





A Seat at the Table 2021

Conversations about housing affordability and attainability for those who live, work, and do business in Gallatin County.

SUMMARY REPORT:

Stories and data about housing solutions collected from community members in Gallatin County.

ATTHETABLEGV.ORG

As Gallatin County's community foundation, we take a bird's eye view of the issues facing our communities, help address pressing needs, and plan for the future. By assisting other nonprofit organizations, connecting donors and engaged community members with causes that are meaningful to them, and gathering people to discuss important issues, One Valley Community Foundation contributes to what makes this region special and allows us to imagine the possibilities for an even better future. That's why we hosted the second A Seat at the Table initiative in 2021.

A Seat at the Table is a proven civic engagement event that inspires community members to engage in local decision making by collecting stories and input from numerous small group conversations focused on a single topic on the same day.

During our inaugural event in 2018, 74% of participants said that housing was the most pressing need in our county. Based on this feedback and recent housing trends, we intentionally designed A Seat at the Table 2021 to focus conversations on housing affordability and attainability for those who live, work, and do business in Gallatin County.

While housing affects each one of us, the solutions are not simple. Local leaders and funders are challenged by allocating finite resources to address the housing needs of our community members. Diverse views from community members throughout Gallatin County are important to create, fund and achieve powerful solutions. We believe that the results of A Seat at the Table 2021 will give local governments, community leaders, and donors diverse, broad, and rich public input about how housing needs can be paired with local solutions. By amplifying your voice, our community and its leaders can make better decisions that impact all of us. Thank you for your support of our second A Seat at the Table initiative.

In gratitude,

Bridget P. W.

Bridget Wilkinson PRESIDENT AND CEO, ONE VALLEY COMMUNITY FOUNDATION





"We're looking for those ideas that maybe we haven't heard or maybe haven't even given any thought to. That's one of the things that we're really hoping will come out of these sessions. New ideas and maybe new solutions for a big problem."

GENE TOWNSEND THREE FORKS CITY COUNCIL MEMBER



Methodology

In Fall 2021, One Valley Community Foundation hosted A Seat at the Table conversations about housing affordability and availability throughout Gallatin County, with more than 400 community members participating.

Volunteer conversation hosts posed three questions to participants:



After their conversations, both hosts and community member participants described their discussions and opinions through surveys. An independent researcher* started by reviewing all open-ended responses to gain familiarity with the data, and to begin identifying themes and patterns in the data. Next, responses were coded, with similar ideas labeled and grouped together into clusters. After coding those responses, each theme was checked for consistency; some similar codes were combined, and some responses were recoded during this phase. After coding was complete, prominent

themes in the responses were identified.

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What roles can

play to address

the problem?

Through A Seat at the Table conversations. community members shared their opinions and ideas about how to address challenges related to housing in Gallatin County. Relying on community members' own words, this report summarizes results from the participant survey, and details ideas and themes that emerged through responses to the discussion prompts, as reported by hosts.



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Conversation Support

The focus on housing solutions at A Seat at the Table 2021 required additional support for participants and hosts to create a successful and meaningful conversation. There were two key products provided to all participants and hosts that provided context, data, and strategy ideas.

> **A Regional Housing Study** was conducted by One Valley **Community Foundation and** Future West. It highlighted the escalating costs of housing to purchase or rent, described a county-wide housing shortage, and illustrated how the costs of housing are not in alignment with wage growth. The study also provided ideas on different approaches and solutions meant to support brainstorming and conversation on the issue.

An introductory video was produced to launch the conversations. This video provided a consistent framework for all the conversations and gave participants a short overview of some factors influencing housing affordability in our community.

Common Threads

Major themes that emerged highlighted the systemic nature of the problem, strategies to address housing needs and responsibility for solving it. Each of these themes is discussed in greater detail throughout this report. "Less than 1% of housing is wheelchair accessible and 5% is limited mobility accessible. That means when housing is limited for everyone else, it is nearly 100 times more difficult for community members in wheelchairs."

