

Folsom City Council Staff Report

MEETING DATE:	4/14/2026
AGENDA SECTION:	Old Business
ITEM TITLE:	Consideration of Partnership with Change.org for Community Survey and Civic Dialogue
FROM:	City Manager's Office

RECOMMENDATION / CITY COUNCIL ACTION

Receive additional information and provide direction on partnering with Change.org to conduct a community survey and civic dialogue process to gather resident input on key city issues.

BACKGROUND / ISSUE

The City is exploring additional ways to gather meaningful, representative input from residents on important community issues. This effort is intended to provide City Council with reliable, data-driven insights that reflect a broader cross-section of the community, helping inform thoughtful, balanced decision-making on key policies, priorities, and long-term planning.

Traditional engagement methods often result in feedback from a limited group of participants rather than a broad cross-section of the community. Nonprofit civic engagement platform Change.org has developed a “Local Civic Dialogues” platform designed to help cities collect input from a large and more representative group of residents. The platform is intended to surface common priorities, identify areas of agreement, and provide insights into community perspectives. It is designed to increase public trust, reduce polarization, and provide more balanced and informed community input.

The program is offered at no cost to participating cities. The platform has been piloted in several cities, including Bozeman, Montana; Kansas City, Missouri; Albuquerque, New Mexico; Dearborn, Michigan; and Columbia, South Carolina.

Staff presented the Change.org proposal to the Folsom City Council on March 24. The City Council requested additional information regarding Change.org’s nonprofit structure, experience working with cities, examples of completed projects, and policies related to the use of Folsom’s name in marketing. The City Council also requested references from cities that have worked with Change.org.

ANALYSIS

Staff followed up with Change.org and received the following information.

Purpose of Partnership

Change.org is a nonprofit, nonpartisan organization focused on building tools that support civic engagement. The organization stated its goal is to strengthen community input, support informed decision-making, and build trust in local government. There is no cost to the City for participation.

Organizational Structure

Change.org operates under a nonprofit governance model. The Change.org Charitable Foundation, a nonprofit entity, owns 100% of Change.org Public Benefit Corporation, which operates the petition platform. This structure reflects the organization's transition in 2021 to nonprofit ownership to ensure long-term mission alignment and governance.

Experience and References

Change.org has conducted similar civic dialogue processes in Bozeman, MT; Kansas City, MO; and Columbia, SC, and has also worked with Albuquerque, NM, and Dearborn, MI. A sample report from Bozeman has been provided (Attachment 2). This would be Change.org's first project in California. Change.org has offered to connect the City with elected officials and staff from these jurisdictions for reference. Councilmembers and the City Manager conducted reference checks and reported positive feedback.

Use of City Name

Change.org confirmed that the City of Folsom's name will not be used in any marketing or promotional materials without prior approval and only after the City has completed the process and is satisfied with the results.

Data Use and Privacy

Change.org stated that any data collected through the process will be used solely to facilitate the initiative and will not be sold to third parties. The City will receive only aggregated and anonymized data; individual responses will not be shared.

Following City Council approval, Change.org would run a two-part program over eight weeks to enable broad and representative participation of residents.

- **Broad Input Phase:** Residents submit ideas to address key community challenges and vote on proposals from others. The platform uses algorithms to surface ideas that reflect broad community support, not just the most vocal voices. Change.org engages community organizations, conducts in-person outreach, and uses tools such as advertising and email to inform residents and direct them to an online platform where they can submit ideas and vote on others. All submissions are moderated by Change.org.

- Representative Dialogue Phase: A demographically representative group of approximately 50 to 100 residents participates in a facilitated discussion to review and deliberate on the most supported ideas.

Following the process, the City would receive a detailed report that includes:

- Key themes and top issues identified by residents.
- Data on how ideas perform across different groups.
- Results of the facilitated discussions.
- Summary insights and participant feedback.

Staff believes this approach could complement existing outreach efforts by reaching a broader and more representative group of residents.

This effort would supplement, not replace, existing community engagement tools such as public meetings, surveys, and outreach events by reaching residents who may not typically participate in traditional engagement opportunities. The results of this process would be advisory in nature and intended to inform City Council discussions, priority-setting, and future outreach efforts.

The City would retain input on topic selection and would have the opportunity to review materials for accuracy and local context prior to release. If directed to proceed, staff anticipates launching the process in April, with results available by the end of July.

FINANCIAL IMPACT

There is no direct cost to the City to participate in the Change.org Local Civic Dialogues program. Communications Division staff time would be required to coordinate topics, review materials, and participate as needed in the process.

ATTACHMENTS

1. Program overview report prepared by Change.org.
2. Bozeman Civic Dialogue Results

Submitted,

Bryan Whitemyer
City Manager

Attachment 1

Change.org Civic Dialogue: Folsom

About Us

Change.org is the world's largest civic participation platform, with more than 500 million users globally. Our mission is to build better democracies. We are independent, nonpartisan and 100% non-profit owned.

The Problem

Discourse can be dominated by a small number of the loudest voices that may not represent what most people think. As a result, it can be hard for a city to understand what issues most residents really care about. It's even more challenging to create opportunities for residents to discuss those issues constructively.

Our Program

Civic Dialogues inform a city about what residents believe the city should do on the issues that matter most to them. Folsom residents share their ideas, deliberate on expert-informed solutions and provide policy recommendations to city officials.

Over eight weeks, we run a two-part program in Folsom to enable broad and representative participation of residents. We share a detailed report of the results with the city, summarizing the most unifying and divisive ideas, top issues that resonate with all residents, and the policies recommended by a representative group of residents.

Stage 1: Civic Input

- **We invite local residents to post their ideas** for how to address the biggest challenges they see in the city and vote on the ideas of others.
- **We use bridging algorithms** to group residents according to their opinions and identify the ideas that resonate across all – not just those with the most votes.

Stage 2: Civic Dialogue

- **We recruit 50-100 residents reflective of city demographics** to attend a live deliberation on the issues that resonate most with all residents. The group includes a balance of residents across age, race, gender, and political ideology.
- We facilitate a 1-3 hour video discussion, involving **small group discussions** with diverse groups of 6-8 residents. We share the policy recommendations that have **bipartisan super-majority support**.

FAQs

- *Who pays for this?* All costs are fully covered by Change.org.

- *What is Change.org's role?* Change.org runs the civic dialogue end-to-end. We recruit residents to share their ideas, host the live deliberation and prepare the final report.
- *What is the City of Folsom's role?* Change.org is an independent third-party that is partnering with the City. The City would commit to reviewing the final report and meeting regularly with Change.org to ensure the project is being delivered in a way that works well for residents.
- *What is the timeframe?* We propose launching on April 6th. The program runs for three months.
- *What other cities have you worked with?* We've worked with Kansas City, MO, Memphis, TN, Hartford, CT, Bozeman, MT, Columbia, SC, Dearborn, MI, Albuquerque, NM, Columbia, MO, Parsippany-Troy Hills, NJ, and Tulsa, OK.
- *How can I learn more?* Reach out to us: elijah.goldberg@change.org

Attachment 2

IDEAS *for*
CHANGE


BOZEMAN

Civic Dialogue Results



Change.org and Mayor Morrison teamed up to start a conversation that crosses boundaries

“What do you want for Bozeman?”



Get hundreds of people to share their ideas, and vote on the ideas of others.

Identify their **common interests**, despite differences on other issues.

Bring 100 people together for a conversation about those resonant issues.

Create a 100 year water study and plan so we know how many residents Bozeman can have at max capacity

Add a public bus route to the Bozeman Yellowstone Intl Airport

Use the city's parks to create pollinator gardens. Engage nearby neighborhood residents to help maintain the gardens. The gardens will provide habitat for native butterflies and bees, as well as bring neighbors together

