> 22:9</p> <p><b>perspectives (2)</b> 6:5,7</p> <p><b>phone (1)</b></p>	<p>10:6</p> <p><b>Pilon (12)</b> 5:6;12:23;13:3,6; 14:7;16:23;17:11; 20:7;21:1,17;22:10, 21</p> <p><b>pipe (3)</b> 11:16;16:9,21</p> <p><b>plan (11)</b> 5:21,21,23;6:9,13, 15,19,21;15:18;19:6; 22:17</p> <p><b>planning (11)</b> 9:18,19,23;10:10, 15,20,22;18:12,24, 25;22:14</p> <p><b>plans (2)</b> 9:19;10:11</p> <p><b>please (3)</b> 3:13,21,25</p> <p><b>pm (1)</b> 23:7</p> <p><b>policies (1)</b> 9:20</p> <p><b>policy (1)</b> 5:21</p> <p><b>portion (1)</b> 15:2</p> <p><b>potential (2)</b> 17:2;18:15</p> <p><b>potentially (1)</b> 15:20</p> <p><b>practices (1)</b> 20:23</p> <p><b>preschool (1)</b> 17:22</p> <p><b>presentations (1)</b> 18:18</p> <p><b>preserve (1)</b> 6:20</p> <p><b>pretty (3)</b> 15:22,22;17:5</p> <p><b>prevalent (1)</b> 9:3</p> <p><b>previously (1)</b> 13:15</p> <p><b>priorities (1)</b> 5:25</p> <p><b>private (1)</b> 22:9</p> <p><b>probably (5)</b> 9:10;13:15;19:11; 20:1;22:1</p> <p><b>proceedings (2)</b> 3:1;23:7</p> <p><b>process (3)</b> 6:3;10:24;21:14</p> <p><b>processing (1)</b> 9:22</p> <p><b>production (2)</b> 7:12;21:19</p> <p><b>programs (1)</b> 22:20</p>
---	--	---	--	---

<p><b>progress (1)</b> 7:2</p> <p><b>prohibitive (2)</b> 8:12,17</p> <p><b>project (14)</b> 11:12;13:20,20,21, 23;15:2,9,13;16:11, 16;17:7,7,9;20:2</p> <p><b>projects (5)</b> 5:7;8:24;14:13; 16:18;17:21</p> <p><b>provide (4)</b> 6:15,16;19:15,15</p> <p><b>provides (1)</b> 19:17</p> <p><b>providing (1)</b> 6:24</p> <p><b>public (8)</b> 6:3,13,22;7:1,5,11, 17;20:11</p> <p><b>public-friendly (1)</b> 21:14</p> <p><b>pushed (1)</b> 16:14</p> <p><b>put (1)</b> 13:1</p>	<p><b>removal (1)</b> 9:5</p> <p><b>reporter (11)</b> 3:15;4:14,14,15, 18,20,20;5:1,15; 12:15,20</p> <p><b>require (1)</b> 17:17</p> <p><b>required (1)</b> 5:23</p> <p><b>reservation (1)</b> 9:4</p> <p><b>residents (2)</b> 6:17;8:18</p> <p><b>responsibilities (1)</b> 18:13</p> <p><b>responsible (1)</b> 10:13</p> <p><b>reviewed (1)</b> 14:21</p> <p><b>revitalize (1)</b> 6:22</p> <p><b>right (6)</b> 8:2,4;10:8;12:25; 19:24;22:23</p> <p><b>rivers (1)</b> 9:12</p> <p><b>Robie (7)</b> 4:22;7:15;12:14; 15:14;16:2;21:17; 22:10</p> <p><b>roll (3)</b> 3:17;4:10;10:5</p> <p><b>rural (4)</b> 8:16;10:9;15:10; 22:3</p>	<p><b>sent (1)</b> 4:3</p> <p><b>served (1)</b> 18:23</p> <p><b>serving (1)</b> 21:15</p> <p><b>session (3)</b> 3:21;4:5;19:12</p> <p><b>set (1)</b> 10:13</p> <p><b>set-up (1)</b> 7:21</p> <p><b>seven (1)</b> 7:13</p> <p><b>several (1)</b> 15:18</p> <p><b>Seymanski (7)</b> 5:10,12;8:20,20; 13:12;14:10;22:12</p> <p><b>share (1)</b> 20:23</p> <p><b>shared (3)</b> 6:5,7;16:3</p> <p><b>Shelby (5)</b> 10:2,6,9;14:19; 17:24</p> <p><b>side (3)</b> 7:22,23;19:3</p> <p><b>significant (1)</b> 8:9</p> <p><b>similar (2)</b> 7:21;8:16</p> <p><b>Sindie (11)</b> 5:3;8:5,23;11:13; 13:25;14:7;17:4,11; 19:13;21:1,10</p> <p><b>Sindie's (1)</b> 14:11</p> <p><b>situation (1)</b> 8:17</p> <p><b>skewing (1)</b> 12:6</p> <p><b>slide (4)</b> 5:19;6:6,12;20:9</p> <p><b>small (10)</b> 10:7,8;11:5,7,10; 14:21;15:10,12; 17:19,23</p> <p><b>smaller (3)</b> 9:1;18:7;22:2</p> <p><b>solution (2)</b> 8:8;18:15</p> <p><b>solutions (1)</b> 17:2</p> <p><b>somebody (1)</b> 22:7</p> <p><b>somehow (1)</b> 10:21</p> <p><b>sometimes (4)</b> 14:15,16;16:12; 19:18</p> <p><b>Sorry (1)</b> 13:6</p>	<p><b>sounds (2)</b> 3:10;13:5</p> <p><b>sources (1)</b> 22:16</p> <p><b>speak (2)</b> 3:19,21</p> <p><b>speaking (1)</b> 3:13</p> <p><b>specifically (1)</b> 7:25</p> <p><b>speed (2)</b> 13:19,22</p> <p><b>spelled (1)</b> 19:19</p> <p><b>spent (1)</b> 15:5</p> <p><b>staff (4)</b> 18:16,17;21:5,11</p> <p><b>Stahly (1)</b> 4:22</p> <p><b>start (6)</b> 3:12,19;10:21; 13:20;15:13;17:23</p> <p><b>started (1)</b> 3:11</p> <p><b>state (3)</b> 3:22;6:18;11:19</p> <p><b>states (1)</b> 17:17</p> <p><b>statewide (1)</b> 20:14</p> <p><b>step (2)</b> 10:23;15:13</p> <p><b>Stephanie (5)</b> 5:10;8:20;13:12; 22:12,21</p> <p><b>still (1)</b> 15:1</p> <p><b>stop (1)</b> 5:14</p> <p><b>stopped (1)</b> 5:16</p> <p><b>storm (1)</b> 9:11</p> <p><b>stressing (1)</b> 19:21</p> <p><b>struggle (2)</b> 10:9;11:10</p> <p><b>struggling (1)</b> 21:25</p> <p><b>stuff (1)</b> 8:1</p> <p><b>submit (1)</b> 3:25</p> <p><b>submitting (1)</b> 21:12</p> <p><b>subs (1)</b> 20:2</p> <p><b>suitable (2)</b> 6:16,25</p> <p><b>sun (1)</b> 10:18</p> <p><b>support (3)</b></p>	<p>16:18;20:20,24</p> <p><b>supportive (1)</b> 19:8</p> <p><b>sure (5)</b> 7:25;9:21;11:19; 12:11;13:22</p> <p><b>surveys (1)</b> 12:3</p> <p><b>sustain (2)</b> 6:13,22</p> <p><b>sustaining (1)</b> 6:25</p> <p><b>swallow (1)</b> 11:7</p> <p><b>system (2)</b> 8:11;11:3</p> <p><b>systems (2)</b> 8:19;22:3</p>
<b>T</b>				
<p style="text-align: center;"><b>Q</b></p> <p><b>qualify (4)</b> 11:7;12:12;15:1,4</p> <p><b>quarterly (1)</b> 20:22</p>	<p style="text-align: center;"><b>S</b></p> <p><b>same (1)</b> 22:1</p> <p><b>schedule (1)</b> 16:14</p> <p><b>scheduling (1)</b> 10:24</p> <p><b>screen (1)</b> 6:2</p> <p><b>second (2)</b> 8:23;14:10</p> <p><b>sections (1)</b> 18:5</p> <p><b>seeking (1)</b> 16:6</p> <p><b>Seeley (1)</b> 8:10</p> <p><b>seem (3)</b> 12:23;14:6,12</p> <p><b>seems (3)</b> 8:23,25;9:25</p> <p><b>semiannual (1)</b> 18:18</p> <p><b>senior (1)</b> 17:22</p>	<p><b>side (3)</b> 7:22,23;19:3</p> <p><b>significant (1)</b> 8:9</p> <p><b>similar (2)</b> 7:21;8:16</p> <p><b>Sindie (11)</b> 5:3;8:5,23;11:13; 13:25;14:7;17:4,11; 19:13;21:1,10</p> <p><b>Sindie's (1)</b> 14:11</p> <p><b>situation (1)</b> 8:17</p> <p><b>skewing (1)</b> 12:6</p> <p><b>slide (4)</b> 5:19;6:6,12;20:9</p> <p><b>small (10)</b> 10:7,8;11:5,7,10; 14:21;15:10,12; 17:19,23</p> <p><b>smaller (3)</b> 9:1;18:7;22:2</p> <p><b>solution (2)</b> 8:8;18:15</p> <p><b>solutions (1)</b> 17:2</p> <p><b>somebody (1)</b> 22:7</p> <p><b>somehow (1)</b> 10:21</p> <p><b>sometimes (4)</b> 14:15,16;16:12; 19:18</p> <p><b>Sorry (1)</b> 13:6</p>	<p><b>talk (1)</b> 9:25</p> <p><b>talked (1)</b> 21:23</p> <p><b>talking (1)</b> 7:17</p> <p><b>tasks (2)</b> 3:12;18:13</p> <p><b>team (2)</b> 5:6;7:20</p> <p><b>telling (1)</b> 21:7</p> <p><b>terms (3)</b> 16:5;20:24;22:5</p> <p><b>testimony (1)</b> 3:1</p> <p><b>thanks (7)</b> 8:1;14:7;20:6,7; 21:17;22:10,21</p> <p><b>thinking (1)</b> 18:15</p> <p><b>thought (3)</b> 11:14,16;22:13</p> <p><b>thoughts (9)</b> 3:24;4:6;13:10; 14:8;20:7,14;22:11, 22;23:2</p> <p><b>times (1)</b> 16:17</p> <p><b>tiniest (1)</b> 15:2</p> <p><b>today (4)</b> 3:25;4:11;22:24; 23:6</p> <p><b>ton (1)</b> 22:3</p> <p><b>top (1)</b> 10:19</p> <p><b>topic (2)</b> 19:9;20:12</p> <p><b>total (1)</b> 12:6</p>	
<p style="text-align: center;"><b>R</b></p> <p><b>reality (1)</b> 17:20</p> <p><b>really (19)</b> 3:21;4:5;5:20;8:8; 10:25;11:10;12:9; 14:2;15:16;16:22, 25;17:25;18:2; 19:17,21;20:2,3; 22:24,25</p> <p><b>receive (4)</b> 18:8,14;19:2,2</p> <p><b>record (2)</b> 3:22,23</p> <p><b>recorded (1)</b> 3:15</p> <p><b>reduce (1)</b> 6:23</p> <p><b>regard (1)</b> 18:11</p> <p><b>regarding (1)</b> 17:12</p> <p><b>reiterate (2)</b> 14:1;19:14</p> <p><b>relation (1)</b> 9:12</p> <p><b>remote (1)</b> 5:13</p>	<p style="text-align: center;"><b>S</b></p> <p><b>same (1)</b> 22:1</p> <p><b>schedule (1)</b> 16:14</p> <p><b>scheduling (1)</b> 10:24</p> <p><b>screen (1)</b> 6:2</p> <p><b>second (2)</b> 8:23;14:10</p> <p><b>sections (1)</b> 18:5</p> <p><b>seeking (1)</b> 16:6</p> <p><b>Seeley (1)</b> 8:10</p> <p><b>seem (3)</b> 12:23;14:6,12</p> <p><b>seems (3)</b> 8:23,25;9:25</p> <p><b>semiannual (1)</b> 18:18</p> <p><b>senior (1)</b> 17:22</p>	<p><b>side (3)</b> 7:22,23;19:3</p> <p><b>significant (1)</b> 8:9</p> <p><b>similar (2)</b> 7:21;8:16</p> <p><b>Sindie (11)</b> 5:3;8:5,23;11:13; 13:25;14:7;17:4,11; 19:13;21:1,10</p> <p><b>Sindie's (1)</b> 14:11</p> <p><b>situation (1)</b> 8:17</p> <p><b>skewing (1)</b> 12:6</p> <p><b>slide (4)</b> 5:19;6:6,12;20:9</p> <p><b>small (10)</b> 10:7,8;11:5,7,10; 14:21;15:10,12; 17:19,23</p> <p><b>smaller (3)</b> 9:1;18:7;22:2</p> <p><b>solution (2)</b> 8:8;18:15</p> <p><b>solutions (1)</b> 17:2</p> <p><b>somebody (1)</b> 22:7</p> <p><b>somehow (1)</b> 10:21</p> <p><b>sometimes (4)</b> 14:15,16;16:12; 19:18</p> <p><b>Sorry (1)</b> 13:6</p>	<p><b>still (1)</b> 15:1</p> <p><b>stop (1)</b> 5:14</p> <p><b>stopped (1)</b> 5:16</p> <p><b>storm (1)</b> 9:11</p> <p><b>stressing (1)</b> 19:21</p> <p><b>struggle (2)</b> 10:9;11:10</p> <p><b>struggling (1)</b> 21:25</p> <p><b>stuff (1)</b> 8:1</p> <p><b>submit (1)</b> 3:25</p> <p><b>submitting (1)</b> 21:12</p> <p><b>subs (1)</b> 20:2</p> <p><b>suitable (2)</b> 6:16,25</p> <p><b>sun (1)</b> 10:18</p> <p><b>support (3)</b></p>	

<p><b>tough (1)</b> 11:6</p> <p><b>towards (1)</b> 7:2</p> <p><b>Towns (2)</b> 18:19;19:12</p> <p><b>train (1)</b> 22:4</p> <p><b>training (3)</b> 19:15;20:17;22:3</p> <p><b>trainings (1)</b> 20:18</p> <p><b>transcript (1)</b> 3:16</p> <p><b>transition (1)</b> 19:6</p> <p><b>treatment (1)</b> 8:11</p> <p><b>tremendous (1)</b> 15:9</p> <p><b>trouble (1)</b> 15:24</p> <p><b>truly (1)</b> 18:1</p> <p><b>try (2)</b> 12:25;22:14</p> <p><b>trying (2)</b> 10:12;13:1</p> <p><b>TSEP (2)</b> 15:21,24</p> <p><b>turn (1)</b> 11:11</p> <p><b>turnover (1)</b> 13:17</p> <p><b>two (1)</b> 15:22</p>		15:25		
	<b>V</b>	<b>years (5)</b> 7:12;15:18,22; 20:12;21:3		
	<b>video (2)</b> 5:14,16		<b>Z</b>	
	<b>W</b>	<b>zone (2)</b> 14:24;17:19		
	<b>waiting (2)</b> 6:2;21:7	<b>1</b>		
	<b>wastewater (4)</b> 8:9,18,24;9:10	<b>1 (4)</b> 6:20;8:3;9:15;13:7		
	<b>water (3)</b> 11:3;15:2;22:3		<b>10 (1)</b> 10:19	
	<b>welcome (1)</b> 5:18	<b>120 (1)</b> 11:18		
	<b>West (2)</b> 5:7;12:13	<b>2</b>		
	<b>whereas (1)</b> 15:7	<b>2 (1)</b> 6:21		
	<b>wherever (1)</b> 13:21		<b>2:12 (1)</b> 23:7	
	<b>white (1)</b> 14:24	<b>2018 (2)</b> 12:16,17		
	<b>whole (1)</b> 19:11	<b>2020-2024 (1)</b> 6:12		
	<b>wholeheartedly (1)</b> 10:15	<b>20-something (1)</b> 20:2		
	<b>window (3)</b> 16:12,13;18:6	<b>3</b>		
	<b>within (1)</b> 16:20	<b>3 (3)</b> 6:13,21;7:6		
	<b>wonder (1)</b> 14:24		<b>3300 (1)</b> 10:7	
	<b>wonderful (1)</b> 17:23	<b>4</b>		
	<b>wondering (2)</b> 12:6;18:16	<b>4 (1)</b> 6:22		
	<b>word (1)</b> 22:19		<b>5</b>	
	<b>work (11)</b> 8:22;9:1;10:12,14, 20;15:13;19:4,11; 21:9;22:6,13	<b>5 (1)</b> 6:23		
	<b>working (7)</b> 5:6;9:20,23;15:15; 19:5,22;21:3	<b>51 (1)</b> 11:9		
	<b>works (1)</b> 11:5	<b>8</b>		
	<b>workshops (1)</b> 18:17	<b>80 (1)</b> 11:20		
	<b>wrap (1)</b> 23:6		<b>9</b>	
	<b>writing (2)</b> 4:1;14:16	<b>99 (1)</b> 15:7		
	<b>wrong (2)</b> 21:7,8			
	<b>Y</b>			
	<b>year (4)</b> 16:15,17,21;17:9			
	<b>yearly (1)</b>			
<b>U</b>				
<b>under (1)</b> 10:18				
<b>understands (1)</b> 13:23				
<b>undertake (2)</b> 7:11;20:12				
<b>unless (1)</b> 3:13				
<b>up (10)</b> 6:2;10:11;11:14, 16;13:19,21;19:24; 21:9,18;23:6				
<b>upgrade (1)</b> 8:18				
<b>upgraded (1)</b> 8:12				
<b>Urban (1)</b> 5:23				
<b>use (3)</b> 6:20;12:7,9				
<b>used (1)</b> 9:21				
<b>usually (1)</b> 10:19				

**In The Matter Of:**  
*Infrastructure Focus Group*  
*Local Government Group*

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*November 24, 2020*

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INFRASTRUCTURE FOCUS GROUP  
LOCAL GOVERNMENT GROUP

SPONSORED BY MONTANA DEPARTMENT OF COMMERCE  
IN SUPPORT OF MONTANA'S FIVE-YEAR CONSOLIDATED PLAN

TRANSCRIPT OF THE PROCEEDINGS

Becky Anseth, Facilitator  
Via Zoom

November 24, 2020  
11:00 a.m.

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1 PARTICIPANTS:

2 VIA ZOOM:

Kelly Flynn, Montana League of Cities and Towns

3 TimA Burton, Montana League of Cities and Towns

4

5 DEPARTMENT OF COMMERCE:

Kelly Flynn

6 Jennifer Olson

Matt Blank

7 Kacey Pilon

Jeanette Blize

8 Kasia Bothman

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1 MS. ANSETH: This is Becky Anseth with the  
2 Community Development Division at the  
3 Department of Commerce. This is our  
4 infrastructure focus group sponsored by  
5 Commerce and the Department of Health and Human  
6 Services to support the five-year Consolidated  
7 Plan.

8 I will say that our attendance today is a  
9 little low. I had invited up to 15  
10 representatives from local governments across  
11 the state for today and I got no response. So  
12 we will welcome Kelly and Tim's comments and  
13 any thoughts that they may have been hearing  
14 out in the world in their interaction with our  
15 communities across the state.

16 So we'll go into an overview and then step  
17 into some questions for listening to your  
18 feedback. The State of Montana throughout the  
19 Department of Commerce and Public Health and  
20 Human Services develops a five-year plan to  
21 guide policy and investment for housing,  
22 economic, and other community development. The  
23 five-year plan, also known as the Consolidated  
24 Plan for Housing and Community Development is  
25 required by the U.S. Department of Housing and

1 Urban Development to assess the state's needs  
2 and current conditions, as well as determine  
3 priorities and allocate the HUD funding.

4 The public participation plan. We welcome  
5 perspectives and opinions shared by  
6 participants of the focus group and will inform  
7 the development of the final plan. We hope  
8 with your input we can identify and address  
9 housing and development needs across Montana.

10 The goal of the Consolidated Plan is to  
11 improve and sustain public infrastructure.  
12 These objectives include providing decent  
13 housing, providing suitable living environment,  
14 and expanding economic communities for low and  
15 moderate numbers across the state.

16 There are five main goals. Today we're  
17 talking about goal three for public  
18 infrastructure. Other goals include preserving  
19 and constructing affordable housing, plans for  
20 communities, revitalizing local economies, and  
21 reducing homelessness. There have been other  
22 focus groups that we have already received  
23 feedback or are receiving feedback on the other  
24 goals that are mentioned here. The focus group  
25 discussion will focus on provision of suitable

1 living environment and improving and sustaining  
2 public infrastructure. To gauge progress  
3 towards accomplishing this objective and  
4 meeting the goal, we will assess low and  
5 moderate households through public facilities  
6 and infrastructure activities.

7 So here are the beginning of the  
8 Consolidated Plan goal three questions. What  
9 are our needs? We will also consider barriers  
10 and constraints, how to look at solutions for  
11 those barriers and constraints, and any other  
12 concerns you can identify through feedback you  
13 may be hearing from communities.

14 Kelly and Tim, as our participants, I will  
15 open it up to you now to hear your feedback on  
16 question number one, what are the greatest  
17 needs in the state related to infrastructure  
18 and public facilities?

19 MR. BURTON: Well, I'll go ahead and start  
20 and Kelly can jump in. Hey, a little trivia  
21 here. I implemented the HOME program back in  
22 1992, so I was a part of the first Consolidated  
23 Plan for the state of Montana. Not that that  
24 bears any importance to today but it's just a  
25 little trivia.

1           Well, in terms of our greatest needs, we  
2           have a multibillion-dollar infrastructure  
3           deficit in the state of Montana and, quite  
4           frankly, at the state and federal level we've  
5           been underinvesting for decades. What has been  
6           really challenging for local governments is  
7           that, you know, to some degree and I think a  
8           small degree, the state did have an  
9           infrastructure program last session but for  
10          several sessions before that it was negligible.  
11          We do have existing programs in place that are  
12          losing their ability to really impact the cost  
13          of infrastructure. You know, 15, 20 years ago  
14          a \$750,000 TSEP program could be 25 percent of  
15          a project. Today it's, you know, 750,000 to a  
16          \$20 million project in Glendive. So the impact  
17          is constantly going down relative to the cost  
18          of investment.

19                 In addition to that, the federal  
20                 government has been absent, in our opinion,  
21                 from significant infrastructure investments for  
22                 well over a decade now. So what we end up with  
23                 is the best most sustainable infrastructure,  
24                 and those that invest in infrastructure more  
25                 than any other level of local government is

1 city government with sewer systems, water  
2 systems, stormwater drainage systems, streets,  
3 sidewalks, et cetera and, you know, so if  
4 you're going to have the cleanest water, you're  
5 going to pay the highest price.

6 So really we feel that there are  
7 challenges from all levels of government,  
8 mostly from nonparticipation from historic  
9 levels and the cost of these infrastructure  
10 deficits is not going down. They continue to  
11 grow. And so we need -- I mean, the bottom  
12 line is at the federal, state, and local level  
13 we need to figure out a way to invest more in  
14 infrastructure not only to repair what we have  
15 but to build sustainable communities on into  
16 the future.

17 Kelly, I don't know if you want to add to  
18 that or not.

19 MS. LYNCH: Hi, everyone. I'm the deputy  
20 director, general counsel, for the League of  
21 Cities and Towns. No, Tim, I think you hit on  
22 everything. I guess the only thing that I want  
23 to throw in there is not only is the cost  
24 continuing to go up but I think we have seen  
25 this summer in particular the growing desire of

1 people to visit Montana and then move to  
2 Montana. So we're going to see an  
3 ever-increasing number of people putting strain  
4 on those infrastructure facilities,  
5 particularly in our jurist areas and even some  
6 of the areas that have always been kind of a  
7 Montana tourism area, like Lincoln and those  
8 kinds of areas are now really getting inundated  
9 by people using the infrastructure and really  
10 not contributing cost-wise to that  
11 infrastructure and those facilities.

12 MS. ANSETH: Thank you for those comments.  
13 A lot of those comments were a little bit high  
14 level. What are you seeing as the barrier on  
15 the ground? I heard strongly cost, cost, cost.  
16 Are there other challenges that you hear about  
17 about lack of contractors, anything like that  
18 that is creating another barrier at the local  
19 level?