A SEAT AT THE TABLE PARTICIPANT



Complex, Interconnected, County-Wide

2

3



The four major findings of A Seat at the Table 2021 will be discussed throughout this report.

Cooperation and coordination among diverse partners are critical to identifying and implementing solutions.
People want to help or contribute to address the issue, but do not know how to engage in a meaningful way.
Community members expect leadership from governments, but also from employers and private entities like banks, developers, realtors and property managers.
No single solution will resolve the housing issues our community faces. Diversification of strategies and implementation will be most effective.

COMMUNITY VOICES:

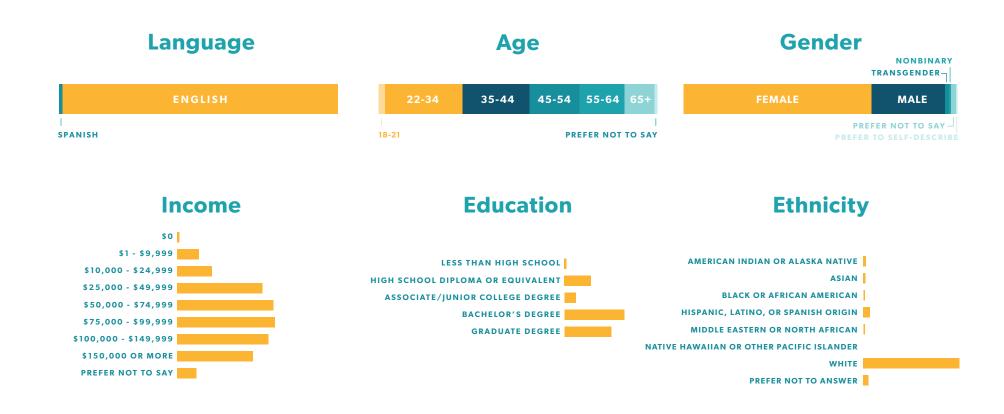
"Currently I make about \$20/hr typically. Sometimes \$40 for bigger events. The average apartment costs a little over \$2000 a month and they want you to show 3 times that in income in order to qualify. At that hourly rate I'd have to put in around 300 hours a month. I get close, I'm probably hitting 260 some months. I'm couch surfing and living in a van."

"All the housing is single family and large lots without apartments and trailer courts, and all are upper market and fancy at \$500k-\$2M until you get to Three Forks then becomes more affordable. We had manufactured homes in the past - Sunlight development with access at \$50K and then they became a condo and now \$300K. So when these are out of time for affordable units they return to market rates. Allow trailer courts. We need smaller lot developments."

Please reference additional data and stories from community members on our website at www.atthetablegv.org/stories-data, or by following the QR code.



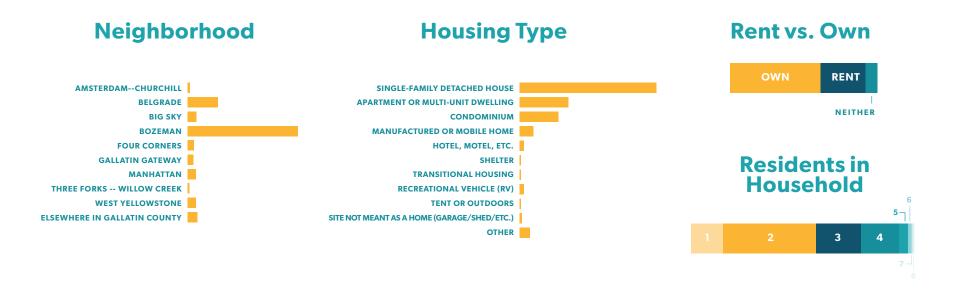
Who were the participants?



How did we spread the word? **Getting people together during a global pandemic is not easy!** After postponing this event for a year, we made the decision to host a hybrid event encouraging both online and in-person conversations. We made sure our marketing and training materials encouraged online, socially distanced, and even outside conversations!