employers, and after school Schools

More employment
invasive species
native species
Valley

We received

193 IDEAS

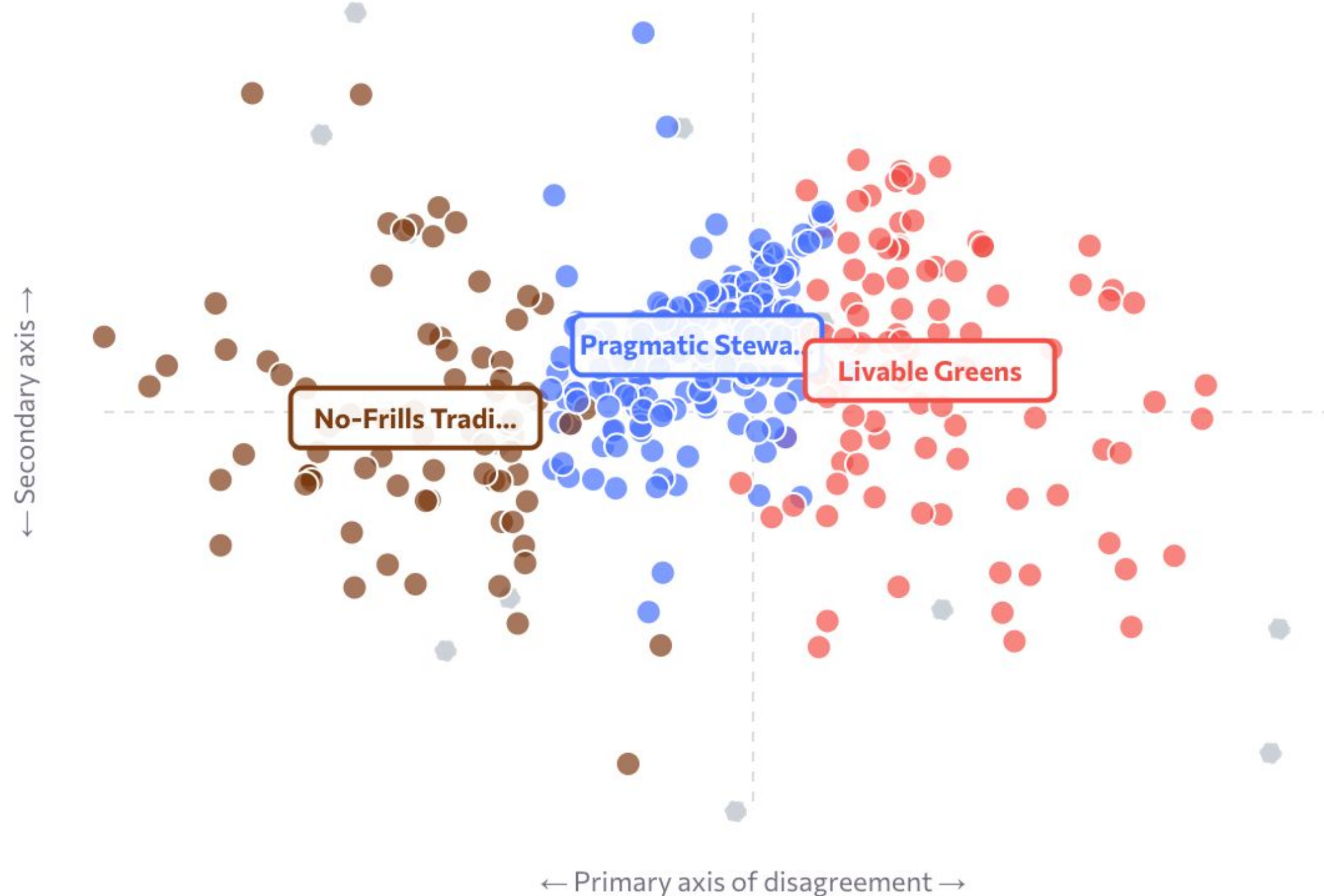
from over **500 residents.**

Allow more small scale commercial businesses (coffee shops, bakeries) across residential areas to create more walkable communities

A pre-approved housing plans catalogue to encourage and speed up well-designed homes by locals not national developers

Incentivize off peak hours road work to limit traffic delays and increase worker safety

**Our analysis
identified three
distinct clusters
of participants
based on their
voting patterns**



The groups shown here are not political parties, demographics, or fixed categories. They are analytic groupings based solely on how people voted on ideas within the platform, used to understand where ideas find support across differences. Many residents hold views that span more than one group.

PRAGMATIC STEWARDS

200 users - Avg 50 votes/ user

They prioritize practical quality-of-life improvements - especially transit, neighborhood amenities, and resource conservation - while resisting surveillance-style enforcement and big, flash or ideologically charged initiatives

MAKE OR BREAK ?

Activate cameras at traffic lights to ticket cars running red lights.

This group: 16% vs Others: 67% 51% gap

Practical mobility upgrades (regional transit, bike safety, airport access)

Neighborhood livability and community infrastructure (trees, west-side civic spaces, pools, after-school programs)

Housing accountability and anti-speculation measures (vacancy tax, STR limits, higher non-primary taxes)

Long-term environmental/resource stewardship (water capacity planning, recycling, shared-tool libraries)

Skepticism of punitive/automated enforcement and gimmicky projects (traffic cameras, tolls, celebrity branding)

SUPPORTS

Dog owners should not be allowed to leave dog waste on trails. Pack it out polic...

90% approve

Plant more trees in public areas.

75% approve

OPPOSES

Use land along the public parks to create shipping container pop ups for local r...

66% oppose

Activate cameras at traffic lights to ticket cars running red lights.

64% oppose

LIVABLE GREENS

97 users - Avg 98 votes/ user

They prioritize a greener, safer, people-first Bozeman with strong regional transit, protected biking and walking, and public investments that build community while managing growth and second-home impacts.

MAKE OR BREAK ?

Fund and operate a mobile healthcare van to reach underserved populations, including the homeless, l...

This group: 71% vs Others: 18% 53% gap

People-first mobility (regional transit, protected bike lanes, safer streets)

Urban greening & biodiversity (trees, pollinators, native species, dark skies)

Community-serving public investment (parks, libraries, rec centers, after-school programs)

Housing fairness & local stability (vacancy/second-home taxes, STR limits, workforce housing)

Pragmatic governance over extremes (oppose drastic cuts, total bans, or symbolic culture-war proposals)

SUPPORTS

Plant more trees in public areas.

94% approve

Increase the public transit options from Livingston to Bozeman; Bozeman to Belgr...

92% approve

OPPOSES

Open a traditional private school with no woke ideologies or religious affiliati...

73% oppose

Introduce non-native species like Komodo Dragons to the area both for hunting pu...

70% oppose

NO FRILLS TRADITIONALISTS

76 users - Avg 84 votes/ user

They prioritize basic rules and fully funded core city services while resisting growth, cultural signaling, and new taxes or city-led social, housing, and placemaking initiatives.

MAKE OR BREAK ?

Subsidize housing for nurses, teachers, police, firefighters etc. These important jobs have low star...

This group: 16% vs Others: 68% **52% gap**

Back-to-basics governance (core services first)

Law-and-order enforcement (especially dogs/leash and cleanliness)

Anti-growth / anti-density development sentiment (especially apartments)

Low-tax, low-intervention approach (skeptical of new funds, mandates, and programs)

Cultural conservatism and preference for government neutrality on symbols

SUPPORTS

Dog leash laws need to be enforced especially on in town trails and paths

75% approve

Educate people about current leash law. Enforce waste removal laws.

74% approve

OPPOSES

Require affordable workforce housing

97% oppose

Create a neighborhood entrepreneurs fund to seed walkable local restaurants and ...

94% oppose

The goal wasn't just to see what is popular—it's to find where people agree even when they disagree elsewhere.

We are looking for the specific ideas that receive support across residents with different priorities and perspectives.

These are called “unifying ideas.” Unifying ideas can help communities move forward together.

Unifying Ideas

These are the ideas that were popular across all groups, regardless of other differences.

*Scores reflect the bridge support metric – minimum support across all opinion groups.

HOUSING & DEVELOPMENT

Quit giving concessions to developers. They will build here anyway. **(85%)**

Introduce zoning laws to ensure new construction is cohesively designed (think Big Sky or Jackson WY aesthetic). **(77%)**

Create a community fund to buy surrounding ranch land when owners put it up for sale, to prevent greedy coastal developers from continuing their demolition of the valley. **(71%)**

Stop approving development of apartment complexes until vacancy rate goes below 8%. Incentivize in-fill with small, single family homes. **(59%)**

TAXES

Use more of the bed tax from hotels for supporting our schools and less on destination marketing. **(78%)**

Reduce burden on homeowner property tax. **(74%)**

INFRASTRUCTURE & PUBLIC SAFETY

Dog owners should not be allowed to leave dog waste on trails. Pack it out policy. **(96%)**

Get the highway traffic, ie: trucks, off Main St. **(82%)**

Aggressively enforce bans on phone use while driving. **(67%)**

Start enforcing speed limits and texting while driving...especially downtown before we have a massive tragedy. **(67%)**

Finding common ground on practical improvements is the first step in moving past the noise of typical social media. However, listening at scale also reveals deeper "resonant" themes—issues that appeared frequently across all groups, even when neighbors disagreed on the specific solution.

Resonant issues represent the core challenges the community faces, and help us to decide what will work through together as we move from digital voting to a live deliberation.

Resonant Issues

Underlying issues raised frequently across all groups, even if they don't agree on the best solution.

Housing & Development: Manage growth, hold developers accountable, and protect the valley's character while keeping housing accessible.

64 IDEAS
11K VOTES

Transportation & Traffic: Get trucks off Main Street, City parking fund for garages, improve road safety, and invest in practical transit solutions.

45 IDEAS
6K VOTES

Environment & Resources: Protect trails, conserve ranch land and wildlife habitat, community gardens network

34 IDEAS
4K VOTES

Of everything we heard,

Housing Affordability

emerged as the topic to talk about in more depth.

- **RELEVANT**

All groups consistently responded to housing topics more than others, and tended to agree with calls for accountability, affordability, and managed growth.

- **ACTIONABLE**

The city has direct levers—zoning, permitting, housing funds, HOA regulations—to influence housing outcomes for residents.

- **COMPLEX**

There are important tradeoffs between growth and character, density and livability, affordability and property values that deserve deeper conversation.

Dialogue on Housing Affordability

Then, over 100 Bozeman residents came together to discuss what the city could do about Housing Affordability. The group was “Bozeman in one room”: one hundred people selected by lottery, representative of the city by age, sex, race, and political leaning

The set of policy options discussed was determined through community input and conversations with over a dozen local experts.

