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Small Scale Living

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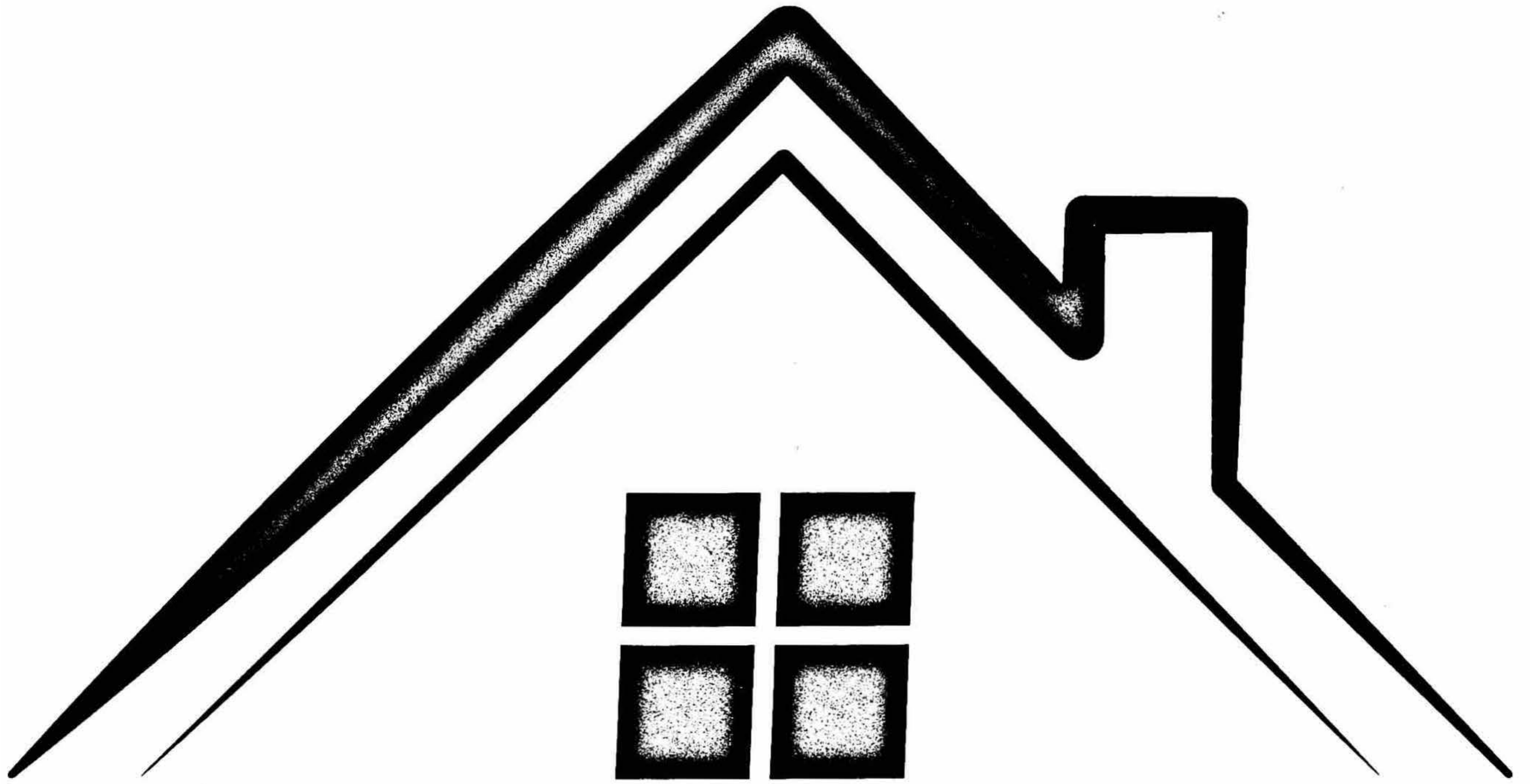
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SPRING 2018

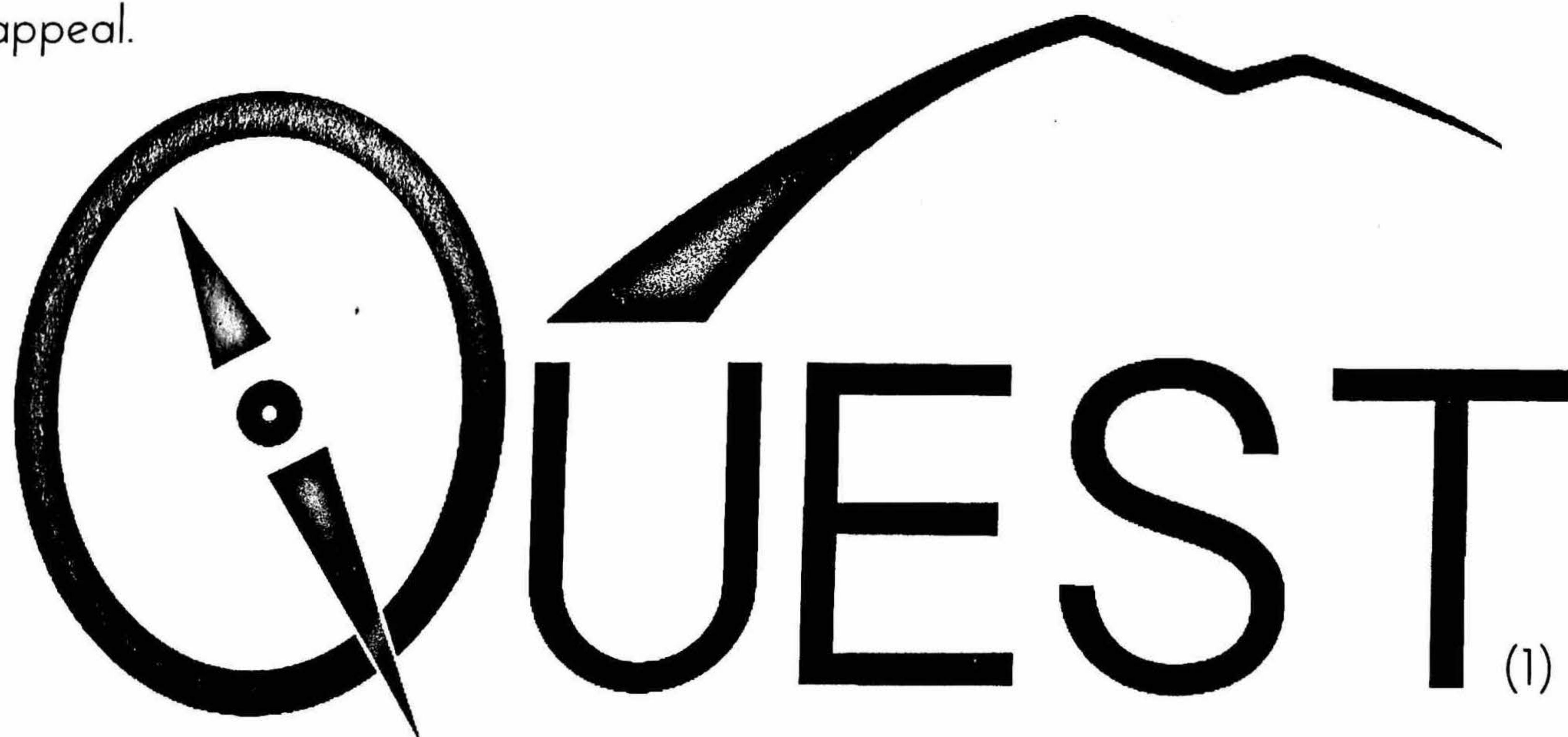
Small Scale Living

A SOLUTION TO MISSOULA COUNTY'S
AFFORDABLE HOUSING CRISIS

PREPARED IN PARTNERSHIP WITH THE DAVIDSON HONORS
COLLEGE AND THE MISSOULA CITY MAYOR'S OFFICE

About the QUEST Program

The Questions for Undergraduates Exploring Social Topics Program (QUEST) is a collaborative project in which students work together with the Davidson Honors College (DHC), the Mayor's Office, and the citizens of Missoula County to solve a local issue. In QUEST's inaugural year, affordable housing was chosen as the social topic to explore. Our team hopes to provide a pragmatic and holistic approach to address the issue of affordable housing in Missoula. QUEST has been an exceedingly valuable opportunity for all of us. Regardless of what we individually knew before entering the program, we have all learned so much about affordable housing as well as its implications here in Missoula. As current and prospective renters and, ultimately, homeowners, we are all personally invested in the steps Missoula will be taking in the coming months and years to address the affordable housing crisis. We know how great a city Missoula already is, and we feel that having more affordable housing options would only increase the city's integrity and appeal.



Questions for Undergraduates Exploring Social Topics

Executive Summary

There is high demand and short supply for affordable housing all across the nation, and Missoula is no exception. There are many possible solutions ranging from accessory dwelling units (ADUs), large apartment complexes, outward expansion, and trailer parks; however, none of these seem to be good fits for Missoula. Our goal is to propose a cost effective solution which will not expand Missoula's borders but will instead increase retention, help the local economy, minimize NIMBYism, promote home ownership, reach demographics in need, positively affect the housing cycle, and be environmentally sustainable.