Additionally, it was important to the A Seat at the Table organizing committee that efforts were made to invite diverse and underrepresented community members. Our committee members collaborated with our trusted network of partner organizations

People at Home



and allies to increase awareness about the importance of amplifying the voices of all community members.

We tried many things to decrease barriers to participation. We translated the participant questionnaire into Spanish and coordinated with Spanish-speaking hosts. We offered public tables where anyone could participate at varied hours and over a three-week time window to encourage participation for working participants. Conversations were hosted at many places, including the Gallatin County Detention Center, in each community library throughout the County, at workplace breakrooms, parks, MSU, the Fork and Spoon, and of course – online!

Housing Solution Strategies

Participants and hosts shared about what they discussed at their A Seat at the Table gathering by responding to a questionnaire. The questions asked were based on these five categories of Solution Strategies, providing a basis for discussion and responses to the questionnaire.

Employers could provide housing benefits such as:	Housing assistance programs could provide:	Housing cost subsidies (from tax dollars, donations, or grant funding) might offset costs:	Government or policy solutions include:	Financial incentives for residential home building include:
 Housing search assistance Employee housing owned by employers Financial benefits or subsidies for housing (rent or mortgage stipend, down payment assistance, commuting assistance) 	 Programming and education for home seekers or the housing insecure Financial assistance for home seekers or the housing insecure Emergency housing, such as transitional housing and shelters Education about renter rights and home ownership 	 Housing sold or rented below market rates for middle-and lower- income residents (e.g., community land trusts, deed- restricted housing, cooperative housing) Subsidized or rent- restricted housing for certain populations (usually leveraging federal funds) such as seniors and people with disabilities 	 Changes to development requirements to speed and encourage home building Changes to zoning laws to allow for different types of housing development Controls on vacation rentals Preservation of existing low-cost housing 	 Land donations Low-interest loans, or grants of public or private dollars to developers who build homes below market rates

What should be done?

How effective do you think each of the following strategies would be for addressing housing problems in your community?

These five strategies are listed in order of perceived effectiveness, with strategies in the Housing Assistance Programs being considered most effective:

- **1** Housing assistance programs
- **2** Government or policy solutions
- **3** Employer benefits
 - Housing cost subsidies
- 5 Financial incentives for residential home building

RESULT 2:

How should limited funds be spent to address housing needs?

Imagine you have \$100 to support different kinds of housing strategies. How would you distribute the \$100 across the five strategy areas?



 EMPLOYER BENEFITS
 \$17.89

 HOUSING ASSISTANCE PROGRAMS
 \$23.31

 HOUSING COST SUBSIDIES
 \$19.75

 GOVERNMENT OR POLICY SOLUTIONS
 \$22.72

 FINANCIAL INCENTIVES FOR RESEDENTIAL HOME BUILDING
 \$16.33

COMMUNITY VOICES:

"We need philanthropy. We have seen a lot of people move here who have a lot of money and this has increased costs (cash offers) - how can we engage them in this problem?"

"Development and construction sector need to define for themselves what their minimum need is to invest in affordable housing that demonstrates their commitment to the community."

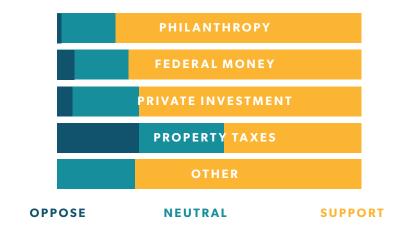
"I'm willing to vote to raise my taxes if it means contributing to affordable housing efforts."

"Property taxes can't be the only way we raise money for housing solutions."

How should solutions be funded?

Do you support or oppose each of the following funding sources for housing solutions?

Participant and host discussions tell us that property taxes are not well supported, with almost a third of responses in opposition to using them to fund housing solutions.



RESULT 4:

Who is responsible for addressing housing needs?

How important is each of the following groups in solving the housing problems?

As with strategies to address housing issues, participants recognized the interconnected nature of work to address problems. Participant survey responses reflected a sense of shared responsibility to address housing solutions. The responsibility of government emerged as a key theme in discussions.