These are their recommended positions: each policy position that achieved super majority support from all groups: Democrats, Republicans, Independent voters, renters and homeowners

Policy Position	
Values	
Workers Afford to Live Here	93%
Infrastructure Keeps Pace	92%
Density Change Acceptable	90%
Affordability Over Preservation	67%
Policy Actions for the City	
HOA ADU Amendments	88%
Pattern Book Plans	79%
Fast-Track Permitting	72%
Tourist/Resort Tax	71%
Community Housing Fund Investments	
MSU Student Housing	92%
Homeownership Loans	82%
ADU Incentive Program	72%
Down Payment Assistance	71%

Bridge percentage represents the minimum support across Democrats, Republications, independent voters, renters and homeowners

#1 Workers Can Afford to Live Here

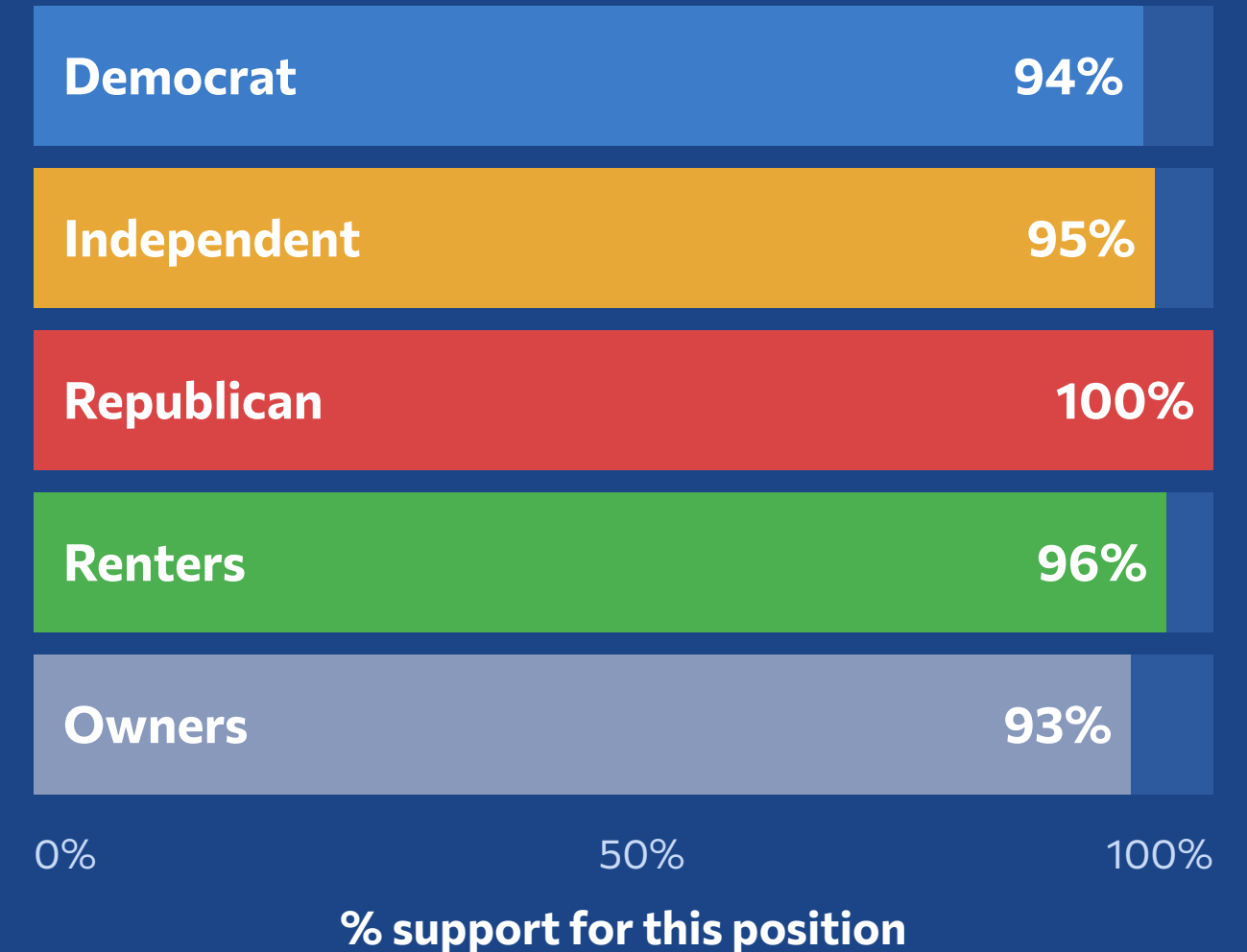
VALUES

A successful Bozeman is one where people who work here—such as teachers, nurses, and service workers—can afford to live within the city limits.

Bridge

Min support across groups

93%



Why Bozeman Residents support this:

"I am a teacher and... every single person, all of my friends, were all working two, three jobs. Administration, principals—we're all working two, three jobs to survive... if you're pushing all us out of the community, you're not going to have teachers."

— Female, 40-65yo

"My buddy was the police chief here for a long time, and he told me that the last ten hires he had made, none of them lived in the county even. They're driving from Meagher County or Madison County to work here because they couldn't afford to live here."

— Male, 40-65yo

"Workforce housing remains a priority because if our workers can't live here then there's no stores open... we saw that during the pandemic when a lot of places had to freeze their hours because all the workers had to move away."

— Male, 40-65yo

#2 Infrastructure Keeps Pace

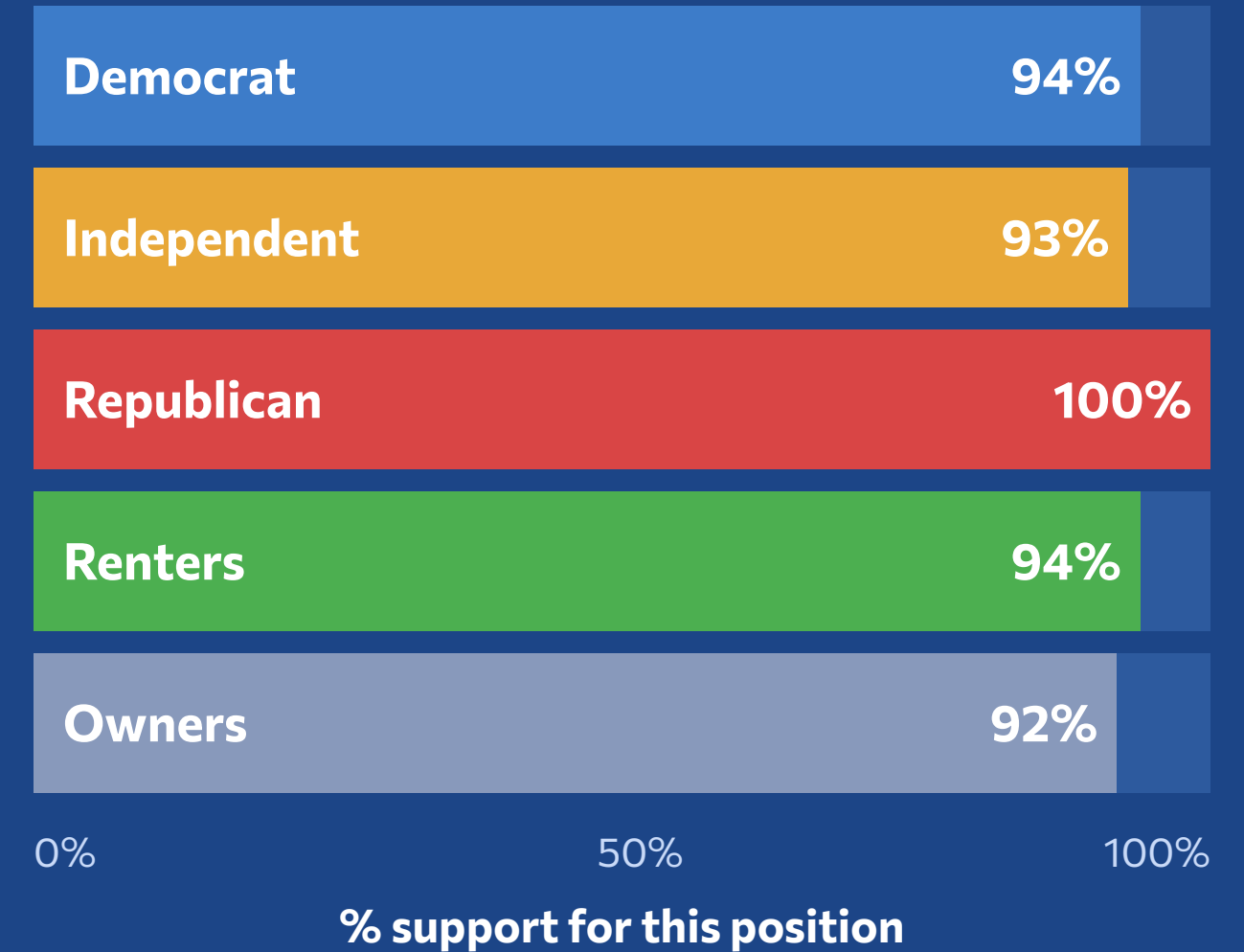
VALUES

As Bozeman grows, the city should ensure infrastructure—roads, parking, water, sewer, and public services—keeps pace with actual residential density. Neighborhoods experiencing overcrowding effects should be prioritized for capital improvements.

Bridge

Min support across groups

92%



Why Bozeman Residents support this:

“The thing that drives me crazy... has been this trade-off of height versus parking requirements... we now have full streets full of boats, RVs, cars, because every unit only got one space for three-bedroom units that are mostly full of three individual people.”

— Male, 25-39yo

“If they don’t provide or include enough parking for vehicles, the vehicles will go on the street, and in the wintertime that means the snow plows can’t get through... So on-street parking has got to be addressed.”

— Female, 65+yo

“When you have a five-story building go up with one hundred something units, the strain on the infrastructure of sewer and water is amplified by ten to twenty fold as opposed to an ADU.”