20 MR. BURTON: Well, nothing jumps out at  
21 me. I mean, it pales in comparison to the fact  
22 that we're not investing and that by letting  
23 our infrastructure fall apart, the repairs are  
24 more expensive. It's hard to be proactive when  
25 you're putting fires out all the time. So I

1 think, you know, relative to contractors and  
2 bidding and those types of things, that's minor  
3 in comparison to trying to keep the clean water  
4 running.

5 MS. LYNCH: I know if you want to be able  
6 to include specifics in the document, I can  
7 give you a few examples.

8 You know, one of the issues is the  
9 prevailing wage regions are too big and so a  
10 lot of eastern Montana is tied to prevailing  
11 wage out of I think it's Billings. It might be  
12 as far away as Billings for them, so that makes  
13 it difficult for them to compete at the local  
14 level.

15 Regulations are something that we are  
16 continually talking about. You know, instead  
17 of being focused on issues like public health  
18 and safety and immediate infrastructure needs,  
19 we have our members pouring millions of dollars  
20 into having to meet increasingly stringent  
21 nutrient standard requirements that really are  
22 probably not technically feasible at this  
23 point.

24 That's kind of a big picture one. Maybe  
25 an immediate example of a regulation issue is

1 now requiring a professional engineer to sign  
2 off on a municipal facilities exclusion. But  
3 just that kind of little, you know,  
4 administrative requirements just to make the  
5 process take longer, which, again, ends up  
6 driving costs but at least there is some  
7 specific examples of kind of the barriers we  
8 see at the local level.

9 Maybe another one I can mention would be  
10 the restrictions on local governments in terms  
11 of flexibility for financing. You know, some  
12 of our communities have access to resort tax  
13 and having the voters vote on resort tax but we  
14 don't have that for the vast majority of the  
15 communities around the state. So an ability to  
16 have access to the flexibility needed to ask  
17 their own voters to impose those kinds of, push  
18 those costs on to the visiting public.

19 MS. ANSETH: Thank you for those thoughts.  
20 The next question I think goes closely along  
21 with the constraints and barriers. If we feel  
22 like we've maybe already addressed those, we  
23 can move on.

24 Matt, I don't see the PowerPoint. I don't  
25 know what's next. If you could reshare that.

1           So other concerns. I think that Tim and  
2 Kelly have given great feedback. I'll move on  
3 to a few more questions. And some of these  
4 start to potentially have overlying themes as  
5 we move through the next three or four  
6 questions.

7           What community and public facilities  
8 should we undertake in the next five years?  
9 And if you feel we've already addressed that,  
10 just let me know if you have additional  
11 thoughts.

12           MS. LYNCH: Yeah, I don't have a sense  
13 that you guys are not focused on the right  
14 kinds of infrastructure. There is just not  
15 enough money.

16           MR. BURTON: I would concur with what  
17 Kelly's commented on.

18           MS. ANSETH: Is there any way we can  
19 influence that production and operation in how  
20 we serve clients, in how we -- I heard  
21 investment strongly. Any thoughts on how we  
22 might influence the local communities in a  
23 different way with the CDBG funding?

24           MS. LYNCH: You know, I think one of  
25 things that we've been doing over the past

1 interim, which is just tangentially related to  
2 what you guys do, is kind of education about  
3 Montana's tax structure. So making sure that  
4 people just even understand why, first of all,  
5 why infrastructure is so important, second of  
6 all, who owns and operates it, and then lastly  
7 kind of what the barriers and constraints are.

8 So, you know, there is a lot of concern  
9 that taxes are too high, and people talk about  
10 that a lot. To me that is just kind of this,  
11 you know, bellwether for the issues people have  
12 with spending their taxes. But I think there  
13 is a real lack of education about what that  
14 money goes to, you know, so any kind of work  
15 that you guys can do in the education area, not  
16 necessarily with the members -- well, when I  
17 say "members" I mean our members. Not  
18 necessarily with the people who run the  
19 systems, because they understand it, but  
20 helping those members educate the public about  
21 the connections between who pays for what and  
22 who runs infrastructure and what infrastructure  
23 does. Because I feel like there is just a real  
24 lack of education to the public about how this  
25 all ties together and what the issues are.

1 MS. ANSETH: Anything to add on that  
2 thought, Tim? And you can see our last  
3 question is just any additional thoughts to  
4 wrap up. Tim, do you have any thoughts on  
5 question six, influencing production and  
6 operation?

7 MR. BURTON: You know, I think that -- and  
8 this goes a bit beyond the Department of  
9 Commerce, but I mean in terms of effectively  
10 operating plants, DNRC and DEQ have programs in  
11 place for optimal operation of wastewater  
12 treatment plants and certification of our  
13 operators. So I think, quite frankly, I think  
14 that that works pretty well. It's  
15 complimentary but what I think Commerce is  
16 doing on the infrastructure side and moves over  
17 to the operations.

18 So I think, you know, maintaining and  
19 potentially dealing with the fact that  
20 wastewater operators have a tough time passing  
21 the test, should we use a different test?  
22 Those types of issues we're dealing with now  
23 with the other, your other sister agencies.  
24 There is work to be done but I also think we  
25 can make progress.

1 MS. ANSETH: Great. Thank you. So that's  
2 the end of the formal questions. I really -- I  
3 believe we've caught most of your feedback. If  
4 you do have additional thoughts or ideas that  
5 come to mind in the next few days, please feel  
6 free to email those in. We will be wrapping up  
7 this Con Plan process with the focus groups by  
8 November 30th, so a little bit more time  
9 definitely to take feedback if any thoughts or  
10 ideas come up, we'd be willing to include  
11 those.

12 And with that, I don't have any other  
13 comments or feedback. We appreciate your time  
14 and your participation and we will be  
15 completing this process.

16 MR. BURTON: I do say thanks for the  
17 opportunity. I appreciate it.

18 MS. LYNCH: Yeah. Thanks, guys. So are  
19 you at the point -- are you still working on  
20 the draft or is the draft out?

21 MS. ANSETH: This will help influence,  
22 these meetings will help influence the draft.  
23 Jennifer can probably provide some more actual  
24 time frames for you as we move forward in this.  
25 Jennifer, do you have some time frames targeted

1 for the actual draft?

2 MS. OLSON: I don't, Becky. Thanks  
3 though.

4 MS. LYNCH: I can't believe it's been five  
5 years. Where does the time go?

6 MS. ANSETH: Well, thanks everyone for  
7 your participation today and this will  
8 certainly influence the direction, all of the  
9 feedback we hear with the use of these funds to  
10 ensure we are being effective in our  
11 communities across the state and responding to  
12 the needs of those local governments. So thank  
13 you very much, everyone, for your time.

14 MR. BURTON: Thank you. I appreciate it.

15 (Concluded at 11:20 a.m.)

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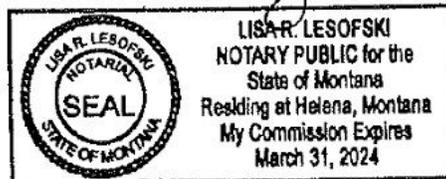
C E R T I F I C A T E

I, LISA R. LESOFSKI, Registered Professional Reporter do hereby certify:

That the proceedings were taken before me at the time and place herein named, that the proceedings were reported by me and that the foregoing pages contain a true record of the proceedings to the best of my ability.

Dated this 1st day of December, 2020.

*Lisa R. Lesofski*



	<b>area (2)</b> 8:7;12:15	13:12	<b>constructing (1)</b> 4:19	9:13
<b>\$</b>	<b>areas (3)</b> 8:5,6,8	<b>cetera (1)</b> 7:3	<b>continually (1)</b> 9:16	<b>direction (1)</b> 15:8
<b>\$20 (1)</b> 6:16	<b>around (1)</b> 10:15	<b>challenges (2)</b> 7:7;8:16	<b>continue (1)</b> 7:10	<b>director (1)</b> 7:20
<b>\$750,000 (1)</b> 6:14	<b>assess (2)</b> 4:1;5:4	<b>challenging (1)</b> 6:6	<b>continuing (1)</b> 7:24	<b>discussion (1)</b> 4:25
<b>A</b>	<b>attendance (1)</b> 3:8	<b>Cities (1)</b> 7:21	<b>contractors (2)</b> 8:17;9:1	<b>Division (1)</b> 3:2
<b>ability (2)</b> 6:12;10:15	<b>away (1)</b> 9:12	<b>city (1)</b> 7:1	<b>contributing (1)</b> 8:10	<b>DNRC (1)</b> 13:10
<b>able (1)</b> 9:5	<b>B</b>	<b>clean (1)</b> 9:3	<b>cost (7)</b> 6:12,17;7:9,23; 8:15,15,15	<b>document (1)</b> 9:6
<b>absent (1)</b> 6:20	<b>back (1)</b> 5:21	<b>cleanest (1)</b> 7:4	<b>costs (2)</b> 10:6,18	<b>dollars (1)</b> 9:19
<b>access (2)</b> 10:12,16	<b>barrier (2)</b> 8:14,18	<b>clients (1)</b> 11:20	<b>cost-wise (1)</b> 8:10	<b>done (1)</b> 13:24
<b>accomplishing (1)</b> 5:3	<b>barriers (5)</b> 5:9,11;10:7,21; 12:7	<b>closely (1)</b> 10:20	<b>counsel (1)</b> 7:20	<b>down (2)</b> 6:17;7:10
<b>across (5)</b> 3:10,15;4:9,15; 15:11	<b>bears (1)</b> 5:24	<b>commented (1)</b> 11:17	<b>creating (1)</b> 8:18	<b>draft (4)</b> 14:20,20,22;15:1
<b>activities (1)</b> 5:6	<b>Becky (2)</b> 3:1;15:2	<b>comments (4)</b> 3:12;8:12,13; 14:13	<b>current (1)</b> 4:2	<b>drainage (1)</b> 7:2
<b>actual (2)</b> 14:23;15:1	<b>beginning (1)</b> 5:7	<b>Commerce (5)</b> 3:3,5,19;13:9,15	<b>D</b>	<b>driving (1)</b> 10:6
<b>add (2)</b> 7:17;13:1	<b>bellwether (1)</b> 12:11	<b>communities (9)</b> 3:15;4:14,20;5:13; 7:15;10:12,15; 11:22;15:11	<b>days (1)</b> 14:5	<b>E</b>
<b>addition (1)</b> 6:19	<b>best (1)</b> 6:23	<b>Community (4)</b> 3:2,22,24;11:7	<b>dealing (2)</b> 13:19,22	<b>eastern (1)</b> 9:10
<b>additional (3)</b> 11:10;13:3;14:4	<b>beyond (1)</b> 13:8	<b>comparison (2)</b> 8:21;9:3	<b>decade (1)</b> 6:22	<b>economic (2)</b> 3:22;4:14
<b>address (1)</b> 4:8	<b>bidding (1)</b> 9:2	<b>compete (1)</b> 9:13	<b>decades (1)</b> 6:5	<b>economies (1)</b> 4:20
<b>addressed (2)</b> 10:22;11:9	<b>big (2)</b> 9:9,24	<b>completing (1)</b> 14:15	<b>decent (1)</b> 4:12	<b>educate (1)</b> 12:20
<b>administrative (1)</b> 10:4	<b>Billings (2)</b> 9:11,12	<b>complimentary (1)</b> 13:15	<b>deficit (1)</b> 6:3	<b>education (4)</b> 12:2,13,15,24
<b>affordable (1)</b> 4:19	<b>bit (3)</b> 8:13;13:8;14:8	<b>Con (1)</b> 14:7	<b>deficits (1)</b> 7:10	<b>effective (1)</b> 15:10
<b>again (1)</b> 10:5	<b>bottom (1)</b> 7:11	<b>concern (1)</b> 12:8	<b>definitely (1)</b> 14:9	<b>effectively (1)</b> 13:9
<b>agencies (1)</b> 13:23	<b>build (1)</b> 7:15	<b>concerns (2)</b> 5:12;11:1	<b>degree (2)</b> 6:7,8	<b>email (1)</b> 14:6
<b>ago (1)</b> 6:13	<b>BURTON (6)</b> 5:19;8:20;11:16; 13:7;14:16;15:14	<b>Concluded (1)</b> 15:15	<b>Department (5)</b> 3:3,5,19,25;13:8	<b>end (2)</b> 6:22;14:2
<b>ahead (1)</b> 5:19	<b>C</b>	<b>concur (1)</b> 11:16	<b>deputy (1)</b> 7:19	<b>ends (1)</b> 10:5
<b>allocate (1)</b> 4:3	<b>can (11)</b> 4:8;5:12,20;9:6; 10:9,23;11:18; 12:15;13:2,25;14:23	<b>conditions (1)</b> 4:2	<b>DEQ (1)</b> 13:10	<b>engineer (1)</b> 10:1
<b>along (1)</b> 10:20	<b>caught (1)</b> 14:3	<b>connections (1)</b> 12:21	<b>desire (1)</b> 7:25	<b>enough (1)</b> 11:15
<b>always (1)</b> 8:6	<b>CDBG (1)</b> 11:23	<b>consider (1)</b> 5:9	<b>determine (1)</b> 4:2	<b>ensure (1)</b> 15:10
<b>ANSETH (9)</b> 3:1,1;8:12;10:19; 11:18;13:1;14:1,21; 15:6	<b>certainly (1)</b> 15:8	<b>Consolidated (5)</b> 3:6,23;4:10;5:8,22	<b>Development (6)</b> 3:2,22,24;4:1,7,9	<b>environment (2)</b> 4:13;5:1
<b>apart (1)</b> 8:23	<b>certification (1)</b>	<b>constantly (1)</b> 6:17	<b>develops (1)</b> 3:20	<b>et (1)</b> 7:3
<b>appreciate (3)</b> 14:13,17;15:14		<b>constraints (4)</b> 5:10,11;10:21; 12:7	<b>different (2)</b> 11:23;13:21	<b>even (2)</b> 8:5;12:4
			<b>difficult (1)</b>	<b>ever-increasing (1)</b> 8:3
				<b>everyone (3)</b>

7:19;15:6,13 <b>example (1)</b> 9:25 <b>examples (2)</b> 9:7;10:7 <b>exclusion (1)</b> 10:2 <b>existing (1)</b> 6:11 <b>expanding (1)</b> 4:14 <b>expensive (1)</b> 8:24	<b>four (1)</b> 11:5 <b>frames (2)</b> 14:24,25 <b>frankly (2)</b> 6:4;13:13 <b>free (1)</b> 14:6 <b>funding (2)</b> 4:3;11:23 <b>funds (1)</b> 15:9 <b>future (1)</b> 7:16	3:5,19;9:17 <b>hear (3)</b> 5:15;8:16;15:9 <b>heard (2)</b> 8:15;11:20 <b>hearing (2)</b> 3:13;5:13 <b>help (2)</b> 14:21,22 <b>helping (1)</b> 12:20 <b>Hey (1)</b> 5:20 <b>Hi (1)</b> 7:19 <b>high (2)</b> 8:13;12:9 <b>highest (1)</b> 7:5 <b>historic (1)</b> 7:8 <b>hit (1)</b> 7:21 <b>HOME (1)</b> 5:21 <b>homelessness (1)</b> 4:21 <b>hope (1)</b> 4:7 <b>households (1)</b> 5:5 <b>housing (5)</b> 3:21,24,25;4:9,13 <b>HUD (1)</b> 4:3 <b>Human (2)</b> 3:5,20	9:20 <b>influence (5)</b> 11:19,22;14:21, 22;15:8 <b>influencing (1)</b> 13:5 <b>inform (1)</b> 4:6 <b>infrastructure (24)</b> 3:4;4:11,18;5:2,6, 17;6:2,9,13,21,23, 24;7:9,14;8:4,9,11, 23;9:18;11:14;12:5, 22,22;13:16 <b>input (1)</b> 4:8 <b>instead (1)</b> 9:16 <b>interaction (1)</b> 3:14 <b>interim (1)</b> 12:1 <b>into (4)</b> 3:16,17;7:15;9:20 <b>inundated (1)</b> 8:8 <b>invest (2)</b> 6:24;7:13 <b>investing (1)</b> 8:22 <b>investment (3)</b> 3:21;6:18;11:21 <b>investments (1)</b> 6:21 <b>invited (1)</b> 3:9 <b>issue (1)</b> 9:25 <b>issues (5)</b> 9:8,17;12:11,25; 13:22	8:6;9:24;10:3,7; 12:2,7,10,14 <b>kinds (3)</b> 8:8;10:17;11:14 <b>known (1)</b> 3:23
<b>F</b>	<b>G</b>	<b>I</b>	<b>J</b>	<b>L</b>
<b>facilities (6)</b> 5:5,18;8:4,11; 10:2;11:7 <b>fact (2)</b> 8:21;13:19 <b>fall (1)</b> 8:23 <b>far (1)</b> 9:12 <b>feasible (1)</b> 9:22 <b>federal (3)</b> 6:4,19;7:12 <b>feedback (10)</b> 3:18;4:23,23;5:12, 15;11:2;14:3,9,13; 15:9 <b>feel (5)</b> 7:6;10:21;11:9; 12:23;14:5 <b>few (3)</b> 9:7;11:3;14:5 <b>figure (1)</b> 7:13 <b>final (1)</b> 4:7 <b>financing (1)</b> 10:11 <b>fires (1)</b> 8:25 <b>first (2)</b> 5:22;12:4 <b>five (3)</b> 4:16;11:8;15:4 <b>five-year (3)</b> 3:6,20,23 <b>flexibility (2)</b> 10:11,16 <b>focus (6)</b> 3:4;4:6,22,24,25; 14:7 <b>focused (2)</b> 9:17;11:13 <b>formal (1)</b> 14:2 <b>forward (1)</b> 14:24	<b>gauge (1)</b> 5:2 <b>general (1)</b> 7:20 <b>given (1)</b> 11:2 <b>Glendive (1)</b> 6:16 <b>goal (4)</b> 4:10,17;5:4,8 <b>goals (3)</b> 4:16,18,24 <b>goes (3)</b> 10:20;12:14;13:8 <b>government (4)</b> 6:20,25;7:1,7 <b>governments (4)</b> 3:10;6:6;10:10; 15:12 <b>great (2)</b> 11:2;14:1 <b>greatest (2)</b> 5:16;6:1 <b>ground (1)</b> 8:15 <b>group (3)</b> 3:4;4:6,24 <b>groups (2)</b> 4:22;14:7 <b>grow (1)</b> 7:11 <b>growing (1)</b> 7:25 <b>guess (1)</b> 7:22 <b>guide (1)</b> 3:21 <b>guys (4)</b> 11:13;12:2,15; 14:18	<b>ideas (2)</b> 14:4,10 <b>identify (2)</b> 4:8;5:12 <b>immediate (2)</b> 9:18,25 <b>impact (2)</b> 6:12,16 <b>implemented (1)</b> 5:21 <b>importance (1)</b> 5:24 <b>important (1)</b> 12:5 <b>impose (1)</b> 10:17 <b>improve (1)</b> 4:11 <b>improving (1)</b> 5:1 <b>include (4)</b> 4:12,18;9:6;14:10 <b>increasingly (1)</b>	<b>Jennifer (2)</b> 14:23,25 <b>jump (1)</b> 5:20 <b>jumps (1)</b> 8:20 <b>jurist (1)</b> 8:5	<b>lack (3)</b> 8:17;12:13,24 <b>last (2)</b> 6:9;13:2 <b>lastly (1)</b> 12:6 <b>League (1)</b> 7:20 <b>least (1)</b> 10:6 <b>letting (1)</b> 8:22 <b>level (7)</b> 6:4,25;7:12;8:14, 19;9:14;10:8 <b>levels (2)</b> 7:7,9 <b>Lincoln (1)</b> 8:7 <b>line (1)</b> 7:12 <b>listening (1)</b> 3:17 <b>little (6)</b> 3:9;5:20,25;8:13; 10:3;14:8 <b>living (2)</b> 4:13;5:1 <b>local (11)</b> 3:10;4:20;6:6,25; 7:12;8:18;9:13;10:8, 10;11:22;15:12 <b>longer (1)</b> 10:5 <b>look (1)</b> 5:10 <b>losing (1)</b> 6:12 <b>lot (4)</b> 8:13;9:10;12:8,10 <b>low (3)</b> 3:9;4:14;5:4 <b>LYNCH (6)</b> 7:19;9:5;11:12,24; 14:18;15:4
	<b>H</b>		<b>K</b>	<b>M</b>
	<b>hard (1)</b> 8:24 <b>Health (3)</b>		<b>keep (1)</b> 9:3 <b>Kelly (5)</b> 3:12;5:14,20;7:17; 11:2 <b>Kelly's (1)</b> 11:17 <b>kind (8)</b>	<b>main (1)</b> 4:16 <b>maintaining (1)</b> 13:18 <b>majority (1)</b> 10:14

<b>makes (1)</b> 9:12 <b>making (1)</b> 12:3 <b>Matt (1)</b> 10:24 <b>may (2)</b> 3:13;5:13 <b>Maybe (3)</b> 9:24;10:9,22 <b>mean (4)</b> 7:11;8:21;12:17; 13:9 <b>meet (1)</b> 9:20 <b>meeting (1)</b> 5:4 <b>meetings (1)</b> 14:22 <b>members (5)</b> 9:19;12:16,17,17, 20 <b>mention (1)</b> 10:9 <b>mentioned (1)</b> 4:24 <b>might (2)</b> 9:11;11:22 <b>million (1)</b> 6:16 <b>millions (1)</b> 9:19 <b>mind (1)</b> 14:5 <b>minor (1)</b> 9:2 <b>moderate (2)</b> 4:15;5:5 <b>money (2)</b> 11:15;12:14 <b>Montana (8)</b> 3:18;4:9;5:23;6:3; 8:1,2,7;9:10 <b>Montana's (1)</b> 12:3 <b>more (6)</b> 6:24;7:13;8:24; 11:3;14:8,23 <b>most (2)</b> 6:23;14:3 <b>mostly (1)</b> 7:8 <b>move (5)</b> 8:1;10:23;11:2,5; 14:24 <b>moves (1)</b> 13:16 <b>much (1)</b> 15:13 <b>multibillion-dollar (1)</b> 6:2 <b>municipal (1)</b> 10:2	<p style="text-align: center;"><b>N</b></p> <b>necessarily (2)</b> 12:16,18 <b>need (2)</b> 7:11,13 <b>needed (1)</b> 10:16 <b>needs (7)</b> 4:1,9;5:9,17;6:1; 9:18;15:12 <b>negligible (1)</b> 6:10 <b>next (5)</b> 10:20,25;11:5,8; 14:5 <b>nonparticipation (1)</b> 7:8 <b>November (1)</b> 14:8 <b>number (2)</b> 5:16;8:3 <b>numbers (1)</b> 4:15 <b>nutrient (1)</b> 9:21	<b>out (6)</b> 3:14;7:13;8:20,25; 9:11;14:20 <b>over (3)</b> 6:22;11:25;13:16 <b>overlying (1)</b> 11:4 <b>overview (1)</b> 3:16 <b>own (1)</b> 10:17 <b>owns (1)</b> 12:6	11:4;13:19 <b>pouring (1)</b> 9:19 <b>PowerPoint (1)</b> 10:24 <b>preserving (1)</b> 4:18 <b>pretty (1)</b> 13:14 <b>prevailing (2)</b> 9:9,10 <b>price (1)</b> 7:5 <b>priorities (1)</b> 4:3 <b>proactive (1)</b> 8:24 <b>probably (2)</b> 9:22;14:23 <b>process (3)</b> 10:5;14:7,15 <b>production (2)</b> 11:19;13:5 <b>professional (1)</b> 10:1 <b>program (3)</b> 5:21;6:9,14 <b>programs (2)</b> 6:11;13:10 <b>progress (2)</b> 5:2;13:25 <b>project (2)</b> 6:15,16 <b>provide (1)</b> 14:23 <b>providing (2)</b> 4:12,13 <b>provision (1)</b> 4:25 <b>Public (12)</b> 3:19;4:4,11,17; 5:2,5,18;9:17;10:18; 11:7;12:20,24 <b>push (1)</b> 10:17 <b>putting (2)</b> 8:3,25	4:23 <b>reducing (1)</b> 4:21 <b>regions (1)</b> 9:9 <b>regulation (1)</b> 9:25 <b>Regulations (1)</b> 9:15 <b>related (2)</b> 5:17;12:1 <b>relative (2)</b> 6:17;9:1 <b>repair (1)</b> 7:14 <b>repairs (1)</b> 8:23 <b>representatives (1)</b> 3:10 <b>required (1)</b> 3:25 <b>requirements (2)</b> 9:21;10:4 <b>requiring (1)</b> 10:1 <b>reshare (1)</b> 10:25 <b>resort (2)</b> 10:12,13 <b>responding (1)</b> 15:11 <b>response (1)</b> 3:11 <b>restrictions (1)</b> 10:10 <b>revitalizing (1)</b> 4:20 <b>right (1)</b> 11:13 <b>run (1)</b> 12:18 <b>running (1)</b> 9:4 <b>runs (1)</b> 12:22
	<p style="text-align: center;"><b>O</b></p> <b>objective (1)</b> 5:3 <b>objectives (1)</b> 4:12 <b>off (1)</b> 10:2 <b>OLSON (1)</b> 15:2 <b>one (5)</b> 5:16;9:8,24;10:9; 11:24 <b>only (3)</b> 7:14,22,23 <b>open (1)</b> 5:15 <b>operates (1)</b> 12:6 <b>operating (1)</b> 13:10 <b>operation (3)</b> 11:19;13:6,11 <b>operations (1)</b> 13:17 <b>operators (2)</b> 13:13,20 <b>opinion (1)</b> 6:20 <b>opinions (1)</b> 4:5 <b>opportunity (1)</b> 14:17 <b>optimal (1)</b> 13:11	<p style="text-align: center;"><b>P</b></p> <b>pales (1)</b> 8:21 <b>part (1)</b> 5:22 <b>participants (2)</b> 4:6;5:14 <b>participation (3)</b> 4:4;14:14;15:7 <b>particular (1)</b> 7:25 <b>particularly (1)</b> 8:5 <b>passing (1)</b> 13:20 <b>past (1)</b> 11:25 <b>pay (1)</b> 7:5 <b>pays (1)</b> 12:21 <b>people (7)</b> 8:1,3,9;12:4,9,11, 18 <b>percent (1)</b> 6:14 <b>perspectives (1)</b> 4:5 <b>picture (1)</b> 9:24 <b>place (2)</b> 6:11;13:11 <b>Plan (10)</b> 3:7,20,23,24;4:4,7, 10;5:8,23;14:7 <b>planning (1)</b> 4:19 <b>plans (1)</b> 4:19 <b>plants (2)</b> 13:10,12 <b>please (1)</b> 14:5 <b>point (2)</b> 9:23;14:19 <b>policy (1)</b> 3:21 <b>potentially (2)</b>	<p style="text-align: center;"><b>Q</b></p> <b>quite (2)</b> 6:3;13:13	<p style="text-align: center;"><b>R</b></p> <b>real (2)</b> 12:13,23 <b>really (7)</b> 6:6,12;7:6;8:8,9; 9:21;14:2 <b>received (1)</b> 4:22 <b>receiving (1)</b>