Throughout the process of refining our research, our team came to the conclusion that small scale living is the best solution for Missoula. These smaller houses would decrease building and utilities costs and would subsequently be more environmentally friendly. They would fit within Missoula's city limits and would endure minimal NIMBYism in comparison to other housing options as the small homes would look like all of the other houses in the area, just smaller. Small scale living is also a great option for first time and last time homebuyers as these demographics do not need large houses. First time homebuyers are looking for an affordable option and rarely have large families to house, so small scale living would be a great transition. Last time homebuyers are often looking to downsize as they may be empty nesters that have no need for the extra space. Furthermore, promoting homeownership increases financial security through equity and has far-reaching effects in terms of the rest of the housing system as it opens up space in the renting market for people who are looking to rent. Small scale living is a solution which we have catered to Missoula's needs and, if implemented, would make a huge impact on affordable housing and the lives of the people in need.

Research Process

The QUEST Program has four stages: orienting, mapping, finding, and implementation. Throughout the course of this year our team has investigated national and local housing issues, identified possible methods of combating them, focused our research to reflect the needs of Missoula, and arrived at a solution to the affordable housing crisis. Over the past academic year we have immersed ourselves in the world of affordable housing and have used a variety of approaches to gather information. Thus far, we have completed the orienting, mapping, and finding stages. Should our group be chosen to work with the mayor's office, we would enter the implementation stage.

Research Methodology

Literature Reviews

In conducting our research, we have reviewed a wide variety of literary sources including newspaper articles, journals, and academic reports. We have also cross referenced our resources to ensure the integrity of our data. We found local articles from the Missoulian and Missoula Current to be incredibly useful in terms of learning about the history of housing in Missoula and what the city has done so far to address this crisis. Similarly, the city's home page has extensive information on housing reports, demographics, and housing policies. In terms of getting a wider view of the national housing status, we found the academic journals to be the most helpful as they outlined an in-depth history of housing in the United States as well as what the trends are today. (2-18)

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Interviews

Over the past few months we have interviewed Homeward, Housing and Urban Development (HUD), and Habitat for Humanity. Homeward is a local nonprofit that strives to increase housing affordability in Montana. From this interview we learned about the logistics of building, including sourcing materials, cost, land trusts, outside funding, permits, and fees. Before this interview we were interested in the feasibility of reused materials for building because of the increased environmental sustainability that this would bring to our proposal. However, Homeward explained to us that, while these recycled materials are better for the environment, they are actually more expensive. Seeing as we are more focused on affordability than sustainability, we steered away from incorporating reused materials into our building proposal. Our interview with HUD focused on their offer to lend the city of Missoula building equipment. As long as the equipment was returned undamaged and in a timely fashion, there would be no fee, which would greatly diminish building costs. Habitat for Humanity was very interested in the QUEST program and in our proposed solution. They offered volunteers for building as well as guidance throughout the development process. These interviews were incredibly helpful as they gave us a behind the scenes look at organizations doing similar projects as we are and offered perspective on the actual work that goes into making these ideas a reality.



Homeward

Sustainable Communities for All (20)



(21)



(22)

Surveys

We analyzed data from surveys to get a more personal idea of what the people of Missoula want. An issue we encountered with this method is that it is difficult to find a survey with full, or even majority, participation. Therefore we have only included survey results in our findings if they are backed up by our other research. One reliable survey which we relied heavily upon in getting a good idea of the status of Missoula is the U.S. Census Survey which details population, demographics, income, and housing trends, along with other helpful information (23).



Field Work

Mark Trepanier is a founder of Bonsai Communities, a housing developer which focuses on tiny homes as a way to make housing more affordable in and around Missoula. We have drawn from his extensive knowledge and contacts throughout our research and development process and he has proven to be an invaluable asset.

Affordable Housing

NATIONAL AND LOCAL

What Makes Housing Affordable?

Less than  annual income

For housing to be considered affordable, HUD states that it must cost less than 30% of gross annual income (25).

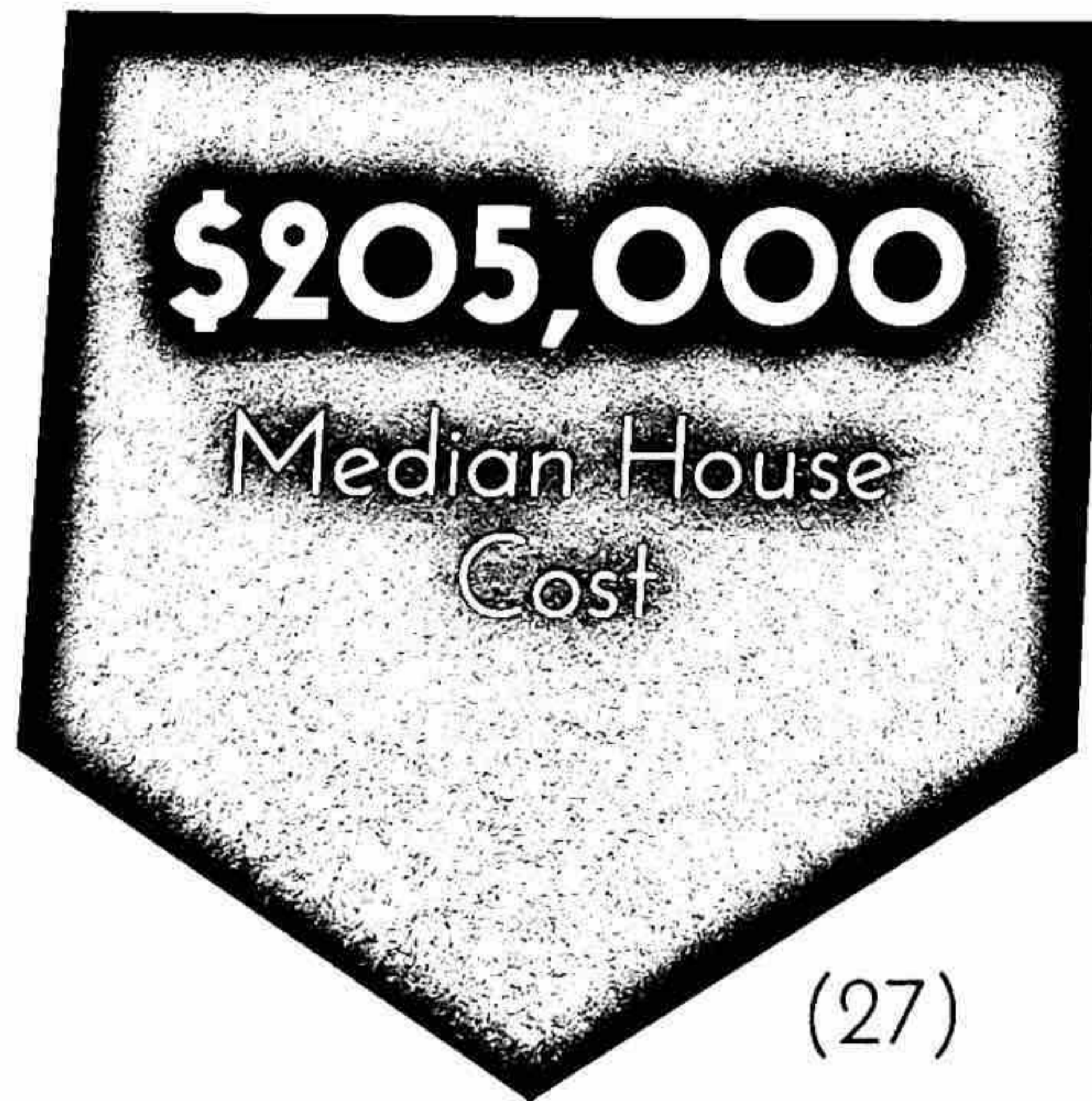


**HOUSING IS A
HUMAN RIGHT**

(26)

