



COMMUNITY DEVELOPMENT DIVISION

Community Development Board Meeting Minutes

2825 3rd Avenue North, Billings, MT 59101 Phone: 406.657.8281 Fax: 406.294.7595 Relay: 711 www.ci.billings.mt.us/ComDev

Regular Meeting of the Community Development Board

March 7, 2017

Board Members Present: Becky Bey, Jim Corson, Katrina Kruger, Rebecca Noell, Joe Stockburger, Bret Rutherford, Kathleen Candelaria

Staff Present: Brenda Beckett, Dina Harmon, Tam Rodier, Sandra Lopez, Wyeth Friday

Board Members Excused: Patt Leikam, Laura Gittings-Carlson

Guests: MaryLou Affleck, City Council Member Larry Brewster

Welcome / Introductions / Announcements: The Community Development Board met at its regular monthly meeting located in the 6th Floor Conference Room, Miller Building, 2825 3rd Avenue North, Billings, Montana. Board Chair, Becky Bey, called the meeting to order at 3:03pm. Introductions were made around the table.

Public Comment: No public comment was made.

Meeting Minutes: Board member Katrina Kruger moved to approve the January meeting minutes and Kathleen Candelaria seconded the motion. A vote was taken and the minutes were approved unanimously.

NeighborWorks Project Review: Dina Harmon presented to the Board a second project from NeighborWorks in the form of a memo (*see attached*). MaryLou Affleck was available to answer questions.

Staff Reports:

- **First Time Home Buyer Program:** Staff reported six homes that have pending closings. Funding remains available to assist an estimated six households using HOME funds, 25 households using CDBG funds, and 14 households using Council funds. Staff noted the anticipation of a busy application season in the coming months.
- **Foreclosure Acquisition / Housing Rehab Program:** Staff reported that there is funding available to purchase and rehabilitate one to two foreclosed homes. No new Manufactured Home Repair Program applications were received, but funding remains available to assist one to two homeowners. No new Housing Rehabilitation Program applications have been received, but 14 projects continue in various stages, and funding is still available to assist more than five homeowners. Ads that were inserted in City water bills promoting CD programs have begun to arrive at homes and have already generated interest. Postcards were also developed to seek contractors and will be displayed in home improvement retailers and at events. Staff is putting on a Housing Rehabilitation Workshop at the Senior Center scheduled for March 21st at 1pm and will also have a booth at the Community Resource Fair on that same day at First Interstate Bank.
- **VISTA:** Staff and VISTA members are preparing for the annual ServeMontana Symposium in Helena, Montana March 8-10. Recruitment for Summer Associates and the upcoming July year-term VISTA members is beginning as Staff look over Host Site Proposals and develop VISTA Assignment Descriptions.

Application Review & Staff Recommendations for Funding Allocation: Staff presented the board with recommendations for funding allocations, and a presentation of the potential foreclosure program expansion (*see attachment*). Discussion ensued about the feasibility of the expansion of the foreclosure program.

Task Force Presentations - Recap: Staff and Board members discussed their delivery of Community Development Programs at the Task Force Meetings at the West Side Task Force and North Park Task Force meetings.

Program Outreach: Board members and staff discussed program outreach efforts undertaken over the last several months, ongoing efforts, and planned future efforts (*see attached*).

Neighborhood Concerns and Happenings: Becky Bey shared an event taking place April 1st from 8:30 – 4pm at MSU Billings called “Girls-n-Science”. Becky also shared the next STEM Saturday event that will take place April 22nd at Lockwood Schools.

Next Meeting: Becky Bey adjourned the meeting and set the next for April 4th, 2017.



COMMUNITY DEVELOPMENT DIVISION

Affordable Housing Development Program

2825 3rd Avenue North, Billings, MT 59101

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Fax: 406.294.7595

www.ci.billings.mt.us/chdo

DATE: February 6, 2017
TO: Community Development Board
TITLE: NeighborWorks Montana Project #2 - Two Dwelling Development at Riverfront Pointe
DEPARTMENT: Planning & Community Development Division
PRESENTED BY: Dina Harmon, Community Development Program Coordinator

ISSUE STATEMENT

The City of Billings Community Development Division is required by federal regulation to commit 15 percent of its annual HUD HOME allocation to a Community Housing Development Organization (CHDO) for affordable housing development purposes. On January 19, 2017 an Affordable Housing Development Program application was submitted by NeighborWorks Montana requesting \$75,000 in HOME funding.

NeighborWorks Montana proposes to construct a two family "twin home" which will create two single family homeownership opportunities for low income families. The homes will have three bedrooms, two bathrooms, a double car garage, and will be universally designed including construction conformity with visitability standards of zero-step entries. The two single family residential homes will be built in the Riverfront Pointe Subdivision located in the Southwest Corridor neighborhood.

The requested \$75,000 can be committed utilizing FY17-18 new HOME CHDO reserve funds and program income. Committing \$75,000 would allow the City to remain in compliance with CHDO allocation requirements. A portion of the HOME funding would be secured via recorded Deed Restriction and Montana Trust Indenture as a second lien against the property upon sale to a qualified first time home buyer. This second mortgage will be due in full from the homeowner to the City of Billings upon resale, refinance, or use of the property as a rental.

ALTERNATIVES ANALYZED

- 1) Approve funding for the proposed project, with or without conditions. A funding allocation to support this new construction project would assist the City in meeting affordable housing needs while ensuring compliance for CHDO allocations through FY17-18;
- 2) Not approve funding for the project. NeighborWorks Montana would need to secure additional conventional financing to complete the project, increasing costs passed on to the buyer, or the project would not move forward.

FINANCIAL IMPACT

NeighborWorks Montana is currently one of two CHDOs certified by the City of Billings. If funding is not committed to the proposed NeighborWorks Montana project, the City would be in jeopardy of noncompliance with federal regulations.

PROCEDURAL HISTORY

- **February 25, 2016:** A presentation was made at the Southwest Corridor Task Force meeting regarding the proposed project. Task force members were supportive of the project moving forward.
- **January 19, 2017:** NeighborWorks Montana submitted an Affordable Housing Development Program application to the City's Community Development Division requesting \$75,000 in HOME funding to develop an affordable housing project.