COMMUNITY VOICES:

"Every group must be involved. And individuals, too. While government has a role it cannot be solely responsible. Individuals must adjust their perspective of how Bozeman will change. Businesses must pav wages that provide sufficient money to afford decent housing. Government can support diversifying housing opportunities. I have seen an increased level of participation in our community and they're starting to understand how these changes are occurring and the government processes, which opens up greater understanding of how they can participate."

"Nonprofits, government and private sector need to partner."

SOLUTION IDEAS:

The following pages are Solution Ideas presenting selected quotations for different community partner groups. There were 67 pages of solutions captured by host notes from A Seat at the Table 2021. To read additional stories and ideas from participants, please go to onevalley.org/regionalhousing, or follow the QR code:



Solution Ideas for Governments

The participant responses and host descriptions of A Seat at the Table conversations clearly demonstrate strong support for government actions to address housing problems. However, responses varied regarding what actions should be taken. These included higher taxes on part-time residential properties, maximizing density, extending temporary housing permits, simplifying applications, and eliminating some regulations. "Maximum density shift to maintain minimum density allowed instead...make it easier to build and reduce development time."

Policy change allowing camping trailers on public streets or driveways for limited time sheltering"

"Regional sewer treatment plan."

"Heavily tax second/third/fourth homes and/or part time residents who take housing out of circulation."

"The time it takes for the city to make a decision costs lots of extra money. This extra goes directly back into the cost of housing. The city needs to reduce the size of their rule book and make quicker decisions." "City officials can create incentives for developers through permitting, taxes, and lower impact fees if they include deed restrictions." "Transportation planning needs to be linked to housing planning." "Host a community workshop for property owners who would like to know what it takes to add residential to their residential or commercial property... permitting, review process, requirements with water, etc.)"

"Private or public landowners might be more likely to deed or donate land if there was some initial incentive."

"City set aside land for residential." "Moratorium or limits on number of short term rental units."

"Proposals that include units that developers can guarantee will be sold below market rate could go to the front of the queue, or be fast-tracked."

"More information sharing communications - about how solutions and funding decisions can influence the individual voter or resident. We don't understand how larger scale policies influence us."

"Educate the electorate!... Catalyze people to be informed and then act!"

"Changes in zoning rules to that people can build ADU or tiny homes on their property." "Government, local, can provide vouchers for housing for students and seniors, thereby reducing monthly payments."

"Reduce parking requirements."

"The city could use their land, hire someone to build it, and then sell it. The money made would then to go buying/ building more." "Rural communities in Montana are resistant to taxation. But loosening up the structure could allow some communities to generate revenue in a different way."

"Incentivize development. Not force it with policy." "State level audit or analysis of tax structure – to examine how this old tax structure is impacting localities all over the state – prohibiting regularly used funding sources in other states to be used here in Montana. Provide that analysis to local decision makers and engage in coordinated lobbying efforts at the state level to make some changes."

"Be able to subdivide properties in the county."



Solution Ideas for Nonprofits, Community Organizations and Faith Communities

Housing subsidies and assistance programs drew diverse ideas to provide financial and educational support to renters and buyers. Common topics included housing trusts or funds that could fund or offset costs of rent restrictions and subsidies, home construction, and home buyer or renter education. Tenant awareness and renters rights... stories of rent hikes and no or short notice contract <u>terminations</u>."

"Perhaps the MT Non-profit association or One Valley Community Foundation could help with setting up an affordable housing endowment fund." "We need a year round shelter."

"Connecting locals and local stories to development community. Connecting locals and local stories to realtors." "Many churches in the valley have land but can't develop it. Churches could lease land for modular houses and City could reduce costs for infrastructure connections."