National Housing

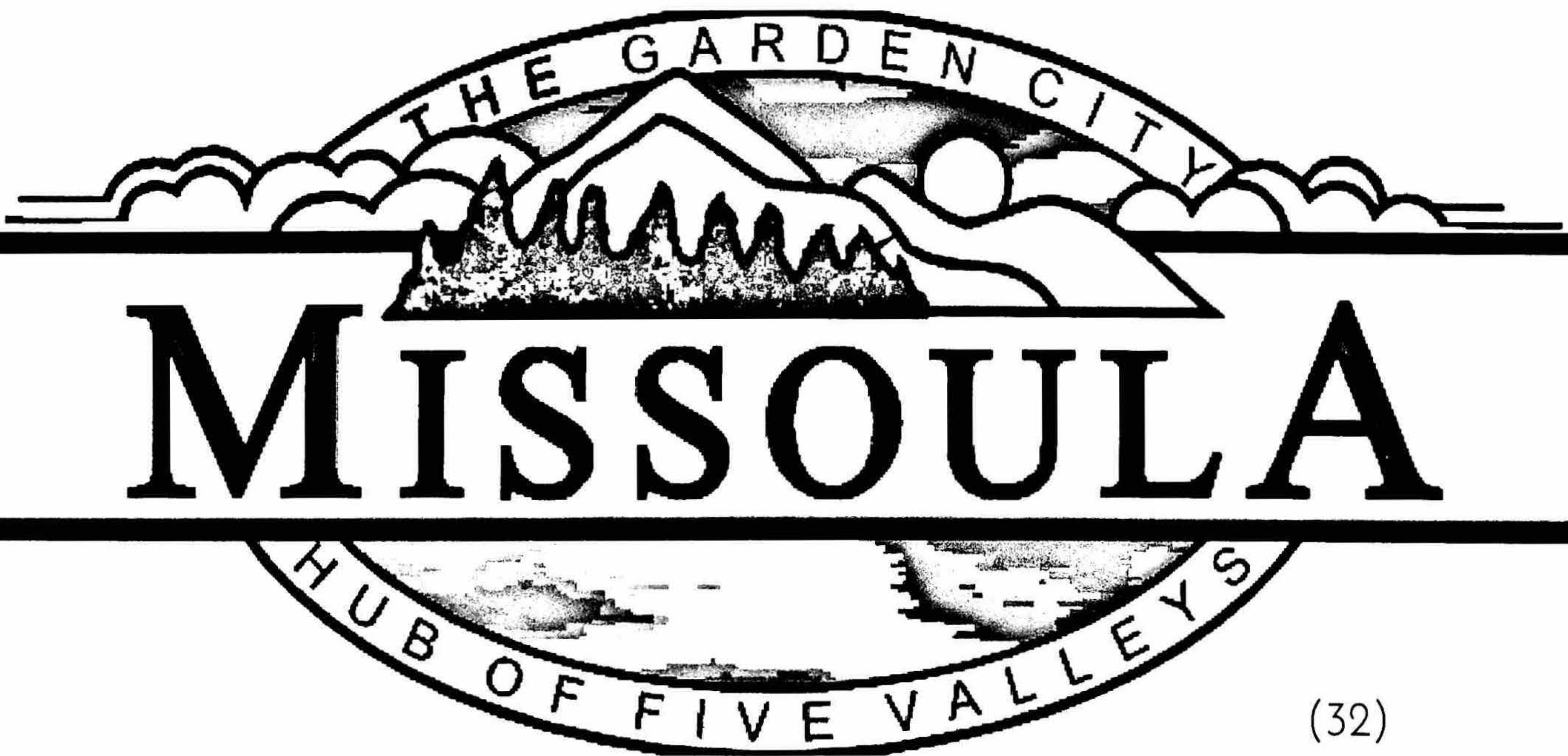
The status of affordable housing in the United States can be put into perspective by these two statistics:



Missoula is not the only city experiencing an affordable housing problem: access to affordable housing is an issue that reaches millions of people in every corner of our country. The issue stands: there are not enough affordable housing developments to house the low to moderate income families and individuals in need. The Housing Affordability Gap refers to the disparity between housing costs and income, and this gap is clearly a national issue (29). According to the National Low Income Housing Coalition (NLIHC), in 2017, only 35% of extremely low income household need for affordable rental homes was met (30). With 12.7% of the nation's population living below the poverty line, affordable housing and housing stability are incredibly important (31).

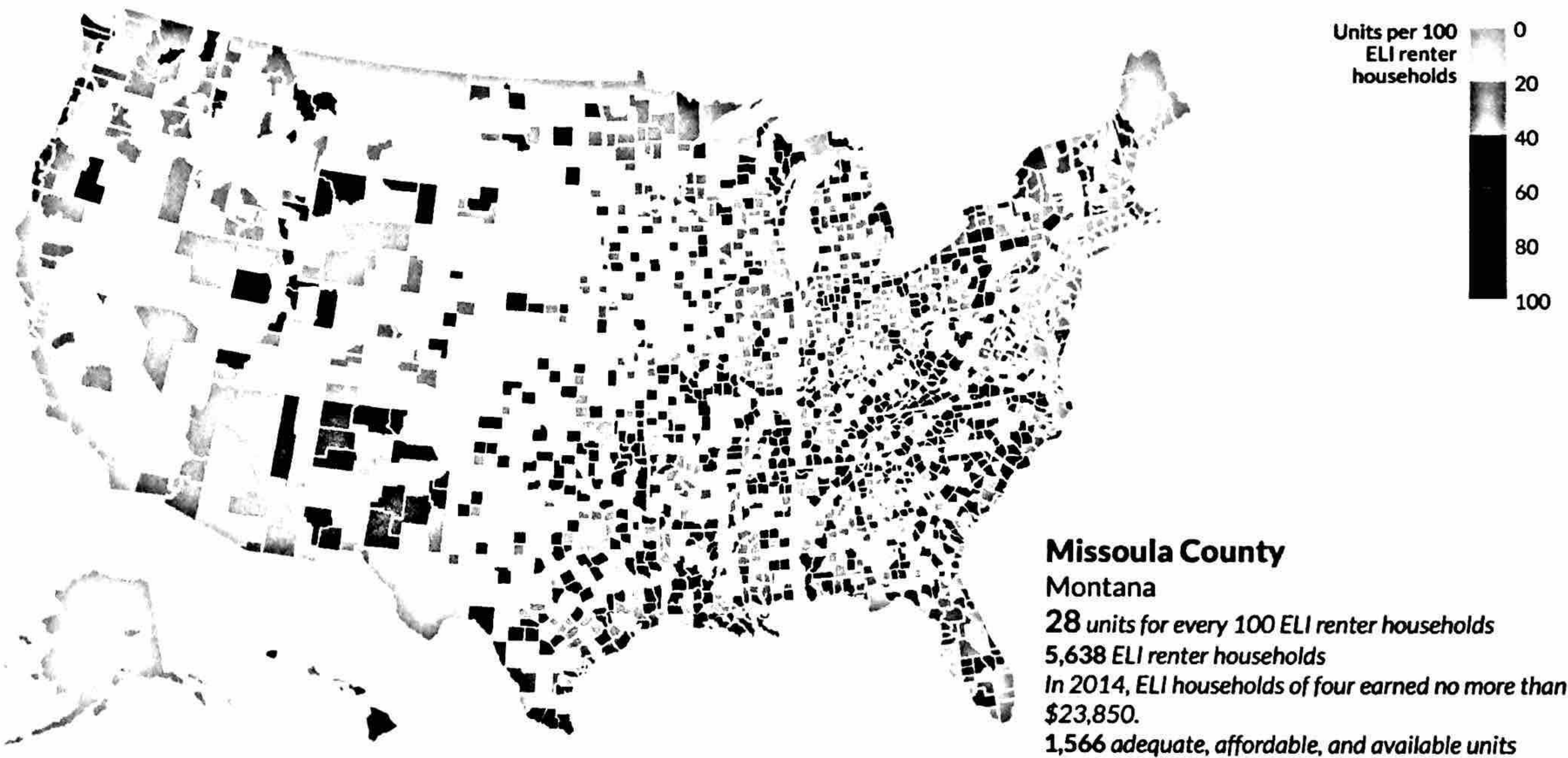
Bringing the National Scene to a Local Context

Missoula is no exception to this national housing crisis. In comparison to income, the price of housing is increasing disproportionately, creating an ever-greater housing affordability gap. Without affordable housing, Missoulians will be priced out of Missoula, students will be unable to remain in Missoula to attend school, and new people will not be able to move into Missoula. A simple way to avoid this is increasing affordable housing units and decreasing the cost of living in Missoula.



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Bringing the National Scene to a Local Context