- **February 7, 2017:** Staff sent a memo detailing the project to the Community Development Board.
- **March 7, 2017:** NeighborWorks Montana staff will review the project with the Community Development Board during their regular monthly meeting. A recommendation must be made on this project in order to prepare documents for City Council.
- **April 24, 2017:** The City Council will review the FY17-18 Annual Action Plan and proposed budget, including funding for this project, and will make a final determination on allocation.

PROJECT REVIEW

Location: The property is located within the Billings city limits in the Southwest Corridor area. Parking and landscaping will be included in the site plan. Utilities are available at the site and the project conforms to infill development recommendations.

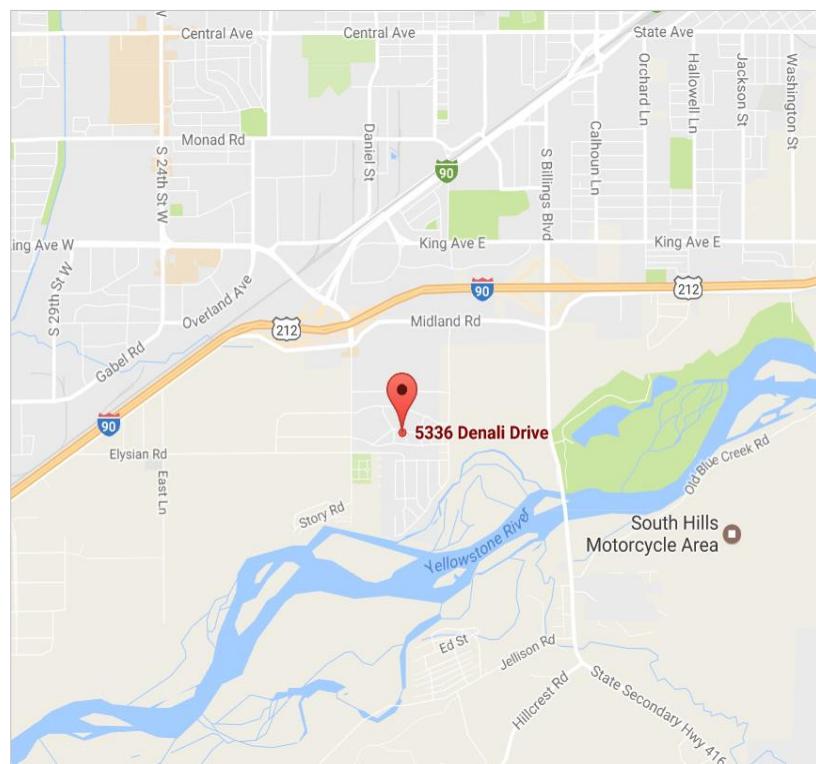
Staff has completed the full Environmental Assessment, including historic review on this project and did not discover any issues with the site as the lot is located in a developed residential area and is not located adjacent to areas of potential environmental concern; the airport, PCE contamination site, or a four-lane street.

Units: Proposed sales price of each unit will not exceed the lower of the following: 95 percent of the median purchase price for the area based on Federal Housing Administration (FHA) single family mortgage program; or the appraised value of the completed unit.

The homes will have three bedrooms, two bathrooms, double car garage and will be universally designed including construction conformity with visibility standards of zero-step entries.

Beneficiaries & Deal Structure: The prospective buyer will apply directly with the lender of their choice for a first mortgage loan and will be reviewed through the City's First Time Home Buyer program to determine income eligibility. The household will be referred to the Home Center for homebuyer education classes and will enter into a buy/sell agreement with NeighborWorks Montana.

Total household income must not exceed 80 percent of the Area Median Income (AMI) as determined by HUD (see chart, following page). Buyers will be qualified for a first mortgage using 29 percent of household income with an estimated first mortgage from \$150,000 to \$160,000.



HUD HOME Income Limits - Effective March 28, 2016	
Household Size	80 Percent AMI Limit
1	\$37,750
2	\$43,150
3	\$48,550
4	\$53,900
5	\$58,250
6	\$63,550

NeighborWorks Montana is committing \$10,000 per unit from a Wells Fargo Targeted Market Grant to assist in financing construction of each of the units. HOME funds will be used for zero percent interest deferred second mortgages* to bring the homeowner's housing payment to no more than 29 percent of household income and a total debt ratio no higher than 41 percent of household income. A \$15,000 zero percent interest deferred loan in third position will be provided with Community Frameworks funds.

**The City of Billings will be the recipient for repayment of second mortgage HOME funds upon resale, refinance or non-use as a primary residence.*

Organizational Strengths: NeighborWorks Montana staff has significant experience in affordable housing development, processing mortgage loans and determining required federal subsidy needed to bring forth successful projects. Organization staff will be working with local lenders for primary mortgages and with City staff for secondary mortgages. Marketing will be conducted through the Billings Association of Realtors and the homes will be listed on the Multiple Listing Service.

NeighborWorks Montana has developed 23 single family homes in Shelby, Ronan, Great Falls, Black Eagle, and Red Lodge and this will be their second project in Billings. Staff has extensive knowledge, experience, and formal education to ensure the long term viability of the project. NeighborWorks Montana has the financial capacity to oversee and fund the proposed development.

Financial Plan: Sources of funds to complete the project financing to date are as follows:

NeighborWorks MT Equity	\$350,740
Community Frameworks	\$30,000
City of Billings HOME Funds Requested	\$75,000
Homeowner Labor, Loan Fees	\$4,260
Wells Fargo Targeted Market Grant	\$20,000
Total Sources:	\$480,000

With \$75,000 in HOME funding allocated to the project, the total per unit subsidy would be \$37,500 for each of the two units. The maximum allowable HOME allocation for a three bedroom unit is \$252,662. Staff has recommended a HOME funding level for this project at 16 percent of total project costs. Projects previously funded by the city include:

- **Pheasant Home:** \$554,191 for 16 units, with an overall cost per unit of \$34,637. Four of the units in the project were HOME-assisted, creating a \$138,548 subsidy for each HOME-assisted unit.
- **Southern Lights:** \$500,000 for 20 units, with a \$25,000 cost per unit; all of the units are HOME-assisted.
- **Acme:** \$143,400 for 19 HOME-assisted units, with a \$7,547 cost per unit.
- **Old Town Square:** \$242,000 for 8 HOME-assisted units, with a \$30,250 cost per unit.