6:10 several (1) 6:10 sewer (1) 7:1 shared (1) 4:5 side (1) 13:16 sidewalks (1) 7:3 sign (1) 10:1 significant (1) 6:21 sister (1) 13:23 six (1) 13:5 small (1) 6:8 solutions (1) 5:10 specific (1) 10:7 specifics (1) 9:6 spending (1) 12:12 sponsored (1) 3:4 standard (1) 9:21 start (2) 5:19;11:4 state (12) 3:11,15,18;4:15; 5:17,23;6:3,4,8;7:12; 10:15;15:11 state's (1) 4:1 step (1) 3:16 still (1) 14:19 stormwater (1) 7:2 strain (1) 8:3 streets (1) 7:2 stringent (1) 9:20 strongly (2) 8:15;11:21 structure (1) 12:3 suitable (2) 4:13,25 summer (1) 7:25 support (1) 3:6	sure (1) 12:3 sustain (1) 4:11 sustainable (2) 6:23;7:15 sustaining (1) 5:1 systems (4) 7:1,2,2;12:19	13:20 tourism (1) 8:7 towards (1) 5:3 Towns (1) 7:21 treatment (1) 13:12 trivia (2) 5:20,25 trying (1) 9:3 TSEP (1) 6:14 types (2) 9:2;13:22	14:10 work (2) 12:14;13:24 working (1) 14:19 works (1) 13:14 world (1) 3:14 wrap (1) 13:4 wrapping (1) 14:6
	<b>T</b>		<b>Y</b>
	talk (1) 12:9 talking (2) 4:17;9:16 tangentially (1) 12:1 targeted (1) 14:25 tax (3) 10:12,13;12:3 taxes (2) 12:9,12 technically (1) 9:22 terms (3) 6:1;10:10;13:9 test (2) 13:21,21 thanks (4) 14:16,18;15:2,6 themes (1) 11:4 though (1) 15:3 thought (1) 13:2 thoughts (8) 3:13;10:19;11:11, 21;13:3,4;14:4,9 three (3) 4:17;5:8;11:5 throughout (1) 3:18 throw (1) 7:23 tied (1) 9:10 ties (1) 12:25 Tim (5) 5:14;7:21;11:1; 13:2,4 Tim's (1) 3:12 today (6) 3:8,11;4:16;5:24; 6:15;15:7 together (1) 12:25 tough (1)	<b>U</b>	years (3) 6:13;11:8;15:5
		<b>U</b>	<b>1</b>
		underinvesting (1) 6:5 undertake (1) 11:8 up (8) 3:9;5:15;6:22; 7:24;10:5;13:4;14:6, 10 Urban (1) 4:1 use (2) 13:21;15:9 using (1) 8:9	11:20 (1) 15:15 15 (2) 3:9;6:13 1992 (1) 5:22
			<b>2</b>
			20 (1) 6:13 25 (1) 6:14
		<b>V</b>	<b>3</b>
		vast (1) 10:14 visit (1) 8:1 visiting (1) 10:18 vote (1) 10:13 voters (2) 10:13,17	30th (1) 14:8
			<b>7</b>
			750,000 (1) 6:15
		<b>W</b>	
		wage (2) 9:9,11 wastewater (2) 13:11,20 water (3) 7:1,4;9:3 way (3) 7:13;11:18,23 welcome (2) 3:12;4:4 what's (1) 10:25 willing (1)	

**In The Matter Of:**  
*Infrastructure Focus Group*  
*Engineering Group*

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*Transcript of Proceedings*  
*November 25, 2020*

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INFRASTRUCTURE FOCUS GROUP  
ENGINEERING GROUP

SPONSORED BY MONTANA DEPARTMENT OF COMMERCE  
IN SUPPORT OF MONTANA'S FIVE-YEAR CONSOLIDATED PLAN

TRANSCRIPT OF THE PROCEEDINGS

Kacey Pilon, Facilitator  
Via Zoom

November 25, 2020  
2:30 p.m.

LISA LESOFSKI, RPR  
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DEPARTMENT OF COMMERCE:

Kacey Pilon  
Jennifer Olson  
Matt Blank

1 MS. PILON: I'm Kacey Pilon with the  
2 Department of Commerce Community Development  
3 Division. I am an infrastructure program  
4 specialist. And also from our team we have  
5 Matt Blank, who is a program specialist with  
6 me, and then our division administrator,  
7 Jennifer Olson. And the engineers we have on  
8 the phone, we have Jeff Ashley, Jason Crawford,  
9 and Luke LaLiberty. And just so you all know,  
10 we are recording this so we can refer to it  
11 later on in our planning efforts. But I guess  
12 we can just go ahead and get started.

13 Jen, did you want to add anything at the  
14 beginning?

15 MS. OLSON: Thanks, Kacey. I just want to  
16 thank everybody for participating and your  
17 comments are very valuable for us as we plan  
18 for the next five-year plan and the use of CDBG  
19 funds for infrastructure in community  
20 facilities. So thanks again for participating,  
21 especially the day before Thanksgiving. So I  
22 really appreciate your time today. And handing  
23 it back to you, Kacey.

24 MS. PILON: Thanks, Jen. Matt, you can go  
25 ahead.

1           So this focus group is part of the  
2 Consolidated Plan public participation process.  
3 So the State of Montana with the Department of  
4 Commerce and DPHHS, the Department of Public  
5 Health and Human Services, is developing a  
6 five-year plan to guide policy and investment  
7 for housing, economic, and community  
8 development projects in our state. This plan  
9 is known as the Consolidated Plan for Housing  
10 and Community Development and it's required by  
11 the U.S. Department of Housing and Urban  
12 Development, like we all refer to as HUD, to  
13 assess our state's needs and current conditions  
14 as well as to determine priorities in  
15 allocating funding.

16           The perspectives and opinions shared by  
17 participants of this focus group as well as  
18 others that are being held will inform the  
19 development of the Consolidated Plan and  
20 hopefully with your input we can identify and  
21 address in this case community development  
22 needs across the state.

23           So our projects really are in goal three  
24 of the Consolidated Plan in the infrastructure  
25 program and that's to improve and sustain

1 public infrastructure; however, the  
2 Consolidated Plan also includes other goals and  
3 objectives. So the objectives include  
4 providing decent housing, providing a suitable  
5 living environment, and expanding economic  
6 opportunities for low and moderate income  
7 residents of the state.

8 The goals of the Consolidated Plan are,  
9 besides goal three, to improve and sustain  
10 public infrastructure and the others are to  
11 preserve and construct affordable housing, plan  
12 for communities, revitalize local economies,  
13 and reduce homelessness. This discussion will  
14 focus on the provision of a suitable living  
15 environment and improving and sustaining public  
16 infrastructure. To gauge the progress towards  
17 accomplishing these objectives and meeting this  
18 goal, we will assess low and moderate income  
19 households assisted through public facility or  
20 infrastructure activities.

21 So we just have six-ish questions to go  
22 through and we really appreciate any input you  
23 three experts have in your field and in working  
24 with local governments throughout the state.  
25 So the first question is what do we think our

1 greatest needs are in the state as far as  
2 public infrastructure. I'll just open up the  
3 floor.

4 MR. CRAWFORD: This is Jason. I guess I  
5 could go first. You know, we're a pretty small  
6 company and so then we're somewhat limited on  
7 the work we do. But generally speaking, we're  
8 working for small, fairly small municipalities  
9 around the state and we work for several. And,  
10 of course, the biggest complaint we hear from  
11 the small municipalities is the lack of funding  
12 available for streets. And we just hear that  
13 everywhere.

14 But as far as the critical needs for  
15 funding is the sewer water system improvements  
16 and they're just trying to keep themselves for  
17 the most part, at least in the small towns,  
18 they're just trying to keep themselves out of  
19 hot water with DEQ. So they're concerned about  
20 maintaining compliance in their water systems.

21 MR. ASHLEY: This is Jeff Ashley with  
22 Morrison-Maierle. I agree, in the communities  
23 we work for it really comes down to the water  
24 system and sewer system and, you know, a lot of  
25 the communities just have not done upgrades

1 over a number of years just based on  
2 affordability. On the water side, I think it's  
3 more age related with tanks or piping.  
4 Sometimes there is treatment issues. On the  
5 wastewater side, it does seem to be driven by  
6 kind of what DEQ does every five years with the  
7 discharge permit. And so I think the  
8 wastewater side it's more regulatory driven  
9 than I would say age and dilapidation of  
10 facilities.

11 MR. LALIBERTY: I'll echo that. This is  
12 Luke with KLJ. I will add I think it's  
13 typically been hard for small communities to  
14 get in the ratings obviously because it's a  
15 littler harder to make the connection to  
16 (Inaudible.) I just said it can be really  
17 difficult for small communities to find funding  
18 for stormwater projects and I recognize those  
19 are a little more difficult to justify, you  
20 know, in comparison to water or sewer projects,  
21 but stormwater needs are real for a lot of  
22 small communities and especially as regulations  
23 and restrictions become more restrictive, it's  
24 hard to find that funding.

25 MS. PILON: Perfect. Thanks, Luke. And

1           what do you all think are our most difficult  
2           barriers and constraints in getting these  
3           projects done in these small communities?

4           MR. CRAWFORD: You know what? I guess  
5           what we find when it comes to utilizing,  
6           recommending to small towns utilization of the  
7           CDBG funds is just whether or not they can,  
8           they meet the LMI requirements. And a lot of  
9           towns don't, at least as far as the recorded  
10          information indicates, but, you know, I think  
11          the reality probably is that more of those  
12          towns probably actually do qualify for the CDBG  
13          funds and meet the LMI requirements than what  
14          the available information actually says. And I  
15          know that that, there is provisions out there  
16          for conducting, you know, income surveys. But  
17          even those are hard because it's hard to get  
18          meaningful results out of those and  
19          representative responses because typically  
20          those folks that are in those LMI-type  
21          situations, you know, don't respond to those  
22          types, they don't want people to know how much  
23          they make. They don't report to the census  
24          when they're out. So it's tough because I  
25          think a lot of it happens and it doesn't get

1 represented in the LMI results that are  
2 presented and then those communities are  
3 disqualified and can't meet those requirements  
4 for CDBG funds.

5 MR. ASHLEY: I guess I don't have too much  
6 to add, but the communities we have worked with  
7 recently have not been CDBG projects and some  
8 of them probably aren't eligible but we have  
9 worked with CDBG on projects, it's just been a  
10 few years. But I guess I don't have too much  
11 more to add with what Jason mentioned here.

12 MS. PILON: All right. Thank you. And  
13 then the third question is what ideas do we  
14 have about what we can do about these barriers  
15 and constraints?

16 MR. CRAWFORD: That's a good question.  
17 I'm sure that your hands are somewhat tied  
18 because I'm sure you're trying to meet federal  
19 requirements, but it sure would be nice if we  
20 can get more of those small towns to qualify  
21 and to be able to meet the LMI requirements. I  
22 really don't know how all those provisions get  
23 written in the background for qualifications  
24 but, you know, if there could be some sort of  
25 just baseline assumed low-level incomes and

1 homelessnes and whatnot that get built into  
2 those LMI calculations, that would be a start,  
3 I think. But just I guess trying to get more  
4 of these small towns so they qualify for the  
5 CDBG funds.

6 MS. OLSON: I was wondering, Jason, can I  
7 interject and maybe ask you a follow-up  
8 question to that? And just kind of for  
9 context, the information that we collect here  
10 today and all of the focus groups that we've  
11 been doing we share directly with HUD and so  
12 the regional office also shares that with the  
13 DC office and we use these communication  
14 methods to help inform the decision makers at  
15 HUD and in regards to the application of CDBG  
16 regulations.

17 And so I'm just curious particularly from  
18 your experience and kind of maybe historical  
19 experience, if you will, about completing  
20 surveys. Can you talk a little bit about that  
21 and if that is a barrier for communities to  
22 complete and what type of barriers does the  
23 data collect, if at all, and maybe there is a  
24 positive here too that I'm missing, but a  
25 little bit about the impact of conducting a

1 survey and not being able to use kind of the  
2 census data that shows that they're greater  
3 than 51 percent LMI. But when they have to go  
4 out and complete a survey, is that a barrier  
5 and if it is, what is that barrier to kind of  
6 present and also is there an alternative that  
7 would make things easier if it is a barrier to  
8 local governments completing a survey?

9 MR. CRAWFORD: You know, I haven't done a  
10 lot of these but I have been involved with a  
11 few of the income surveys and the  
12 municipalities that are conducting the income  
13 surveys is because they're, typically because  
14 they're at LMI percentages that are documented  
15 I guess through the Census aren't above that  
16 51 percent so they did feel that they are so  
17 they go out and conduct these LMI surveys.

18 And I guess just getting people to respond  
19 to them, first of all. I think we have to have  
20 an 80 percent or something response rate to  
21 have a meaningful survey or an appropriate  
22 income survey and just getting those people to  
23 respond is difficult. People don't want to  
24 respond, especially in a low-income situation.  
25 They're embarrassed about it. They don't want

1           some stranger to know. They think in these  
2           small towns if they present their income levels  
3           to somebody within the town then everybody in  
4           town is going to know their income levels and  
5           it's just -- you just don't get people to  
6           respond properly.

7                     And then the people that do get it, you  
8           know, they're typically the folks that are in  
9           that LMI level, not to say anything bad about  
10          anybody, it's just that's the way that the  
11          results it seems like typically come in.  
12          Because you can drive around some of these  
13          small little towns and you can just tell that  
14          they're in tough shape and the LMI levels come  
15          in way in the other direction and it's well,  
16          what's going on here? I feel like that's part  
17          of it and just talking about the folks, getting  
18          out there door to door and listening to the  
19          council members that are trying to encourage  
20          these people to respond, that's the input that  
21          they're getting on those.

22                    MS. PILON: Thanks, Jason. Any other  
23          thoughts on what we can do to get over these  
24          barriers and constraints or any other concerns  
25          or thoughts on these first three questions

1 before we move on?

2 MR. ASHLEY: Just one other thought and  
3 kind of building on what Jason said. We still  
4 see in some of these small communities a little  
5 bit of a reluctance on the front end of  
6 projects to do proper planning and even though  
7 it's all required in the PERS and the  
8 application and all that, you know, it's going  
9 to turn out to be a 3 million or \$4 million  
10 project. I guess you might even call it penny  
11 pinching on the front end of projects and kind  
12 of get something done cheaper and it sometimes  
13 burns communities when we get into  
14 construction. That's what we still see a  
15 little bit and I think, you know, to overcome  
16 that barrier I think just additional education  
17 and, you know, the funding workshops and  
18 conferences, if we ever get back to  
19 conferences, is good for these communities.

20 And even on the engineering side and  
21 engineers were talking in these communities,  
22 just some of that kind of upfront education and  
23 doing a proper planning document, doing a  
24 proper, you know, preliminary engineering  
25 designer report and going through the motions,

1           you're doing the right thing on the front end  
2           of the project to set yourself up for a good  
3           construction project. And you still run into  
4           that I guess from time to time.

5           MS. PILON: Perfect. Thanks for that,  
6           Jeff.

7           Matt, I think we can go on to the next  
8           slide. And, Luke, if you're having connection  
9           issues, you can always utilize the chat if you  
10          want to add anything.

11          So the next question, what community and  
12          public facilities activities should we be  
13          undertaking in the next five years?

14          MR. CRAWFORD: I guess I would piggyback  
15          on what Luke said earlier with regard to the  
16          stormwater. You know, I guess I understand how  
17          sometimes it may not be considered the critical  
18          infrastructure but it does have sometimes  
19          critical impacts on sewer systems and streets  
20          and everything else within the city there. So  
21          it would be nice if -- we always try to draw a  
22          connection to those but, you know, some sort of  
23          opportunity for funding of stormwater and  
24          street projects would be nice but I understand  
25          the complications associated with it too.

1           MR. LALIBERTY: It's funny, Jason. I was  
2           just going to echo what Jason said earlier,  
3           which is, you know, the streets projects,  
4           especially for small communities, it's nearly  
5           impossible. There is communities out there  
6           with gravel roads still that clearly need to be  
7           asphalt based on the amount of traffic but  
8           there is just no funding available for those.  
9           And the gas tax isn't enough. So I think that  
10          it's really important that we consider ways to  
11          increase funding for street projects.

12          MR. ASHLEY: The only thing I would add is  
13          with the stormwater and the streets is that I  
14          think there is a little bit of flood control  
15          that comes into play, especially up on the  
16          Hi-Line communities and even the Milk River.  
17          It's probably going to get into more DNRC  
18          funding than Commerce, but I think there is a  
19          real strong tie between flood control and just  
20          typical stormwater drainage and just conveying  
21          water off the streets and into detention basins  
22          or whatever.

23          MS. PILON: Thank you for those thoughts.  
24          And kind of our last discussion topic. How can  
25          we influence the production and operation of

1           our existing facilities? Any ideas on that?

2           MR. CRAWFORD: I don't want to sound like  
3           a broken record but I just -- I'd go back to  
4           the LMI requirements again and just getting  
5           more funds to more small municipalities. I  
6           think that would have a big influence.

7           MS. OLSON: Jason, based on your comments  
8           getting more funds to smaller communities, do  
9           you feel like the application itself is  
10          responsive to that or is there a way that you  
11          feel like would, a modification to be made or  
12          some sort of recognition of small or smaller  
13          communities applying against large or  
14          larger-sized communities or is the application  
15          doing its job well and it does recognize that  
16          or the impact isn't necessarily the application  
17          but maybe something else?

18          MR. CRAWFORD: I think the application  
19          does an okay job and, in fact, I'd like to say  
20          that the changes that were made between the  
21          last two cycles were good changes. So whoever  
22          was responsible for that, that was pretty much  
23          appreciated.

24          But I guess I was referring more back to  
25          just the eligibility in the LMI. If we get

1 more municipalities qualified for these funds,  
2 you know, I think that would be, have a greater  
3 influence on the production and operation of  
4 the existing facilities.

5 MS. PILON: Perfect. Thank you. Any  
6 other thoughts or other questions or ideas you  
7 might have?

8 MR. CRAWFORD: The only thing, we didn't  
9 really talk specifically about the planning  
10 dollars and I think that Jeff mentioned the  
11 need for the up front, you know, planning  
12 documents, the capital improvement plans and  
13 PERS and such. And those are probably  
14 definitely worth mentioning here and making  
15 sure that proper emphasis gets put on those so  
16 that the planning dollars are much needed just  
17 as much as the construction and infrastructure  
18 dollars are.

19 So I guess I'm not completely familiar  
20 with utilizing CDBG funds for preliminary  
21 engineering reports but it seems to me like  
22 I've heard that generally speaking CDBG funds  
23 planning dollars are used for capital  
24 improvements plans and growth policies and  
25 such. If that is the case, it would be nice if



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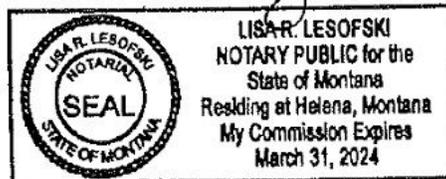
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Dated this 1st day of December, 2020.