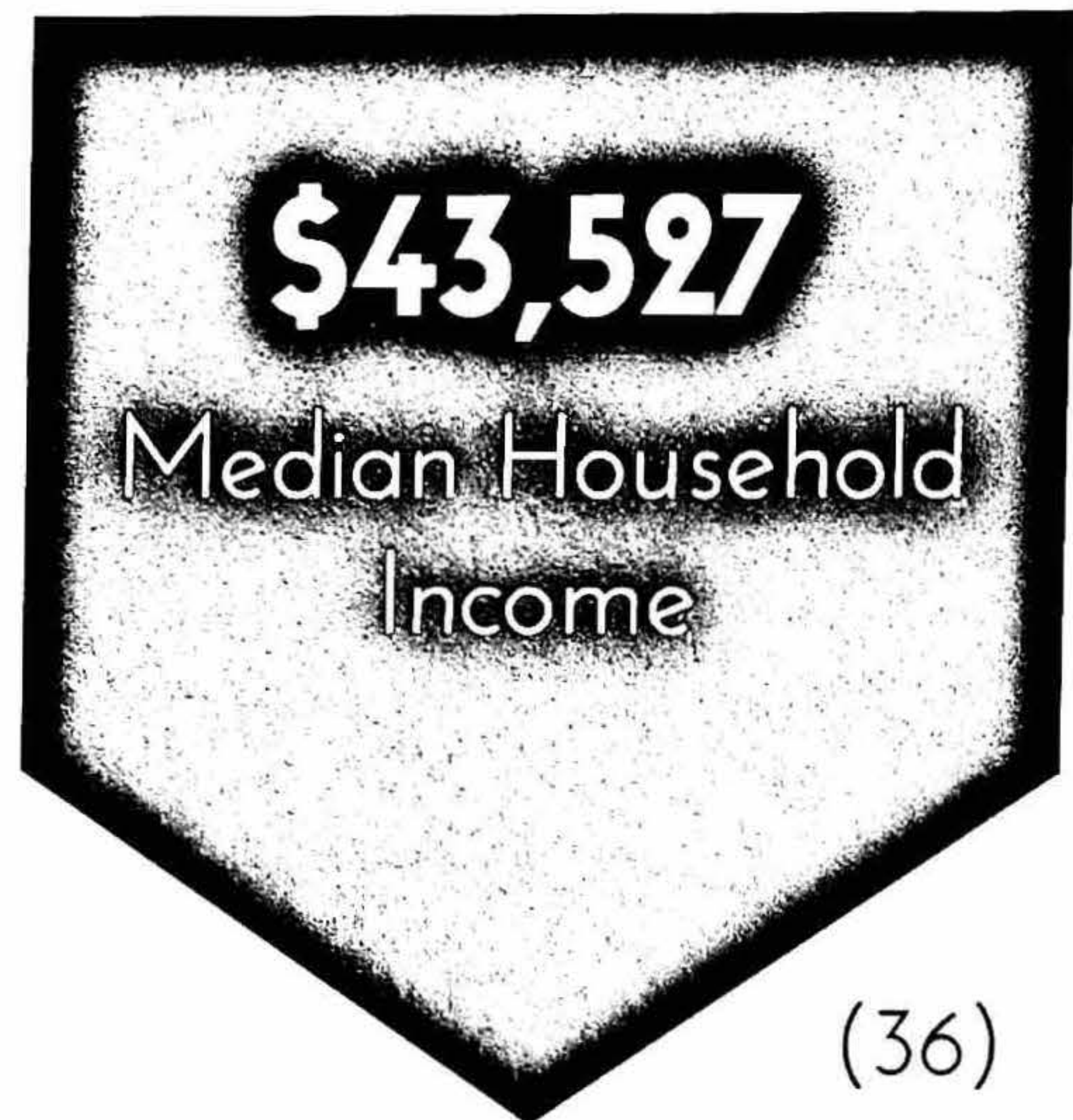
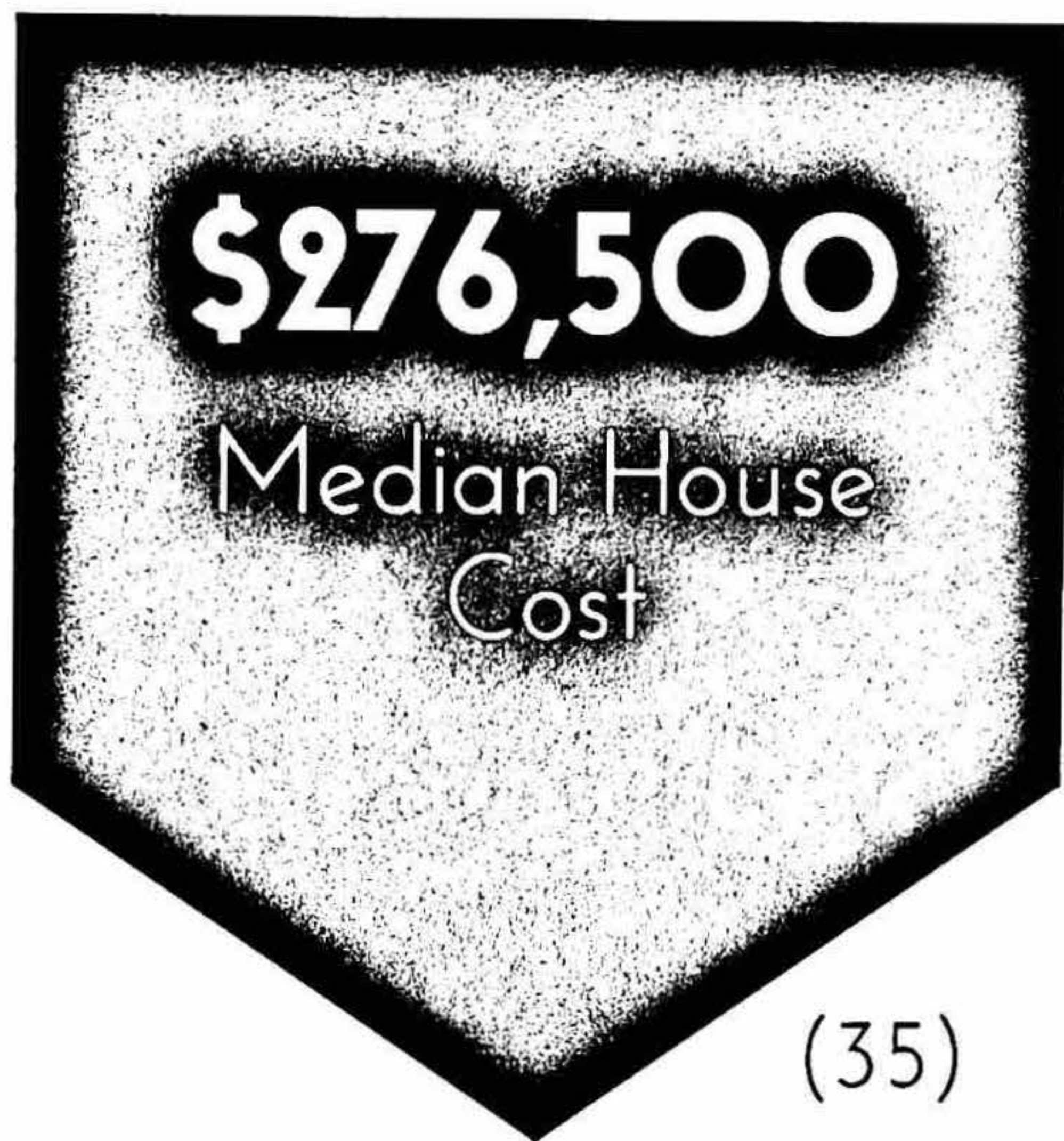


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This is a map showing availability of units for extreme low income households across the United States compiled from data from HUD. The lighter the color, the less available units there are for every 100 extreme low income households. Darker colors signify counties which are meeting nearly 100% of the need. Missoula County (highlighted in orange) has only 28 units available for every 100 households in need. That means the county is meeting on 28% of the need (34).

Housing in Missoula

Compared to the national housing status, Missoula has a lower median household income and a higher median house cost, a combination which places great strain on the availability of affordable housing in Missoula.



In 2015, around 30% of Missoula's homeowners spent 30% or more of their income on housing (37). Similarly, over 47% of renters spent over 30% of their income on renting (38). A large portion of Missoula's residents simply do not have affordable housing. In terms of housing, the most pressing issues in Missoula are the cost of housing and lack of education surrounding homeownership. Even if someone is able to buy a home, they may not be able to sustain their payments on it or understand the taxation process. This lack of education can jeopardize their status as a homeowner. Many people that should be in the process of homeownership are still renting which fills up rental units, drives up the demand, and thus increases rental costs. Missoula is in dire need of more affordable housing units before the prices force students and the working class out of Missoula.

Our Solution

SMALL SCALE LIVING

Our Solution

There are many solutions to affordable housing but the city of Missoula wants creative ideas which maximize the cost-efficiency of building as well as the greatest external benefit. A specific plan of attack will be much more effective than generalized solutions that are not unique to Missoula or it's situation. We also recognize the importance quality has, rather than quantity alone. We want to help individual people, and their subsequent success in homeownership will have positive effects on the rest of the housing community.