Additional Reviews: A subsidy layering review has been completed using the income documentation of four different households with the sales price and approximate taxes for these homes. A review of the market assessment has also been completed. The market assessment reflects a strong need for single family housing in this particular price range.

NeighborWorks Montana will be required to sell each of the homes to income qualified households within six months of Certificate of Occupancy issuance. Staff does not anticipate issues with the organization meeting this deadline. The project is not located in an area where it will adversely affect affordable housing projects being completed by other organizations. Both the subsidy layering and market assessment reviews are available for inspection upon request.

CONSISTENCY WITH ADOPTED POLICIES OR PLANS

City staff completed the five-year Consolidated Plan in 2015 and the following key findings were identified as a result of a Housing Needs Assessment, Market Analysis and an Analysis of Impediments to Fair Housing Choice:

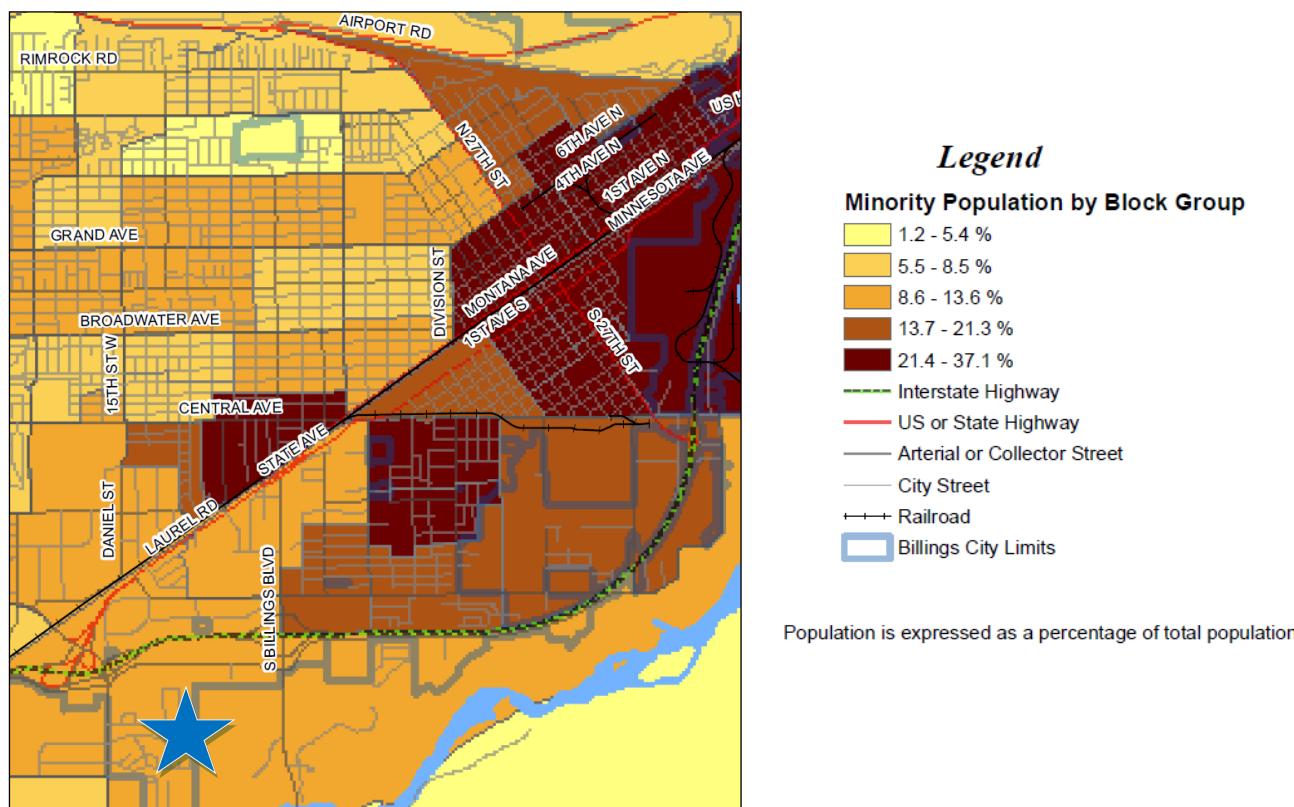
- **Housing Cost Burden:** The most severe housing problem for local residents is paying greater than 30 percent income for housing expenses.
- **Smaller Housing Units:** 1,200 households are on the Housing Authority waiting list for one-bedroom rental units.
- **Tight Housing Market:** Billings currently has a very low vacancy rate. Over half of the public housing voucher holders seeking housing have not been able to secure it due to high rent costs and poor unit conditions.
- **Minority Concentrations:** Data evidenced the beginnings of neighborhood segregation and lending discrimination against Hispanic Americans. Most White households own their homes. Most minority households are renting.
- **Homelessness is on the rise:** An average of 711 individuals are experiencing homeless on any given day in Billings, including 122 families.
- **Special Needs Populations:** Elderly, Disabled, Public Housing Residents and HIV/AIDS populations are in need of various services and support.

Priority needs have been identified in the five-year Consolidated Plan and include the provision of new affordable housing opportunity.



Key Findings & Priorities: This project will assist in addressing the following key findings as identified in the City's five-year Consolidated Plan:

- **Housing Cost Burden:** Housing costs relative to principle mortgage, insurance and taxes will be maintained at less than 30 percent of household income.
- **Tight Housing Market:** While only producing two units, this project represents the same project of its kind to date, and has the potential to be replicated in the future to assist in planned unit development through CHDO reserve channels.
- **Special Needs Populations:** Project design includes visitability standards with zero-step entrances.
- **Minority Concentrations:** HUD has encouraged the City to focus affordable housing development efforts outside of the highest minority concentrations of the City. The Southwest Corridor area for this project has a moderate level minority concentration; 8.6 to 13.6 percent according to the 2010 Census.