*Lisa R. Lesofski*



	6:9;12:12		14:25	10:13
<b>\$</b>	<b>Ashley (6)</b> 3:8;6:21,21;9:5; 13:2;15:12	<b>C</b>	<b>concerned (1)</b> 6:19	<b>decent (1)</b> 5:4
<b>\$4 (1)</b> 13:9	<b>asphalt (1)</b> 15:7	<b>calculations (1)</b> 10:2	<b>concerns (1)</b> 12:24	<b>decision (1)</b> 10:14
<b>A</b>	<b>assess (2)</b> 4:13;5:18	<b>call (1)</b> 13:10	<b>Concluded (1)</b> 18:23	<b>definitely (1)</b> 17:14
<b>able (2)</b> 9:21;11:1	<b>assisted (1)</b> 5:19	<b>can (18)</b> 3:10,12,24;4:20; 7:16;8:7;9:14,20; 10:6,20;12:12,13,23; 14:7,9;15:24;18:8,17	<b>conditions (1)</b> 4:13	<b>Department (4)</b> 3:2;4:3,4,11
<b>above (1)</b> 11:15	<b>associated (1)</b> 14:25	<b>capital (2)</b> 17:12,23	<b>conduct (1)</b> 11:17	<b>DEQ (2)</b> 6:19;7:6
<b>accomplishing (1)</b> 5:17	<b>assumed (1)</b> 9:25	<b>case (2)</b> 4:21;17:25	<b>conducting (3)</b> 8:16;10:25;11:12	<b>designer (1)</b> 13:25
<b>across (1)</b> 4:22	<b>available (3)</b> 6:12;8:14;15:8	<b>CDBG (10)</b> 3:18;8:7,12;9:4,7, 9;10:5,15;17:20,22	<b>conferences (2)</b> 13:18,19	<b>detention (1)</b> 15:21
<b>activities (2)</b> 5:20;14:12	<b>B</b>	<b>case (2)</b> 4:21;17:25	<b>connection (3)</b> 7:15;14:8,22	<b>determine (1)</b> 4:14
<b>actually (2)</b> 8:12,14	<b>back (4)</b> 3:23;13:18;16:3, 24	<b>case (2)</b> 4:21;17:25	<b>consider (2)</b> 15:10;18:19	<b>developing (1)</b> 4:5
<b>add (6)</b> 3:13;7:12;9:6,11; 14:10;15:12	<b>background (1)</b> 9:23	<b>census (3)</b> 8:23;11:2,15	<b>considered (1)</b> 14:17	<b>Development (6)</b> 3:2;4:8,10,12,19, 21
<b>additional (1)</b> 13:16	<b>bad (1)</b> 12:9	<b>changes (2)</b> 16:20,21	<b>Consolidated (6)</b> 4:2,9,19,24;5:2,8	<b>difficult (4)</b> 7:17,19;8:1;11:23
<b>address (2)</b> 4:21;18:16	<b>barrier (5)</b> 10:21;11:4,5,7; 13:16	<b>chat (1)</b> 14:9	<b>constraints (3)</b> 8:2;9:15;12:24	<b>dilapidation (1)</b> 7:9
<b>administrator (1)</b> 3:6	<b>barriers (4)</b> 8:2;9:14;10:22; 12:24	<b>cheaper (1)</b> 13:12	<b>construct (1)</b> 5:11	<b>direction (1)</b> 12:15
<b>affordability (1)</b> 7:2	<b>based (3)</b> 7:1;15:7;16:7	<b>city (1)</b> 14:20	<b>construction (3)</b> 13:14;14:3;17:17	<b>directly (1)</b> 10:11
<b>affordable (1)</b> 5:11	<b>baseline (1)</b> 9:25	<b>clearly (1)</b> 15:6	<b>contact (2)</b> 18:10,11	<b>discharge (1)</b> 7:7
<b>again (2)</b> 3:20;16:4	<b>basins (1)</b> 15:21	<b>collect (2)</b> 10:9,23	<b>context (1)</b> 10:9	<b>discussion (4)</b> 5:13;15:24;18:6, 20
<b>against (1)</b> 16:13	<b>become (1)</b> 7:23	<b>comments (5)</b> 3:17;16:7;18:4,12, 22	<b>control (2)</b> 15:14,19	<b>disqualified (1)</b> 9:3
<b>age (2)</b> 7:3,9	<b>beginning (1)</b> 3:14	<b>Commerce (3)</b> 3:2;4:4;15:18	<b>conveying (1)</b> 15:20	<b>Division (2)</b> 3:3,6
<b>agree (1)</b> 6:22	<b>besides (1)</b> 5:9	<b>communication (1)</b> 10:13	<b>council (1)</b> 12:19	<b>DNRC (1)</b> 15:17
<b>ahead (2)</b> 3:12,25	<b>big (1)</b> 16:6	<b>communities (20)</b> 5:12;6:22,25;7:13, 17,22;8:3;9:2,6; 10:21;13:4,13,19,21; 15:4,5,16;16:8,13,14	<b>course (1)</b> 6:10	<b>doccbd@mtgov (1)</b> 18:18
<b>allocating (1)</b> 4:15	<b>biggest (1)</b> 6:10	<b>Community (6)</b> 3:2,19;4:7,10,21; 14:11	<b>Crawford (9)</b> 3:8;6:4;8:4;9:16; 11:9;14:14;16:2,18; 17:8	<b>document (1)</b> 13:23
<b>alternative (1)</b> 11:6	<b>bit (5)</b> 10:20,25;13:5,15; 15:14	<b>company (1)</b> 6:6	<b>critical (3)</b> 6:14;14:17,19	<b>documented (1)</b> 11:14
<b>always (3)</b> 14:9,21;18:18	<b>Blank (1)</b> 3:5	<b>comparison (1)</b> 7:20	<b>curious (1)</b> 10:17	<b>documents (1)</b> 17:12
<b>amount (1)</b> 15:7	<b>broken (1)</b> 16:3	<b>complaint (1)</b> 6:10	<b>current (1)</b> 4:13	<b>dollars (4)</b> 17:10,16,18,23
<b>application (6)</b> 10:15;13:8;16:9, 14,16,18	<b>building (1)</b> 13:3	<b>complete (2)</b> 10:22;11:4	<b>cycles (1)</b> 16:21	<b>done (4)</b> 6:25;8:3;11:9; 13:12
<b>applying (1)</b> 16:13	<b>built (1)</b> 10:1	<b>completely (1)</b> 17:19	<b>D</b>	<b>door (2)</b> 12:18,18
<b>appreciate (2)</b> 3:22;5:22	<b>burns (1)</b> 13:13	<b>completing (2)</b> 10:19;11:8	<b>data (2)</b> 10:23;11:2	<b>down (1)</b> 6:23
<b>appreciated (1)</b> 16:23		<b>compliance (1)</b> 6:20	<b>day (1)</b> 3:21	<b>DPHHS (1)</b> 4:4
<b>appropriate (1)</b> 11:21		<b>complications (1)</b>	<b>days (1)</b> 18:9	<b>drainage (1)</b> 15:20
<b>around (2)</b>			<b>DC (1)</b>	<b>draw (1)</b>

14:21 <b>drive (1)</b> 12:12 <b>driven (2)</b> 7:5,8	10:18,19 <b>experts (1)</b> 5:23	<b>funny (1)</b> 15:1	10:14 <b>Hi-Line (1)</b> 15:16 <b>historical (1)</b> 10:18 <b>homelessness (2)</b> 5:13;10:1 <b>hopefully (1)</b> 4:20 <b>hot (1)</b> 6:19 <b>households (1)</b> 5:19 <b>housing (5)</b> 4:7,9,11;5:4,11 <b>HUD (3)</b> 4:12;10:11,15 <b>Human (1)</b> 4:5	18:11 <b>infrastructure (10)</b> 3:3,19;4:24;5:1, 10,16,20;6:2;14:18; 17:17 <b>input (3)</b> 4:20;5:22;12:20 <b>interject (1)</b> 10:7 <b>into (6)</b> 10:1;13:13;14:3; 15:15,17,21 <b>investment (1)</b> 4:6 <b>involved (2)</b> 11:10;18:3 <b>issues (2)</b> 7:4;14:9
<b>E</b>	<b>F</b>	<b>G</b>	<b>I</b>	<b>J</b>
<b>earlier (2)</b> 14:15;15:2 <b>easier (1)</b> 11:7 <b>easily (1)</b> 18:1 <b>echo (2)</b> 7:11;15:2 <b>economic (2)</b> 4:7;5:5 <b>economies (1)</b> 5:12 <b>education (2)</b> 13:16,22 <b>efforts (1)</b> 3:11 <b>eligibility (1)</b> 16:25 <b>eligible (1)</b> 9:8 <b>else (3)</b> 14:20;16:17;18:13 <b>email (3)</b> 18:9,16,18 <b>embarrassed (1)</b> 11:25 <b>emphasis (1)</b> 17:15 <b>encourage (1)</b> 12:19 <b>end (3)</b> 13:5,11;14:1 <b>engineering (3)</b> 13:20,24;17:21 <b>engineers (2)</b> 3:7;13:21 <b>enough (1)</b> 15:9 <b>environment (2)</b> 5:5,15 <b>especially (5)</b> 3:21;7:22;11:24; 15:4,15 <b>even (5)</b> 8:17;13:6,10,20; 15:16 <b>everybody (3)</b> 3:16;12:3;18:21 <b>everywhere (1)</b> 6:13 <b>existing (2)</b> 16:1;17:4 <b>expanding (1)</b> 5:5 <b>experience (2)</b>	<b>facilities (5)</b> 3:20;7:10;14:12; 16:1;17:4 <b>facility (1)</b> 5:19 <b>fact (1)</b> 16:19 <b>fairly (1)</b> 6:8 <b>familiar (1)</b> 17:19 <b>far (3)</b> 6:1,14;8:9 <b>federal (1)</b> 9:18 <b>feel (5)</b> 11:16;12:16;16:9, 11;18:8 <b>few (3)</b> 9:10;11:11;18:9 <b>field (1)</b> 5:23 <b>final (1)</b> 18:7 <b>find (3)</b> 7:17,24;8:5 <b>first (4)</b> 5:25;6:5;11:19; 12:25 <b>five (2)</b> 7:6;14:13 <b>five-year (2)</b> 3:18;4:6 <b>flood (2)</b> 15:14,19 <b>floor (1)</b> 6:3 <b>focus (4)</b> 4:1,17;5:14;10:10 <b>folks (4)</b> 8:20;12:8,17; 18:19 <b>follow-up (1)</b> 10:7 <b>free (1)</b> 18:8 <b>front (4)</b> 13:5,11;14:1; 17:11 <b>funding (10)</b> 4:15;6:11,15;7:17, 24;13:17;14:23; 15:8,11,18 <b>funds (10)</b> 3:19;8:7,13;9:4; 10:5;16:5,8;17:1,20, 22	<b>gas (1)</b> 15:9 <b>gauge (1)</b> 5:16 <b>generally (2)</b> 6:7;17:22 <b>gets (1)</b> 17:15 <b>goal (3)</b> 4:23;5:9,18 <b>goals (2)</b> 5:2,8 <b>good (4)</b> 9:16;13:19;14:2; 16:21 <b>governments (2)</b> 5:24;11:8 <b>gravel (1)</b> 15:6 <b>greater (2)</b> 11:2;17:2 <b>greatest (1)</b> 6:1 <b>group (2)</b> 4:1,17 <b>groups (1)</b> 10:10 <b>growth (1)</b> 17:24 <b>guess (14)</b> 3:11;6:4;8:4;9:5, 10;10:3;11:15,18; 13:10;14:4,14,16; 16:24;17:19 <b>guide (1)</b> 4:6	<b>ideas (3)</b> 9:13;16:1;17:6 <b>identify (1)</b> 4:20 <b>impact (2)</b> 10:25;16:16 <b>impacts (1)</b> 14:19 <b>important (1)</b> 15:10 <b>impossible (1)</b> 15:5 <b>improve (2)</b> 4:25;5:9 <b>improvement (1)</b> 17:12 <b>improvements (2)</b> 6:15;17:24 <b>improving (1)</b> 5:15 <b>Inaudible (1)</b> 7:16 <b>include (1)</b> 5:3 <b>includes (1)</b> 5:2 <b>income (8)</b> 5:6,18;8:16;11:11, 12,22;12:2,4 <b>incomes (1)</b> 9:25 <b>increase (1)</b> 15:11 <b>indicates (1)</b> 8:10 <b>influence (3)</b> 15:25;16:6;17:3 <b>inform (2)</b> 4:18;10:14 <b>information (4)</b> 8:10,14;10:9;	<b>Jason (9)</b> 3:8;6:4;9:11;10:6; 12:22;13:3;15:1,2; 16:7 <b>Jeff (4)</b> 3:8;6:21;14:6; 17:10 <b>Jen (3)</b> 3:13,24;18:12 <b>Jennifer (1)</b> 3:7 <b>job (2)</b> 16:15,19 <b>justify (1)</b> 7:19
		<b>H</b>		<b>K</b>
		<b>handing (1)</b> 3:22 <b>hands (1)</b> 9:17 <b>happens (1)</b> 8:25 <b>hard (4)</b> 7:13,24;8:17,17 <b>harder (1)</b> 7:15 <b>Health (1)</b> 4:5 <b>hear (2)</b> 6:10,12 <b>heard (1)</b> 17:22 <b>held (1)</b> 4:18 <b>help (1)</b>		<b>Kacey (3)</b> 3:1,15,23 <b>keep (2)</b> 6:16,18 <b>kind (9)</b> 7:6;10:8,18;11:1, 5;13:3,11,22;15:24 <b>KLJ (1)</b> 7:12 <b>known (1)</b> 4:9
				<b>L</b>
				<b>lack (1)</b> 6:11 <b>LaLiberty (3)</b> 3:9;7:11;15:1 <b>large (1)</b> 16:13 <b>larger-sized (1)</b> 16:14 <b>last (2)</b> 15:24;16:21

<p><b>later (1)</b> 3:11</p> <p><b>leading (1)</b> 18:20</p> <p><b>least (3)</b> 6:17;8:9;18:10</p> <p><b>level (1)</b> 12:9</p> <p><b>levels (3)</b> 12:2,4,14</p> <p><b>limited (1)</b> 6:6</p> <p><b>listening (1)</b> 12:18</p> <p><b>little (7)</b> 7:19;10:20,25; 12:13;13:4,15;15:14</p> <p><b>littler (1)</b> 7:15</p> <p><b>living (2)</b> 5:5,14</p> <p><b>LMI (12)</b> 8:8,13;9:1,21; 10:2;11:3,14,17; 12:9,14;16:4,25</p> <p><b>LMI-type (1)</b> 8:20</p> <p><b>local (3)</b> 5:12,24;11:8</p> <p><b>lot (5)</b> 6:24;7:21;8:8,25; 11:10</p> <p><b>low (2)</b> 5:6,18</p> <p><b>low-income (1)</b> 11:24</p> <p><b>low-level (1)</b> 9:25</p> <p><b>Luke (5)</b> 3:9;7:12,25;14:8, 15</p>	<p><b>members (1)</b> 12:19</p> <p><b>mentioned (2)</b> 9:11;17:10</p> <p><b>mentioning (1)</b> 17:14</p> <p><b>methods (1)</b> 10:14</p> <p><b>might (2)</b> 13:10;17:7</p> <p><b>Milk (1)</b> 15:16</p> <p><b>million (2)</b> 13:9,9</p> <p><b>missing (1)</b> 10:24</p> <p><b>moderate (2)</b> 5:6,18</p> <p><b>modification (1)</b> 16:11</p> <p><b>Montana (1)</b> 4:3</p> <p><b>more (14)</b> 7:3,8,19,23;8:11; 9:11,20;10:3;15:17; 16:5,5,8,24;17:1</p> <p><b>Morrison-Maierle (1)</b> 6:22</p> <p><b>most (2)</b> 6:17;8:1</p> <p><b>motions (1)</b> 13:25</p> <p><b>move (1)</b> 13:1</p> <p><b>much (8)</b> 8:22;9:5,10;16:22; 17:16,17;18:15,20</p> <p><b>municipalities (5)</b> 6:8,11;11:12;16:5; 17:1</p>	<p style="text-align: center;"><b>O</b></p> <p><b>objectives (3)</b> 5:3,3,17</p> <p><b>obviously (1)</b> 7:14</p> <p><b>off (1)</b> 15:21</p> <p><b>office (2)</b> 10:12,13</p> <p><b>Olson (5)</b> 3:7,15;10:6;16:7; 18:15</p> <p><b>one (1)</b> 13:2</p> <p><b>only (3)</b> 15:12;17:8;18:3</p> <p><b>open (1)</b> 6:2</p> <p><b>operation (2)</b> 15:25;17:3</p> <p><b>opinions (1)</b> 4:16</p> <p><b>opportunities (1)</b> 5:6</p> <p><b>opportunity (1)</b> 14:23</p> <p><b>others (2)</b> 4:18;5:10</p> <p><b>out (9)</b> 6:18;8:15,18,24; 11:4,17;12:18;13:9; 15:5</p> <p><b>over (2)</b> 7:1;12:23</p> <p><b>overcome (1)</b> 13:15</p>	<p><b>permit (1)</b> 7:7</p> <p><b>PERS (3)</b> 13:7;17:13;18:1</p> <p><b>perspectives (1)</b> 4:16</p> <p><b>phone (1)</b> 3:8</p> <p><b>piggyback (1)</b> 14:14</p> <p><b>PILON (10)</b> 3:1,1,24;7:25; 9:12;12:22;14:5; 15:23;17:5;18:5</p> <p><b>pinching (1)</b> 13:11</p> <p><b>piping (1)</b> 7:3</p> <p><b>plan (11)</b> 3:17,18;4:2,6,8,9, 19,24;5:2,8,11</p> <p><b>planning (7)</b> 3:11;13:6,23;17:9, 11,16,23</p> <p><b>plans (2)</b> 17:12,24</p> <p><b>play (1)</b> 15:15</p> <p><b>pm (1)</b> 18:23</p> <p><b>policies (1)</b> 17:24</p> <p><b>policy (1)</b> 4:6</p> <p><b>positive (1)</b> 10:24</p> <p><b>preliminary (2)</b> 13:24;17:20</p> <p><b>present (2)</b> 11:6;12:2</p> <p><b>presented (1)</b> 9:2</p> <p><b>preserve (1)</b> 5:11</p> <p><b>pretty (2)</b> 6:5;16:22</p> <p><b>priorities (1)</b> 4:14</p> <p><b>probably (5)</b> 8:11,12;9:8;15:17; 17:13</p> <p><b>process (1)</b> 4:2</p> <p><b>production (2)</b> 15:25;17:3</p> <p><b>program (3)</b> 3:3,5;4:25</p> <p><b>progress (1)</b> 5:16</p> <p><b>project (3)</b> 13:10;14:2,3</p> <p><b>projects (12)</b> 4:8,23;7:18,20;</p>	<p>8:3;9:7,9;13:6,11; 14:24;15:3,11</p> <p><b>proper (4)</b> 13:6,23,24;17:15</p> <p><b>properly (1)</b> 12:6</p> <p><b>providing (3)</b> 5:4,4;18:21</p> <p><b>provision (1)</b> 5:14</p> <p><b>provisions (2)</b> 8:15;9:22</p> <p><b>public (8)</b> 4:2,4;5:1,10,15,19; 6:2;14:12</p> <p><b>put (1)</b> 17:15</p>
				<b>Q</b>
				<p><b>qualifications (1)</b> 9:23</p> <p><b>qualified (1)</b> 17:1</p> <p><b>qualify (3)</b> 8:12;9:20;10:4</p>
				<b>R</b>
				<p><b>rate (1)</b> 11:20</p> <p><b>ratings (1)</b> 7:14</p> <p><b>real (2)</b> 7:21;15:19</p> <p><b>reality (1)</b> 8:11</p> <p><b>really (8)</b> 3:22;4:23;5:22; 6:23;7:16;9:22; 15:10;17:9</p> <p><b>recently (1)</b> 9:7</p> <p><b>recognition (1)</b> 16:12</p> <p><b>recognize (2)</b> 7:18;16:15</p> <p><b>recommending (1)</b> 8:6</p> <p><b>record (1)</b> 16:3</p> <p><b>recorded (1)</b> 8:9</p> <p><b>recording (1)</b> 3:10</p> <p><b>reduce (1)</b> 5:13</p> <p><b>refer (2)</b> 3:10;4:12</p> <p><b>referring (1)</b> 16:24</p> <p><b>regard (1)</b> 14:15</p>
<b>M</b>	<b>N</b>	<b>P</b>		
<p><b>maintaining (1)</b> 6:20</p> <p><b>makers (1)</b> 10:14</p> <p><b>making (1)</b> 17:14</p> <p><b>Matt (3)</b> 3:5,24;14:7</p> <p><b>may (1)</b> 14:17</p> <p><b>maybe (5)</b> 10:7,18,23;16:17; 18:2</p> <p><b>meaningful (2)</b> 8:18;11:21</p> <p><b>meet (5)</b> 8:8,13;9:3,18,21</p> <p><b>meeting (1)</b> 5:17</p>	<p><b>nearly (1)</b> 15:4</p> <p><b>necessarily (1)</b> 16:16</p> <p><b>need (2)</b> 15:6;17:11</p> <p><b>needed (1)</b> 17:16</p> <p><b>needs (5)</b> 4:13,22;6:1,14; 7:21</p> <p><b>next (5)</b> 3:18;14:7,11,13; 18:9</p> <p><b>nice (4)</b> 9:19;14:21,24; 17:25</p> <p><b>number (1)</b> 7:1</p>	<p><b>part (3)</b> 4:1;6:17;12:16</p> <p><b>participants (1)</b> 4:17</p> <p><b>participating (2)</b> 3:16,20</p> <p><b>participation (1)</b> 4:2</p> <p><b>particularly (1)</b> 10:17</p> <p><b>penny (1)</b> 13:10</p> <p><b>penny (7)</b> 8:22;11:18,22,23; 12:5,7,20</p> <p><b>percent (3)</b> 11:3,16,20</p> <p><b>percentages (1)</b> 11:14</p> <p><b>Perfect (4)</b> 7:25;14:5;17:5; 18:5</p>		

regards (1) 10:15	set (1) 14:2	4:13	4:23;5:9,23;12:25	8:6
regional (1) 10:12	several (1) 6:9	still (4) 13:3,14;14:3;15:6	throughout (1) 5:24	utilize (1) 14:9
regulations (2) 7:22;10:16	sewer (4) 6:15,24;7:20; 14:19	stormwater (6) 7:18,21;14:16,23; 15:13,20	tie (1) 15:19	utilized (1) 18:1
regulatory (1) 7:8	shape (1) 12:14	stranger (1) 12:1	tied (1) 9:17	utilizing (2) 8:5;17:20
related (1) 7:3	share (1) 10:11	street (2) 14:24;15:11	today (3) 3:22;10:10;18:6	V
reluctance (1) 13:5	shared (1) 4:16	streets (5) 6:12;14:19;15:3, 13,21	topic (1) 15:24	valuable (1) 3:17
report (2) 8:23;13:25	shares (1) 10:12	strong (1) 15:19	tough (2) 8:24;12:14	W
reports (1) 17:21	shows (1) 11:2	suitable (2) 5:4,14	towards (1) 5:16	wastewater (2) 7:5,8
representative (1) 8:19	side (4) 7:2,5,8;13:20	sure (4) 9:17,18,19;17:15	town (2) 12:3,4	water (7) 6:15,19,20,23;7:2, 20;15:21
represented (1) 9:1	situation (1) 11:24	survey (5) 11:1,4,8,21,22	towns (8) 6:17;8:6,9,12; 9:20;10:4;12:2,13	way (3) 12:10,15;16:10
required (2) 4:10;13:7	situations (1) 8:21	surveys (5) 8:16;10:20;11:11, 13,17	traffic (1) 15:7	ways (1) 15:10
requirements (6) 8:8,13;9:3,19,21; 16:4	six-ish (1) 5:21	sustain (2) 4:25;5:9	treatment (1) 7:4	whatnot (1) 10:1
residents (1) 5:7	slide (1) 14:8	sustaining (1) 5:15	try (1) 14:21	what's (1) 12:16
respond (6) 8:21;11:18,23,24; 12:6,20	small (18) 6:5,8,8,11,17;7:13, 17,22;8:3,6;9:20; 10:4;12:2,13;13:4; 15:4;16:5,12	system (3) 6:15,24,24	trying (5) 6:16,18;9:18;10:3; 12:19	within (2) 12:3;14:20
response (1) 11:20	smaller (2) 16:8,12	systems (2) 6:20;14:19	turn (1) 13:9	wondering (1) 10:6
responses (1) 8:19	somebody (1) 12:3	T	two (1) 16:21	work (3) 6:7,9,23
responsible (1) 16:22	someone (1) 18:10	talk (2) 10:20;17:9	type (1) 10:22	worked (2) 9:6,9
responsive (1) 16:10	Sometimes (4) 7:4;13:12;14:17, 18	talking (2) 12:17;13:21	types (1) 8:22	working (2) 5:23;6:8
restrictions (1) 7:23	somewhat (2) 6:6;9:17	tanks (1) 7:3	typical (1) 15:20	workshops (1) 13:17
restrictive (1) 7:23	sort (3) 9:24;14:22;16:12	tax (1) 15:9	typically (5) 7:13;8:19;11:13; 12:8,11	worth (1) 17:14
results (3) 8:18;9:1;12:11	sound (1) 16:2	team (1) 3:4	U	wrap (1) 18:13
revitalize (1) 5:12	speaking (2) 6:7;17:22	team's (1) 18:11	undertaking (1) 14:13	written (1) 9:23
right (4) 9:12;14:1;18:5,19	specialist (2) 3:4,5	Thanks (9) 3:15,20,24;7:25; 12:22;14:5;18:15,20, 21	unsure (1) 18:17	Y
River (1) 15:16	specific (2) 18:16,17	Thanksgiving (1) 3:21	up (5) 6:2;14:2;15:15; 17:11;18:14	years (4) 7:1,6;9:10;14:13
roads (1) 15:6	specifically (1) 17:9	third (1) 9:13	upfront (1) 13:22	2
run (1) 14:3	start (1) 10:2	though (1) 13:6	upgrades (1) 6:25	2:55 (1) 18:23
S	started (1) 3:12	thought (1) 13:2	Urban (1) 4:11	3
seem (1) 7:5	State (7) 4:3,8,22;5:7,24; 6:1,9	thoughts (5) 12:23,25;15:23; 17:6;18:7	use (3) 3:18;10:13;11:1	3 (1) 13:9
seems (2) 12:11;17:21	state's (1)	three (4)	used (1) 17:23	
Services (1) 4:5			utilization (1)	

<b>5</b>				
<b>51 (2)</b> 11:3,16				
<b>8</b>				
<b>80 (1)</b> 11:20				

# Welcome to the Planning Focus Group

Sponsored by the Montana  
Departments of Commerce and  
Health and Human Services in  
Support of Montana's Five-Year  
Consolidated Plan



# 2020-2024 Consolidated Plan Public Participation Process

The State of Montana, through the Departments of Commerce and Public Health and Human Services, is developing a five-year plan to guide policy and investment for housing, economic, and other community development. The five-year plan, also known as the “Consolidated Plan for Housing and Community Development” is required by the U.S. Department of Housing and Urban Development (HUD) to assess Montana’s needs and current conditions as well as to determine priorities and allocate HUD funding.