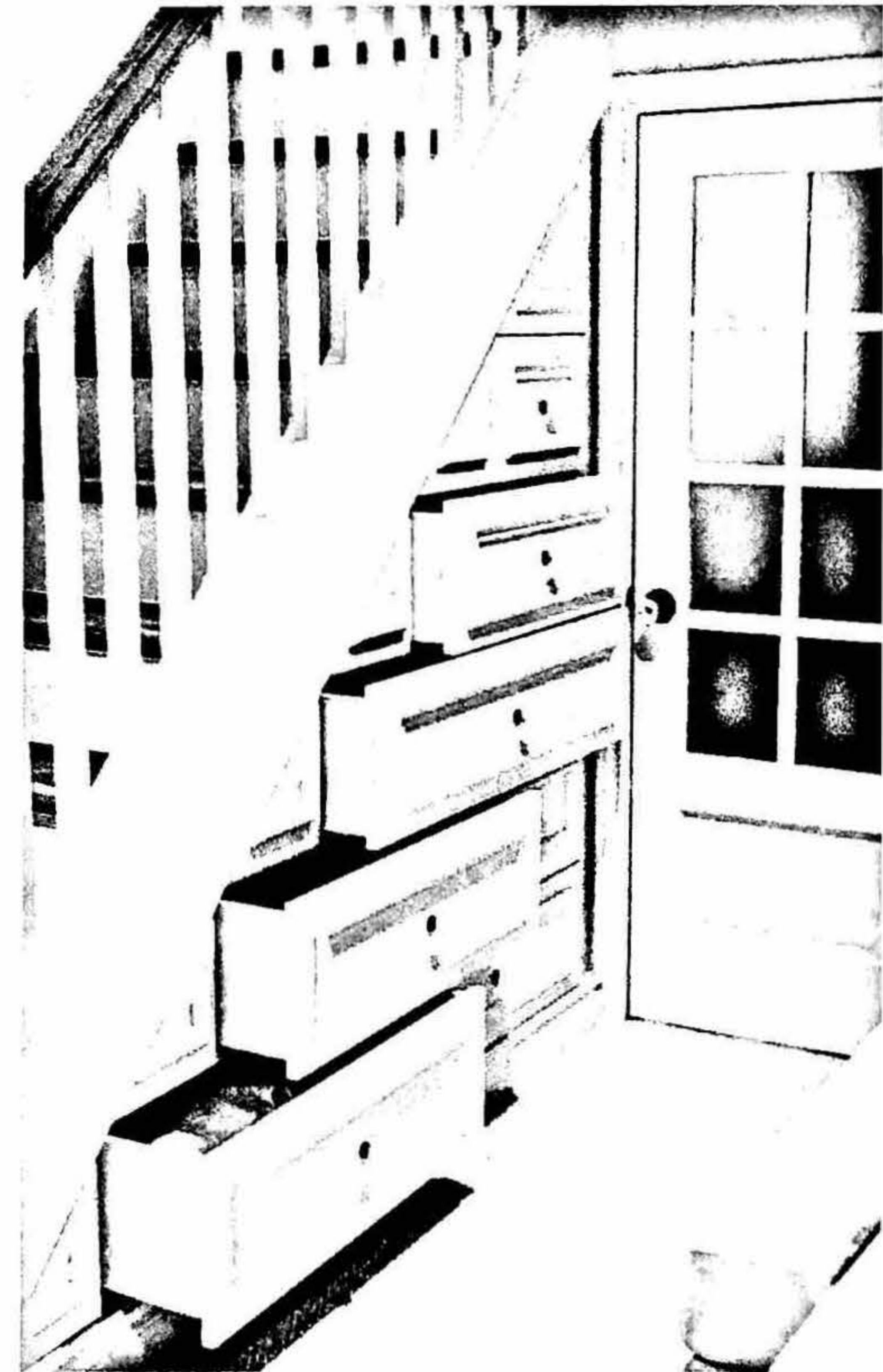


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What is Small Scale Living?

Our version of small scale living is the implementation of space and cost efficiency which results in affordable housing. We propose that Missoula build these small houses as a way to alleviate the burden of housing costs. There are many benefits specific to small scale living including but not limited to: affordability, environmental sustainability, lower utility bills, lower taxes, and less clutter.

The greatest opposition to small scale living is the size. We are steering away from the idea of a 'tiny home' and are instead focusing on small scale living because it offers many more options than the traditional tiny home, which generally has between 100 and 400 square feet of living space (40). The homes we are proposing could be that small, but they could also be up to 600 square feet. According to Census data, what is considered an "average" house today, generally around 2,500 square feet, is actually 50% larger than the same "average" house in the 1970s (41). Needless to say, people do not actually need all of the room they have, and small scale living is a feasible option for small families. The point of small scale living is to have enough space for the necessities while also utilizing any extra space available in order to minimize cost, time, and footprint.



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Examples of Small Scale Living

Across the United States, there are many communities focusing on small scale living as a way to increase housing affordability. Specific examples we have researched include Detroit, Newfield, and Bellingham.

Detroit, MI

This past summer Cass Community Social Services (CCSS), a non-profit in Detroit, MI, began fundraising for their newest affordable housing project. They are building 25 tiny houses in order to “make housing and homeownership more affordable and accessible to a larger number of people”. CCSS has set up an extensive application process to ensure that they are benefiting those in extreme need. Those accepted into the program will also have to take financial coaching classes and an educational homeownership course. In terms of who these applicants will be, CCSS is targeting students, the elderly, and formerly homeless citizens. These tiny homes are also meant to be rent-to-own, meaning that tenants would pay rent for a maximum of seven years before becoming the owners of their small home. CCSS estimates utilities to cost less than \$35 per month, making this solution even more affordable. In terms of building, CCSS is incorporating both professional contractors and construction workers as well as a large volunteer force to help mitigate building costs (43, 44).

Newfield, NY

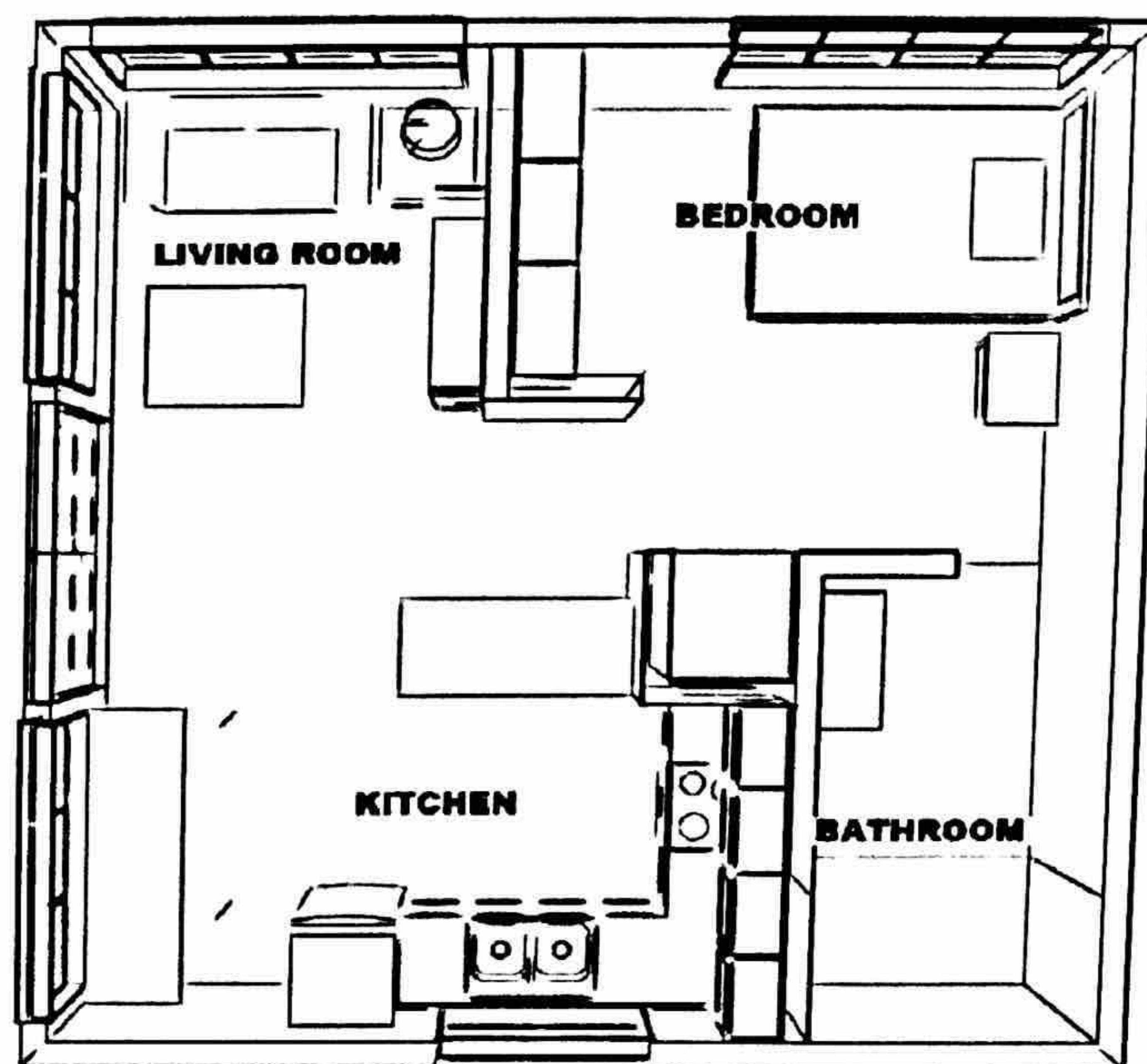
In upstate New York, there is a project called Second Wind Cottages which builds tiny houses as a way to decrease the homeless population. Just outside of Ithaca is the town of Newfield, NY, which has struggled with finding a way to help house its homeless population. They settled on tiny house communities as a way to increase housing affordability and offer a fresh start to previously homeless members of the community. The image below shows the layout of these small scale living communities in which there is a communal parking lot and park area, and the plan is to also include a chicken coop, a common house, and garden beds. Surrounding the common area are each of the homes, each costing just \$10,000 to construct due to huge volunteer efforts and donations mitigating the price (45, 46).