STAKEHOLDERS

- NeighborWorks Montana made a presentation to the Southwest Corridor Task Force February 25, 2016. Task force members were supportive of twin – home projects.
- Low income families and individuals in the community, as the project is targeted to families and individuals under 80 percent AMI.
- Disabled individuals and families in the community, as the project has been designed with visitability and accessibility features.
- Surrounding property owners would benefit from new, high-quality, single family housing for two families would be constructed to complement the neighborhood.

SUMMARY

An overall review of the application reveals the project is consistent with similar projects the City has funded in the past. The HOME subsidy amount is within limits and considered reasonable gap financing required to ensure long term project viability. Match requirements are being met as NeighborWorks Montana has committed to accommodate 63 percent of overall project costs. The project meets Section 504 and ADA accessibility requirements and the project is also consistent with the City's Consolidated Plan.

There is a demonstrated need for affordable single-family units, as evidenced through data from the City's recent Housing Needs Assessment, Market Analysis and the Analysis of Impediments to Fair Housing Choice. NeighborWorks Montana has extensive experience, both in developing and managing affordable housing projects, and they are knowledgeable about HOME program requirements.

RECOMMENDATION

Staff recommends the Community Development Board approve \$75,000 in funding for NeighborWorks Montana to construct a "twin home" development which will provide home ownership opportunities for two families in Riverfront Pointe.

COMMUNITY DEVELOPMENT BOARD DECISION

- Approval
- Denial
- Conditional Approval (state conditions):

Staff Attest:

City of Billings

FY 2017-2018 Community Development Proposed Activities



Community Development Division

Staff: 4 Full Time Employees (FTEs), one ½ FTE vacancy VISTA Members: ≈36 to date Current Budget: \$1.2 Million (CDBG, HOME, & VISTA)

Project Title	CDBG Request	HOME Request	# Households	Description	HUD Eligibility	Benefit	HUD Outcome	HUD Objective
CDBG / HOME Administration	\$125,000 or maximum allowed	\$30,000 or maximum allowed	-	20% of new CDBG allocation and program income received is to be allocated to CDBG Administration. 10% of the new HOME allocation and eligible program income is to be allocated to HOME Administration. General grant administration expenditures and salary and benefits to implement CDBG and HOME programs. Salaries, benefits, supplies, office space, and direct services to administer federal funding and programs.	-	-	-	-
Community Housing Development Organization	-	\$45,000 or required minimum	2	HUD requires a minimum of 15% of the HOME annual allocation to be reserved for Community Housing Development Organizations (CHDOs). CHDO funds are made available by the City of Billings through an application and approval process. Funds are used to achieve affordable housing for lower income households in Billings. Funding for a specific project would be awarded following separate approval through the Community Development Board and City Council as a separate process.	LMH	LMH	2	2
Affordable Housing Development	-	\$30,000		An allocation to support the development of an affordable housing project to support the CHDO required set-asides (see above). Funding for a specific project would be awarded following separate approval through the Community Development Board and City Council as a separate process.	LMH	LMH	2	2
First Time Home Buyer Loan Program	\$100,000	\$200,000	24	HOME and CDBG funding would be awarded on close-ready basis through the First Time Home Buyer (FTHB) program to provide down payment and closing costs assistance loans to low-income households who have not owned a home in at least three years to purchase their first home within city limits. Households with incomes in the 61% to 80% of the area median income will be prioritized for CDBG funding which requires the applicant to contribute a minimum of 50% of the required down payment to the acquisition. Households with an income below 60% of the area median income will be prioritized for HOME funds which require the applicant to contribute a minimum of \$1,000 to the acquisition. Funds will be spent on loans for down payment and closing costs for approved low-income first time home buyers and administrative costs to administer the program, including staff salaries. Awards in this program are based on subsidy layering and underwriting review and range up to \$15,000.	LMH	LMH	2	2
Housing Rehabilitation Loan Program	\$200,000	-	10	Funding would be awarded on close-ready basis through the Housing Rehabilitation Loan Program to assist low-income homeowners make necessary repairs and/or improvements to their homes. This program is intended to revitalize established neighborhoods and improve the City's affordable housing stock. The <i>Deferred Loan</i> is available to low-income homeowners up to 80% of the area median income. The funds are provided to the homeowner in the form of a 0% interest, deferred loan due at property title transfer. Program funds will be spent on direct services for homeowners to make substantial repairs to their homes while ensuring safe, decent, sanitary, and energy efficient housing. Additionally, funds may be used for staff costs and salaries to implement the program. Loans up to \$25,000 are available to homeowner for repair / replacement of basic systems, structural improvements, correction of code violations, improvements to increase energy efficiency, accessibility, and general improvements.	LMH	LMH	1	2