# 2020-2024 Consolidated Plan Public Participation Process

The perspectives and opinions shared by participants of this focus group will inform the development of the Consolidated Plan. We hope that with your input, we can identify and address housing, community development and planning needs across Montana.



# 2020-2024 Consolidated Plan

## Goal 2 – Plan for Communities

- The objectives of Montana’s Consolidated Plan include:
  - Provide decent housing
  - Provide a suitable living environment
  - Expand economic opportunities for low- and moderate-income residents of the state
- The goals of Montana’s Consolidated Plan are:
  - Goal 1 – Preserve and Construct Affordable Housing
  - Goal 2 – Plan for Communities
  - Goal 3 – Improve and Sustain Public Infrastructure
  - Goal 4 – Revitalize Local Economies
  - Goal 5 – Reduce Homelessness
- This focus group discussion will focus on the **provision of decent housing and a suitable living environment** and the **expansion of economic opportunities** in the context of **planning for communities**.



# 2020-2024 Consolidated Plan

## Goal 2 Questions – **Needs**

1. What are our greatest needs?
2. What are our most difficult barriers and constraints?
3. What can we do about these barriers and constraints?
4. Are there other concerns?



# 2020-2024 Consolidated Plan

## Goal 2 Questions – **Possible Solutions**

5. What activities should we undertake in the next five years?
6. How can we influence local public policy?
7. Other?



## Planning Focus Group Meeting Minutes

Location: Webinar  
Date: April 3, 2020  
Start Time: 2:00 p.m.

**Attendees:** Kathie Bailey (SMDC); Brent Moore (Interstate Engineering); John Williams, Mayor (City of Colstrip); Tom McClean (Affiliation Unknown); Trisha Bodlovic (Robert Peccia & Associates); Cal Cumin (Intermountain Planners, Inc.); Dave DeGrandpre (Land Solutions, LLC); Robie Culver (Stahly Engineering); Craig Erickson (Great West Engineering); Julie Emmons (SEMDC); Lorette Carter (City of Shelby); Nicole Olmstead (Cushing Terrell); Karen Byrnes, Director (Community Dev. Butte-Silver Bow City-County); Tracy McIntyre (Rural Economic Designs); Christine Weder (Garfield County); Cody Ferguson, Program Manager (Montana Department of Commerce); and Rebecca Shaw, Program Specialist (Montana Department of Commerce).

### **Cody Ferguson, Montana Department of Commerce**

- Explained the purpose of the Planning Focus Group with respect to the development of the 5-year Consolidated Plan.
- Explained that the focus group would be covering Goal 2 of the Consolidated Plan – Plan for Communities – and that the discussion would focus on the provision of decent housing and a suitable living environment and the expansion of economic opportunities in the context of planning for communities.

### **Goal 2 Questions – Needs**

#### **Cal Cumin, Intermountain Planners, Inc.**

- I think the greatest need, in those areas, especially those rural areas, is funding for the programs.
  - **Cody Ferguson** – So funding for planning programs in rural areas?
- Yeah, funding for economic development coordinators, directors, planning programs, and projects, etc. Funding is a big deal because it's hard to get; it's got to compete with community infrastructure, schools, and everything else and it's tough to get.
  - **Cody Ferguson** – Cal, from your perspective, which part of the different activities that you mentioned, which do you think needs the most funding or has the least access to funding or has the hardest time being adequately funded between economic development and planning, the different activities?
- I think economic development has the toughest because funding of planning is built into the statutes to a certain degree but not economic development; you have to sell economic development which is the only way to get it funded.

#### **Tracy McIntyre, Rural Economic Designs**

- We've done a lot of outreach to communities in capacity on local levels for economic development. I remember meeting with a series of commissioners in late January, I think it was,

and every single one of them voiced concerns that the economic development community is strong, but a lot of us are understaffed. We do a lot for a very limited amount of funding and that the regions are really good, but if there was somebody dedicated to work within the county system that could help implement and be a point of contact for commissioners and municipalities to run things through and kind of build that capacity, that was definitely something I've noticed over the years and something I heard from a number of our elected officials just in their frustrations.

- **Cody Ferguson** – Tracy, thinking about the CDBG program specifically, some administration costs are able to be funded through CDBG Planning grants, but typically we try to shy away from that. Do you think funding of administration is one of these areas that we need to take another look at or to consider encouraging more funding that direction in the future?
- Yes, but I also think that... one of the things that we took the training with the Montana Non-profit Association and I think it's kind of a cool way if we could start building this all-costs approach and so it's not like administration or overhead as an additional cost. It costs us to do the work that we do on the ground, and when we put together a program in grants and all of that, there's a value to it and it seems like that – you're getting me on a day where I'm being extremely honest and I apologize because a lot of you guys don't even know me - it's almost a devaluing of the services that we provide; we're supposed to find those funds from somewhere else and try to find those and yet we're still supposed to do all this work and it's challenging and so if we could look at overall costs approach to our applications so we're not always trying to find administration funds or cover our costs in other means and can just build our costs into the applications. I think that would be huge.

#### **Kathie Bailey, SMDC**

- I'm going to build a little bit on what Tracy had talked about. I don't mind the cost of putting together applications and working with our local governments when we're putting together these planning grants, because that's what we're talking about today is planning grants, but it is very frustrating when we know you only have a small pot of money and the competition is extremely stiff, and we have to do a lot of work to put those applications in, and then they're not funded. So we've wasted a lot of time and effort in putting those applications together and it's not productive for us on the ground, it's not helpful for you on the state level as well, and I don't know what we do with that. I don't have an answer for that, unless it's a simpler, shorter version of the application that could be vetted and only the top ones you get a full application, or something. We spend a lot of time spinning our wheels. I try very hard not to submit an application unless I think it's got a good chance for being funded, but even at that, there's still times when they aren't funded and not only us as economic developers but it's also our contractors like Great West Engineering, TetraTech, and all of those that are putting in the applications as well. Time is money and I don't know what we do with that.
- I do have another great need as far as planning in my community. We have a lot of aged infrastructure, our housing, our buildings have aged...that's a benefit, there's a lot of historic buildings, a lot of buildings are over 50 years, but when some of those are housing...we are working now on our Eagle's Manor, and I understand Eagle's Manors across the state are 50 years old, and that they need to be improved. Things that happened 50 years ago did not include all the ADA regulations that are in compliance now and all of the codes and our lifestyle has definitely changed, and so those infrastructure, those structures out there need planning funds because you can't get to the point of remodeling them or fixing them up or keeping them habitable if we don't have those planning funds. So, if I could make a plea that there be more put into planning than some of the other funding programs for CDBG, that would be my plea

### **Craig Erickson, Great West Engineering**

- Recently I've had....I know this is an issue that is starting to brew in many small communities, but I think, given some conversations I've had recently with people from rural development and also some from private lenders who work to provide guaranteed funding for health care facilities through USDA Rural Development Guaranteed Loan Program, I think we are on the verge of a massive health care crisis where we're going to see many small hospitals across Montana close. I know the governor is taking some steps to address this issue, but there's a real groundswell of concern and I really don't know what we would do about that, but without rural hospitals, these small communities are going to be challenged even more than ever to maintain their populations, because without healthcare, especially what do seniors do...what do we all do? This week I've had some pretty frightening conversations with people about what's going on with hospitals in rural Montana. I just threw that out there and I don't know what the Consolidated Plan can do about that but I think that's something that we all need to be cognizant of and be bracing ourselves for here in the next few months.
  - **Cody Ferguson** – Thank you for that, Craig. I appreciate that and I know we've had some conversations, with regard to the current crisis, about how we can better put money to work to solve some of the more immediate needs, but the more immediate needs are happening in midst of the situation that you are describing. I appreciate that and we have to figure out some kind of solution to that; not sure what that's going to be with us, but it's very important to pay attention to.
  - **Rebecca Shaw** – Craig, this is a tangent to what we're talking about, but having worked in healthcare, the critical access hospitals are designed by the federal government so they don't close and it was an act, in the 2000's, I think maybe under Obama but I'm not positive about that, so I think the problem will be more about having them staffed; that's going to be a problem everywhere as we're going through this pandemic.

### **Dave DeGrandpre, Land Solutions, LLC**

- The thing the I've seen over the years that seems to stifle development, economic development in particular, housing etc. in lots of communities, is just basic sewer and water infrastructure, sewer and water capacity. So, I'd just like to put in for that, helping communities to expand capacity is really critical to all the economic development type needs that you've listed.

### **Nicole Olmstead, Cushing Terrell**

- To sort of build off of what I've been hearing other participants say is that there are a variety of needs facing communities across the state and one of the things that I find that could potentially be lacking or improved is the ability for smaller communities to actually collect and evaluate their current situation. So, providing more of a widespread opportunity for smaller communities to complete capital infrastructure improvement plans or actually go to their residents and talk to them about goals for their communities so that they can start prioritizing where to focus efforts; whether it's improving access to healthcare or affordable housing across different need groups or maybe it's infrastructure development, whatever it is that that particular community needs, giving them the framework to make those decisions and then be successful with asking for help with those projects, I think could definitely be something that all communities could benefit from more.

**John Williams, Mayor, City of Colstrip**

- Our primary – we have got a number of needs – one of the primary needs that we have involve our water supply, our infrastructure, our supervisory control system, data collection and control system on both the water and sewer plants and revising or expanding our economic development opportunities.

**Robie Culver, Stahly Engineering**

- One more concern that I have is just the consistency – due dates, money being available, those kinds of things that it does seem like over the last several years it’s been hard to plan if you have a project that needs multiple funding sources, it’s been kind of hard to plan on CDBG and the timing of that. I think that is definitely a barrier.

**Karen Byrnes, Director Community Development Butte-Silver Bow City-County**

- I agree with that, we’ve had that problem here in Butte just with consistency of trying to time out our applications to make them work.

**Cody Ferguson, Department of Commerce**

- I must say that as the new program manager for planning with the state, that’s actually one of my goals coming into it, to make this more consistent. I hear you loud and clear, I feel the same way.

**Nicole Olmstead, Cushing Terrell**

- One of the things that I thought would be helpful is, and maybe this already exists, but if there was some type of clearinghouse that outlined all of the different funding opportunities in all... to look at sheet or website. I know right now, the state does a really good job piecing together all of the different programs, but you have to go to different web pages to learn about individual opportunities. It would be great if there was some type of spreadsheet or some type of clearinghouse or way to just get an understanding for what all of the programs that exist are out there, when the deadlines are, what the funding opportunities potentially covers, that sort of thing.
  - **Rebecca Shaw** – I have a question, Nicole, on your question; do you mean within the state of Montana or within the Department of Commerce?
- I mean it would be great if it was state-wide, right, but maybe that’s a little over-ambitious, just starting with the Department of Commerce, I think that would be fantastic. That way communities who maybe don’t have the background in applying for a grant in the past or knowledge about how they could use potential money has an easier way of looking to see if their project that they are considering could qualify for funding somewhere.

**Karen Byrnes, Director Community Development Butte-Silver Bow City-County**

- I think that’s an awesome idea. And just to build on that, I mean, I don’t know how hard it would be, but if there was some for example kind of projects that you could put out there with a scenario that said – you need to do this infrastructure project, here’s your potential sources, and just kind of do a what-if situation. That would be, I think, really useful for a lot of people who don’t have a knowledge of all the different programs that are out there and how they can be interlaced and used as match for each other, and things like that.
  - **Cody Ferguson** – we could take some examples we have, take the name off, almost do little tutorial, like...you want to do this in your community, this is the example of how you would

do it, here's the different sources of money, here's what the timeline looks like for the different sources of money, and here's who you contact to talk about the different sources of money. Something like that?

- Yeah, that would be awesome!

#### **Brent Moore, Interstate Engineering**

- One of the constraints that I think solving our challenges that Cal and others have mentioned, certainly is funding, but specifically through the planning grant program, been doing planning for 14 years in Montana, and the Department of Commerce has increased the overall budgets for planning projects over time, but it's really pretty marginal, especially compared to some of the other states where I work. And so the budgets that we work with as consultants to help communities complete projects certainly are limited and that limits our ability as private companies to make money which is one of the things that we are in business to do; so that's certainly a barrier. I think, the overall funding pool is limited but then the funding for individual projects is also quite limited.

#### **Dave DeGrandpre – Land Solutions, LLC**

- One of the barriers I've seen is, the Community Development Division's staffing has been kind of a revolving door for the past several years, and so it's really hard to build continuity, I think to even process the applications that you guys get, in terms of keeping timelines and processing applications and having people who have some institutional knowledge, and things like that. I don't know what the reasons for that might be, but it's been, I think, a real hinderance so organizationally I think it would be helpful, I'm sure you guys are trying to address it, but I'm just saying that's been a particular barrier I think.
  - **Cody Ferguson** – It's good to get that perspective, Dave, as somebody who is now part of the staff turnaround, hopes to minimize that moving forward.

#### **Goal 2 Questions – Possible Solutions**

#### **Brent Moore, Interstate Engineering**

- As a planning consultant, some of the typical planning documents that we help communities with, like a growth policy, and I would like to see, as a planning professional in Montana, more focus on the neighborhood level or district level – how can a healthcare system within a small community support community growth, how can—I've been working on a couple of pools in rural communities and pools are community planning. Thinking about it in terms of placemaking versus comprehensive planning, whether it be maybe a housing project or Red Lodge where I live, we've got the Roosevelt Center which is an older building similar to an older building, I think in Lewistown, they've been focused on. So how can we put more funding towards neighborhood level planning to help us on the catalyst, sort of scale, improve communities versus the big picture thinking; I think a lot of things get lost in big picture thinking.

#### **Nicole Olmstead, Cushing Terrell**

- Some of this probably goes into conversations that we've already had, but I know that there are a handful of tools and training and information that's already available to communities in Montana, that the State of Montana has, or that the Department of Commerce has, but perhaps looking at revamping how those materials and tools are presented or maybe a stronger push at getting those tools in the hands of people who need them. I think there are some good resources that smaller communities don't necessarily even know are out there. So just maybe

thinking, being more strategic about goals for training and innovative ways about how to get that training information into the hands of the people throughout the state.

**Cody Ferguson, Department of Commerce**

- What Nicole just brought up is actually a really good way to begin to address what Kathie brought up as a frustration of putting work into a grant and then not getting it, but maybe not getting it because not knowing enough up front about exactly what it is that the grant is looking for, and having that kind of guidance up front, we could do a much better job up front with that, I think.

**Robie Culver, Stahly Engineering**

- I do like that idea of Kathie's about maybe an abbreviated application. We're seeing some things come through from EDA where they're having communities do, like, a one-pager here kind of what we're thinking about for our project and is this even going to be fundable before we put a lot of effort, time and effort, or money, into the application. And CDBG planning application isn't all that difficult, but certainly the CDBG construction applications are a big effort and it would be nice maybe to have a little bit of a pre-review of your project to even know if it would be fundable. And I know you guys are available via phone call, but even a more formal policy for that or procedure for that.

**Kathie Bailey, SMDC**

- I also think that we need to figure out how we encourage the local level to be as efficient as possible on planning activities. And what I'm talking about is, a good example is growth policies. The law says that the local governments are supposed to have these growth policies and if we could consolidate all of the incorporated communities and the county under one growth policy, instead of having six or seven like ours. We would be much more efficient in our use of funds and there's quite a bit that overlaps from the local communities and the county and I think there's some other efficiencies like that that we aren't thinking about because we just don't have resources for all of those things and I think we need to figure out how we encourage more partnerships working together and more efficient use of our funds.
  - **Unknown Female Speaker** - So what I'm hearing you say is maybe looking into regional planning as options in Montana?
- You did a much better job than I did, thank you.
  - **Unknown Female Speaker** – I think that's a great idea. I love it. Regional planning is something that is not reinventing the wheel and it's definitely something that Montana could benefit from.

**Cody Ferguson, Department of Commerce**

- I think it's kind of an interesting challenge moving forward, taking into account the idea of regional planning and efficiency for our rural communities but also paying attention to, as Brent brought up, neighborhood or community level planning and how those can work together; it's an interesting idea and should be an interesting challenge to work on moving forward.

**Kathie Bailey, SMDC**

- This is not thought out really well, so I need somebody else to interpret it when I'm done. The Growth policies, it's in Montana code and I don't know that, you know, we've really sat down or there's been people or committees that have sat down and looked at that and said, you know, is

it relevant? And I think we should kind of review some of those policies that we've got out there and see if there is some legislative things that need to be changed or even what's in our Administrative Rules. Times are changing and I think we are going to see a lot more changes after we get through this Corona virus. I think we're going to have to be smarter and think better...I know that we're going to change our format of communicating, a lot, because that's the Corona virus that we're dealing with. So, there are those considerations are taken into account in all of our codes and our administrative rules. I just want to say you're a breath of fresh air to even reach out and ask us because I've been doing this 20 years and I don't know that I've had a very meaningful conversation with being asked about what we need on the ground here, so you're a breath of fresh air. Thank you for doing this.

**Dave DeGrandpre, Land Solutions, LLC**

- I guess I just push back on the premise a little bit. I don't know if it's Department of Commerce or Community Development Division's role to influence public policy. I think what your division ought to be trying to do is providing education and resources on good governance, on effective infrastructure development, financing, capital improvements planning, implementation of growth policies, growth policy planning, neighborhood planning, that sort of thing. But in terms of influencing the policies themselves, I don't think that's the state's role. I think that's the local officials, the local populace's role is to decide what their policies should be.

**Cal Cumin**

- My experience, the best way to influence that kind of policy, at the local level, is through successful economic development activity. If you can tie the need for better neighborhood planning, better residential areas, whatever, to economic development, to successful economic development efforts, the county commissioners and the city councils are much more attentive than otherwise.

**Brent Moore, Interstate Engineering**

- I think Dave said it correctly. I guess the only thing I'd add to Kathie is Montana Planning Association could be an appropriate entity also to have that conversation about the growth policy act, specifically. And I think that organization does have some lobbying powers that should they be contacted, have that discussion, they could potentially influence the policy.

**Cody Ferguson, Department of Commerce**

- In terms of Department of Commerce, I just wanted to clarify a little bit when it comes to what Kathie brought up about Administrative Rules; I don't know if there's anything glaring that from a Department's point of view, that seems to be an impediment, that I am aware of at this point, but if there are places where the laws not working where, specifically with Administrative Rule, if there are ways we can facilitate better administration, those are things that we ought to take a look at but if there are places where you're familiar, where the rules don't seem to be working, please feel free to reach out and let us know. We are making processes, it's a long and lengthy process and we kind of have to remain continually engaged in it.

**Nicole Olmstead, Cushing Terrell**

- This comment, it gets to this idea of influencing public policy, but not in the obvious sense; not necessarily what you were just commenting on. One of the things I was thinking was that if the Department of Commerce had some way of...every year they get money, right, and if there was some of setting goals or priorities for that year for that money, you could tie it in to the Hud

plan, this Consolidated Plan, but each year you look at maybe one or two goals. Maybe one year it's, I don't know, affordable housing, the next year it's, I don't know, I'm just throwing it out there, and that way, then, broadcast to the state of Montana, okay, here is the goal for the money this year and that in turn communicates where communities can focus their attention, what projects they have in the queue that will fit under that priority to obtain that money. It might help alleviate a little of this frustration that I was hearing about the time spent on applications and whether or not a project can qualify. It also pushes communities to really evaluate where the big-ticket items needs are...right? So, if you're sitting there, if you're a county commissioner and you're looking at, you know, we know we have an aging population, we need to really look at how to get money to improve our hospital or maybe it's, gosh we're seeing some growth we really need to think about how to expand our water system. Or, gosh our wastewater system was last updated in the 70s, we really need... So, there's all of these conflicting priorities that decision makers need to figure out how to address. If the state of Montana was able to take a leadership role at focusing attention on certain elements each year, that could in turn, influence decision making at the local level and really push decision makers to develop that list and then once the new year or the new cycle is available, they can be ready with a project to propose.

#### **Cody Ferguson, Department of Commerce**

Anything else as far as solutions or ideas looking forward for the next five years or so?

#### **Cal Cumin**

- The idea that somebody brought up earlier that it would be nice to have a spreadsheet of all the programs available to the Department of Commerce. That spreadsheet has got to be much broader than the Department of Commerce because when you're looking at finding solutions and answers to complex community issues, just one department's programs aren't going to help. You can look at housing and urban development federal programs, everything from.... I just lost a grant to the Fish Wildlife and Parks, for example, but it would have been a great help. So, you gotta go beyond the Department of Commerce, is my thought.
  - **Cody Ferguson** – I agree, when that Idea came up earlier, I was thinking, okay, how do we pull this together. I think we actually are a small enough state that it's not impossible to bring them all together in one, kind of, clearinghouse place, but yeah, that would be a challenge to work on but I don't think it's insurmountable and I think it would be very useful. I like that idea.

#### **Robie Culver, Stahly Engineering**

- I was just going to say that WASACT does have a spreadsheet out there, mostly for infrastructure like water, sewer, storm drain stuff, that's on the DNC website, but that would be a good place to start. I know that CDBG is part of that WASACT group and certainly expanding that group to include, maybe Fish Wildlife and Parks and other Montana agencies that provide funding would be great.

#### **Kathie Bailey, SMDC**

- What he mentioned there about the other funding sources is very relevant because CDBG hardly works alone; the programs, especially when we're past the planning activities, but even on the planning activities, a lot of the times we have to put Big Sky Trust Fund or some other source to make it happen. But I just wanted to make a comment and it's really not as relevant to the planning activities as to when we get to the actual construction. At some point, I think it was WASACT, came along and said you know we ought to get together and have one application, a

great idea, except now we have a uniform application, which was that one application, and we have to do all of the other applications independently as well. So, it's only created additional work, it did not consolidate and make it simpler and easier. I just caution because we've gotten into that from before about trying to be more efficient and work together and all we did was create additional work.

# Welcome to the Second Public Hearing of the 2020-2024 Consolidated Plan for Housing and Community Development

**Wednesday, April 14, 2021**

**2:00 p.m. - 3:00 p.m.**

Sponsored by the Montana Departments of  
Commerce and Health and Human Services

*The Department of Commerce will make reasonable accommodations for persons with disabilities or who have a Limited English Proficiency and who wish to participate in this process or need an alternative accessible format of this. Presentation materials will be provided in advance of the meeting.*



# 2020-2024 Consolidated Plan Public Participation Process

The State of Montana, through the Departments of Commerce and Public Health and Human Services, is developing a five-year plan to guide policy and investment for housing, economic, and other community development. The five-year plan, also known as the “Consolidated Plan for Housing and Community Development” is required by the U.S. Department of Housing and Urban Development (HUD) to assess Montana’s needs and current conditions as well as to determine priorities and allocate HUD funding.



# 2020-2024 Consolidated Plan Public Participation Process

The perspectives and opinions shared by participants of this public hearing will help Commerce and DPHHS to edit and finalize the Draft Consolidated Plan. We hope that with your input, we can ensure housing and community development needs across Montana are identified and addressed.