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Bellingham, WA

The Tiny Housing Community Project (THCP) in Bellingham, WA, is focusing on tiny homes as a way to increase affordability as well as build community. THCP is in the process of building six tiny home developments within the city, each with anywhere from ten to twenty-five houses. One aspect of their project stems from a desire to create safe and affordable housing for seniors. Many seniors delay moving into a retirement home due to their desire to maintain independence. However, living in a large house is not practical for some seniors as they may not need a large house for themselves. Additionally, some may be unable to manage stairs and the maintenance that comes with a larger home due to physical restraints. This is why affordable, single-story tiny homes are the perfect solution for them. The image below shows a prototype for a 441 square foot, single-story home (48).

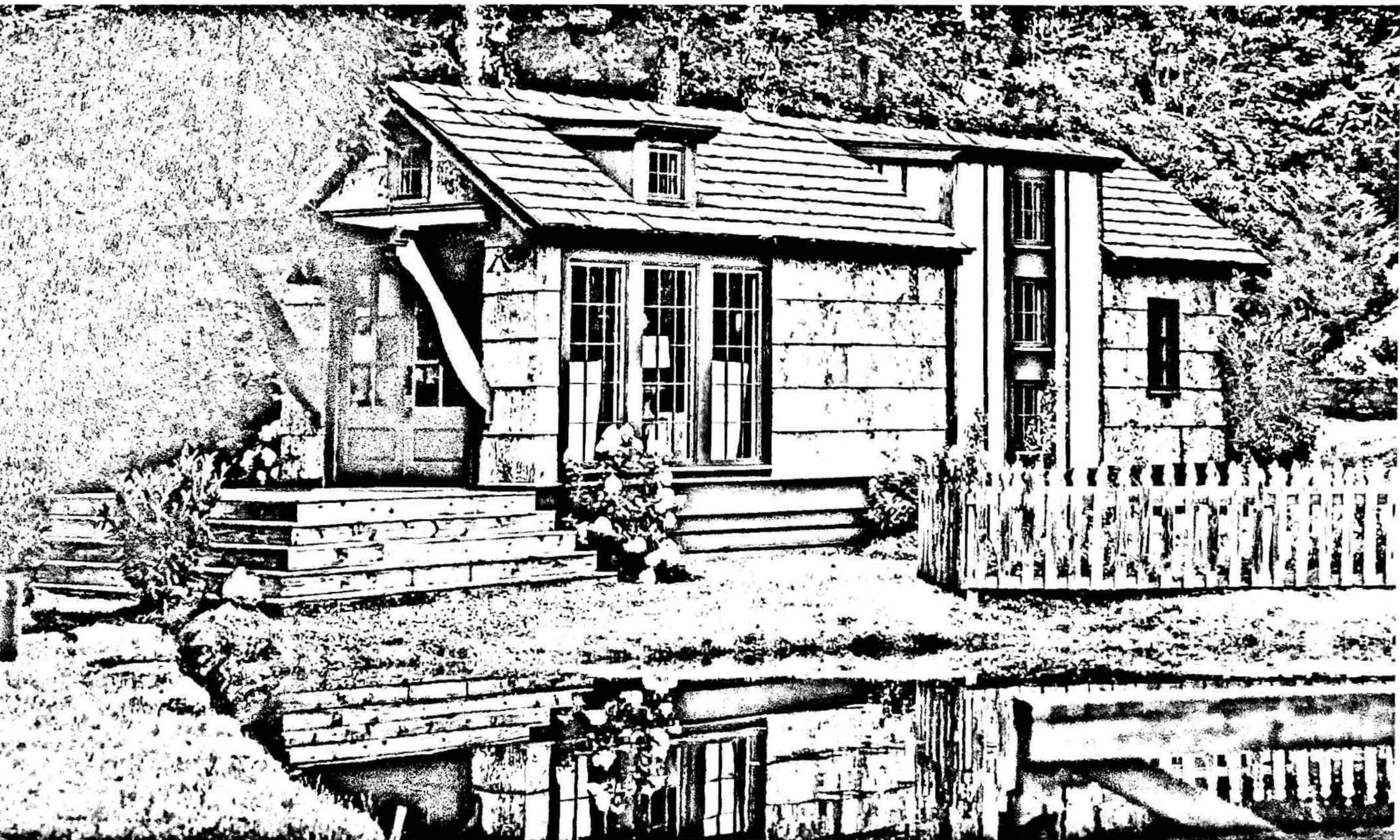


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Some may say that small scale living is just a momentary fad, but the upsurge of tiny houses and small scale living is so dramatic that it has even permeated the political scene. The 2018 International Residential Code, or IRC, now includes an official appendix for tiny house construction codes (50).



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Owning vs. Renting

While our proposal of small scale living could work with both renting and owning, we have focused on homeownership as we feel it will increase long-term affordability and benefit Missoula the most. One of the first elements we noticed in Missoula is that most organizations attempting to increase housing affordability stay within the realm of renting. For example, Homeward has done incredible work for increasing affordability but their main focus has been on renting. We recognized an open space in terms of affordable homeownership and decided to center our attention on the benefits of owning a house at an affordable price. Rent prices in Missoula are incredibly high, averaging at \$625 for a one-bedroom apartment in 2016 (53). Buying a home, while it may initially appear to cost more money, is actually a financially smarter decision than renting for people who plan on staying in Missoula for the foreseeable future. Rental vacancy rates are incredibly low, meaning that there is limited availability. At the end of 2016, rental vacancy was at 2.1%, whereas the national vacancy rate was 6.9% at the end of 2017 (54, 55). An additional downfall to renting is that rental costs are subject to change whereas a fixed rate mortgage is not. Lower-income people cannot keep up with the rising cost of rent in Missoula, but the option to buy an affordable house opens up a world of possibilities. Homeownership provides people with an appreciating asset in the form of home equity, as well as an emergency fund due to the option to mortgage their home. This financial security allows people with low income to pursue their goals while simultaneously providing a safeguard against unforeseen expenses. Small scale living helps bridge the gap between renting and owning in an affordable way which still offers all of the benefits of homeownership.

Targeted Demographic

Small scale living is not an option that works for everyone and so we are looking at first and last time homeowners as our targeted demographic. First and last time homebuyers also fit perfectly into the small scale living scheme because it is much more cost-effective than traditional houses and so serves both as an affordable step to owning a family house as well as a good way to downsize for older people who no longer need nor can afford big houses.



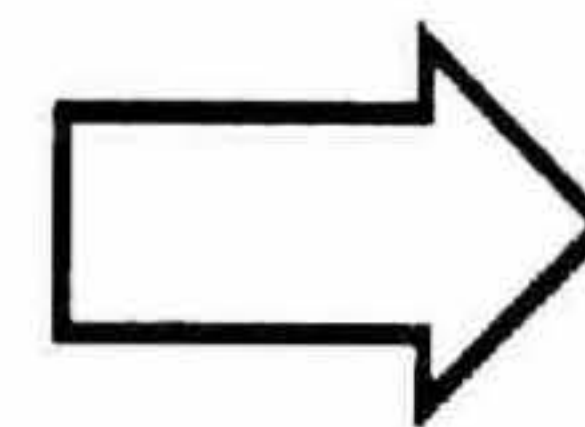
(56, 57)

First Time Homeowner

Missoula has a much lower median age than the rest of Montana due to the presence of the University of Montana. In 2016 the median age was 36.4 in Missoula, 40.1 in Montana, and 37.9 in the United States (58, 59, 60). Although the differences between these median ages may not seem large, the impact of having a younger community in Missoula means that there are many people who have not yet owned a house. Targeting first-time homeowners offers us the opportunity to educate and introduce this demographic into the buying market. Due to the combination of high rent and high housing costs, most renters in Missoula can't save enough money to buy a house. While they are renting they must worry about the high rent, and this financial strain prevents them from saving in the hopes of one day owning their own house. Small scale living presents the opportunity for renters to leave the renting cycle earlier than would be typical in Missoula due to the lower cost of buying a small home. By leaving the renting market they are able to reap the benefits of homeownership and can more easily move into the traditional housing market later in life. This also opens up space in the housing cycle for more renters, as the new homeowners will have vacated their previous dwelling space.

Last Time Homeowner

On the opposite end of the spectrum is the last time home buyer. Homeowners in Missoula who are hoping to downsize are left with the option to return to the renting market, move into a home with neighbors on the other side of the wall such as a condominium, or move into a retirement home. These options are unappealing to many people and thus they remain in a home that no longer suits their needs. Small scale living provides the opportunity to downsize while holding onto the benefits and comfort of homeownership. This will, again, provide space within the traditional housing market for those upsizing from renting or the small scale living market.



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Funding

Trust Fund

One way to acquire money for affordable housing would be to create an affordable housing trust fund. This fund would be filled through an increased property tax. Each homeowner would pay an annual fee of \$25 which would be put into the trust fund. Missoula County has just over 52,000 housing units, with 60% of those being owner occupied (62). If the city received \$25 from each owner occupied unit, the total would be \$780,000. If each housing unit paid \$25, regardless of whether the owner occupied it or not, the city would receive \$1,300,000. This would be an immense step in the right direction in terms of funding affordable housing development and yet the burden on individual citizens would be minimal.