Project Title	CDBG Request	HOME Request	# Households	Description	HUD Eligibility	Benefit	HUD Outcome	HUD Objective
Manufactured Home Repair Loan Program	\$0 <i>Remaining funds from prior year, program income allocated based on need</i>	-	0/1	Funding would be awarded on close-ready basis through the Manufactured Home Repair Deferred Loan Program to provide deferred, 0% interest loans to qualified low-income home owners to make essential repairs to their eligible mobile / manufactured home. Program funds will be spent on direct services for homeowners to make vital repairs / improvement on their homes ensuring safe, decent, sanitary, and energy efficient housing. Additionally, funds may be used for staff costs and salaries to implement the program. Loans of up to \$10,000 based on the age and the unsecured value of the home calculated on the Total Assessed Value of the property (according to Yellowstone County Property Tax Data), are available to homeowner for repair/replacement of basic systems, correction of hazardous conditions, repairs that eliminate exterior deterioration, improvements to increase energy efficiency, and improvements that increase accessibility for disabled individuals.	LMH	LMH	1	2
Foreclosure Acquisition / Rehabilitation Loan Program	\$100,000	-	1	<p>Funding will be allocated on a close-ready basis and utilized to purchases vacant and foreclosed properties for the purpose of rehabilitation and direct homeownership assistance to low-income qualified homebuyers as their primary residence. The purpose of the program is to stabilize neighborhoods, curtail the decline of house values of neighboring homes due to foreclosure, and to preserve decent affordable housing. Program funds will be spent on the acquisition of foreclosed properties, rehabilitation costs, holding costs (insurance, taxes, utilities, property maintenance, etc.), project management costs (appraisal, property inspections, lead-based paint testing / management, etc.), and marketing / resale costs (marketing, broker reserve, title / closing costs, etc.). Additionally, funds may be used for staff costs and salaries to implement the program.</p> <p>Homes in or near low-income neighborhoods have been historically prioritized for this program. In order to promote low-income housing opportunity city-wide in accordance with the City's housing choice priority in the Consolidated Plan, staff recommends homes city-wide be considered for the program. Homes requiring substantial rehabilitation would be prioritized, as they are less likely to be purchased on the private market.</p> <p><i>Post February 7, 2017 Staff Note: The Community Development Board may also recommend housing in low-income areas as a priority over properties in higher-income neighborhoods, given there are multiple foreclosed properties available for purchase.</i></p>	LMH	LMH	2	2
Billings Metro VISTA Project	\$60,000	-	500 Individuals	<p>A maximum 15% new CDBG funding can be allocated to support the Billings Metro VISTA Project to place AmeriCorps VISTA members to reduce of risk of homelessness and create the tools people in poverty need to build sustainable futures. Priority focus areas include <i>education, financial literacy, housing, employment, food security, access to healthcare and services benefiting Veterans and military families</i>. Funds would be utilized to pay for cost share for the Community Development Division to further anti-poverty and homeless initiatives. Funds may also be utilized to pay for staff time, supplies and other administration items necessary to implement the program.</p> <p>This allocation fulfills the City's federal requirement to implement an anti-poverty strategy. The allocation also demonstrates the City's financial commitment to bringing an additional \$500,000 in federal funds to the City to support VISTA members to work on area poverty issues. Host Sites support the budget with approximately \$20,000 in administrative fees per year. Additionally, VISTA members fundraise for non-profit Host Site organizations, which has resulted in \$3.2 million in funds raised to support 37 local non-profit, poverty-impact services. VISTA members reside in Billings and spend living allowances locally. Since 2007, members have locally expended over \$1.26 million for rent, groceries, fuel and other necessities.</p>	LMH	LMC	1	2

HUD ELIGIBILITY

This project meets at least one of the HUD national objectives listed below (please indicate all applicable).

- **LMH:** Benefits low / moderate income individuals / households.
- **Blight:** Addresses the prevention or elimination of slums or blight.

BENEFIT

Indicate all statements that describe how this project / activity meet one or both of the national objectives above.

- **LMA: Low / Moderate Area Benefit** - The project serves only a limited area which is proven by census data or survey to be a low-income area. Applicants choosing this category must be able to prove their project / activity primarily benefits low / moderate income households.
- **LMC: Low / Moderate Limited Clientele** - The project benefits a specific group of people (rather than all areas in a particular area), at least 51% of whom are low / moderate income persons.
- **LMH: Low / Moderate Housing** - The project adds or improves permanent residential structures that will be / are occupied by low / moderate income households upon completion.

HUD OBJECTIVE

1. **Suitable Living Environment:** Activity benefits communities, families, or individuals by addressing issues in their living environment.
2. **Decent Affordable Housing:** Housing activity that meets individual or community needs. This objective should not be used for activities where housing is an element of a larger effort.
3. **Creating Economic Opportunity:** Activity relates to economic development, commercial revitalization, and job creation.

HUD OUTCOME

1. **Availability / Accessibility:** Activity makes services, infrastructure, or shelter available and accessible. Note: accessibility does not refer only to physical barriers.
2. **Affordability:** Activity provides affordability in a variety of ways including: creation / maintenance of affordable housing; infrastructure hookups; services such as transportation / daycare.
3. **Sustainability:** Activity provides livable / viable communities / neighborhoods by providing services or by removing slums / blight.

Foreclosure Program

Is it time to consider program changes?