— Male, 40-65yo

#3 Density Change Acceptable

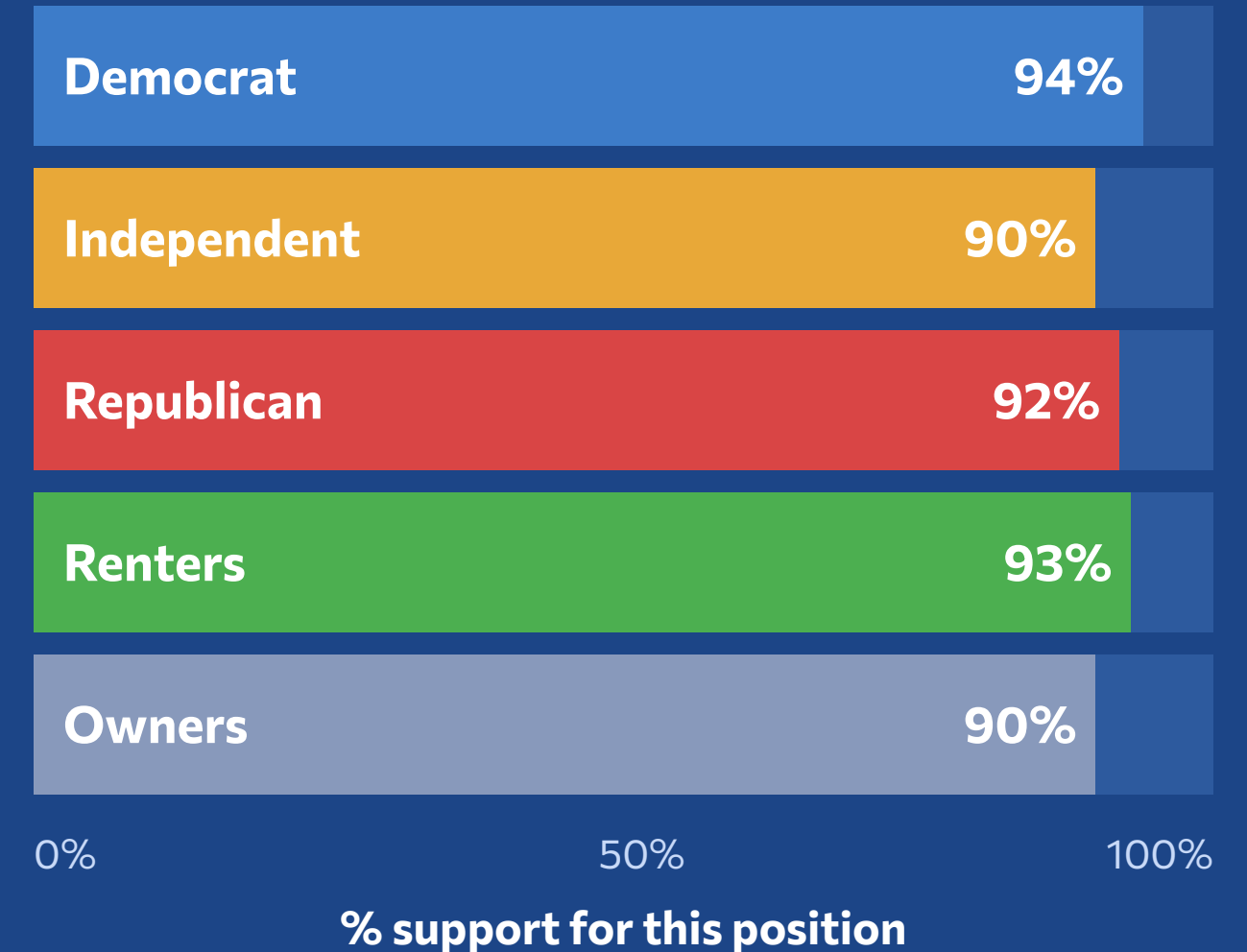
VALUES

Some change in housing types or density is acceptable if it helps local workers live in Bozeman.

Bridge

Min support across groups

90%



Why Bozeman Residents support this:

“Building denser is kind of the only way where my husband and I will ever be able to afford a house or a townhome. The only way financially to make that happen is density on smaller plots of land.”

— Female, 25-39yo

“They’re putting affordable housing versus the city’s character—like they’re in opposition of each other. But do they have to be? And if so, why is there not a way that we can make affordable housing add to the city’s character?”

— Male, 18-24yo

“I think you can fit between two and four families cheaper on each lot without building a taller building... that preserves a different character that comes with the folks that live here permanently and commute to the hospitals and the schools.”

— Male, 40-65yo

#4 Affordability Over Preservation

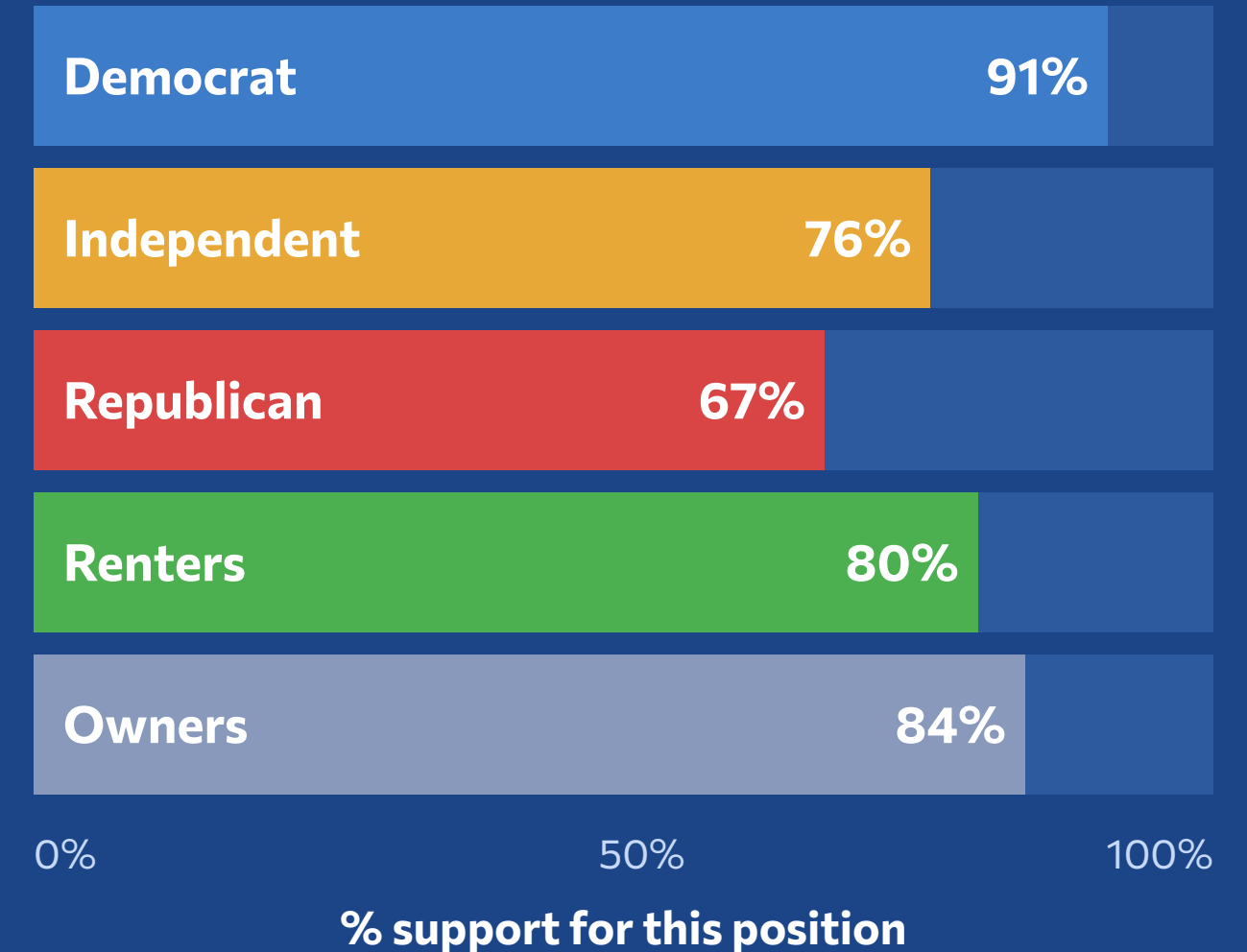
VALUES

When these goals conflict, keeping housing affordable for local workers should be a higher priority than preserving the city exactly as it is today.

Bridge

Min support across groups

67%



Why Bozeman Residents support this:

“In Salt Lake City, they arrived at a point where not even the children of the people who already lived there could afford to live in that city. They realized they had to densify if people’s children were going to be able to live in the same city they were raised in.”

— Male, 25-39yo

“The city is in a housing crisis... the part of the conversation is that yes, it’s inevitable, but it’s also a problem for the people who are already living here, have lived here for decades, and had to choose to leave rather than be in a camper on the side of the road.”

— Female, 40-65yo

“Whether or not we want more people to come here, people are coming here anyways... it’s not really a question of whether or not we develop more; it’s whether we’re developing the infill, or if we’re spreading out.”