"Nonprofits should provide resources and education to employers so they know how to afford and offer workforce housing...Someone needs to offer education to landlords on benefits of Section 8 and affordable rentals, possibly nonprofits." "One Valley should conduct a livable wage study to help inform employers. "

"...provide bilingual home ownership classes. They don't have bilingual services." "Policy Solutions public trust build or buy existing housing to be used as permanently affordable housing in Bozeman and other communities"

"Need to make a list of Housing Solutions NOT available to us. So we don't keep talking about solutions thatare not possible – or legal – here." "It isn't obvious where to go for services and support, we can offset costs by providing other services (energy, transportation, gas) but this needs to be more apparent on where to get these. More marketing on availability." "...education could be beneficial to future generations so they know how to rent or purchase a home"

> "Buy up any available land and convert any public land we can to build more housing and keep it affordable by way of things like the community housing trust."

"How can people find out about federal and other housing subsidy (and other support programs? The folks at the table don't understand how to apply for CARES Act support for housing (Montana Emergency Rental Assistance Program). Also, HRDC is such an important resource for people needing resources."

""Have non-profits and individuals that know the reality of the housing situation push to educate the community more about the housing crisis and its impacts on the people we serve." "Community Housing Trust idea...land trust for housing. They would favor more manufactured housing and especially the CO-OP model so that people can also jointly own the land so that manufactured housing is more stable."

"Real Estate Investment Trusts - buying up stock models of philanthropy - loan to a fund that helps attain housing"

"Rent control"

"Have funds available to curb the gap between the cost to build a home and the cost to make it affordable."

"Connecting people with wealth to sponsor individuals or families "Rent subsidies available for middle income families to make homes affordable to workingpeople/ families."



"Collective bargaining controls wages, and State. Classified employees are earning about \$13 hourly...we can't compete with fast food! We can try and advocate for higher wages."

"Hospital - contribute as a major employer to housing their own staff. Also - housing influences health and they should participate."

"Unions can play a role and have had some recent success."

"MSU invest in staff housing or housing subsidies." "Teacher housing could be put in one of the old elementary schools. Vacant now."

"Companies help employees find housing, and enter homes (help with first/last rent, tips for finding housing, housing stipend)."

"Employers help with securing childcare, and subsidizing it if possible."

"Large employers providing housing (MSU, Bozeman Health, etc.)."

"School districts and other public agencies - give land for workforce/employee housing."

Solution Ideas for Employers

Participants also thought employers could take on the role of providing housing or housing subsidies, or employer-funded housing trusts. Some participants noted that employer-provided housing has risks, which might require government policies as safeguards. "Dorms or shared kitchen quarters for employee housing - like seasonal employee housing" "Innovative tax abatement for employers who build housing that stays in workforce housing."

"Chamber of Commerce more focused on work and business and need to help employers provide housing and support housing initiatives and bonds."

"Big Sky business are contributing to a trust that is building housing for employees to own or rent. They will still be able to run their businesses. Other employers in the valley will need to do this as well."

"The city and community can step in to build houses for teachers like in Big Sky." "How about Pooled Employee housing for transitioning new employees from being new to finding a rental or home [to purchase]. 6 month stay?"

"Housing put up by employers has potential, but a big red flag: if your healthcare depends on employment and housing depends on that, you are in trouble if your employment stops. There's a book on Andrew Carnegie on unrest in 1880s. Workers who were union members trying to organize but the workers risked losing their jobs and housing leaving them nothing. It's a dangerous precedent. " "...a micro-lending opportunity to transfer home-ownership that could even be sponsored by some of the employers." "Discussion of co-ops for housing and child care for employees."

"I heard multiple stories about employers who offer free housing but then put 10-15 people in 3 bedroom units and don't pay employees enough to leave those situations or go home."

"Bankers/lenders could provide reduced lending fees for public employees, or service workers." "Recommend workforce training in the trades (electrical, plumbing, building) in addition to higher ed system through partnering with Labor Unions."



"Welcome wagon and REALTORS should address some of these issues...share the affordable housing issue and share ideas of how people can lessen their impact or contribute to lessening the problem (i.e. let them know about an existing affordable housing fund).

"Cooperation among realtors, title companies, developers, governments... share ideas and resources."

> 'Engage HOA's in the housing conversation."