City of Billings

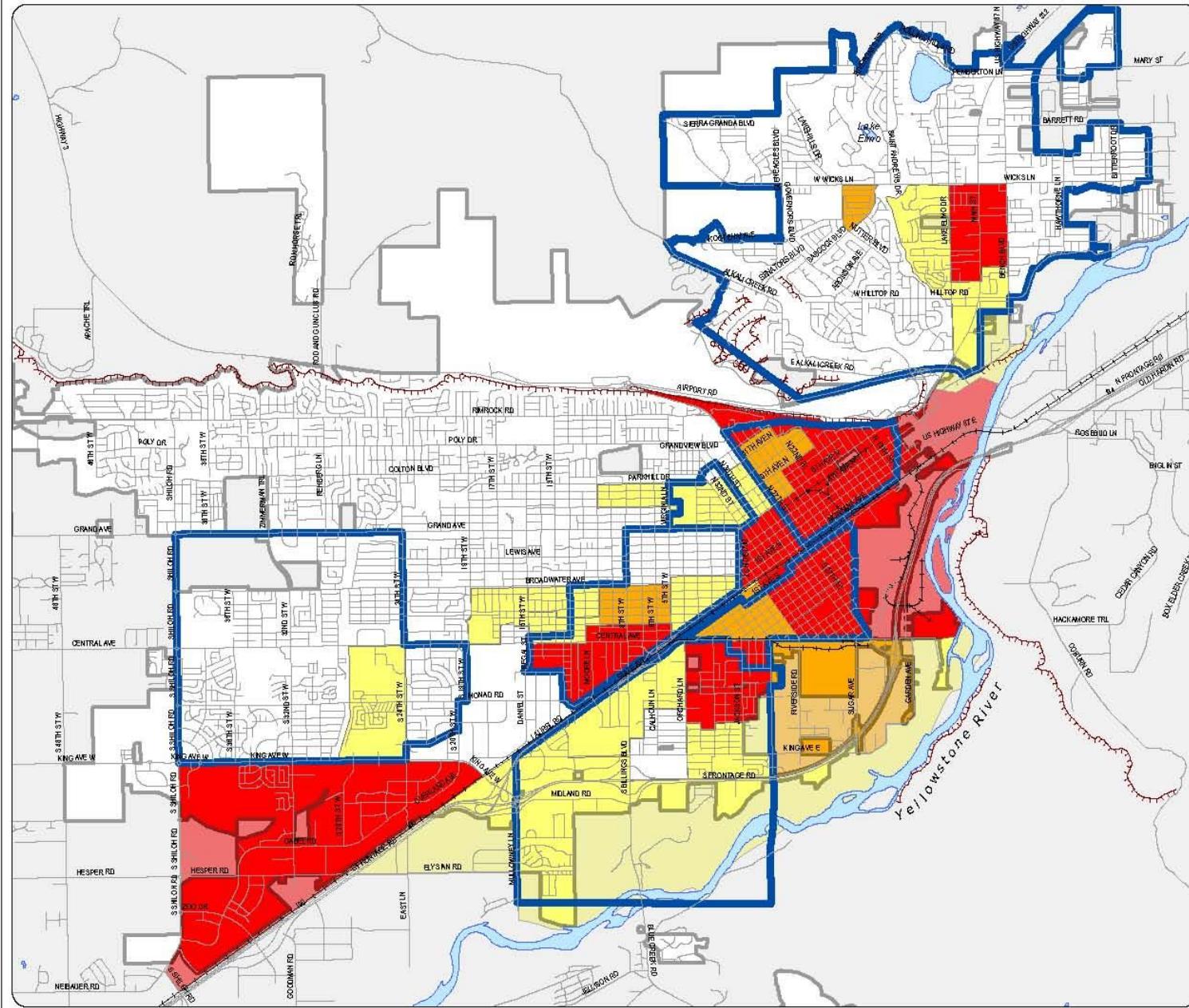
Neighborhood Task Force Areas

&

Low and Moderate Income

2010 Census Data

Low to Moderate Income Estimates have been prepared at the Census Bureau's Geographic Summary Level "090": State-County-County Subdivision-Place/Remainder-Census Tract-Urban/Rural-Block Group for FY11.



Legend

Pct Low-Mod Income

- 51 - 60 %
- 61 - 70 %
- 71 - 95 %
- Task Force Area Boundary
- Yellowstone County
- Rims
- Railroad