— Female, 18-24yo

#1 HOA ADU Amendments

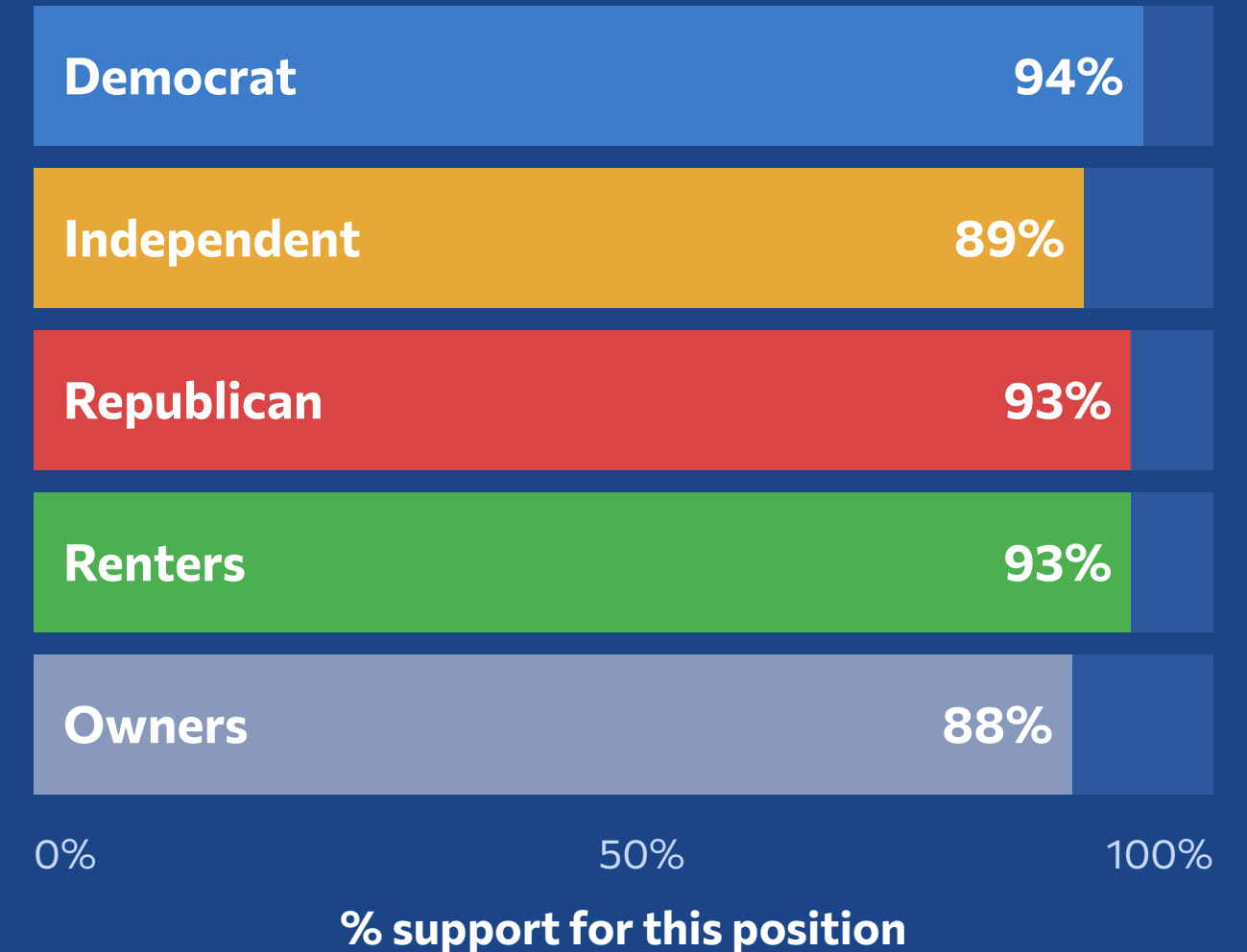
POLICY ACTIONS FOR THE CITY

Help Homeowners Associations (HOAs) amend private covenants that prohibit ADUs, and ensure that future HOAs do not prohibit them.

Bridge

Min support across groups

88%



Why Bozeman Residents support this:

“HOAs and POAs basically get to lock up land that is part of the community. I find that very frustrating, that the people who live in the broader community, we have to bear the burden of density.”

— Female, 65+yo

“I know I often hear about homeowner association rules—has the city kind of overruled those to a large extent, or would they overrule those to a large extent?”

— Male, 40-65yo

“I think what’s going to happen is that we’re going to remove the restrictions so that every subdivision, regardless of what their covenants were, is going to be allowed to put in an ADU if it meets certain parameters. I think that’s going to help.”

— Male, 65+yo

#2 Pre-Approved Pattern Book Plans

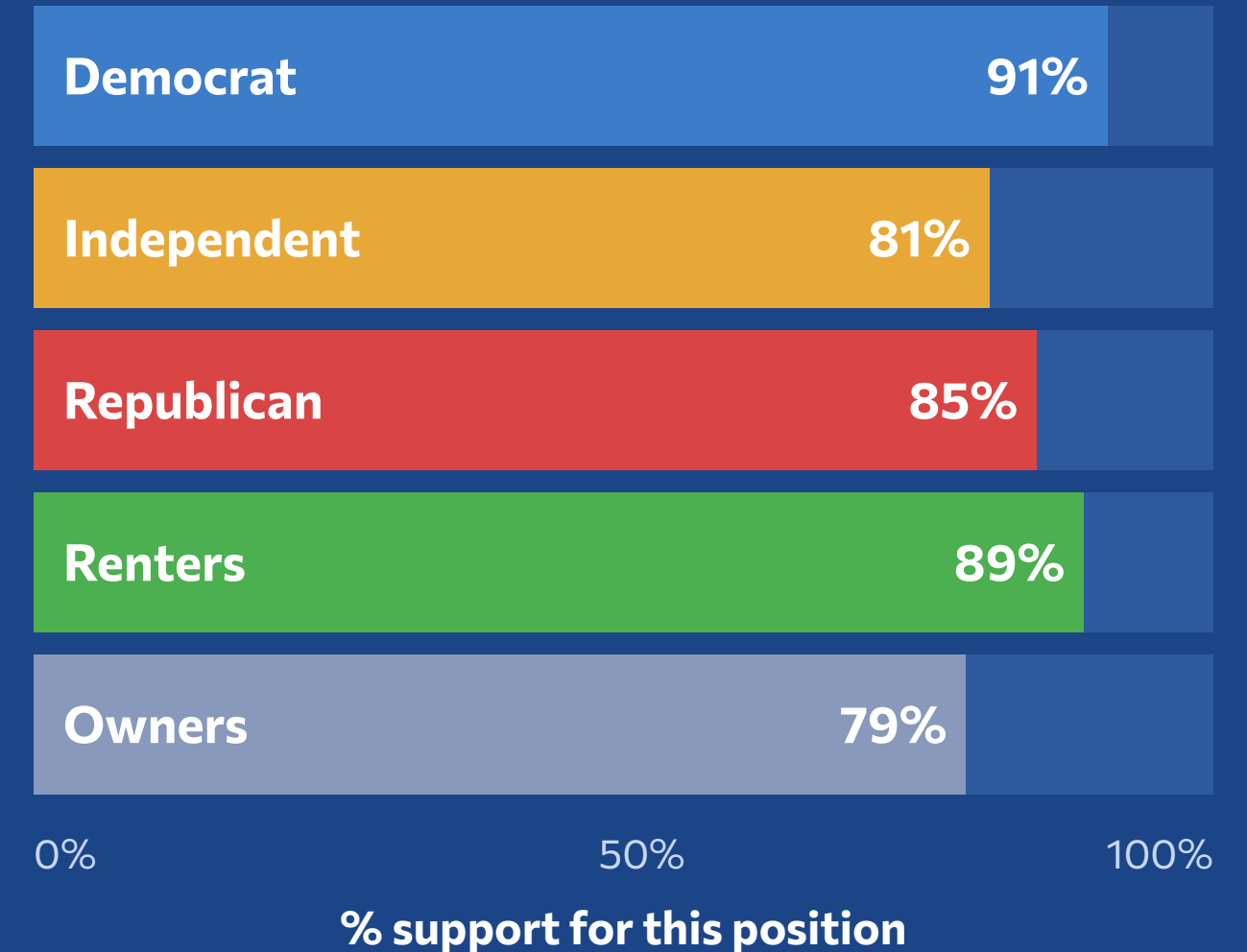
POLICY ACTIONS FOR THE CITY

Adopt Pre-Approved “Pattern Book” Plans. Pre-approved architectural plans for ADUs, duplexes, and fourplexes that bypass complex design reviews and receive automatic zoning approval if used on eligible lots.

Bridge

Min support across groups

79%



Why Bozeman Residents support this:

“An ADU should be something that you dream up at eight a.m., you walk into City Hall at nine a.m., and you walk out with your plans and your papers by twelve p.m. It shouldn’t be the process that it is right now.”

— Male, 18-24yo

“I like the pattern book idea... rather than having to design an ADU from scratch every time, they would have some choices for people who want to add an ADU... which of course expedites approval.”

— Female, 65+yo

“You can do infill other ways... pre-approved designs for three-family dwellings. They don’t have to be ugly boxes; you can have a pre-approved design and work with an architect, they can make it look like the rest of the neighborhood.”