Grants

Our project would also look to federal funding in the form of the HOME and CDBG grants, both of which run through the U.S. Department of Housing and Urban Development (HUD). Their purpose is to “assist state and local governments, as well as nonprofits and other partners, to develop affordable homeownership”, meaning that they are available for Missoula’s use as a local government (63).

The Community Development Block Grant, or CDBG, consists of federally allocated grant money which is used for “providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons” (64). These grants are given to entitlement communities which must meet one of the following three requirements: be a principal city in a Metropolitan Statistical Area (MSA); be a metropolitan city with a population of at least 50,000 people; or be an urban county with a population of at least 200,000 people, not including any entitled cities within the county (65). In 2017, CDBG allocated \$519,960 to Missoula (66).

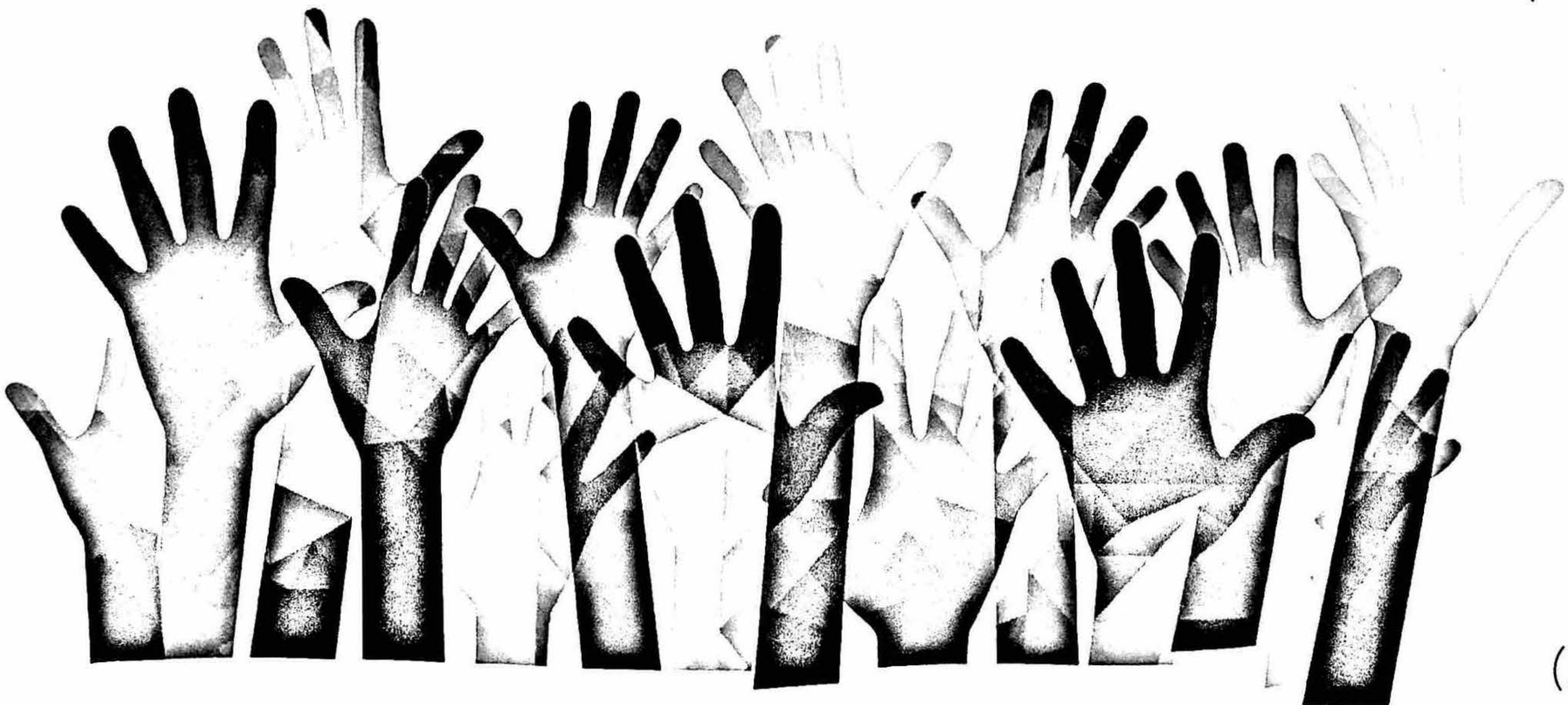
The purpose of the HOME Investment Partnerships Program is to “fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people” (67). All states are eligible for HOME funds, though the application of those funds are regulated (68). In 2017, HOME allocated \$289,761 to Missoula (69).

While we have looked into additional grants for affordable homeownership, we feel that HOME and CDBG are the best options for Missoula.

Volunteers

A great way to minimize building costs is by incorporating volunteer labor. Some of the volunteer force would come from the University of Montana and Missoula College. Missoula College students in the technical degree programs are often utilized for on-campus building projects. One way to encourage these students to volunteer would be to offer academic credit for their contributions. This would also be beneficial to furthering the relationship between the community of Missoula and the local education system.

As stated in the interview section, Habitat for Humanity has offered volunteers to help with the building process. Locals who are interested in helping their community could be reached through the Volunteer Missoula website. Home Depot and Lowes have volunteer programs which could also be tapped into during the building process.



Fitting into Missoula

Geography

Part of what the city asked us to take into consideration at the beginning of this project was the goal to not expand Missoula's borders. Therefore, we are not looking to expand Missoula's city limits but rather to fill in the empty lots within the city to maximize the space available and not force people to live farther away from the metropolitan area. Similarly, in-filling within the city is more environmentally conscious and decreases commute time to work and to other amenities that Missoula offers. Small scale living fits perfectly into this goal to in-fill because there are many lots which would fit a smaller home but would not be big enough for a traditionally sized home, much less an apartment or condominium complex.



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Community

NIMBYism is a term which, on a literal level, means “Not-In-My-Back-Yard-ism”, but in action it is representative of the opposition that many people have to new developments in their area. When it comes to affordable housing, everyone will say that they are all for it and support it- so long as it’s not in their backyard, or their block, or their neighborhood. Affordable housing has the connotation of being dirty and not aesthetically pleasing, and therefore people do not want to live nearby to affordable housing. Increased traffic, decreased parking, strain on services, environmental degradation, increased crime rates, and effects on neighborhood character are the driving forces behind NIMBYism (72). This is partly why we moved away from ADUs or apartment complexes as solutions and instead focused our research on small scale living. Apartment developments pose the problem of adding a large amount of people to the same space which would increase traffic, decrease parking, and create a strain on services. Additionally, an apartment complex would not fit into a residential area comprised mainly of houses, and so the aesthetics component would most likely trigger extreme NIMBYism. Our goal is to propose a solution which makes people happy, and it seems to us that large developments would be difficult to incorporate into Missoula more than they have been already. One benefit of small scale living is that it would neatly sidestep most NIMBYism. Our proposal would entail building the same type of homes as the rest of the neighborhood, just on a smaller scale. We want to stress that we are not proposing trailer homes, but rather small homes.

That being said, we do not claim to have found a way to entirely solve NIMBYism, but this is where the benefit of living in a small city like Missoula comes into play. It is substantially more difficult to perform the outreach needed to address NIMBYism in large cities than it would be here in Missoula. Our population is small enough that it is feasible to hold a forum to listen to and address the concerns of the community, something which is already happening in the form of the Community Needs Assessment (CNA) meetings, held biannually. We attended the CNA meeting in December and heard multiple citizens voicing a concern about the lack of smaller scale living in Missoula. One woman who recently moved to Missoula encountered the issue of not being able to find an available starter home. Communication is key in achieving change, and these meetings offer the opportunity for community members to voice their opinions.