Solution Ideas for the Housing Industry

A Seat at the Table 2021 also revealed that residents of Gallatin County believe those working in the housing industry are well positioned to help solve affordable housing challenges. Suggestions included property management tools that provide assistance to renters, expanding lending practices related to loan practices, establishing opportunities for micro-loans to help fund mortgages and investments in creating a diverse supply of housing. My siblings and I don't want to continue ranching so my parents chose to sell the land and retire. It got developed, but is there a way we can make a sale like that pay for the owners like my parents AND ensure that affordable housing gets developed?"

"Eliminate first month's rent, last month's rent or security deposit."

"Cost-free or subsidized credit checks so that first, last, and deposit on a \$2,000 doesn't cost a renter \$6,000 to move in". "Formalize and centralize rental listings. It's HARD to find a rental! If you're not savvy and on top of a new listing within the hour, you lose out!"

"We need to be careful not to vilify the landlord - solutions that work for renter and landlord is important." "Combine affordable

"Need a developer to create a decent looking mobile home

part or place to park RV's and

vans so people are willing to

have it in their area".

"Need more programs to finance

homes at all levels: need program to

finance trailer homes and first homes,

need assistance with down payments

- Need a market where houses can be

financed and buyers don't need all

cash payments"

Belgrade has been using a **Revolving Loan Fund for** years to help small businesses. Let's do that for developers on moderate and affordable housing."

"The rapid loss of trailers and rethink manufactured homes

"Build houses where the jobs are."

"More tiny homes if the population wants them. with the needs and wants of the people."

[developers, contractors] to put some time in on projects that are more actionable, and not necessarily as profitable... similar to a licensed attorney's responsibility to perform a certain number of pro bono hours each year."

"Perhaps there is a way for

"Partner with AFL-CIO Housing

"Funders and banks can create innovative finance solutions to multiply funds available to support people's housing needs and the needs of organizations providing housing."

"Lenders need to support loans on alternative housing options, such as housing co-ops (buildings that are co-owned by the stakeholders) and homes on leased land."

"More affordable types - condos, building up not out, mobile homes, but when these are proposed the neighbors object - we have to be open to these alternatives - be honest about it."

"Could developers donate lots from HRDC or Habitat."



Solution Ideas for Individuals

Though individual citizens were not rated as the most important group to address the housing situation in the participant surveys, host descriptions showed that A Seat at the Table participants wanted to be active in finding solutions. Many people said they were willing to be involved in advocacy, to make financial contributions, and were willing to accept personal changes in housing or their own neighborhoods. "Volunteer for local nonprofits that help people avail of housing support programs."

"Get involved (e.g. go to public hearings, provide feedback via questionnaire or send e-mail in response to the proposals or discussions)." "Make donations to politicians, and nonprofits that are helping create positive change."

> "Run for public office (city commission)."

"Educate ourselves and others better about this housing crisis."

"home sellers... sell to locals!" "Vote. Get more community nvolvement in local politics... Could commit to campaigns, meetings...for myself and on behalf of my restaurant."

"Social influencers could share that "small is cool"...the message would be that building small helps keeps things affordable, helps the climate, builds community, etc." Landowners could donate or reduce cost of land used to develop affordable housing with the promise of some kind of return in the long term."

What Are You Willing To Do?

NEIGHBORS HELPING NEIGHBORS:

Housing and affordability are hard problems to address. They are complicated and overwhelming. If we do nothing, we lose income and other types of diversity in our community, eroding our social fabric. Individuals can have meaningful influence. Here are some ways your neighbors effect change or are willing to be involved.

"Begin a coalition of lowwage folks, whose explicit purpose is to develop a bill of housing rights."

"Our legislature has compounded the problem - I am willing to advocate to return the policies and tools we lost like inclusionary zoning and other policies that help local jurisdictions meet their local demands and challenges."

"I'm willing to support

upzoning, as long as more

"Pay all my employees higher wages."