— Female, 65+yo

#3 Fast-Track Permitting Program

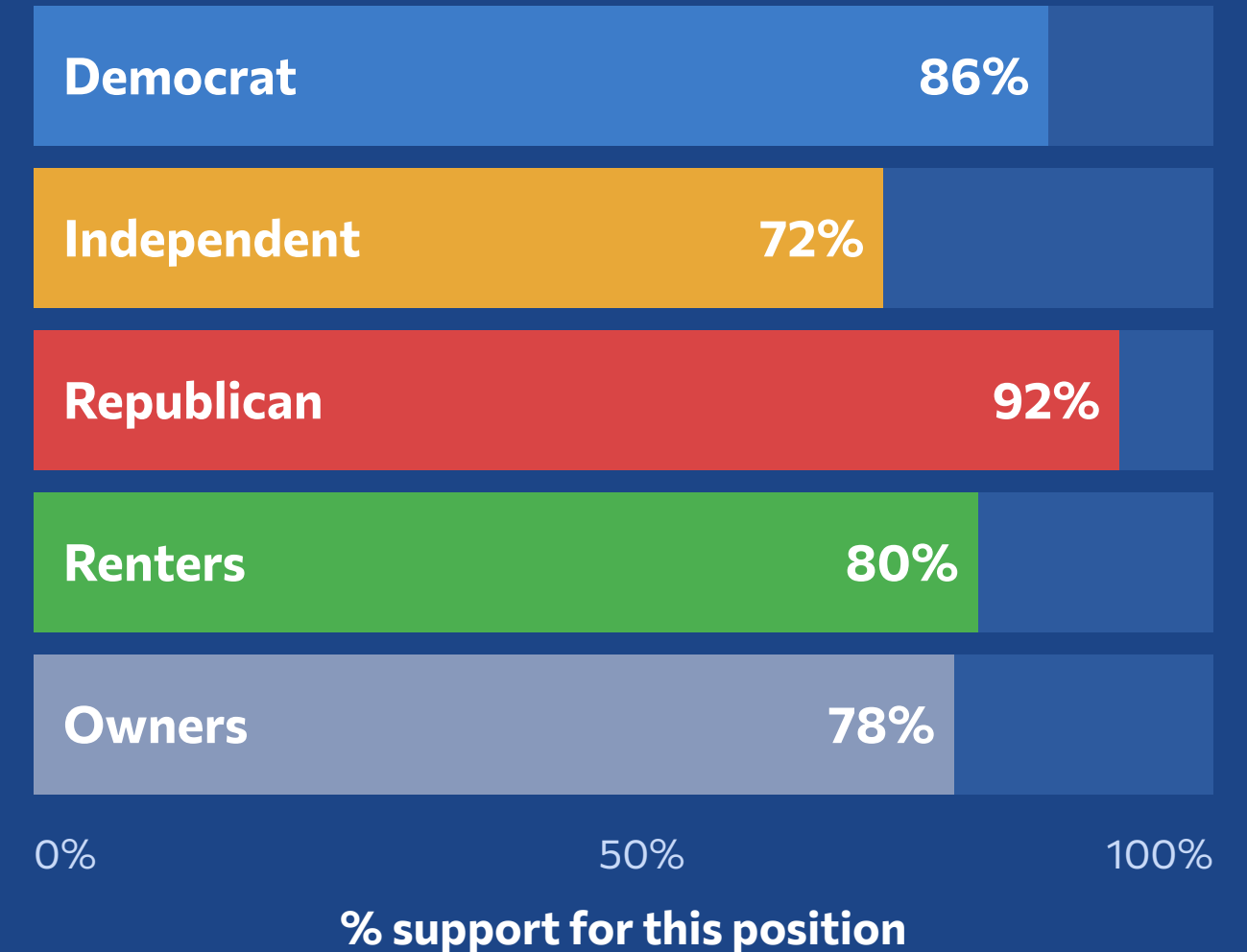
POLICY ACTIONS FOR THE CITY

Develop a priority “Fast-Track” Permitting Program. Develop a “Green Tape” program that guarantees expedited review times (e.g., <30 days) for projects meeting affordability thresholds to reduce holding costs for developers.

Bridge

Min support across groups

72%



Why Bozeman Residents support this:

“I think that if affordable housing did get that green priority that it would be beneficial in ensuring that costs remain low for those contractors and I don’t think it would be very hard to implement something like this at the city level.”

— Female, 40-65yo

“If you pair the fast-tracking with a higher cash-in-lieu payment... we just make affordable housing increasingly attractive. Developer says: there’s not even a question, I’m building affordable housing because it’s the best possible outcome.”

— Female, 40-65yo

“The city has been historically difficult in getting things through. A lot of hoops to jump through... sometimes the hoop’s big, sometimes it’s small; it can be tricky and take a long time...streamlin[e] that process and mak[e] it easier...”

— Male, 40-65yo

#4 Tourist/Resort Tax

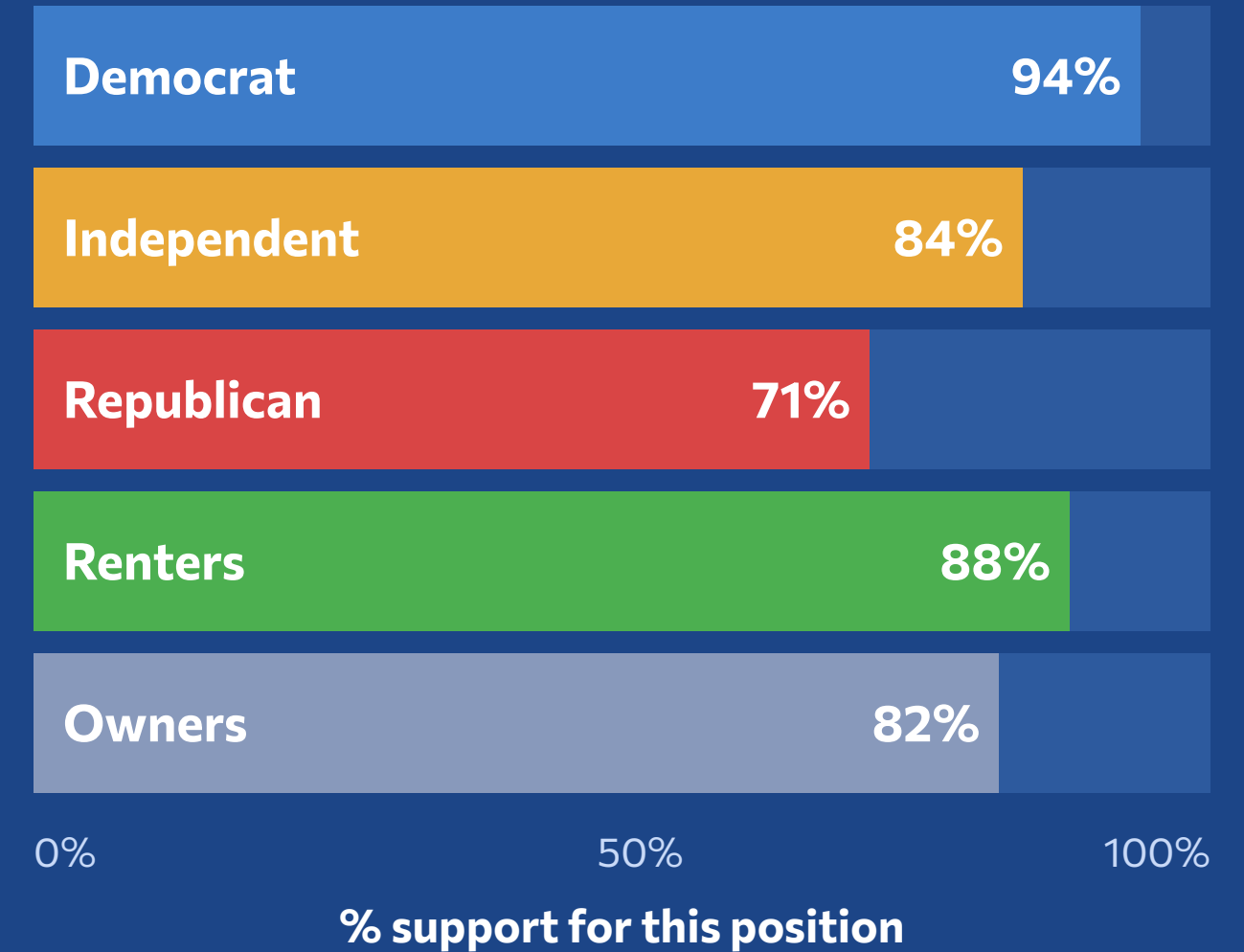
POLICY ACTIONS FOR THE CITY

Lobby the state of Montana for a tourist/Resort Tax: a tax levied on tourists and resorts, such as lodging, recreational services, and luxury items.

Bridge

Min support across groups

71%



Why Bozeman Residents support this:

"We have so many tourists here that come visit and are not paying any taxes whatsoever... ;so I think there's another way of doing about it; it's just putting a sales tax on things that tourists are using so that we're not carrying that responsibility by ourselves."

— Female, 40-65yo

"I think having some kind of resort tax would be hugely beneficial. I think that would be a really important state-level reform...let's start capturing some of that revenue and use it to offset some of the negative side effects."

— Male, 25-39yo

"Here's the question: why can't we tax the way Big Sky taxes? I don't understand that."