# 2020-2024 Consolidated Plan Goals and Objectives

- The objectives of Montana's Consolidated Plan include:
  - Provide decent housing
  - Provide a suitable living environment
  - Expand economic opportunities
- The goals of Montana's Consolidated Plan are:
  - Goal 1 – Preserve and Construct Affordable Housing
  - Goal 2 – Plan for Communities
  - Goal 3 – Improve and Sustain Public Infrastructure
  - Goal 4 – Revitalize Local Economies
  - Goal 5 – Reduce Homelessness



# 2020-2024 Consolidated Plan Resources by Program – Plan Year 1

- Community Development Block Grant (CDBG)  
**\$6,861,061**
- HOME Investment Partnerships Program (HOME)  
**\$3,635,479**
- Emergency Solutions Grant (ESG) **\$732,063**
- Housing Trust Fund (HTF) **\$3,000,000**

*Resources that will be managed under the 2019-2020 Annual Action Plan as Amended include \$10,174,175 for CDBG CARES and \$9,266,836 for ESG CARES*



# 2020-2024 Consolidated Plan Resources by Goal – Plan Year 1

Program	Goal										Admin	
	Preserve and Construct Affordable Housing		Plan for Communities		Improve and Sustain Vital Public Infrastructure		Revitalize Local Economies		Reduce Homelessness			
CDBG	\$795,535	12%	\$500,000	7%	\$2,636,295	39%	\$2,000,000	30%	\$450,000	7%	\$300,467	4%
HOME	\$2,288,900	73%	\$0	0%	\$0	0%	\$0	0%	\$533,032	17%	\$313,547	10%
ESG	\$0	0%	\$0	0%	\$0	0%	\$0	0%	\$677,159	93%	\$54,904	7%
HTF	\$2,010,000	67%	\$0	0%	\$0	0%	\$0	0%	\$690,000	23%	\$300,000	10%



# 2020-2024 Consolidated Plan Planning Process

- Analyze quantitative and qualitative data regarding need
- Engage the public and agencies to get input about need
- Develop a strategy in response to identified needs



# 2020-2024 Consolidated Plan Documents

- Five-Year Consolidated Plan for Housing and Community Development (Con Plan)
  - One Pager \*NEW\*
  - Acronyms and Abbreviations \*NEW\*
- Annual Action Plan (AAP)
- Consolidated Annual Performance and Evaluation Report (CAPER)



# 2020-2024 Consolidated Plan

## Components of the Con Plan

- Executive Summary (“ES”)
- The Process (“PR”)
- Needs Assessment (“NA”)
- Housing Market Analysis (“MA”)
- Strategic Plan (“SP”)
- Annual Action Plan (“AP”)



# 2020-2024 Consolidated Plan Document Review

- Available:
  - On Commerce’s website at [commerce.mt.gov/conplan/documents](https://commerce.mt.gov/conplan/documents)
  - Several depositories throughout the state (see website for list)
  - By request



# 2020-2024 Consolidated Plan

## Contact Information

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# 2020-2024 Consolidated Plan

## Contact Information

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# 2020-2024 Consolidated Plan Comments

Comments regarding the Draft 2020-2024 Consolidated Plan including the Plan Year 1 Annual Action Plan are now being accepted.

***If you have a comment and are joining via webinar, please raise your hand so we can unmute you. If you are joining via phone, please press \*9 to indicate you have a comment and then press \*6 to unmute/re-mute yourself.***

When providing comment

- Please state and spell your name
- Please state the organization you represent (if applicable)

Written comments should be addressed to the address or email below and will be accepted until 5:00 p.m. on April 23, 2021

Montana Department of Commerce  
Community Development Division  
Attn: Con Plan  
PO Box 200523  
Helena, MT 59620-0523  
[DOCConPlan@mt.gov](mailto:DOCConPlan@mt.gov)



**In The Matter Of:**  
*Public Hearing*  
*Transcript of Proceedings*

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*April 14, 2021*

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*Lesofski Court Reporting & Video Conferencing*  
*7 West Sixth Avenue, Suite 2C*  
*Helena, MT 59601*  
*406-443-2010*  
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SECOND PUBLIC HEARING  
OF THE 2020-2024 CONSOLIDATED PLAN

MONTANA DEPARTMENT OF COMMERCE

TRANSCRIPT OF PROCEEDINGS

April 14, 2021  
1:30 p.m.  
Via Zoom

HOLLY FOX  
LESOFSKI COURT REPORTING  
7 WEST SIXTH AVENUE, SUITE 2C  
HELENA, MONTANA 59601  
(406) 443-2010

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PARTICIPANTS

VIA ZOOM:

- JANELLE EGLI
- TAYLOR CROWL
- CHERYL COHEN
- JULIE FLYNN
- ANITA PROUL
  
- SINDIE KENNEDY
- STEPHANIE CRIDER
- KARA SNYDER
- JACY CONRADT
- THERESA ORTEGA
- ANNE MCCAULEY
- HERMINA HAROLD
- SHYLA PATERA

1           The following proceedings were had and testimony  
2 taken:

3                           \* \* \* \* \*

4  
5           MS. COHEN: I would like to welcome everyone to  
6 the second public hearing for the 2020-2024 consolidated  
7 plan for housing and community development.

8           My name is Cheryl Cohen, and I'm serving as the  
9 interim division administrator for the Department of  
10 Commerce community development division, and I'm joined by  
11 a number of our staff today. And this public hearing is  
12 also sponsored with the Department of Public Health and  
13 Human Services as we collaborate on the programs within the  
14 consolidated plan.

15           So if you'd like to, please feel free to type your  
16 name and organization in the chat box.

17           As you saw, this meeting is being recorded, and the  
18 audio will be available on our website for those who would  
19 like to listen to it that way.

20           And without further ado, I'd like to turn it over to  
21 Janelle on our team, who will be walking us through the  
22 presentation and the public comment.

23           Thanks, Janelle.

24           MS. EGLI: Thank you, Cheryl, and welcome again to  
25 everybody who's joining us today.

1           Yeah, my name is Janelle Egli. I'm with the  
2 Department of Commerce. And we have been working pretty  
3 diligently on our consolidated plan. We're excited to  
4 share a few details about that with you today. And I will  
5 echo the housekeeping items that Cheryl briefly mentioned.

6           So this webinar is being recorded, and a copy of that  
7 audio recording will be available after the meeting on our  
8 website. We ask that you use the Q and A feature on the  
9 Zoom webinar if you have any technical issues, have  
10 difficulty hearing, have questions, et cetera, and one of  
11 our staff members who's monitoring the Q and A boxes will  
12 follow up with you and try to help you.

13           And then we also wanted to let you know that we will  
14 provide this presentation, and then we will open up at the  
15 end of the presentation for comments and questions. And  
16 you will have full opportunity to engage with us after  
17 we've given our presentation, so be aware of that.

18           And then also, as Cheryl indicated, if you can, type  
19 your name and organization in our chat box. We just want  
20 to make sure we get everybody who attended on the record as  
21 attending. So with that, we'll go ahead and get started.

22           And I guess before we officially get started I also  
23 just want to say thank you to everybody at the Department  
24 of Commerce who's been helping in this effort and also for  
25 the folks over at DPHHS who we partner with. We have a lot

1 of folks who work really hard, and I just want to say thank  
2 you to everybody for -- for all their efforts.

3 So we'll begin. I'll just note that the Department of  
4 Commerce will make reasonable accommodations to people who  
5 have disabilities or who have limited English proficiency  
6 and who wish to participate in these processes, and these  
7 materials have been provided in advance of the meeting.  
8 We'll go to the next slide.

9 Okay. So the state -- or actually I think we skipped  
10 a slide. Anita, can we go back one? There we go. Thank  
11 you.

12 All right. So the State of Montana, through the  
13 Departments of Commerce and Public Health and Human  
14 Services, also referred to as DPHHS, is developing a  
15 five-year plan to guide policy and investment for housing,  
16 economic, and other community development. The five-year  
17 plan, also known as the consolidated plan for housing and  
18 community development, is required by the U.S. Department  
19 of Housing and Urban Development, or HUD, to assess  
20 Montana's needs and current conditions, as well as to  
21 determine priorities and allocate HUD funding. Next slide.

22 So the public participation process that we are  
23 undergoing, we basically take the perspectives and opinions  
24 that are shared by participants during our hearing or that  
25 are submitted in writing to Commerce and DPHHS, and we use

1 them to edit and finalize the draft consolidated plan that  
2 we've published. And so comments received will really help  
3 us fine tune the plan that we're presenting in our  
4 consolidated plan. We hope that with your input we can  
5 ensure housing and community development needs across  
6 Montana are identified and addressed. Next slide.

7 So the goals and objectives of the consolidated plan  
8 are listed here for your reference. The objectives of  
9 Montana's consolidated plan include providing decent  
10 housing, providing a suitable living environment, and  
11 expending economic opportunities. All activities  
12 undertaken as part of the consolidated plan and funded with  
13 our program funds meet one of these objectives. And then  
14 the objectives are broken out into different goal  
15 categories, and the categories include preserving and  
16 constructing affordable housing, planning for communities,  
17 improving and sustaining public infrastructure,  
18 revitalizing local economies, and reducing homelessness.  
19 Next slide.

20 Okay. This slide lays out the resources that we have  
21 been given during the first year of the consolidated plan  
22 period for 2020-2024, and it's broken out by each of the  
23 programs that fall under the consolidated plan. So you can  
24 see here for community development block grants, also  
25 referred to as CDBG, we have about \$6.8 million for the

1 first year. And then for home investment partnership  
2 program, referred to commonly as HOME, we have about  
3 3.6 million. For emergency solutions grant, or ESG, we  
4 have just above 700,000 in funding for the first year. And  
5 then for housing trust fund, known as HTF -- abbreviated --  
6 we have about \$3 million.

7 And then also of note we have additional resources  
8 that are being managed that are outside of this 2020-2024  
9 consolidate plan, and these monies are from the CARES Act.  
10 So those include about \$10 million for CDBG CARES and  
11 \$9 million for ESG CARES. If you are interested in  
12 following the activities that are happening as a result of  
13 that funding, you can look to the 2019-2020 annual action  
14 plan as amended, and then we will be reporting that out to  
15 HUD as well. So we'll keep everybody apprised of those  
16 activities as well although they are separate. Next slide.

17 Okay. So this slide shows us the resources that are  
18 available by goal, and this is basically what we've  
19 proposed in our current consolidated plan, which, again,  
20 you are providing comment on. So we encourage you that if  
21 you feel that there's some reconsiderations that need to  
22 happen here that you apprise us of that. And, again, the  
23 goals that we're looking at are preserving and constructing  
24 affordable housing, planning for communities, improving and  
25 sustaining vital public infrastructure, revitalizing local

1 economies, and reducing homelessness. And this table  
2 breaks out the funding that is being proposed according to  
3 those different goal categories, and it also breaks it out  
4 by program.

5 So I'll just highlight a few things here. For the  
6 goal preserve and construct affordable housing, we have all  
7 programs contributing to that effort with the exception of  
8 ESG. And the HOME program and the HTF program are  
9 contributing the majority of funds here. HOME is about  
10 73 percent, and HTF is at about 67 percent of the total  
11 allocation for those programs. So that is what we are  
12 proposing as being available for preserving and  
13 constructing affordable housing under this first year.

14 And then for planning, we have all funds contributed  
15 from the CDBG program, and that's at about 7 percent of  
16 that allocation available. And for improving and  
17 sustaining infrastructure, that's also all coming from CDBG  
18 at a rate of 39 percent. Revitalizing local economies is  
19 also CDBG funding, and that is at about 30 percent of that  
20 allocation. And then you can see that we have all of our  
21 programs contributing to activities that would reduce  
22 homelessness, and by far the heavy-hitter here is ESG.  
23 They're contributing at rate of 93 percent of their total  
24 allocation, and then next up would be HTF, which typically  
25 targets those that are 30 percent AMI or below. And that's

1 30 percent area median income or below.

2 We also have our administration contributions here --  
3 the amount that we would use for administrative purposes  
4 for each of the programs -- for your reference. And this,  
5 of course -- this table is available in the consolidated  
6 plan if you want to give that some more study. Next slide.

7 So the planning process for the consolidated plan  
8 includes analyzing quantitative and qualitative data  
9 regarding need. It involves engaging the public and  
10 agencies to get input about need, and that's part of --  
11 this hearing is a part of that particular process. And  
12 then it also involves developing a strategy in response to  
13 identifying needs. Next slide.

14 And this is maybe a little confusing for folks who are  
15 new to the consolidated plan discussion, so I'm going to  
16 try to just make this really clear. But under the  
17 2020-2024 consolidated plan -- and any consolidated plan  
18 period -- we have the five-year consolidated plan, which is  
19 very much strategic in nature, and that covers five  
20 years -- five program years. But also there are some other  
21 documents that we deal with under the umbrella of the  
22 consolidated plan, and those are listed here, and they  
23 include the annual action plan, also referred to as the  
24 AAP, and the consolidated annual performance and evaluation  
25 report, also referred to as the CAPER. So there's the

1 five-year plan, and the five-year plan actually includes  
2 Year 1 annual action plan, so that's actually included in  
3 the five-year strategic plan. But then in subsequent  
4 years -- Year 2 AAP, Year 3 AAP, et cetera -- those plans  
5 are separate. So basically the requirement for us is that  
6 we have our five-year plan, and then each year we kind of  
7 break out, okay, these are the actions that we're going to  
8 undertake in this specific year in order to reach our  
9 five-year goals at the end of the planning period.

10 So again, the Year 1 AAP is available under the  
11 five-year plan, and then all subsequent years are going to  
12 be in separate plans called annual action plans that are  
13 available separately.

14 And then our reporting, of course, for the  
15 consolidated plan is all done through consolidated annual  
16 performance and evaluation reports, that these are  
17 standalone documents as well. We submit them to HUD  
18 annually and report every single year the progress we've  
19 made, the objectives that we are addressing, and funding  
20 that we've used, et cetera.

21 So -- and then one other thing I want to note here is  
22 that new to this particular planning period, we have also  
23 developed a one-pager, and this one-pager is a really  
24 condensed, high-level version of what the consolidated  
25 plan -- it's like the meat of the consolidated plan. So if

1 you just want a quick reference for what our funding  
2 allocations are for each of the programs, what each of the  
3 programs are doing in terms of goals, and also maybe even  
4 the lay of the land for what's included in the consolidated  
5 plan document. This is a really great reference, and it's  
6 a really quick way to just get a lot of information about  
7 the consolidated plan without having to delve in too  
8 deeply, if -- if need be.

9 And then we also included this year an acronyms and  
10 abbreviations list because we really love to use acronyms  
11 and abbreviations. So hopefully these documents are  
12 helpful in you interpreting the plan and following --  
13 following the plan as it's laid out, so -- next slide.

14 And then just really quickly we'll go through the  
15 different sections of the consolidated plan here. So the  
16 2020-2024 consolidated plan, the actual five-year plan,  
17 includes these sections, which are executive summary -- and  
18 in the document there, that section is designated as ES,  
19 and then there's typically a number that follows that. And  
20 that's -- that's kind of how you navigate in the document.

21 So we have the executive summary. There's a section  
22 about the process, and so that really details the outreach  
23 efforts that we've undertaken, and it talks about, you  
24 know, details for meetings that we've held to get input, to  
25 get feedback and that sort of thing.

1           There's a needs assessment as well, and the needs  
2 assessment really looks at needs in the state of the  
3 Montana through various lenses so that we can prioritize  
4 our use of funds later in the document.

5           We have the housing market analysis, and the market  
6 analysis really looks at, you know, what are the current  
7 market conditions in the state and what are some things we  
8 need to be cognizant of as we are undertaking our  
9 activities. That those are both very -- the needs  
10 assessment and the market analysis are very data-heavy.

11           And then we get to the strategic plan and the annual  
12 action plan in the five-year plan. So the strategic plan  
13 is actually going to cover the five-year period. It's  
14 going to talk about what are our expected outcomes for that  
15 five-year period and what -- what is the funding that we  
16 anticipate having over the five-year period. And so that's  
17 really helpful if you want to get really a bigger picture  
18 of what we're wanting to do, what we're wanting to  
19 accomplish with our funding.

20           And then we have the annual action plan, which, again,  
21 is -- technically it's the Year 1 action plan, but it is  
22 included in the five-year plan for the first year. And the  
23 annual action plan is going to be very specific to Year  
24 1 -- what have we done, what do we want to do during Year  
25 1, and -- yeah, I think that that pretty much covers it, so

1 we can go to next slide.

2 All right. So our documents are available on our  
3 website if you go to Commerce's website, which is  
4 [commerce.mt.gov/conplan/documents](http://commerce.mt.gov/conplan/documents). You will see all of the  
5 consolidated plan documents that are out for public review  
6 right now. There's also record copies of previous plan  
7 years that you're welcome to reference if that's your jam.  
8 And the -- the website also has contact information for the  
9 Department of Commerce. You're welcome to reach out to us,  
10 of course, if you have any questions.

11 We also send printed versions of the plan to  
12 depositories throughout the state, and our website includes  
13 a list of where these repositories are. So if you happen  
14 to not have, you know, great or reliable internet access or  
15 just you want to have an in-person viewing of the documents  
16 and are not near Helena, you do have hard copy documents  
17 available to you. And we encourage you to take a look at  
18 that list to see what's the nearest repository is for you  
19 if viewing online doesn't work for you.

20 And then of course we have documents available by  
21 request. So the public is encouraged to reach out and  
22 request a copy of the document if they -- if these other  
23 options don't work for them. Next slide.

24 All right. So, again, if you have comments,  
25 questions, we encourage you to reach out, and we are

1 providing our contact information here. So for the  
2 Department of Commerce, that is -- the contact is Cheryl  
3 Cohen, who is our interim administrator, and then Becky  
4 Anseth, who is serving as our interim operations manager.

5 Our phone number, fax, email, website is all listed  
6 here, and I'll read those for you. But I'm just going to  
7 go back up to the address. So written comments are  
8 welcomed, and those can be submitted to 301 South Park  
9 Avenue, Helena, Montana 59601. And the email that you can  
10 submit to is [doconplan@mt.gov](mailto:doconplan@mt.gov). And that's monitored so  
11 that if you just submit a comment, we can get back to you  
12 as quickly as possible.

13 So, again, comments and questions can be directed to  
14 these contacts, and we encourage the public to reach out if  
15 they have comments and questions. And then we'll go to  
16 DPHHS's contact information on the next slide.

17 So DPHHS is located at 1400 Carter Drive in Helena,  
18 Montana 59601. The interim administrator is Morgan Taylor,  
19 and Sara Loewen serves as the bureau chief, and either of  
20 these individuals are available if the public has comments  
21 and questions. And then the website for DPHHS is  
22 [www.dphhs.mt.gov](http://www.dphhs.mt.gov). And the phone and fax for this agency is  
23 also listed here. Next slide.

24 Okay. So Commerce and DPHHS will consider and provide  
25 written comments -- or, sorry, written responses to all

1 comments received, and that's received during this hearing  
2 or submitted in writing. All comments received and  
3 responses provided will be documented in the final  
4 consolidated plan, and Commerce and DPHHS may respond  
5 verbally to comments received during this webinar in order  
6 to provide clarification and more information.

7 So with that, we will begin the segment of this  
8 webinar that involves the actual public comment process.

9 And, yeah, so comments regarding the draft 2020-2024  
10 consolidated plan, including the Plan Year 1 annual action  
11 plan, are now being accepted. And we encourage you, if you  
12 have a comment and are joining via webinar to raise your  
13 hand so that we can unmute you. If you are joining via  
14 phone, we ask that you press Star 9 to indicate you have a  
15 comment, and then press Star 6 to unmute yourself. And if  
16 you can remute yourself when you're done providing comment,  
17 you do that by just pressing Star 6 again. And the  
18 instructions are posted on this slide if you need to refer  
19 back to how to provide a comment by raising your hand or  
20 pressing Star 9 or Star 6.

21 And then we ask that when you're providing comment to  
22 please state and spell your name. This is very important  
23 so that we can have you on the record as providing a  
24 comment as this is being transcribed, or will be  
25 transcribed, and kept in our documentation for the

1 consolidated plan.

2 We also ask that you please state and spell -- or,  
3 actually, no, we don't need to spell -- just state the  
4 organization that you're representing, if that's  
5 applicable. If you're providing comment as a private  
6 citizen, you don't need to indicate an organization.

7 And then before I open it up officially for comments,  
8 I just want to note that written comments -- if you're  
9 choosing to provide written rather than verbal comments at  
10 this time, that you should address those to the addressed  
11 list here on this slide, and that those will be accepted  
12 until 5:00 o'clock p.m. on April 23rd.

13 So with that we'll go ahead and open up for public  
14 comment. We're going to be comfortable with a little bit  
15 of silence if we need to have a little bit of silence in  
16 order to give folks an opportunity to get their technology  
17 in line so that they can give a comment. And Anita is  
18 facilitating with this effort right now, so thank you,  
19 Anita, for your help.

20 MS. PATERA: Hi. Good afternoon. For the record,  
21 my name is Shyla Patera, and that's spelled Shyla Patera,  
22 and I represent North Central Independent Living Services  
23 in Black Eagle, Montana. We are a center for independent  
24 living that has helped people with disabilities navigate  
25 through services, including housing, for many years, and we

1 appreciate the opportunity to submit comments.

2 The comments we are submitting for this consolidated  
3 plan and annual action year include comments on the build  
4 environments. For housing and home, we encourage  
5 opportunities to construct visible and universal designed  
6 housing which benefits many Montanan -- in fact, all  
7 Montanans with disabilities and other communities as well.  
8 For CDBG/HOME we encourage facilities to be built with  
9 contiguous sidewalks and adequate curb cuts and curb ramps,  
10 and be built in inclusive neighborhoods. And for planning  
11 for work, we encourage, like, ADA accessibility plans and  
12 inclusion of people with disabilities in the workforce.

13 As far as other goals, we encourage Commerce and DPHHS  
14 to continue partnerships, especially when it comes to  
15 assisting Montanans with disabilities in housing,  
16 potentially those that are coming out of the state hospital  
17 and other institutions or nursing homes in Montana. We  
18 hope that this partnership through MFB and diversion  
19 continues. And for the record MFP is Money Follows the  
20 Person. We -- we know that it has worked for quite some  
21 time if done well for our consumers and other Montanans.  
22 We are excited by the great prospects of mainstream  
23 vouchers and some support for supported living housing.  
24 Although if consumers choose not to avail themselves of the  
25 supports, we also encourage units and opportunities to do

1 so.

2 For sheltering and emergency shelter we encourage  
3 accessibility options as well, and we encourage shelters to  
4 find ways to ensure that Montanans with disabilities can  
5 get the services they need, such as personal support  
6 services or PCAs or Medicaid and wheelchair options in  
7 shelters. We know several different organizations have  
8 started this effort, including Consumer Direct in Missoula,  
9 but we also know that, if eligible for Medicaid, those  
10 opportunities should be available to everyone.

11 And if I can think of anything else, I will submit  
12 written comments, but thank you for your time.

13 MS. EGLI: Thank you, Shyla.

14 MS. PROUL: Janelle, I don't see any more hands  
15 raised.

16 MS. EGLI: Okay. We'll give folks just a little  
17 bit more time in case anybody else wants to provide a  
18 comment.

19 Thank you, Anita.

20 Looks like we have Ann with a hand raised.

21 MS. MCCAULEY: Hello. This is Anne McCauley with  
22 Lewis and Clark County. I do have a question regarding the  
23 previously mentioned CDBG CARES funding as part of the  
24 2019-2020 amended plan. I went online, and I'm not able to  
25 see the final version of that 2019-2020 plan.

1 Is that plan now finalized?

2 MS. EGLI: That's a really great question, Anne,  
3 and I can provide a little bit of information about that.

4 So the CARES funding has been approved by HUD for the  
5 ESG program, so that's ESG CARES. But for the CDBG CARES  
6 money, that has not been finalized by HUD or approved by  
7 HUD yet.

8 And so the way that HUD has set up that process is we  
9 have basically a revolving door. So we submit amendments  
10 to the 2019-2020 annual action plan as we have them  
11 available, and then HUD approves as they get them. And  
12 that won't be finalized for a little bit of time until  
13 we're able to provide all of our details for how we're  
14 going to use our CDBG CARES funding. And so, yeah, there's  
15 not a final that's available because of that. We've --  
16 we've not yet gone through all of our amendments, in other  
17 words.

18 So --

19 MS. MCCAULEY: Thank you for describing that.

20 Am I correct too that there's also going to be HOME  
21 program CARES funding available through HUD -- or through  
22 Department of Commerce?