"Three years ago, my partner and I bought a home in Belgrade. We rent the top floor to 4 tenants to create low-rent opportunities. We are remodeling the whole house, and will probably put an additional unit for rent on the property."

> "Willing to offer loans to family and friends for down payments"

"Accept infill like ADU's and multiplexes in my neighborhood - that has been more traditionally single family" "Help my kids pay rent so they can stay."

"My partner and I built a tiny home and we live in it full time.

"I would vote for a sales tax if the money was to be used to subsidize the cost of building affordable homes and to reduce property tax"

"I'd pay more taxes to support density".

"Part of the issue is we need to get the word out and inform the community of all the struggles and we don't want to think and realize how much of the community is struggling. I will do presentations to groups to talk about this."

"As an investor, willing to keep rent low enough to cover bills and mortgage without much profit."

COMMUNITY VOICES:

"These are articulate and passionate people, who nevertheless were respectful of one another's opinions, of the time they each took to voice their own opinions. Which is to say, I came away thinking that there is a core of longtime residents here who love this place, myself included. They are committed to solutions and to problem solving, not to lying, to blustering, to screaming, to name-calling, to disingenuity. This group gives me hope; this group reminds me why I myself continue to fight to make this the place I want to be."

"Nonprofits, government and private sector need to partner."

"Ask what can we do as a community."

"Bring people together instead of emphasizing division and creating more polarization."



HOW ARE PEOPLE FEELING ABOUT HOUSING ISSUES?

A Seat at the Table conversations affected people who joined them. People wanted to keep talking and educating others to drive change. Some participants were left questioning the efficacy of individual efforts. Others were energized by participating. For most, conversations led to reflection on the issue Gallatin County faces in dealing with affordable housing.

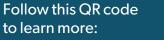
VOICES FROM OUR COMMUNITY:

Please take time to read some of the participant stories collected throughout Gallatin County. We have neighbors and colleagues who have compelling stories to tell and, though we could not include them all here, we have provided them on our website.



Want to be Involved?

One Valley Community Foundation will continue to support regional partners in their efforts to address housing, and also coordinate information, capital, and actionable solutions. We welcome your involvement!







COMMUNITY VOICES:

"The right to have a chance at a decent life is more fundamental than the right to make money hand over fist. We have to educate and change minds by challenging the big money out there controlling the narrative."

"These folks want to change and be active members of the community. We need more information like seat at the table. We are busy, but we need to create time and our volunteers could do more to get the word out there."

"Be open to others' perspectives and change the mindset from disagreement to agreement (i.e. what can we agree on, what's working and how can we make the other things work)."

"Learn stories of individuals and families affected by the current housing market instead of assuming."

Thank you!

Thank you to each of the 424 colleagues and neighbors that contributed their time and ideas during the 87 housing solution generating conversations in the fall of 2021. We value your time, your expertise and your commitment to our community here in Gallatin County. One Valley Community Foundation would like to extend gratitude to the volunteer committee members who helped us with A Seat at the Table 2021. We couldn't have done it without:

ALISON HARMON	DANI HESS
PAUL LACHAPELLE	CATHY COSTA
SKYE WERNICK	JENNIFER BOY
PHIL RONNIGER	CHARLIE AVIS

KIS

ER/

Thank you to Liz Aghbasian, Daniela Lopez-Morales, and Tey Silva for helping us think about how to reach members of our community who might not traditionally be included in policymaking and public engagement. Thank you to Tey Silva, Michael Ruíz, Dani Hess, and Mikayla Pitts for starring in our films and marketing materials! We appreciate you all!

Thank you to the Montana State University HELPS Lab and Dr. Amber Raile for helping us collect the rich information in this report. Thank you for sifting through it all to find meaningful themes, findings, stories, and metrics to help inform housing solutions in Gallatin County.

A special thank you to the team at Townsend Collective for generously supporting our team at One Valley Community Foundation and helping us craft this report.

Thank you to Jon Catton for capturing our community and its members in beautiful photographs and our marketing films.

We also want to thank those that generously sponsored this event:

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