— Female, 65+yo

#1 MSU Student Housing

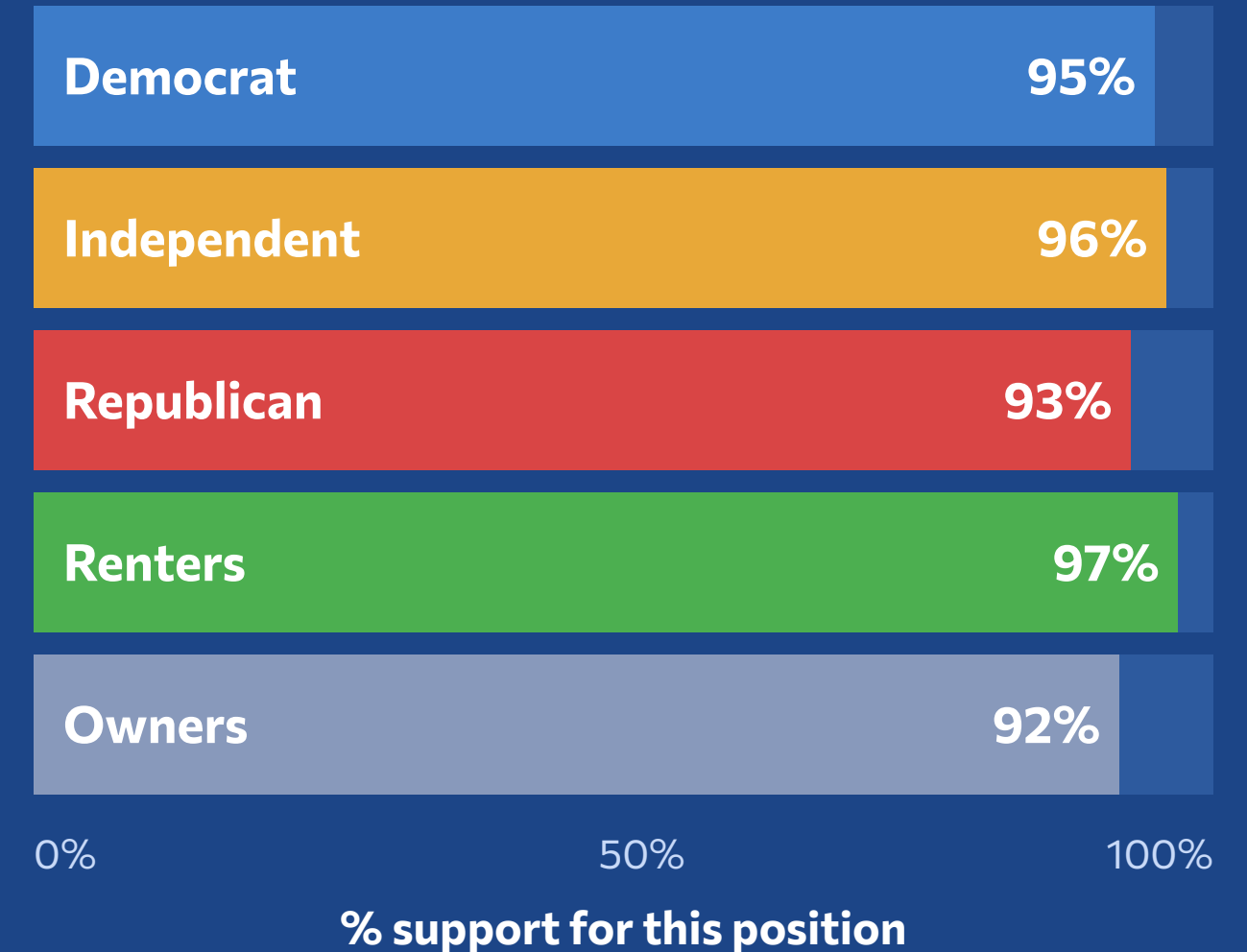
COMMUNITY HOUSING FUND INVESTMENTS

Work together with MSU to build dedicated student housing near campus.

Bridge

Min support across groups

92%



Why Bozeman Residents support this:

“The elephant in the room... is MSU and the student population that is allowed to live off campus... nine thousand kids that come in and live wherever in this town. I think that’s a huge pressure that is pricing out the worker bees we need—the nurses, firemen, teachers.”

— Female, 65+yo

“I just ran a quick number: if you take nine thousand two hundred students at four students per dwelling unit, that’s two thousand three hundred units. That’s a lot of stuff, community this small.”

— Male, 40-65yo

“MSU needs to build housing for their students as the population grows. They need to be expanding their housing and options... They have a fifty-four million dollar endowment; they have money. A big portion of our tenants in the city are students.”

— Female, 65+yo

#2 Homeownership Loans

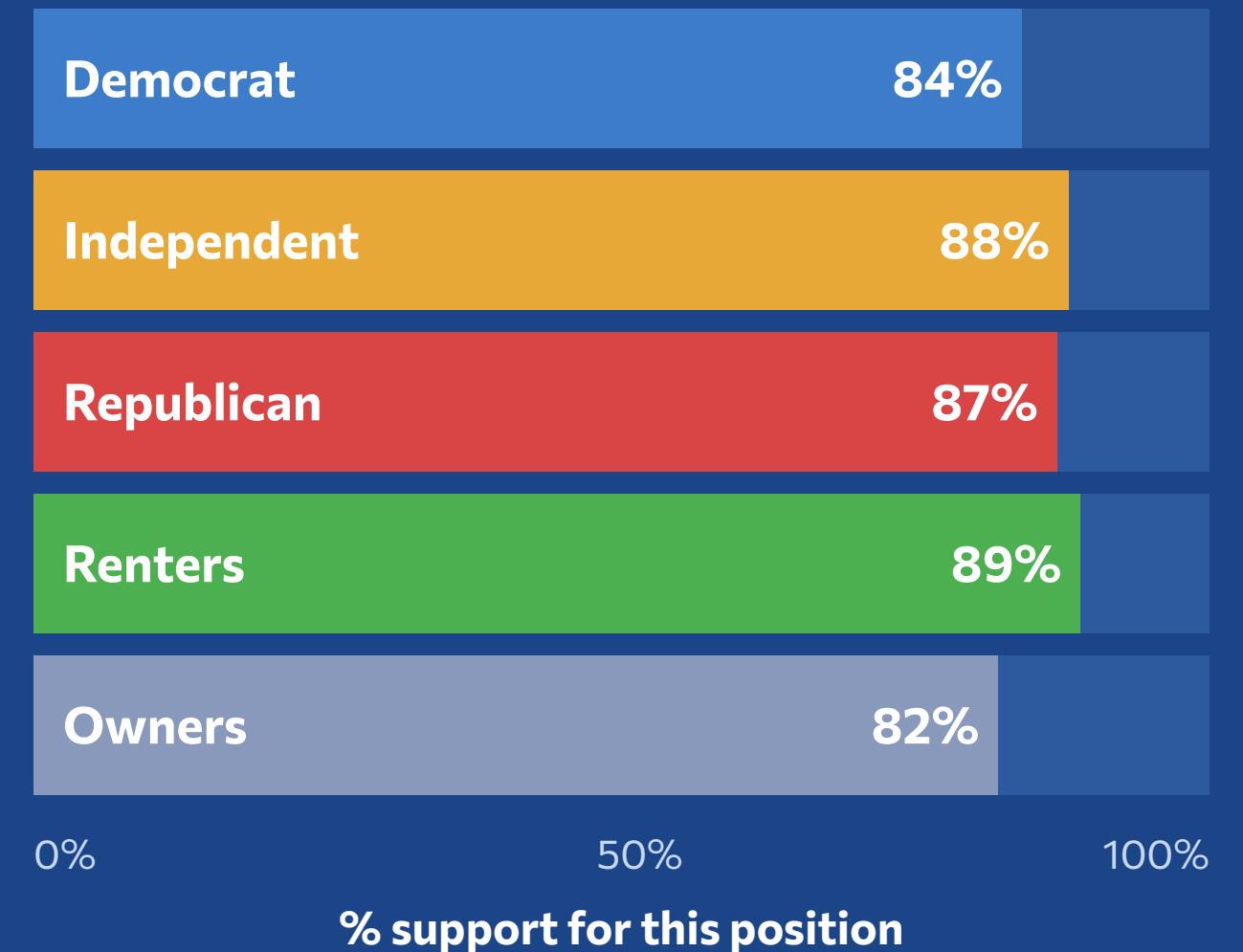
COMMUNITY HOUSING FUND INVESTMENTS

Fund a low-interest homeownership loan program for income-qualified local residents that conveys full ownership of home and land, with the public subsidy repaid at resale.

Bridge

Min support across groups

82%



Why Bozeman Residents support this:

Why isn't there an incentive going directly to workers or middle and lower class directly to them to actually get in the house...a ten thousand or twenty thousand dollars grant for them to go towards their loan

— Male, 25-39yo

"I actually do think that the subsidized mortgages...below interest rates is probably the best use...of community money. Just because a difference of what, a two percent interest rate on a mortgage versus six percent over thirty percent? That could be like half the cost...of a home loan."

— Male, 18-24yo

"Low interest is huge, especially if you're talking about longer mortgages...if we were able to subsidize low interest through city funds, it could be a way of maybe helping families to get out of the rental market and into the homeownership market and being able to build generational wealth."