N

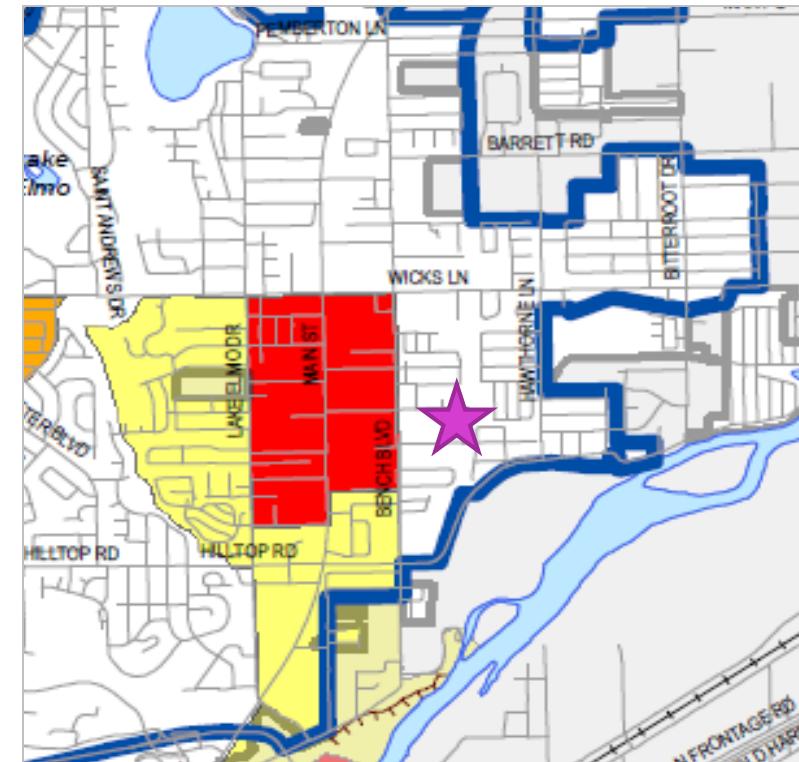
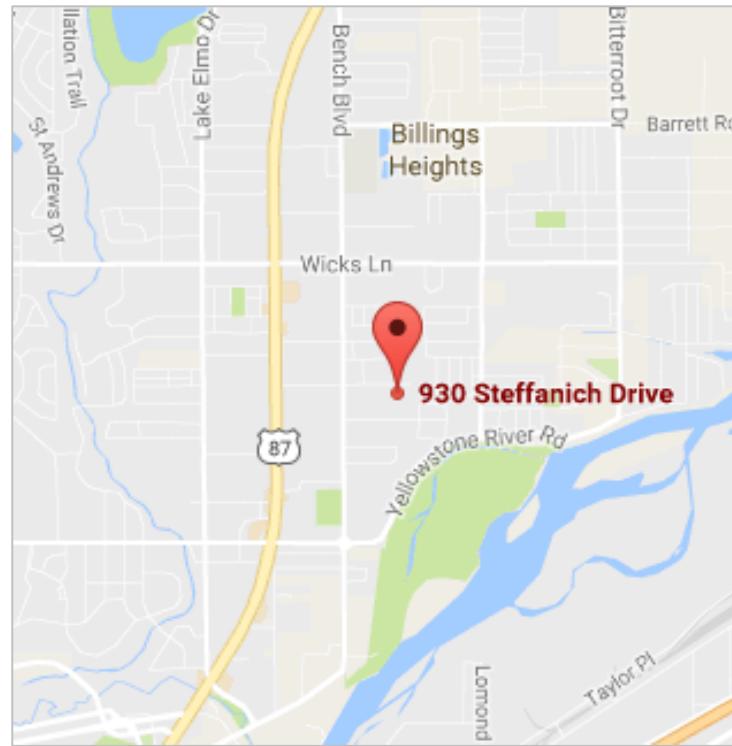
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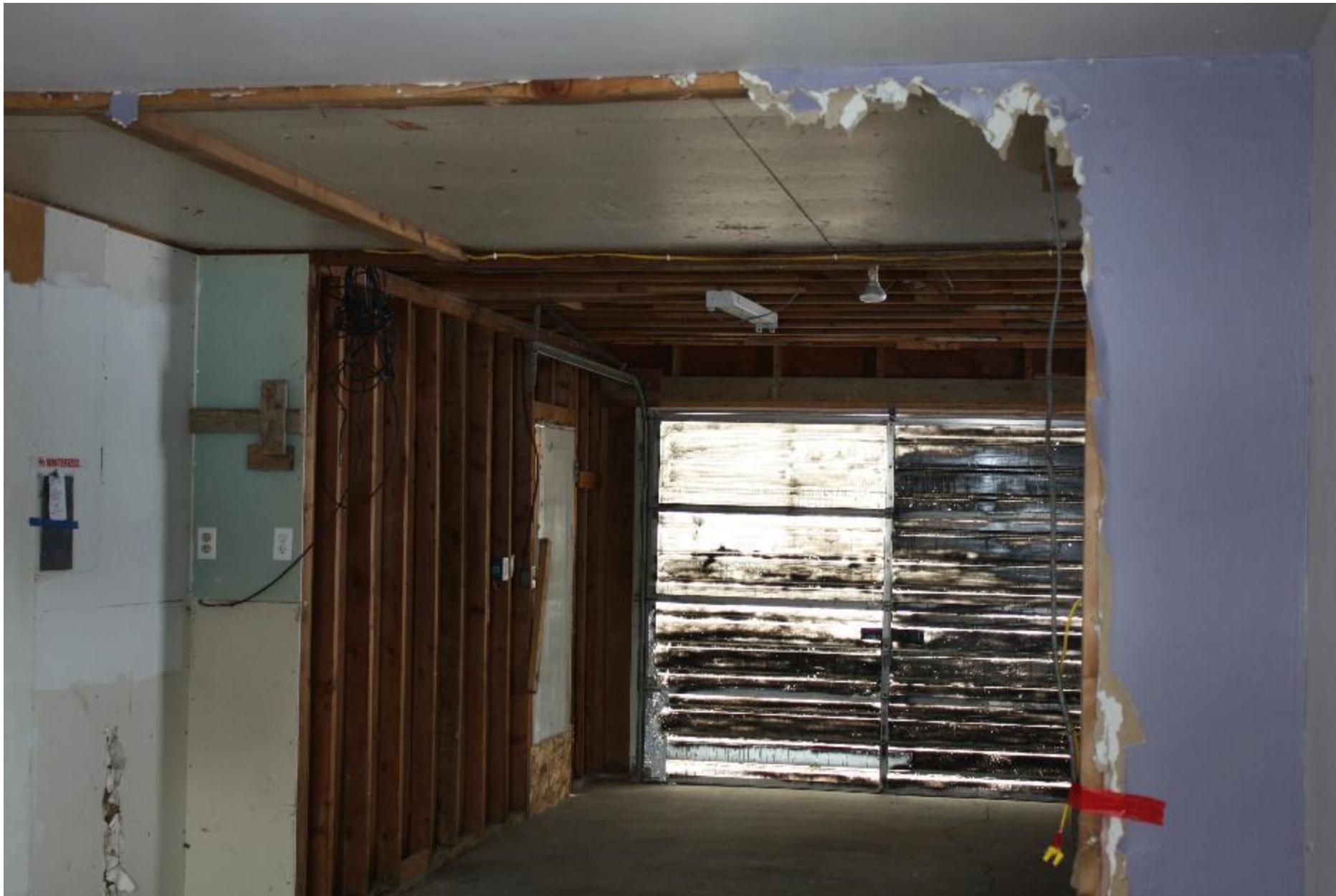
Foreclosure Program

- ▶ There are homes **OUTSIDE** low- and moderate-income areas that might be considered a “dive” and in need of renovation by the City
- ▶ Purchasing, rehabilitating, and assisting low- and moderate-income homeowners to purchase these rehabilitated properties **REGARDLESS** of the area would increase housing choice