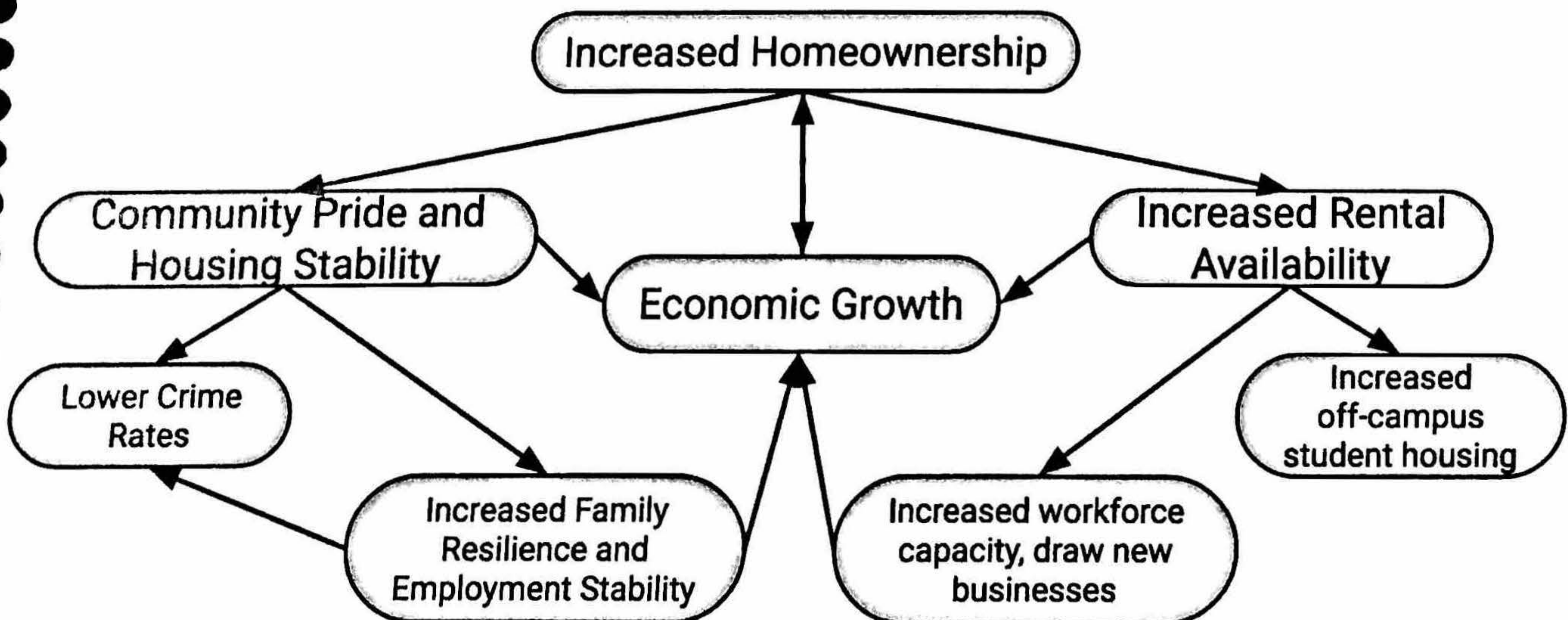


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Far Reaching Effects

Benefits of Small Scale Living

As stated in the 'Buying vs. Renting' section, small scale living will increase opportunities within the housing cycle. With renters leaving the rental community and moving towards homeownership, there will be increased rental vacancy. Additionally, as last time homeowners downsize, their previous homes will become available for families who need more space. More affordable housing will also increase retention rates within Missoula because it will make the already desirable community an affordable place to live. With people being able to afford housing in Missoula, graduated students will be more inclined to stay in Missoula which will benefit the economy and keep things local in an ever-growing city.

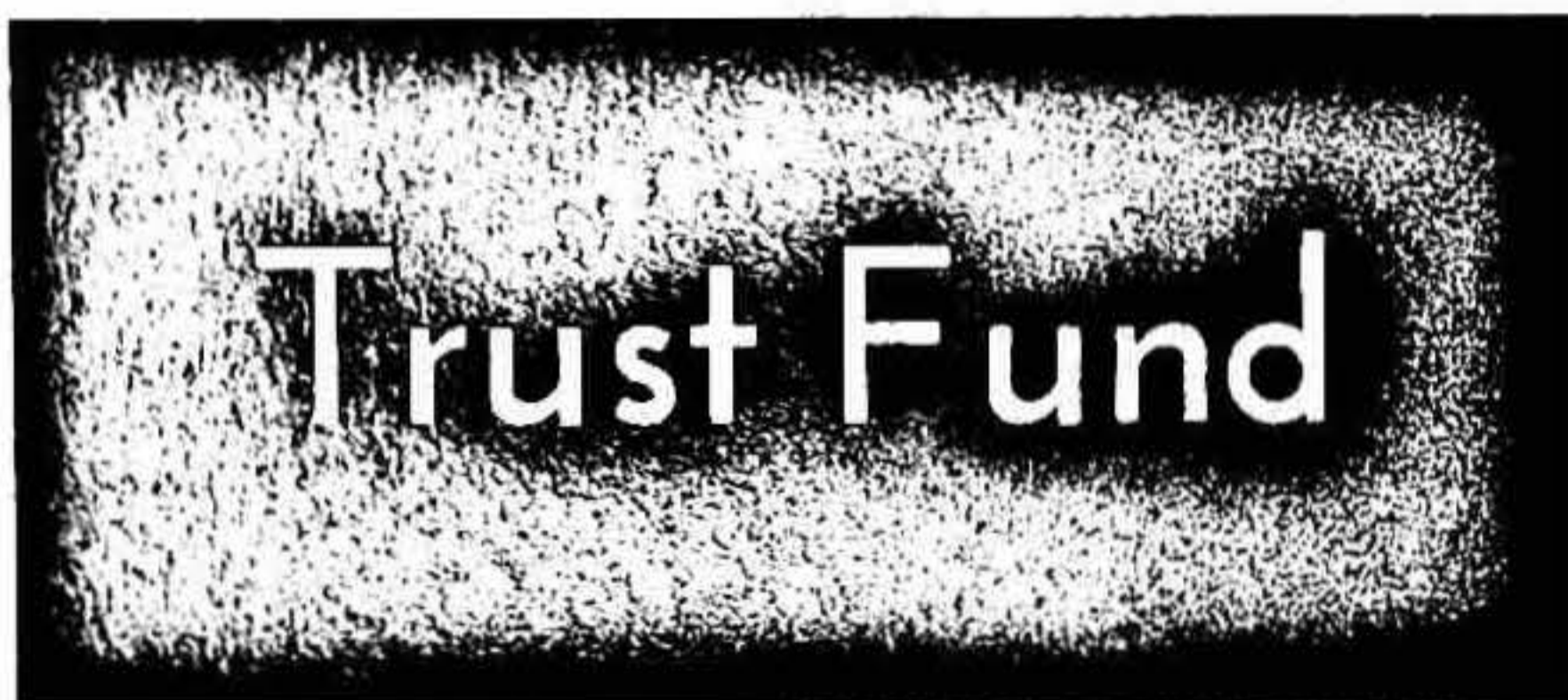


Recommendations

PROPOSALS FOR THE CITY

Recommendations for the City

The housing affordability gap needs to be breached and this can be achieved through creating an affordable housing trust fund, educating people on how best to go about buying a house in a cost efficient way, and lowering fees while also speeding up the development process. The community of Missoula has voiced the importance of the unique culture here due to its smaller nature and keeping this culture while continuing to grow economically. We do not want to propose anything which will alter the character of Missoula, and small scale living will fit into Missoula in an unobtrusive but helpful way.



Information on the proposed affordable housing trust fund and property tax can be found under the 'Funding' section.

Lower Fees

Lowering development fees will help diminish the cost of affordable housing. The 2018 Zoning Map Amendment (Rezoning) for property of up to one acre is \$3,309. The Zoning Compliance Permit for single and duplex residential is \$118, while the additional Comprehensive Plan Compliance fee for single-family residential is \$115. Every dollar counts, so we recommend that the city lower these fees in the interest of affordable housing (74).

Fast Track Development

Similarly, we propose that the city allow for affordable housing to be fast tracked through the permitting stage. There is no reason to wait: Missoula needs affordable housing now.

Alter Zoning Laws

We propose that the city alter the zoning laws to allow increased density. Part of our proposal is focused on the added benefit of not expanding Missoula's borders, and allowing for more density within city limits would help us achieve this goal.

Education

HUD outlines the aspects of education which aid prospective renters or buyers in their present and future decisions. A federal program, Homeowners Education and Counseling (HEC), works to help both prospective homeowners as they search for a home that's right for them as well as people who already have a home and may be struggling with financing options and keeping up with their payments. (75) It is difficult to gauge exact numbers of how many people involved in education programs have benefited from it because each situation is unique. However, it is clear that, overall, homeownership education makes a difference in how well people, especially low-income, are able to navigate the financial and legal aspects of owning a home. Homeward offers homebuyer education, financial education, renter workshops, and counseling services. Homeward explained in our interview with them that they have found the education component to be a vital aspect in helping people find and understand affordable housing. Therefore, we propose that the city focus energy on offering free homeowner education.



Looking Forward

WHERE TO GO FROM HERE

Remaining Questions

Should this project continue for our group, we have many more questions to answer in terms of affordable housing in Missoula.

Aspects we would like to explore further are:

- The feasibility of raising the minimum wage in the city of Missoula as a way to bridge the housing affordability gap.
- Talking to the local high schools as well as the University of Montana and the Missoula College to see if there is the future possibility of offering academic credit for students who do affordable housing volunteer work in Missoula.
- We feel that once people see the reality of small scale living, it will become clear as to why it will work in Missoula. We're interested in obtaining a small plot of land in order to build a demo house which would serve as a model for future developments.
- If small scale living is a success in terms of affordable housing in Missoula, we feel it would be worth the city's time to use this same model as a way to address homelessness. Small home communities can be great rehabilitation areas for previously homeless citizens. Reference the work THCP is doing in Bellingham, WA, in our 'Examples of Small Scale Living' section.

Thank You

This project and our research was made possible by the following people:

- The Davidson Honors College
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- Katie Cordingley
- Will Sebern
- Noah Hill
- Ellie DeReu
- Reid Hensen
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