— Male, 40-65yo

#3 ADU Incentive Program

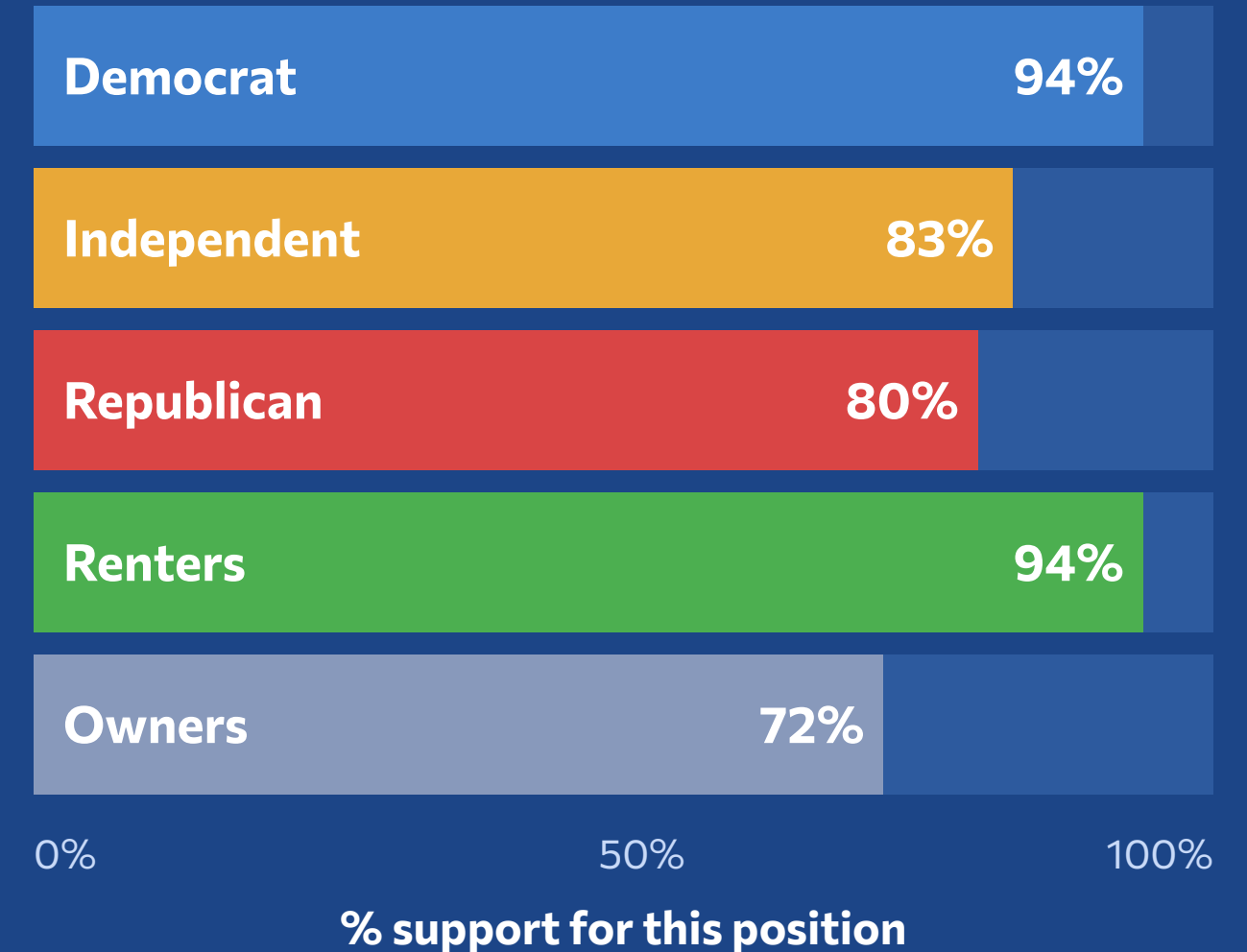
COMMUNITY HOUSING FUND INVESTMENTS

Develop an ADU incentive program that would provide grants or low-interest loans (e.g., \$10,000 - \$25,000) to homeowners to build units, provided they are deed-restricted for local workforce occupancy.

Bridge

Min support across groups

72%



Why Bozeman Residents support this:

“That is a solution that both helps homeowners who are struggling, without really having this big toll on building or city infrastructure. If they pushed more to incentivize that, you could see single-family homes adding a unit or a cottage.”

— Male, 25-39yo

“A ten to twenty-five thousand dollar grant’s not a lot to build on... your counter—and we’re not talking about the actual structure—that’s a drop in the bucket really to build it.”

— Female, 40-65yo

“Ten to twenty-five thousand dollars to build an ADU may help, but it’s not going to build it... I don’t see that that helps a ton of people”

— Male, 25-39yo

#4 Down Payment Assistance

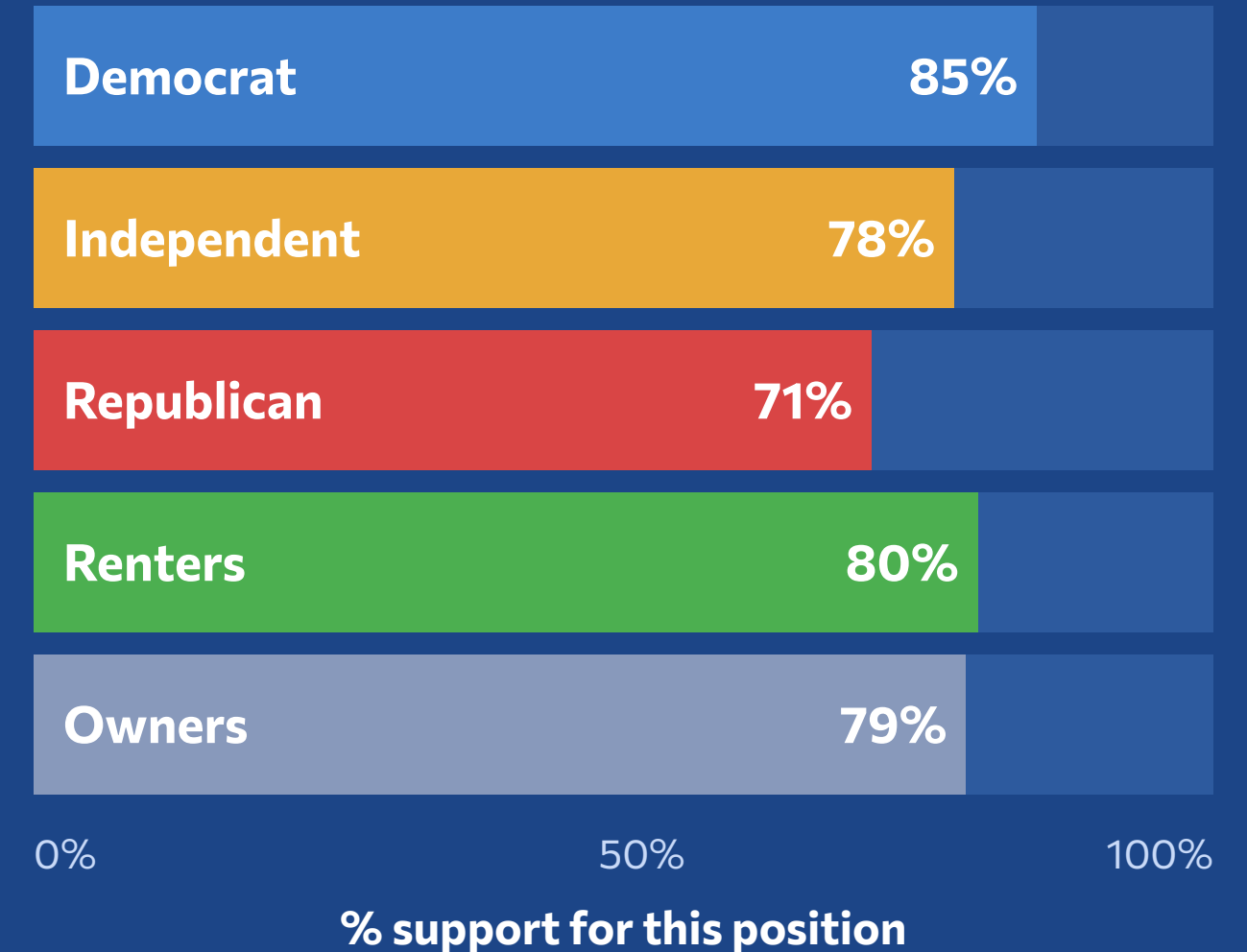
COMMUNITY HOUSING FUND INVESTMENTS

Expand down payment assistance for first-time homebuyers who live and work full-time in the community, structured as deferred-payment loans that are repaid when the home is resold.

Bridge

Min support across groups

71%



Why Bozeman Residents support this:

“Every time I was like, ‘Oh, homeownership is just within reach,’ prices would jump, and now... I don’t know if I’m even going to be able to stay here once my kids are grown.”

— Female, 40-65yo

“Some sort of program where we could sign contracts: ‘We want to invest into this community, we want to work the next twenty years for this community.’ And in exchange, an employer could buy down interest points perhaps.”

— Female, 25-39yo

“I want to have my own little place, and I cannot afford it. I’m working at the university, but the cost of living is so high and wages have not kept up.”

— Female, 40-65yo

Themes from discussion groups

The Social Fabric: Participants argued that the true "character" of Bozeman is not just its historic buildings or mountain views, but its people—including the "missing middle" of teachers, nurses, and service workers. If these residents are priced out, the town's soul is lost.

Infill as a Sustainable Choice: Many respondents leaned toward increased density or "infill" because it is more environmentally sustainable, preserves surrounding agricultural land, and is cheaper for taxpayers in terms of infrastructure costs. Building outside city limits ("sprawl") was viewed as detrimental to Bozeman's environmental character and riskier due to the city's closed water basin.

Fear around "luxury epidemic": The proliferation of luxury units with vacancy rates between 12 and 20% frustrates residents; there is a mismatch where essential workers and locals are priced out. There was strong opposition to "luxury" high-rises and "ugly box" apartments that create wind tunnels, block sunlight from smaller homes, and obstruct mountain views.

The "Missing Middle": There is a strong call for a "Missing Middle"—moderate density solutions like duplexes, triplexes, or accessory dwelling units (ADUs) that can increase supply without creating the "wind tunnels" and "shadowing" caused by five- or six-story buildings.

University Growth: MSU is frequently cited as a primary driver of the housing shortage. The university has nearly doubled in size, forcing thousands of students into the private rental market and driving prices up.

Accountability. A final recurring theme is the need for better oversight. Residents called for better auditing and accountability, noting that developers sometimes build higher than permitted or "cut corners" to maximize profit margins. There were calls for an independent board or housing authority to decide where funds go to prevent corruption and ensure "moral responsibility" in equitable housing.

Insufficient funding. A dominant theme is that the current allocation of \$1 million annually is grossly insufficient to address the scale of the housing crisis, although all tax. Developers and builders in the groups noted that with land, labor, and materials at record highs, it is essentially "impossible to build something that is unaffordable" without a subsidy.

To everyone that participated in this process

Thank you!

We are grateful for your willingness to talk candidly and constructively about the issues that matter most to the community of Bozeman

The results of the process have all been shared with Mayor Morrison and city staff