Foreclosure Program - One example

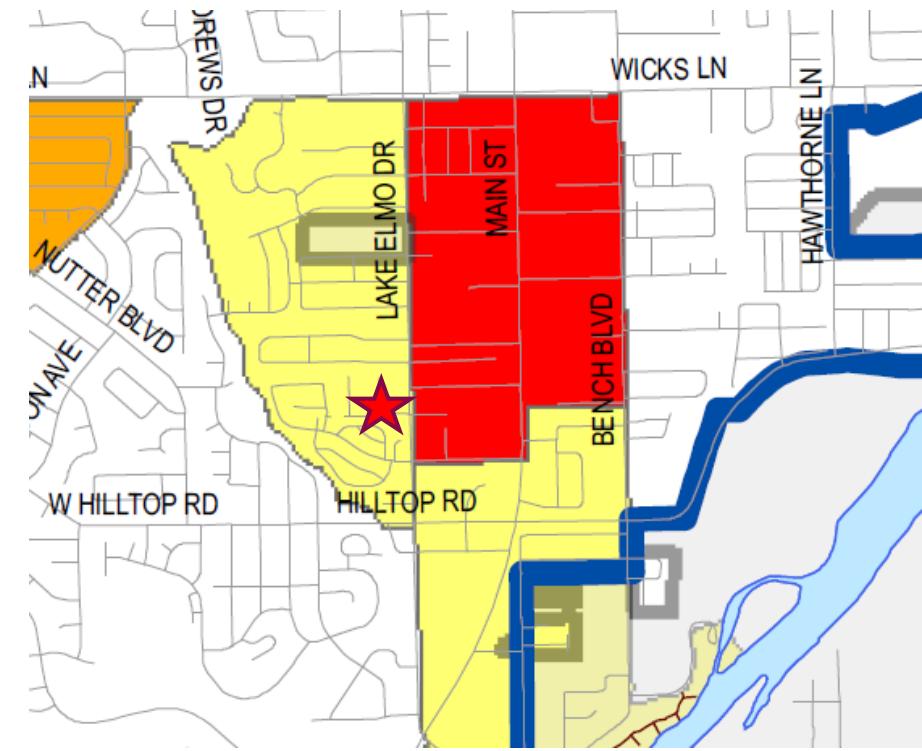
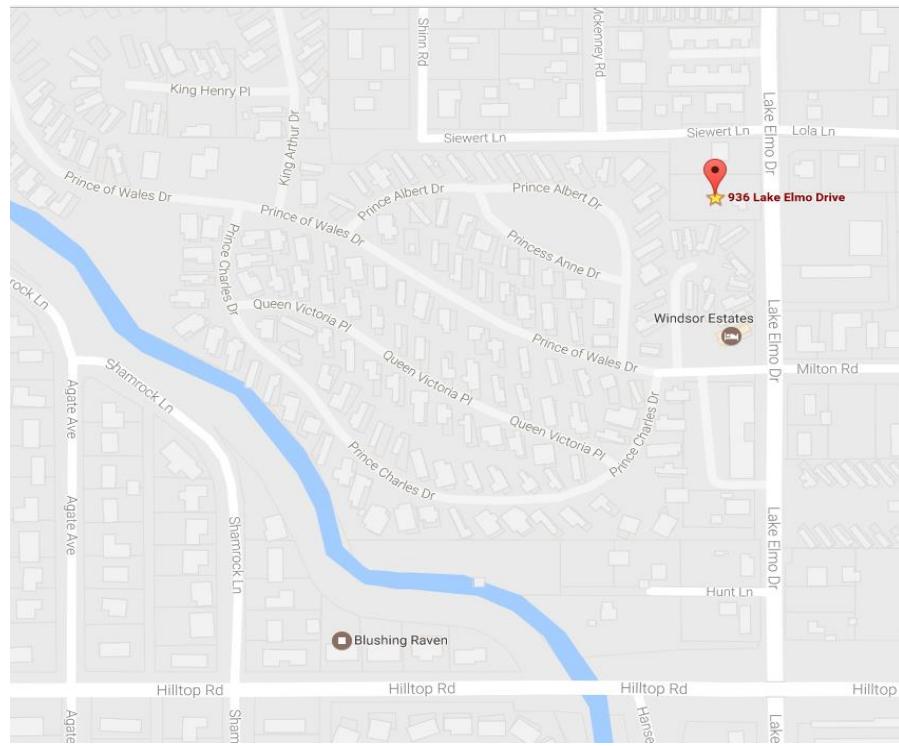








Foreclosure Program - Another example







Discussion

Thoughts about expanding the program to ALL areas of City?

Community Development Division
Outreach Grids

Programs & Target Populations			
	Minorities	Disabled	Elderly
First Time Home Buyer	Need	Need	Ok
Home Repair	Need	Ok	Ok

Outreach Activities								
Date	Program			Event / Activity	Description	Minorities	Disabled	
	Buyer	Repair	Contractors					
September 8, 2016	Yes	Yes		Phillips 66 Community Event	This large-scale event was held in the Billings south side neighborhood, which is predominantly low-income and has high concentrations of disabled and minority residents.	Yes	Yes	
September 8, 2016		Yes		Online Banner Ad	Billings Gazette website / banner ad			
Fall 2016		Yes		Advertisement	Placed an ad in the CityLink			
Nov /Dec 2016		Yes	Yes	Weekly Ads	Rotating Housing Rehab / Seeking Contractors weekly ads in Tidbits	Yes	Yes	
November 14, 2016		Yes		General Outreach	Mailed letters to seven (7) Billings mobile home park managers offering brochures and/or homeowner presentations.			
December 2016		Yes		Newsletter Ad	Full-color, half page ad in the SeniorNEWS	Yes	Yes	
January 4, 2017		Yes	Yes	General Outreach	Provided electronic copies of the "Seeking General Contractors" ad for distribution to contractors picking up checks at American Title & Escrow and First Montana Title.			
February 15, 2017	Yes	Yes	Yes	General Outreach	Provided FTHB/Rehab flyers to the Indian Health Board Education for distribution to their clients via their office or at their events. Also offered to give a brief presentation(s).	Yes	Yes	
February/March 2017	Yes	Yes	Yes	Utility Bill Insert	A duplexed, full-color hard copy insert was included with City of Billings' utility bills mailed to approximately 35,000 homes in Billings.	Yes	Yes	
March/April 2017	Yes	Yes	Yes	Native Family Nights	Provided FTHB/Rehab flyers to the Office of Indian Education for distribution to their clients via their office or at their events. Also offered to give a brief presentation(s).	Yes	Yes	
Spring 2017		Yes		Article	CityLink	Yes	Yes	
February 21, 2017	Yes	Yes		West End Task Force Meeting	I will fill these in later...BB	No	Yes	
March 2, 2017	Yes	Yes		North Park Task Force Meeting		Yes	Yes	
March 9, 2017	Yes	Yes		Adjacent Neighborhood Committee		Yes	Yes	
March 16, 2017	Yes	Yes		South Side Task Force Meeting		Yes	Yes	
March 21, 2017		Yes		Workshop	Housing Rehab Program Workshop for seniors at the Billings Community and Senior Center. The workshop was advertised in their March Newsletter.	Yes	Yes	
March 21, 2017	Yes	Yes	Yes	Community Resource Fair	Booth space to share information about FTHB Program, Housing Rehab Program, and Manufactured Home Repair Program and also the "Seeking Contractor" postcards.	Yes	Yes	
Feb/March/April		Yes		General Outreach	Provided a stack of "Seeking Contractor" postcards to the Building Division to place on their front counter.			
March / April 2017	Yes	Yes		Weekly Ads	Rotating weekly Housing Rehab / Seeking Contractors ads in Tidbits	Yes	Yes	