23 MS. EGLI: I will let Julie respond to that  
24 question.

25 MS. FLYNN: Sure. Thanks for that question, Anne.

1           The federal government has, in fact, allocated close  
2 to \$11 million in HOME funds through the American Rescue  
3 Plan Act. Those funds are currently included in a bill  
4 with our state legislature currently. And HUD has given --  
5 or the American Rescue Plan Act has general information  
6 about the use of those funds. Further guidance is expected  
7 from HUD this fall is the latest news that we have on that.

8           But Department of Commerce has been allocated \$11  
9 million and some dollars to -- to do HOME-like  
10 activities -- activities that are eligible under the HOME  
11 program, with the main focus being on those that are  
12 experiencing homelessness or at risk of becoming homeless.

13           So, you know, stay tuned. You're obviously on our  
14 listserv, and we will be getting notices out for both the  
15 CDBG CARES funds and the HOME ARP or ARP -- the HOME ARP  
16 funds. We will be providing notice for public comment on  
17 those as -- as we -- as we develop draft plans for those.

18           MS. EGLI: And this is Janelle. I just want to  
19 read what Cheryl typed in the chat in case anybody missed  
20 that.

21           So House Bill 632 is the State of Montana bill that  
22 includes the HOME program supplemental funds included in  
23 the ARPA.

24           MS. MCCAULEY: Thank you, Julie. Appreciate that  
25 response.

1 MS. HAROLD: Hello? Can you hear me?

2 MS. EGLI: Yep. We can hear you.

3 MS. HAROLD: This is Hermina Harold, H-e-r-m-i-n-a  
4 H-a-r-o-l-d, the director of Trust Montana, which is the  
5 statewide community land trust. And I -- I guess I have  
6 a -- partly a question and partly a comment.

7 But was wondering about the HTF and whether  
8 homeownership -- specifically permanently affordable  
9 homeownership like what the community land trust and the  
10 state develop -- whether that would ever be an eligible  
11 type of project for those funds. And I know that at this  
12 point it sounds like a pretty small pool of funds, but it  
13 would be really powerful for us if we were able to access a  
14 few different pots of money in order to make homeownership  
15 affordable and preserve it in our land trusts.

16 MS. EGLI: That's a great question.

17 Julie, do you want to provide a response to that?

18 MS. FLYNN: Sure.

19 Hermina, thank you for that. We will certainly take  
20 that into consideration to expand the use of our housing  
21 trust fund dollars. Those funds by regulation do need to  
22 be targeted to households with incomes that are below  
23 30 percent of the area median income. And so our initial  
24 design or thought about the use of housing trust funds is  
25 that it's -- it may be difficult to reach extremely low

1 income households for homebuyer assistance. But we  
2 certainly can -- we will accept your comment and provide a  
3 formal response to -- to the expansion of the use of  
4 housing trust fund. Thank you.

5 MS. HAROLD: Thank you so much. We appreciate it.

6 MS. EGLI: Thank you both. This is Janelle. I'll  
7 just repeat in case anybody joined late via phone, if you  
8 have a comment and are joining us via phone, please press  
9 Star 9 to indicate you have a comment, and then press Star  
10 6 to unmute and remute yourself.

11 And then for those of us who are joining via webinar,  
12 if you do have a comment and have not already provided it,  
13 feel free to raise your hand so we can unmute you.

14 Okay. I don't see anybody else raising their hands,  
15 and I'll just reiterate that in addition to providing  
16 verbal comments here at this time, we are accepting written  
17 comments. So if there are further comments that you'd like  
18 to provide to the Department of Commerce and to DPHHS, you  
19 can do so by submitting the comment to the Montana  
20 Department of Commerce, attention Con Plan, P.O. Box  
21 200523, Helena, Montana 59620. And you can also email us  
22 at [docconplan@mt.gov](mailto:docconplan@mt.gov). Again, comments will be accepted up  
23 until 5:00 o'clock p.m. on April 23rd, and then we will  
24 begin the process of finalizing our consolidated plan  
25 document.

1           Our final document will be available on the website  
2           once it is approved by HUD, and we will also have an audio  
3           recording of this webinar available in case anybody missed  
4           a portion or wasn't able to attend and wants to listen to  
5           the presentation.

6           So I -- I want to just say thank you to those of you  
7           who provided comments and who engaged with us during this  
8           process and who do such very important work in the realm of  
9           housing and community development. We're so appreciative  
10          for your engagement, and we just want you to know that we  
11          are -- we take the process very seriously of considering  
12          comments and making sure that we're being responsive to  
13          them. So thank you.

14          Thank you for joining us. And with that, I will go  
15          ahead and turn over back to Cheryl to provide some closing  
16          remarks.

17                 MS. COHEN: Thank you, Janelle, and thank you to  
18          everyone who joined us today, both members of the community  
19          as well as our partners at the Department of Public Health  
20          and Human Services.

21                 I would like to give a sincere thanks to Janelle and  
22          Taylor with the Department of Commerce community  
23          development division, who have really stewarded this  
24          consolidated plan through the process. It's an incredibly  
25          heavy lift, and if no one has kind of looked through the

1 consolidated plan in its entirety, I think it's, you know,  
2 several hundred pages and is -- a lot of work goes into  
3 this, countless hours. And I think it's been made more  
4 challenging this last year with the COVID pandemic, as well  
5 as changes in staff and leadership at the Department of  
6 Commerce, and I'm very appreciative to both of them for  
7 bringing me up to speed in the interim role that I'm  
8 serving and helping us get this consolidated plan ready for  
9 public comment and ready to submit to HUD so we can  
10 continue doing the great work partnering with all of you to  
11 provide these services to our communities.

12 So thank you all very much for your time, and we look  
13 forward to receiving your comments in writing over the  
14 next -- between now and April 23.

15 I hope everyone has a great afternoon.

16 (Proceedings concluded at 2:40 p.m.)

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	<b>ADA (1)</b> 17:11	<b>Anita (4)</b> 5:10;16:17,19; 18:19	18:10;19:11,15,21; 23:1,3	10:12
<b>\$</b>	<b>addition (1)</b> 22:15	<b>Ann (1)</b> 18:20	<b>Avenue (1)</b> 14:9	<b>can (26)</b> 4:18;5:10;6:4,23; 7:13;8:20;12:3;13:1; 14:8,9,11,13;15:13, 16,23;16:17;18:4,11; 19:3;21:1,2;22:2,13, 19,21;24:9
<b>\$10 (1)</b> 7:10	<b>additional (1)</b> 7:7	<b>Anne (3)</b> 18:21;19:2,25	<b>aware (1)</b> 4:17	
<b>\$11 (2)</b> 20:2,8	<b>address (2)</b> 14:7;16:10	<b>annual (12)</b> 7:13;9:23,24;10:2, 12,15;12:11,20,23; 15:10;17:3;19:10	<b>B</b>	
<b>\$3 (1)</b> 7:6	<b>addressed (2)</b> 6:6;16:10	<b>annually (1)</b> 10:18	<b>back (5)</b> 5:10;14:7,11; 15:19;23:15	<b>CAPER (1)</b> 9:25
<b>\$6.8 (1)</b> 6:25	<b>addressing (1)</b> 10:19	<b>Anseth (1)</b> 14:4	<b>basically (4)</b> 5:23;7:18;10:5; 19:9	<b>CARES (10)</b> 7:9,10,11;18:23; 19:4,5,5,14,21;20:15
<b>\$9 (1)</b> 7:11	<b>adequate (1)</b> 17:9	<b>anticipate (1)</b> 12:16	<b>Becky (1)</b> 14:3	<b>Carter (1)</b> 14:17
<b>A</b>	<b>administration (1)</b> 9:2	<b>anticipate (1)</b> 12:16	<b>becoming (1)</b> 20:12	<b>case (4)</b> 18:17;20:19;22:7; 23:3
<b>AAP (4)</b> 9:24;10:4,4,10	<b>administrative (1)</b> 9:3	<b>applicable (1)</b> 16:5	<b>begin (3)</b> 5:3;15:7;22:24	<b>categories (3)</b> 6:15,15;8:3
<b>abbreviated (1)</b> 7:5	<b>administrator (3)</b> 3:9;14:3,18	<b>appreciate (3)</b> 17:1;20:24;22:5	<b>below (3)</b> 8:25;9:1;21:22	<b>CDBG (9)</b> 6:25;7:10;8:15,17, 19;18:23;19:5,14; 20:15
<b>abbreviations (2)</b> 11:10,11	<b>ado (1)</b> 3:20	<b>appreciative (2)</b> 23:9;24:6	<b>benefits (1)</b> 17:6	<b>CDBG/HOME (1)</b> 17:8
<b>able (4)</b> 18:24;19:13; 21:13;23:4	<b>advance (1)</b> 5:7	<b>apprise (1)</b> 7:22	<b>bigger (1)</b> 12:17	<b>center (1)</b> 16:23
<b>above (1)</b> 7:4	<b>affordable (6)</b> 6:16;7:24;8:6,13; 21:8,15	<b>apprised (1)</b> 7:15	<b>bill (3)</b> 20:3,21,21	<b>Central (1)</b> 16:22
<b>accept (1)</b> 22:2	<b>afternoon (2)</b> 16:20;24:15	<b>approved (3)</b> 19:4,6;23:2	<b>bit (5)</b> 16:14,15;18:17; 19:3,12	<b>certainly (2)</b> 21:19;22:2
<b>accepted (3)</b> 15:11;16:11;22:22	<b>again (9)</b> 3:24;7:19,22; 10:10;12:20;13:24; 14:13;15:17;22:22	<b>approves (1)</b> 19:11	<b>Black (1)</b> 16:23	<b>cetera (3)</b> 4:10;10:4,20
<b>accepting (1)</b> 22:16	<b>agencies (1)</b> 9:10	<b>April (3)</b> 16:12;22:23;24:14	<b>block (1)</b> 6:24	<b>challenging (1)</b> 24:4
<b>access (2)</b> 13:14;21:13	<b>agency (1)</b> 14:22	<b>area (2)</b> 9:1;21:23	<b>both (5)</b> 12:9;20:14;22:6; 23:18;24:6	<b>changes (1)</b> 24:5
<b>accessibility (2)</b> 17:11;18:3	<b>ahead (3)</b> 4:21;16:13;23:15	<b>ARP (3)</b> 20:15,15,15	<b>box (3)</b> 3:16;4:19;22:20	<b>chat (3)</b> 3:16;4:19;20:19
<b>accommodations (1)</b> 5:4	<b>allocate (1)</b> 5:21	<b>ARPA (1)</b> 20:23	<b>boxes (1)</b> 4:11	<b>Cheryl (7)</b> 3:8,24;4:5,18; 14:2;20:19;23:15
<b>accomplish (1)</b> 12:19	<b>allocated (2)</b> 20:1,8	<b>assess (1)</b> 5:19	<b>break (1)</b> 10:7	<b>chief (1)</b> 14:19
<b>according (1)</b> 8:2	<b>allocation (4)</b> 8:11,16,20,24	<b>assessment (3)</b> 12:1,2,10	<b>breaks (2)</b> 8:2,3	<b>choose (1)</b> 17:24
<b>acronyms (2)</b> 11:9,10	<b>allocations (1)</b> 11:2	<b>assistance (1)</b> 22:1	<b>briefly (1)</b> 4:5	<b>choosing (1)</b> 16:9
<b>across (1)</b> 6:5	<b>although (2)</b> 7:16;17:24	<b>assisting (1)</b> 17:15	<b>bringing (1)</b> 24:7	<b>citizen (1)</b> 16:6
<b>Act (3)</b> 7:9;20:3,5	<b>amended (2)</b> 7:14;18:24	<b>attend (1)</b> 23:4	<b>broken (2)</b> 6:14,22	<b>clarification (1)</b> 15:6
<b>action (11)</b> 7:13;9:23;10:2,12; 12:12,20,21,23; 15:10;17:3;19:10	<b>amendments (2)</b> 19:9,16	<b>attended (1)</b> 4:20	<b>build (1)</b> 17:3	<b>Clark (1)</b> 18:22
<b>actions (1)</b> 10:7	<b>American (2)</b> 20:2,5	<b>attending (1)</b> 4:21	<b>built (2)</b> 17:8,10	<b>clear (1)</b> 9:16
<b>activities (7)</b> 6:11;7:12,16;8:21; 12:9;20:10,10	<b>AMI (1)</b> 8:25	<b>attention (1)</b> 22:20	<b>bureau (1)</b> 14:19	<b>close (1)</b> 20:1
<b>actual (2)</b> 11:16;15:8	<b>amount (1)</b> 9:3	<b>audio (3)</b> 3:18;4:7;23:2	<b>C</b>	<b>closing (1)</b> 23:15
<b>actually (5)</b> 5:9;10:1,2;12:13; 16:3	<b>analysis (3)</b> 12:5,6,10	<b>avail (1)</b> 17:24	<b>called (1)</b>	<b>cognizant (1)</b> 12:8
	<b>analyzing (1)</b> 9:8	<b>available (18)</b> 3:18;4:7;7:18; 8:12,16;9:5;10:10, 13;13:2,17,20;14:20;		

<p><b>COHEN (4)</b> 3:5,8;14:3;23:17 <b>collaborate (1)</b> 3:13 <b>comfortable (1)</b> 16:14 <b>coming (2)</b> 8:17;17:16 <b>comment (22)</b> 3:22;7:20;14:11; 15:8,12,15,16,19,21, 24;16:5,14,17;18:18; 20:16;21:6;22:2,8,9, 12,19;24:9 <b>comments (26)</b> 4:15;6:2;13:24; 14:7,13,15,20,25; 15:1,2,5,9;16:7,8,9; 17:1,2,3;18:12; 22:16,17,17,22;23:7, 12;24:13 <b>Commerce (17)</b> 3:10;4:2,24;5:4, 13,25;13:9;14:2,24; 15:4;17:13;19:22; 20:8;22:18,20; 23:22;24:6 <small>commercmgtgov/complan/documents (1)</small> 13:4 <b>Commerce's (1)</b> 13:3 <b>commonly (1)</b> 7:2 <b>communities (4)</b> 6:16;7:24;17:7; 24:11 <b>community (11)</b> 3:7,10;5:16,18; 6:5,24;21:5,9;23:9, 18,22 <b>Con (1)</b> 22:20 <b>concluded (1)</b> 24:16 <b>condensed (1)</b> 10:24 <b>conditions (2)</b> 5:20;12:7 <b>confusing (1)</b> 9:14 <b>consider (1)</b> 14:24 <b>consideration (1)</b> 21:20 <b>considering (1)</b> 23:11 <b>consolidate (1)</b> 7:9 <b>consolidated (37)</b> 3:6,14;4:3;5:17; 6:1,4,7,9,12,21,23; 7:19;9:5,7,15,17,17, 18,22,24;10:15,15,</p>	<p>24,25;11:4,7,15,16; 13:5;15:4,10;16:1; 17:2;22:24;23:24; 24:1,8 <b>construct (2)</b> 8:6;17:5 <b>constructing (3)</b> 6:16;7:23;8:13 <b>Consumer (1)</b> 18:8 <b>consumers (2)</b> 17:21,24 <b>contact (4)</b> 13:8;14:1,2,16 <b>contacts (1)</b> 14:14 <b>contiguous (1)</b> 17:9 <b>continue (2)</b> 17:14;24:10 <b>continues (1)</b> 17:19 <b>contributed (1)</b> 8:14 <b>contributing (4)</b> 8:7,9,21,23 <b>contributions (1)</b> 9:2 <b>copies (1)</b> 13:6 <b>copy (3)</b> 4:6;13:16,22 <b>countless (1)</b> 24:3 <b>County (1)</b> 18:22 <b>course (4)</b> 9:5;10:14;13:10, 20 <b>cover (1)</b> 12:13 <b>covers (2)</b> 9:19;12:25 <b>COVID (1)</b> 24:4 <b>curb (2)</b> 17:9,9 <b>current (3)</b> 5:20;7:19;12:6 <b>currently (2)</b> 20:3,4 <b>cuts (1)</b> 17:9</p>	<p>6:9 <b>deeply (1)</b> 11:8 <b>delve (1)</b> 11:7 <b>Department (15)</b> 3:9,12;4:2,23;5:3, 18;13:9;14:2;19:22; 20:8;22:18,20;23:19, 22;24:5 <b>Departments (1)</b> 5:13 <b>depositories (1)</b> 13:12 <b>describing (1)</b> 19:19 <b>design (1)</b> 21:24 <b>designated (1)</b> 11:18 <b>designed (1)</b> 17:5 <b>details (4)</b> 4:4;11:22,24; 19:13 <b>determine (1)</b> 5:21 <b>develop (2)</b> 20:17;21:10 <b>developed (1)</b> 10:23 <b>developing (2)</b> 5:14;9:12 <b>development (9)</b> 3:7,10;5:16,18,19; 6:5,24;23:9,23 <b>diabilities (1)</b> 5:5 <b>different (5)</b> 6:14;8:3;11:15; 18:7;21:14 <b>difficult (1)</b> 21:25 <b>difficulty (1)</b> 4:10 <b>diligently (1)</b> 4:3 <b>Direct (1)</b> 18:8 <b>directed (1)</b> 14:13 <b>director (1)</b> 21:4 <b>disabilities (5)</b> 16:24;17:7,12,15; 18:4 <b>discussion (1)</b> 9:15 <b>diversion (1)</b> 17:18 <b>division (3)</b> 3:9,10;23:23 <b>docconplan@mtgov (2)</b></p>	<p>14:10;22:22 <b>document (7)</b> 11:5,18,20;12:4; 13:22;22:25;23:1 <b>documentation (1)</b> 15:25 <b>documented (1)</b> 15:3 <b>documents (8)</b> 9:21;10:17;11:11; 13:2,5,15,16,20 <b>dollars (2)</b> 20:9;21:21 <b>done (4)</b> 10:15;12:24; 15:16;17:21 <b>door (1)</b> 19:9 <b>DPHHS (9)</b> 4:25;5:14,25; 14:17,21,24;15:4; 17:13;22:18 <b>DPHHS's (1)</b> 14:16 <b>draft (3)</b> 6:1;15:9;20:17 <b>Drive (1)</b> 14:17 <b>during (6)</b> 5:24;6:21;12:24; 15:1,5;23:7</p>	<p><b>encourage (12)</b> 7:20;13:17,25; 14:14;15:11;17:4,8, 11,13,25;18:2,3 <b>encouraged (1)</b> 13:21 <b>end (2)</b> 4:15;10:9 <b>engage (1)</b> 4:16 <b>engaged (1)</b> 23:7 <b>engagement (1)</b> 23:10 <b>engaging (1)</b> 9:9 <b>English (1)</b> 5:5 <b>ensure (2)</b> 6:5;18:4 <b>entirety (1)</b> 24:1 <b>environment (1)</b> 6:10 <b>environments (1)</b> 17:4 <b>ES (1)</b> 11:18 <b>ESG (6)</b> 7:3,11;8:8,22; 19:5,5 <b>especially (1)</b> 17:14 <b>et (3)</b> 4:10;10:4,20 <b>evaluation (2)</b> 9:24;10:16 <b>even (1)</b> 11:3 <b>everybody (5)</b> 3:25;4:20,23;5:2; 7:15 <b>everyone (4)</b> 3:5;18:10;23:18; 24:15 <b>exception (1)</b> 8:7 <b>excited (2)</b> 4:3;17:22 <b>executive (2)</b> 11:17,21 <b>expand (1)</b> 21:20 <b>expansion (1)</b> 22:3 <b>expected (2)</b> 12:14;20:6 <b>expending (1)</b> 6:11 <b>experiencing (1)</b> 20:12 <b>extremely (1)</b> 21:25</p>
	<b>D</b>		<b>E</b>	
	<p><b>data (1)</b> 9:8 <b>data-heavy (1)</b> 12:10 <b>deal (1)</b> 9:21 <b>decent (1)</b></p>			

	24:13 <b>free (2)</b> 3:15;22:13	<b>hard (2)</b> 5:1;13:16 <b>HAROLD (4)</b> 21:1,3,3;22:5	17:16 <b>hours (1)</b> 24:3	<b>individuals (1)</b> 14:20
<b>F</b>	<b>full (1)</b> 4:16	<b>H-a-r-o-l-d (1)</b> 21:4	<b>House (1)</b> 20:21	<b>information (7)</b> 11:6;13:8;14:1,16; 15:6;19:3;20:5
<b>facilitating (1)</b> 16:18	<b>fund (3)</b> 7:5;21:21;22:4	<b>Health (3)</b> 3:12;5:13;23:19	<b>households (2)</b> 21:22;22:1	<b>infrastructure (3)</b> 6:17;7:25;8:17
<b>facilities (1)</b> 17:8	<b>funded (1)</b> 6:12	<b>hear (2)</b> 21:1,2	<b>housekeeping (1)</b> 4:5	<b>initial (1)</b> 21:23
<b>fact (2)</b> 17:6;20:1	<b>funding (13)</b> 5:21;7:4,13;8:2, 19;10:19;11:1; 12:15,19;18:23;19:4, 14,21	<b>hearing (6)</b> 3:6,11;4:10;5:24; 9:11;15:1	<b>housing (21)</b> 3:7;5:15,17,19; 6:5,10,16;7:5,24;8:6, 13;12:5;16:25;17:4, 6,15,23;21:20,24; 22:4;23:9	<b>in-person (1)</b> 13:15
<b>fall (2)</b> 6:23;20:7	<b>funds (14)</b> 6:13;8:9,14;12:4; 20:2,3,6,15,16,22; 21:11,12,21,24	<b>heavy (1)</b> 23:25	<b>HTF (5)</b> 7:5;8:8,10,24;21:7	<b>in-pun (3)</b> 6:4;9:10;11:24
<b>far (2)</b> 8:22;17:13	<b>further (3)</b> 3:20;20:6;22:17	<b>heavy-hitter (1)</b> 8:22	<b>HUD (14)</b> 5:19,21;7:15; 10:17;19:4,6,7,8,11, 21;20:4,7;23:2;24:9	<b>institutions (1)</b> 17:17
<b>fax (2)</b> 14:5,22		<b>held (1)</b> 11:24	<b>Human (3)</b> 3:13;5:13;23:20	<b>instructions (1)</b> 15:18
<b>feature (1)</b> 4:8	<b>G</b>	<b>Helena (4)</b> 13:16;14:9,17; 22:21	<b>hundred (1)</b> 24:2	<b>interested (1)</b> 7:11
<b>federal (1)</b> 20:1	<b>general (1)</b> 20:5	<b>Hello (2)</b> 18:21;21:1	<b>I</b>	<b>interim (5)</b> 3:9;14:3,4,18;24:7
<b>feedback (1)</b> 11:25	<b>given (3)</b> 4:17;6:21;20:4	<b>help (3)</b> 4:12;6:2;16:19	<b>identified (1)</b> 6:6	<b>internet (1)</b> 13:14
<b>feel (3)</b> 3:15;7:21;22:13	<b>goal (4)</b> 6:14;7:18;8:3,6	<b>helped (1)</b> 16:24	<b>identifying (1)</b> 9:13	<b>interpreting (1)</b> 11:12
<b>few (3)</b> 4:4;8:5;21:14	<b>goals (5)</b> 6:7;7:23;10:9; 11:3;17:13	<b>helpful (2)</b> 11:12;12:17	<b>important (2)</b> 15:22;23:8	<b>into (3)</b> 6:14;21:20;24:2
<b>final (4)</b> 15:3;18:25;19:15; 23:1	<b>goes (1)</b> 24:2	<b>helping (2)</b> 4:24;24:8	<b>improving (3)</b> 6:17;7:24;8:16	<b>investment (2)</b> 5:15;7:1
<b>finalize (1)</b> 6:1	<b>Good (1)</b> 16:20	<b>Hermina (2)</b> 21:3,19	<b>include (5)</b> 6:9,15;7:10;9:23; 17:3	<b>involves (3)</b> 9:9,12;15:8
<b>finalized (3)</b> 19:1,6,12	<b>government (1)</b> 20:1	<b>H-e-r-m-i-n-a (1)</b> 21:3	<b>included (6)</b> 10:2;11:4,9;12:22; 20:3,22	<b>issues (1)</b> 4:9
<b>finalizing (1)</b> 22:24	<b>grant (1)</b> 7:3	<b>Hi (1)</b> 16:20	<b>includes (5)</b> 9:8;10:1;11:17; 13:12;20:22	<b>items (1)</b> 4:5
<b>find (1)</b> 18:4	<b>grants (1)</b> 6:24	<b>high-level (1)</b> 10:24	<b>improving (3)</b> 6:17;7:24;8:16	<b>J</b>
<b>fine (1)</b> 6:3	<b>great (7)</b> 11:5;13:14;17:22; 19:2;21:16;24:10,15	<b>highlight (1)</b> 8:5	<b>include (5)</b> 6:9,15;7:10;9:23; 17:3	<b>jam (1)</b> 13:7
<b>first (5)</b> 6:21;7:1,4;8:13; 12:22	<b>guess (2)</b> 4:22;21:5	<b>home (11)</b> 7:1,2;8:8,9;17:4; 19:20;20:2,10,15,15, 22	<b>included (6)</b> 10:2;11:4,9;12:22; 20:3,22	<b>Janelle (8)</b> 3:21,23;4:1;18:14; 20:18;22:6;23:17,21
<b>five (2)</b> 9:19,20	<b>guidance (1)</b> 20:6	<b>homebuyer (1)</b> 22:1	<b>includes (5)</b> 9:8;10:1;11:17; 13:12;20:22	<b>joined (3)</b> 3:10;22:7;23:18
<b>five-year (15)</b> 5:15,16,9:18;10:1, 1,3,6,9,11;11:16; 12:12,13,15,16,22	<b>guide (1)</b> 5:15	<b>homeless (1)</b> 20:12	<b>including (3)</b> 15:10;16:25;18:8	<b>joining (6)</b> 3:25;15:12,13; 22:8,11;23:14
<b>FLYNN (2)</b> 19:25;21:18	<b>H</b>	<b>homelessness (4)</b> 6:18;8:1,22;20:12	<b>inclusion (1)</b> 17:12	<b>Julie (3)</b> 19:23;20:24;21:17
<b>focus (1)</b> 20:11	<b>hand (4)</b> 15:13,19;18:20; 22:13	<b>HOME-like (1)</b> 20:9	<b>inclusive (1)</b> 17:10	<b>K</b>
<b>folks (5)</b> 4:25;5:1;9:14; 16:16;18:16	<b>hands (2)</b> 18:14;22:14	<b>homeownership (3)</b> 21:8,9,14	<b>income (3)</b> 9:1;21:23;22:1	<b>keep (1)</b> 7:15
<b>follow (1)</b> 4:12	<b>happen (2)</b> 7:22;13:13	<b>homes (1)</b> 17:17	<b>incomes (1)</b> 21:22	<b>kept (1)</b> 15:25
<b>following (4)</b> 3:1;7:12;11:12,13	<b>happening (1)</b> 7:12	<b>hope (3)</b> 6:4;17:18;24:15	<b>incredibly (1)</b> 23:24	<b>kind (3)</b> 10:6;11:20;23:25
<b>follows (2)</b> 11:19;17:19		<b>hopefully (1)</b> 11:11	<b>Independent (2)</b> 16:22,23	<b>known (2)</b> 5:17;7:5
<b>formal (1)</b> 22:3		<b>hospital (1)</b>	<b>indicate (3)</b> 15:14;16:6;22:9	
<b>forward (1)</b>			<b>indicated (1)</b> 4:18	

	4:25;11:6;24:2	7:9	20:14	24:2
<b>L</b>	<b>love (1)</b> 11:10	<b>monitored (1)</b> 14:10	<b>number (3)</b> 3:11;11:19;14:5	<b>pandemic (1)</b> 24:4
<b>laid (1)</b> 11:13	<b>low (1)</b> 21:25	<b>monitoring (1)</b> 4:11	<b>nursing (1)</b> 17:17	<b>Park (1)</b> 14:8
<b>land (4)</b> 11:4;21:5,9,15	<b>M</b>	<b>Montana (11)</b> 5:12;6:6;12:3; 14:9,18;16:23; 17:17;20:21;21:4; 22:19,21	<b>O</b>	<b>part (4)</b> 6:12;9:10,11; 18:23
<b>last (1)</b> 24:4	<b>main (1)</b> 20:11	<b>Montanan (1)</b> 17:6	<b>objectives (5)</b> 6:7,8,13,14;10:19	<b>participants (1)</b> 5:24
<b>late (1)</b> 22:7	<b>mainstream (1)</b> 17:22	<b>Montanans (4)</b> 17:7,15,21;18:4	<b>obviously (1)</b> 20:13	<b>participate (1)</b> 5:6
<b>later (1)</b> 12:4	<b>majority (1)</b> 8:9	<b>Montana's (2)</b> 5:20;6:9	<b>o'clock (2)</b> 16:12;22:23	<b>participation (1)</b> 5:22
<b>latest (1)</b> 20:7	<b>making (1)</b> 23:12	<b>more (5)</b> 9:6;15:6;18:14,17; 24:3	<b>officially (2)</b> 4:22;16:7	<b>particular (2)</b> 9:11;10:22
<b>lay (1)</b> 11:4	<b>managed (1)</b> 7:8	<b>Morgan (1)</b> 14:18	<b>once (1)</b> 23:2	<b>partly (2)</b> 21:6,6
<b>lays (1)</b> 6:20	<b>manager (1)</b> 14:4	<b>much (4)</b> 9:19;12:25;22:5; 24:12	<b>one (5)</b> 4:10;5:10;6:13; 10:21;23:25	<b>partner (1)</b> 4:25
<b>leadership (1)</b> 24:5	<b>many (2)</b> 16:25;17:6	<b>N</b>	<b>one-pager (2)</b> 10:23,23	<b>partnering (1)</b> 24:10
<b>legislature (1)</b> 20:4	<b>market (4)</b> 12:5,5,7,10	<b>name (6)</b> 3:8,16;4:1,19; 15:22;16:21	<b>online (2)</b> 13:19;18:24	<b>partners (1)</b> 23:19
<b>lenses (1)</b> 12:3	<b>materials (1)</b> 5:7	<b>nature (1)</b> 9:19	<b>open (3)</b> 4:14;16:7,13	<b>partnership (2)</b> 7:1;17:18
<b>Lewis (1)</b> 18:22	<b>may (2)</b> 15:4;21:25	<b>need (11)</b> 7:21;9:9,10;11:8; 12:8;15:18;16:3,6; 15:18;5:21:21	<b>operations (1)</b> 14:4	<b>partnerships (1)</b> 17:14
<b>lift (1)</b> 23:25	<b>maybe (2)</b> 9:14;11:3	<b>needs (7)</b> 5:20;6:5;9:13; 12:1,1,2,9	<b>opinions (1)</b> 5:23	<b>partnerships (1)</b> 17:14
<b>limited (1)</b> 5:5	<b>MCCAULEY (4)</b> 18:21,21;19:19; 20:24	<b>neighborhoods (1)</b> 17:10	<b>opportunities (4)</b> 6:11;17:5,25; 18:10	<b>PATERA (3)</b> 16:20,21,21
<b>line (1)</b> 16:17	<b>meat (1)</b> 10:25	<b>new (2)</b> 9:15;10:22	<b>opportunity (3)</b> 4:16;16:16;17:1	<b>PCAs (1)</b> 18:6
<b>list (4)</b> 11:10;13:13,18; 16:11	<b>median (2)</b> 9:1;21:23	<b>news (1)</b> 20:7	<b>options (3)</b> 13:23;18:3,6	<b>people (3)</b> 5:4;16:24;17:12
<b>listed (4)</b> 6:8;9:22;14:5,23	<b>Medicaid (2)</b> 18:6,9	<b>next (14)</b> 5:8,21;6:6,19; 7:16;8:24;9:6,13; 11:13;13:1,23;14:16, 23;24:14	<b>order (4)</b> 10:8;15:5;16:16; 21:14	<b>percent (9)</b> 8:10,10,15,18,19, 23,25;9:1;21:23
<b>listen (2)</b> 3:19;23:4	<b>meet (1)</b> 6:13	<b>North (1)</b> 16:22	<b>organization (4)</b> 3:16;4:19;16:4,6	<b>performance (2)</b> 9:24;10:16
<b>listserv (1)</b> 20:14	<b>meeting (3)</b> 3:17;4:7,5;7	<b>note (4)</b> 5:3;7:7;10:21;16:8	<b>organizations (1)</b> 18:7	<b>period (7)</b> 6:22;9:18;10:9,22; 12:13,15,16
<b>little (6)</b> 9:14;16:14,15; 18:16;19:3,12	<b>meetings (1)</b> 11:24	<b>notice (1)</b> 20:16	<b>out (15)</b> 6:14,20,22;7:14; 8:2,3;10:7;11:13; 13:5,9,21,25;14:14; 17:16;20:14	<b>permanently (1)</b> 21:8
<b>living (4)</b> 6:10;16:22,24; 17:23	<b>members (2)</b> 4:11;23:18	<b>notices (1)</b>	<b>outcomes (1)</b> 12:14	<b>Person (1)</b> 17:20
<b>local (3)</b> 6:18;7:25;8:18	<b>mentioned (2)</b> 4:5;18:23		<b>outreach (1)</b> 11:22	<b>personal (1)</b> 18:5
<b>located (1)</b> 14:17	<b>MFB (1)</b> 17:18		<b>outside (1)</b> 7:8	<b>perspectives (1)</b> 5:23
<b>Loewen (1)</b> 14:19	<b>MFP (1)</b> 17:19		<b>over (5)</b> 3:20;4:25;12:16; 23:15;24:13	<b>phone (5)</b> 14:5,22;15:14; 22:7,8
<b>look (3)</b> 7:13;13:17;24:12	<b>million (7)</b> 6:25;7:3,6,10,11; 20:2,9		<b>pages (1)</b>	<b>picture (1)</b> 12:17
<b>looked (1)</b> 23:25	<b>missed (2)</b> 20:19;23:3			<b>plan (69)</b> 3:7,14;4:3;5:15, 17,17;6:1,3,4,7,9,12, 21,23;7:9,14,19;9:6, 7,15,17,17,18,22,23; 10:1,1,2,3,6,11,15, 25,25;11:5,7,12,13, 15,16,16;12:11,12,
<b>looking (1)</b> 7:23	<b>Missoula (1)</b> 18:8			
<b>looks (3)</b> 12:2,6;18:20	<b>Money (3)</b> 17:19;19:6;21:14			
<b>lot (3)</b>	<b>monies (1)</b>			

12,12,20,21,22,23; 13:5,6,11;15:4,10, 10,11;16:1;17:3; 18:24,25;19:1,10; 20:3,5;22:20,24; 23:24;24:1,8 <b>planning (7)</b> 6:16;7:24;8:14; 9:7;10:9,22;17:10 <b>plans (5)</b> 10:4,12,12;17:11; 20:17 <b>please (4)</b> 3:15;15:22;16:2; 22:8 <b>pm (3)</b> 16:12;22:23;24:16 <b>PO (1)</b> 22:20 <b>point (1)</b> 21:12 <b>policy (1)</b> 5:15 <b>pool (1)</b> 21:12 <b>portion (1)</b> 23:4 <b>possible (1)</b> 14:12 <b>posted (1)</b> 15:18 <b>potentially (1)</b> 17:16 <b>pots (1)</b> 21:14 <b>powerful (1)</b> 21:13 <b>presentation (5)</b> 3:22;4:14,15,17; 23:5 <b>presenting (1)</b> 6:3 <b>preserve (2)</b> 8:6;21:15 <b>preserving (3)</b> 6:15;7:23;8:12 <b>press (4)</b> 15:14,15;22:8,9 <b>pressing (2)</b> 15:17,20 <b>pretty (3)</b> 4:2;12:25;21:12 <b>previous (1)</b> 13:6 <b>previously (1)</b> 18:23 <b>printed (1)</b> 13:11 <b>priorities (1)</b> 5:21 <b>prioritize (1)</b> 12:3 <b>private (1)</b>	16:5 <b>proceedings (2)</b> 3:1;24:16 <b>process (10)</b> 5:22;9:7,11;11:22; 15:8;19:8;22:24; 23:8,11,24 <b>processes (1)</b> 5:6 <b>proficiency (1)</b> 5:5 <b>program (11)</b> 6:13;7:2;8:4,8,8, 15:9;20;19:5,21; 20:11,22 <b>programs (8)</b> 3:13;6:23;8:7,11, 21:9;4;11:2,3 <b>progress (1)</b> 10:18 <b>project (1)</b> 21:11 <b>proposed (2)</b> 7:19;8:2 <b>proposing (1)</b> 8:12 <b>prospects (1)</b> 17:22 <b>PROUL (1)</b> 18:14 <b>provide (13)</b> 4:14;14:24;15:6, 19;16:9;18:17;19:3, 13;21:17;22:2,18; 23:15;24:11 <b>provided (4)</b> 5:7;15:3;22:12; 23:7 <b>providing (10)</b> 6:9,10;7:20;14:1; 15:16,21,23;16:5; 20:16;22:15 <b>public (18)</b> 3:6,11,12,22;5:13, 22;6:17;7:25;9:9; 13:5,21;14:14,20; 15:8;16:13;20:16; 23:19;24:9 <b>published (1)</b> 6:2 <b>purposes (1)</b> 9:3	<b>quite (1)</b> 17:20  <b>R</b>  <b>raise (2)</b> 15:12;22:13 <b>raised (2)</b> 18:15,20 <b>raising (2)</b> 15:19;22:14 <b>ramps (1)</b> 17:9 <b>rate (2)</b> 8:18,23 <b>rather (1)</b> 16:9 <b>reach (6)</b> 10:8;13:9,21,25; 14:14;21:25 <b>read (2)</b> 14:6;20:19 <b>ready (2)</b> 24:8,9 <b>really (16)</b> 5:1;6:2;9:16; 10:23;11:5,6,10,14, 22;12:2,6,17,17; 19:2;21:13;23:23 <b>realm (1)</b> 23:8 <b>reasonable (1)</b> 5:4 <b>received (5)</b> 6:2;15:1,1,2,5 <b>receiving (1)</b> 24:13 <b>reconsiderations (1)</b> 7:21 <b>record (5)</b> 4:20;13:6;15:23; 16:20;17:19 <b>recorded (2)</b> 3:17;4:6 <b>recording (2)</b> 4:7;23:3 <b>reduce (1)</b> 8:21 <b>reducing (2)</b> 6:18;8:1 <b>refer (1)</b> 15:18 <b>reference (5)</b> 6:8;9:4;11:1,5; 13:7 <b>referred (5)</b> 5:14;6:25;7:2; 9:23,25 <b>regarding (3)</b> 9:9;15:9;18:22 <b>regulation (1)</b> 21:21 <b>reiterate (1)</b>	22:15 <b>reliable (1)</b> 13:14 <b>remarks (1)</b> 23:16 <b>remute (2)</b> 15:16;22:10 <b>repeat (1)</b> 22:7 <b>report (2)</b> 9:25;10:18 <b>reporting (2)</b> 7:14;10:14 <b>reports (1)</b> 10:16 <b>repositories (1)</b> 13:13 <b>repository (1)</b> 13:18 <b>represent (1)</b> 16:22 <b>representing (1)</b> 16:4 <b>request (2)</b> 13:21,22 <b>required (1)</b> 5:18 <b>requirement (1)</b> 10:5 <b>Rescue (2)</b> 20:2,5 <b>resources (3)</b> 6:20;7:7,17 <b>respond (2)</b> 15:4;19:23 <b>response (4)</b> 9:12;20:25;21:17; 22:3 <b>responses (2)</b> 14:25;15:3 <b>responsive (1)</b> 23:12 <b>result (1)</b> 7:12 <b>review (1)</b> 13:5 <b>revitalizing (3)</b> 6:18;7:25;8:18 <b>revolving (1)</b> 19:9 <b>right (5)</b> 5:12;13:2,6,24; 16:18 <b>risk (1)</b> 20:12 <b>role (1)</b> 24:7  <b>S</b>  <b>Sara (1)</b> 14:19 <b>saw (1)</b>	3:17 <b>second (1)</b> 3:6 <b>section (2)</b> 11:18,21 <b>sections (2)</b> 11:15,17 <b>segment (1)</b> 15:7 <b>send (1)</b> 13:11 <b>separate (3)</b> 7:16;10:5,12 <b>separately (1)</b> 10:13 <b>seriously (1)</b> 23:11 <b>serves (1)</b> 14:19 <b>Services (8)</b> 3:13;5:14;16:22, 25;18:5,6;23:20; 24:11 <b>serving (3)</b> 3:8;14:4;24:8 <b>set (1)</b> 19:8 <b>several (2)</b> 18:7;24:2 <b>share (1)</b> 4:4 <b>shared (1)</b> 5:24 <b>shelter (1)</b> 18:2 <b>sheltering (1)</b> 18:2 <b>shelters (2)</b> 18:3,7 <b>shows (1)</b> 7:17 <b>Shyla (3)</b> 16:21,21;18:13 <b>sidewalks (1)</b> 17:9 <b>silence (2)</b> 16:15,15 <b>sincere (1)</b> 23:21 <b>single (1)</b> 10:18 <b>skipped (1)</b> 5:9 <b>slide (17)</b> 5:8,10,21;6:6,19, 20;7:16,17;9:6,13; 11:13;13:1,23;14:16, 23;15:18;16:11 <b>small (1)</b> 21:12 <b>solutions (1)</b> 7:3 <b>sorry (1)</b>
--	---	---	--	---

14:25 <b>sort (1)</b> 11:25 <b>sounds (1)</b> 21:12 <b>South (1)</b> 14:8 <b>specific (2)</b> 10:8;12:23 <b>specifically (1)</b> 21:8 <b>speed (1)</b> 24:7 <b>spell (3)</b> 15:22;16:2,3 <b>spelled (1)</b> 16:21 <b>sponsored (1)</b> 3:12 <b>staff (3)</b> 3:11;4:11;24:5 <b>standalone (1)</b> 10:17 <b>Star (7)</b> 15:14,15,17,20,20; 22:9,9 <b>started (3)</b> 4:21,22;18:8 <b>state (12)</b> 5:9,12;12:2,7; 13:12;15:22;16:2,3; 17:16;20:4,21;21:10 <b>statewide (1)</b> 21:5 <b>stay (1)</b> 20:13 <b>stewarded (1)</b> 23:23 <b>strategic (4)</b> 9:19;10:3;12:11, 12 <b>strategy (1)</b> 9:12 <b>study (1)</b> 9:6 <b>submit (7)</b> 10:17;14:10,11; 17:1;18:11;19:9; 24:9 <b>submitted (3)</b> 5:25;14:8;15:2 <b>submitting (2)</b> 17:2;22:19 <b>subsequent (2)</b> 10:3,11 <b>suitable (1)</b> 6:10 <b>summary (2)</b> 11:17,21 <b>supplemental (1)</b> 20:22 <b>support (2)</b> 17:23;18:5	<b>supported (1)</b> 17:23 <b>supports (1)</b> 17:25 <b>sure (4)</b> 4:20;19:25;21:18; 23:12 <b>sustaining (3)</b> 6:17;7:25;8:17  <b>T</b> <b>table (2)</b> 8:1;9:5 <b>talk (1)</b> 12:14 <b>talks (1)</b> 11:23 <b>targeted (1)</b> 21:22 <b>targets (1)</b> 8:25 <b>Taylor (2)</b> 14:18;23:22 <b>team (1)</b> 3:21 <b>technical (1)</b> 4:9 <b>technically (1)</b> 12:21 <b>technology (1)</b> 16:16 <b>terms (1)</b> 11:3 <b>testimony (1)</b> 3:1 <b>Thanks (3)</b> 3:23;19:25;23:21 <b>thought (1)</b> 21:24 <b>throughout (1)</b> 13:12 <b>today (4)</b> 3:11,25;4:4;23:18 <b>total (2)</b> 8:10,23 <b>transcribed (2)</b> 15:24,25 <b>trust (7)</b> 7:5;21:4,5,9,21,24; 22:4 <b>trusts (1)</b> 21:15 <b>try (2)</b> 4:12;9:16 <b>tune (1)</b> 6:3 <b>tuned (1)</b> 20:13 <b>turn (2)</b> 3:20;23:15 <b>type (3)</b> 3:15;4:18;21:11	<b>typed (1)</b> 20:19 <b>typically (2)</b> 8:24;11:19  <b>U</b> <b>umbrella (1)</b> 9:21 <b>under (6)</b> 6:23;8:13;9:16,21; 10:10;20:10 <b>undergoing (1)</b> 5:23 <b>undertake (1)</b> 10:8 <b>undertaken (2)</b> 6:12;11:23 <b>undertaking (1)</b> 12:8 <b>units (1)</b> 17:25 <b>universal (1)</b> 17:5 <b>unmute (4)</b> 15:13,15;22:10,13 <b>up (9)</b> 4:12,14;8:24;14:7; 16:7,13;19:8;22:22; 24:7 <b>Urban (1)</b> 5:19 <b>use (10)</b> 4:8;5:25;9:3; 11:10;12:4;19:14; 20:6;21:20,24;22:3 <b>used (1)</b> 10:20  <b>V</b> <b>various (1)</b> 12:3 <b>verbal (2)</b> 16:9;22:16 <b>verbally (1)</b> 15:5 <b>version (2)</b> 10:24;18:25 <b>versions (1)</b> 13:11 <b>via (5)</b> 15:12,13;22:7,8,11 <b>viewing (2)</b> 13:15,19 <b>visible (1)</b> 17:5 <b>vital (1)</b> 7:25 <b>vouchers (1)</b> 17:23	<b>W</b> <b>walking (1)</b> 3:21 <b>wants (2)</b> 18:17;23:4 <b>way (3)</b> 3:19;11:6;19:8 <b>ways (1)</b> 18:4 <b>webinar (7)</b> 4:6,9;15:5,8,12; 22:11;23:3 <b>website (9)</b> 3:18;4:8;13:3,3,8, 12;14:5,21;23:1 <b>welcome (4)</b> 3:5,24;13:7,9 <b>welcomed (1)</b> 14:8 <b>what's (2)</b> 11:4;13:18 <b>wheelchair (1)</b> 18:6 <b>who's (3)</b> 3:25;4:11,24 <b>wish (1)</b> 5:6 <b>within (1)</b> 3:13 <b>without (2)</b> 3:20;11:7 <b>wondering (1)</b> 21:7 <b>words (1)</b> 19:17 <b>work (7)</b> 5:1;13:19,23; 17:11;23:8;24:2,10 <b>worked (1)</b> 17:20 <b>workforce (1)</b> 17:12 <b>working (1)</b> 4:2 <b>writing (3)</b> 5:25;15:2;24:13 <b>written (7)</b> 14:7,25,25;16:8,9; 18:12;22:16 <b>wwdphsmtgov (1)</b> 14:22  <b>Y</b> <b>year (19)</b> 6:21;7:1,4;8:13; 10:2,4,4,6,8,10,18; 11:9;12:21,22,23,24; 15:10;17:3;24:4 <b>years (6)</b> 9:20,20;10:4,11;	13:7;16:25 <b>Yep (1)</b> 21:2  <b>Z</b> <b>Zoom (1)</b> 4:9  <b>1</b> <b>1 (6)</b> 10:2,10;12:21,24, 25;15:10 <b>1400 (1)</b> 14:17  <b>2</b> <b>2 (1)</b> 10:4 <b>2:40 (1)</b> 24:16 <b>200523 (1)</b> 22:21 <b>2019-2020 (4)</b> 7:13;18:24,25; 19:10 <b>2020-2024 (6)</b> 3:6;6:22;7:8,9;17; 11:16;15:9 <b>23 (1)</b> 24:14 <b>23rd (2)</b> 16:12;22:23  <b>3</b> <b>3 (1)</b> 10:4 <b>3.6 (1)</b> 7:3 <b>30 (4)</b> 8:19,25;9:1;21:23 <b>301 (1)</b> 14:8 <b>39 (1)</b> 8:18  <b>5</b> <b>5:00 (2)</b> 16:12;22:23 <b>59601 (2)</b> 14:9,18 <b>59620 (1)</b> 22:21  <b>6</b> <b>6 (4)</b> 15:15,17,20;22:10 <b>632 (1)</b>
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20:21 <b>67 (1)</b> 8:10				
<b>7</b>				
<b>7 (1)</b> 8:15 <b>700,000 (1)</b> 7:4 <b>73 (1)</b> 8:10				
<b>9</b>				
<b>9 (3)</b> 15:14,20;22:9 <b>93 (1)</b> 8:23				